



WELFARE ITALIA 2017 - “WELFARE FOR ALL”

- Today institutions and companies met to discuss the new and diversified welfare needs of Italians
- Two out of three Italians say they are in good health, but regional and social inequality is on the rise. 20% of low-income families cannot afford treatment or tests (source: ISTAT)
- Unipol’s proposal: public-private partnerships to assist the non-self-sufficient, increased corporate welfare and the creation of a coordinated platform to promote collective welfare for individuals

Rome, 5 December 2017

Welfare models and their future sustainability are changing to meet a demand for social protection that is becoming increasingly diversified and customised. We need to move past the ‘standard benefits’ welfare system, which no longer meets the specific yet widespread needs of the population, also through public-private partnerships.

This was the main theme discussed today at the conference “Welfare for all: changing needs, individual choices, integrated responses”, held today in Rome at Palazzo delle Esposizioni, with participants including **Pier Paolo Baretta**, Undersecretary for the Ministry of Economy, **Tito Boeri**, INPS President, **Vincenzo Boccia**, Confindustria President, **Giorgio Alleva**, ISTAT President and **Federico Gelli**, President of the Committee of Inquiry into Immigration and Health Manager for the Democratic Party. The event represented the 2017 edition of the program, “**Welfare Italia. Workshop for new social policies**”, a permanent platform for the discussion of welfare issues promoted by the Unipol Group.

The Event

The conference moderated by **Giancarlo Loguenzi** from Giornale Radio Rai, Deputy Editor of Corriere della Sera, opened with an introductory speech by **Pierluigi Stefanini**, Chairman of the Unipol Group.

In the first talk of the morning, ISTAT President **Giorgio Alleva** illustrated the current demographic trends of the Italian population, focusing on the Italian welfare demand and the healthcare sector in particular, analysing it through nine different social groups characterised by different income levels, family composition and lifestyles.

The data presented by ISTAT showed that inequality in terms of access to health care and welfare services is on the rise, among different social groups and regions. For example, women and residents of central and northern Italy are more likely to undergo medical check-ups, while the social gap increases for those who cannot afford medical treatment or tests (1 out of 5 low-income families).

As for supply, only 9% of Italian municipalities, all located in the North of the country, are virtuous in terms of the social services provided, while in the private sector the use of corporate welfare is spreading, adopted by almost 60% of large manufacturing companies.

Although two out of three (67,7%) Italians say they are “in good health”, with the statistic going up to 75.6% for upper class families, the progressive aging of the population – with persons over 65 exceeding 22% for the first time – poses new and complex challenges for the reduction of inequality, through targeted policies that offer economic aid and provide more services at the same time.

The speech delivered by MP **Federico Gelli**, President of the Committee of Inquiry into Immigration and Health Manager for the Democratic Party, touched on the main developments of the Italian healthcare model and the choices necessary for it to become sustainable. This was followed by a debate between **Alberto Brambilla**, President of the Research Centre Itinerari Previdenziali, **Pier Paolo Baretta**, Undersecretary for the Ministry of Economy and Finance and **Marco Leonardi**, economic advisor at Palazzo Chigi on social security and welfare spending in Italy.

The focus then shifted to a European level with contributions by **Francesca Colombo**, Head of the OECD Health Division, **Lara Comi**, Vice Chair of the EPP Group in the European Parliament and **Roberto Gualtieri**, Chair of the European Parliament Committee on Economic and Monetary Affairs, who discussed the economic burden and strategic importance of present and future European measures in terms of investments, flexibility, reforms and the social aspects, in light of the transformations introduced by the fourth industrial revolution and Brexit, also hypothesising the future creation of a European welfare system.

The final address set itself the goal of answering the new welfare needs of citizens. INPS President, **Tito Boeri**, Unipol Group CEO, **Carlo Cimbri**, and Confindustria President **Vincenzo Boccia**, spoke, ideally representing the public, private and entrepreneurial positions, respectively. **Tito Boeri** expanded on the theme of individual responsibility regarding our choices about future social security. **Carlo Cimbri** emphasised the necessity to meet the welfare needs of the population through the creation of services that address all the demands arising throughout the lifetime of individuals. Finally, **Vincenzo Boccia** pointed out how Italian welfare should be considered an increasingly strategic instrument for the growth prospects of the country.

Unipol's proposal

The Unipol Group prepared a proposal divided into three areas: challenges for sustainable welfare, demand for social protection and public-private partnerships.

a) Challenges for sustainable welfare

The social and demographic evolution of the country makes it necessary to **accelerate the active role of private companies in social security and health care**, especially in areas not covered by public services: for example, dentistry and long-term care (LTC). Unipol's expertise in the LTC sector makes it possible to work alongside the National Healthcare System for the overall reorganisation of assistance for the non-self-sufficient, making its social protection network more effective.

Scenario data: with spending on LTC equal to €15,067m in 2016, only 370,000 persons over 65 received home care, compared to around 3 million who needed it; 2.7% of the elderly in Italy, compared to 20% in Northern European countries. 16% of Italians are covered by supplementary health care, but intermediate only 10% of overall private healthcare expenditure.

b) Demand for social protection

The current demand for social protection, which has become increasingly diversified and customised, must lead to the development of measures that **further increase the reach of corporate welfare**, focusing the offer on supporting the vulnerable and reducing the risk of impoverishment among the middle class.

Corporate Welfare is an effective response that makes the increasing demand for assistance for the non-self-sufficient and new needs more sustainable after identifying the individual requirements of citizens, shifting from pre-packaged products to a highly customisable offer.

Unipol intends to promote an integrated welfare package, which offers social security and assistance to policyholders, with particular reference to dependent family members and children.

Scenario data: 40% of Italian families would like to receive rebates for medical expenses, 7% support for LTC, 20% support for school fees and 12% measures for child support (source: MBS).

c) Public-private partnerships

The public offer of social and health care is currently insufficient to meet the growing demand and remains difficult for citizens to access.

Unipol is a credible partner for the State, both as an insurer and a service platform and, thanks to the expertise of UniSalute, it can **play the role of “social and health care coordinator”**, providing an operative platform that interfaces with citizens and coordinates welfare facilities, such as in the management of chronic patients.

Scenario data: Italy has an aging population – with life expectancy set to reach 86.1 years for men and 90.2 years for women by 2065 – and already 60% of the population over 75 suffers from two or more chronic illnesses; expenditure for long term care is therefore sure to grow. Source: ISTAT.

Unipol Gruppo S.p.A.

Unipol is one of the main insurance groups in Europe, with total premiums of roughly €14.8bn, of which €7.8bn in Non-Life and €7bn in Life (figures from 2016). Unipol adopts an integrated offer strategy and covers the entire range of insurance and financial products, operating primarily through the subsidiary UnipolSai Assicurazioni S.p.A., founded at the start of 2014 and the leader in Italy in the Non-Life business, particularly MV TPL. The Group is also active in direct MV insurance (Linear Assicurazioni), transport and aviation insurance (SIAT), health insurance (UniSalute) and supplementary pensions, and maintains a presence in the bancassurance channel. Lastly, it also operates in the banking realm through the network of Unipol Banca branches and manages significant diversified assets in the real estate, hotel and agricultural (Tenute del Cerro) sectors. Unipol Gruppo S.p.A. is listed on the Italian Stock Exchange.

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