



Unipoltobe
2016-2018 BUSINESS PLAN

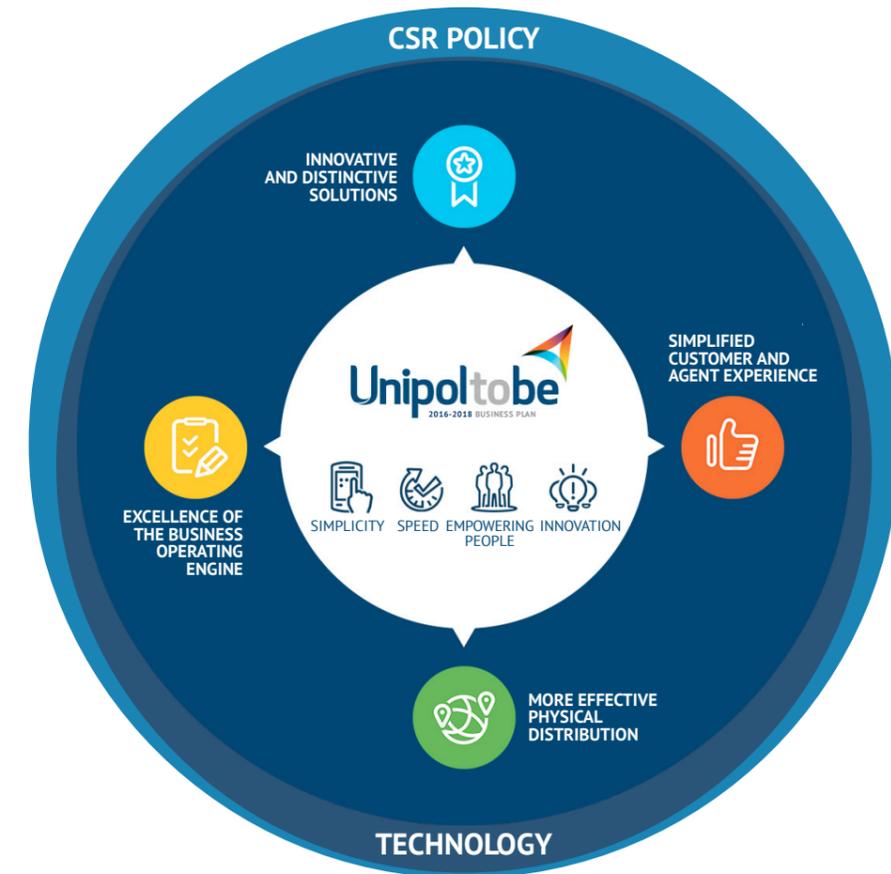
SUSTAINABILITY PLAN



“This year, the Unipol Group’s path to including sustainability in its business processes reached an important objective: integrating planning and reporting tools within a single strategic process. In 2010, the Group launched planning activities relating to its commitment to sustainability, setting itself result targets. With the subsequent Plan (2013-15), it was possible to introduce quantitative target indicators that could be used to periodically verify trends in its results. With this Plan, the Group, which is committed to defining an Integrated Report that fully represents the complexity of its business, decided to adopt indicators of the intangibles which best represent our capacity to create shared value, thanks to our commitment to innovation, inclusion and participatory processes”.

Pierluigi Stefanini, Chairman

Overall strategic framework



Mission

We are responsible for improving our customers’ **quality of life by offering solutions for the protection**, support and realisation of their projects.

We pursue business management that is **efficient, profitable and sustainable** over time, based on the contribution and empowerment of our people.

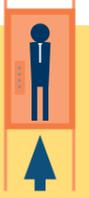
Vision

We want to be a **great italian group**, proud of its journey, that knows how to be **close to people** and to their needs, a **market leader** able to offer and receive trust, to work competently, simply and *fast*, **creating value** for all stakeholders.

CSR Policy

For us, business and sustainability are not separate elements, but they are harmoniously united within the Business Plan, providing each other with reciprocal support.

Innovation, development and the “way of doing insurance” of the Unipol Group all begin from the solid base of sustainability.



Creating shared value means acting to improve the economic and social conditions of the communities in which we operate



Monitoring social innovation means understanding changes in insurance needs and providing innovative solutions

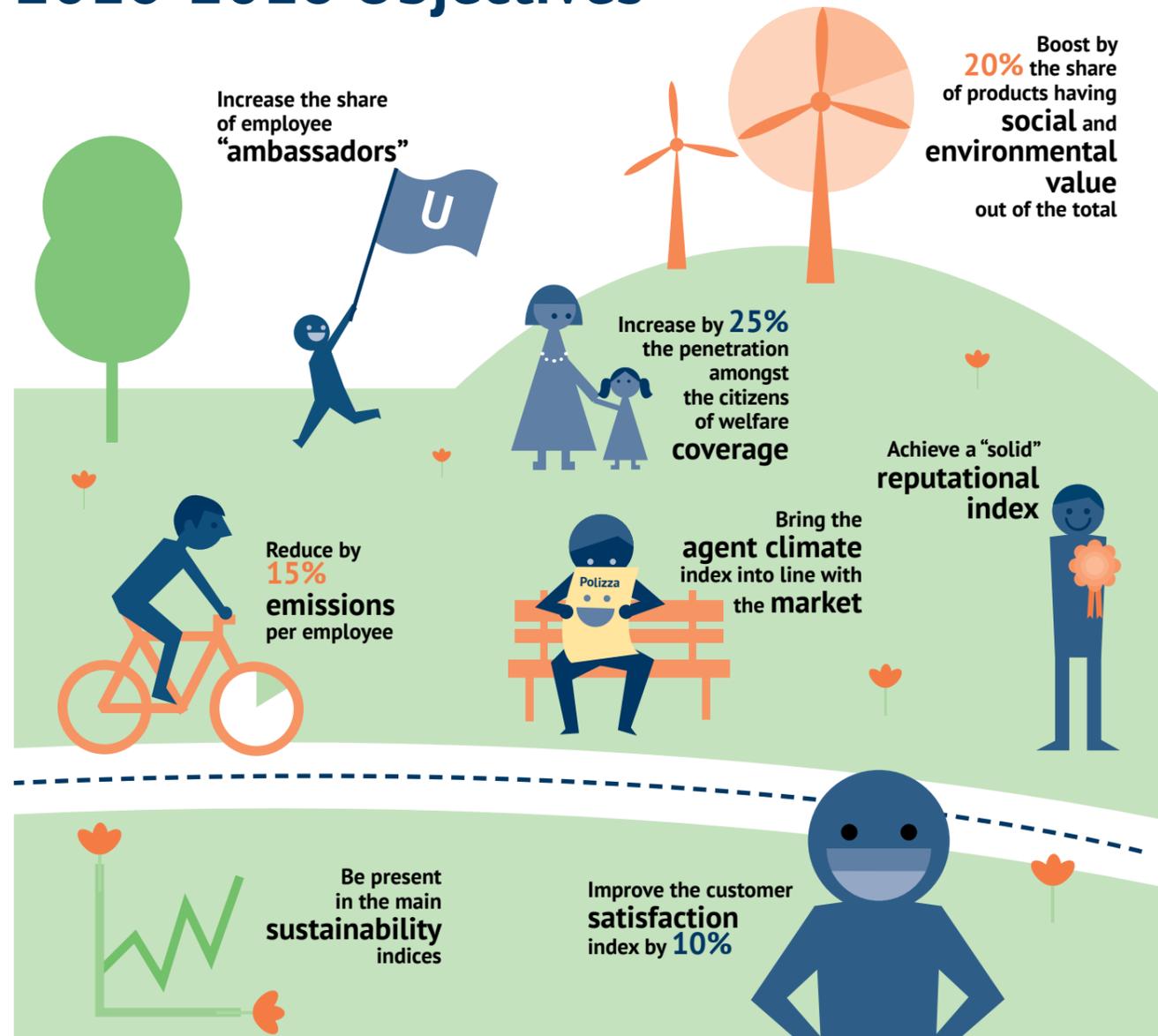


Reliability and quality the unfailing pillars of the trusting relationship of interaction with stakeholders



The multistakeholder model makes it possible to simultaneously optimise relations with shareholders, employees, customers, agents and suppliers

2016-2018 Objectives

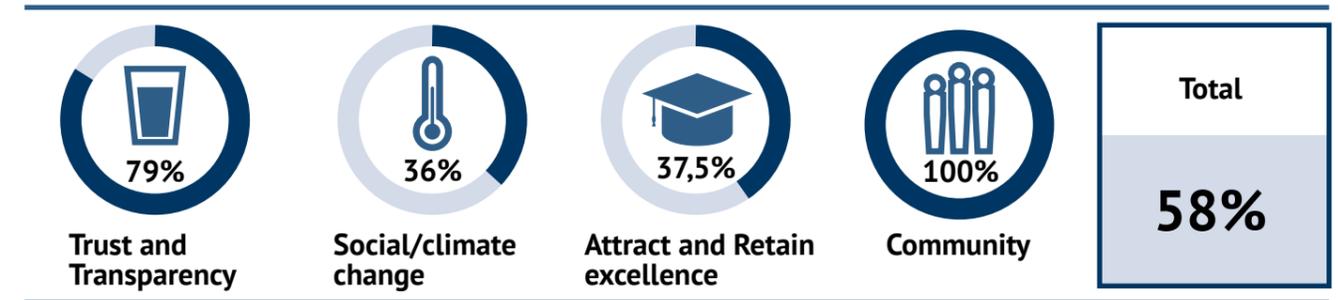


- Increase the share of employee “ambassadors”
- Boost by 20% the share of products having social and environmental value out of the total
- Increase by 25% the penetration amongst the citizens of welfare coverage
- Achieve a “solid” reputational index
- Reduce by 15% emissions per employee
- Bring the agent climate index into line with the market
- Be present in the main sustainability indices
- Improve the customer satisfaction index by 10%

Our path of sustainability

The 2010-2012 Sustainability Plan added a new dimension to the Business Plan, with the goal of optimising the identity and specific features of the business as decisive factors for its competitive positioning.

Results of the 2010-2012 Sustainability Action Plan



The 2013-2015 Sustainability Plan was prepared in close harmony and convergence with the Business Plan, to contribute to defining and attaining an original positioning and profile with respect to competitors.

The two Plans were fully integrated with the 2016-2018 Business Plan.

Results of the 2013-15 Sustainability Action Plan

 Financial strength and fair profitability	 Control and transparency	 Innovative welfare models and services	 Support for the needs of businesses and individuals	 Environmental disaster prevention and management
 Trust and support for the younger generations	 Improvement and attention for customer relations	 Innovative customer services	 More responsible and fair market	 Support for the communities

2016-2018 Actions

2016-2018 Actions

Unipol for climate:
Development of risk assessment and awareness raising services and tools regarding the risks generated by climate change

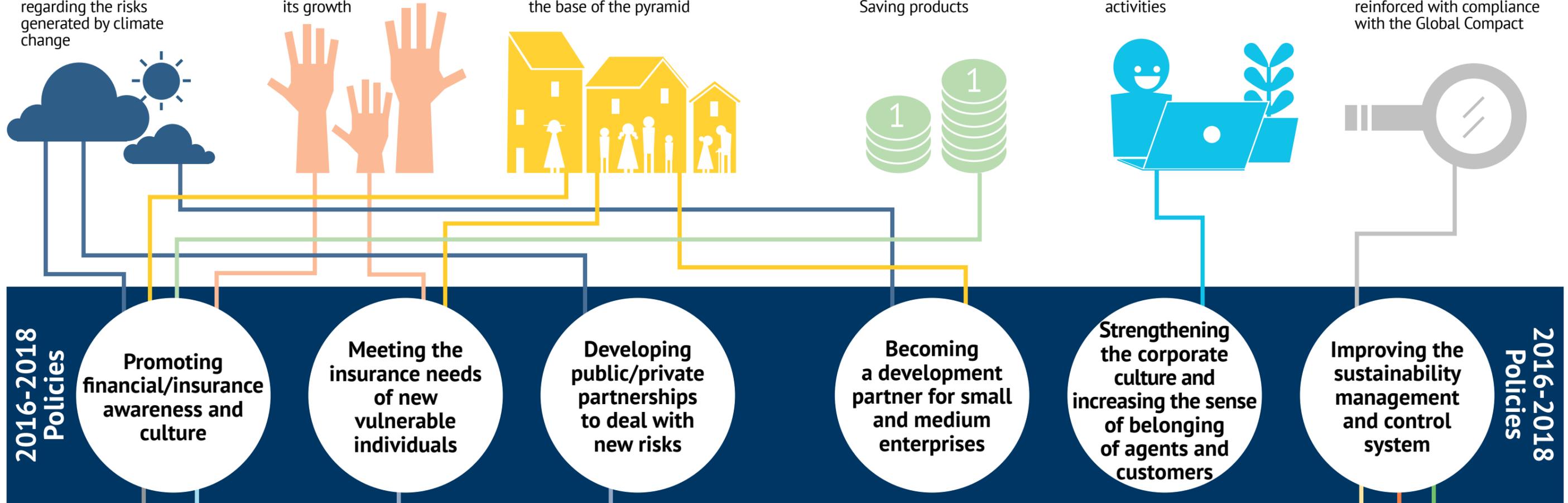
Unipol for the social realm:
In-depth analysis of the specific potential and needs of the non-profit sector, to support its growth

Financial inclusion:
Development of micro-insurance products and innovative sales and accumulation models for the base of the pyramid

The values of Life products:
Certification of the sales process in the Agency and extension to the Saving products

Corporate well-being:
Process of integrating corporate welfare, health prevention and working environment qualification activities

Control of environmental, social and governance (ESG) aspects of suppliers:
Development of a model to reduce supply chain risk, reinforced with compliance with the Global Compact



2016-2018 Policies

2016-2018 Policies

Promoting financial/insurance awareness and culture

Meeting the insurance needs of new vulnerable individuals

Developing public/private partnerships to deal with new risks

Becoming a development partner for small and medium enterprises

Strengthening the corporate culture and increasing the sense of belonging of agents and customers

Improving the sustainability management and control system



For the Game. Not the Gamble:
Awareness raising campaign on the risks of pathological gambling

Eos - Understanding insurance:
Education activities and information for the management of insurance risks and tools

Local Welfare:
Development of solutions for the aggregation of policyholders to extend health care and social assistance coverage

Managerial training on Ethics & Sustainability:
Awareness raising and training, beginning with managers, regarding the impacts of sustainability policies on the process of creating value for the business

Integrated Report:
Development of an internal process and a reporting tool which integrates economic, social and environmental performance in relation to our strategic objectives and the value chain

SRI Finance:
Development, consolidation and optimisation of activities carried out on socially responsible finance, through compliance with Principles for Responsible Investment (PRI)

2016-2018 Actions

2016-2018 Actions