

CORPORATE PROFILE^(*)

Unipol is one of the main insurance groups in Europe, with **total premiums of roughly €12.3bn**, of which €7.9bn in Non-Life Business and €4.4bn in Life Business. It is the European leader in MV black box policies, with 3.5 million devices installed, equal to a **market share of around 50% in Italy**. In addition to the core insurance business, it also operates in the banking, real estate, hotel, health and agricultural industries.

It is one of the leading Italian institutional investors: **it manages €61.4bn in financial assets** and is listed on the Italian Stock Exchange with the holding company Unipol and the subsidiary UnipolSai Assicurazioni.

KEY FIGURES^(**)

Direct insurance income: €12.3bn

Non-Life premium income: €7.9bn

Life income: €4.4bn

Customers: over 15 million

Consolidated net profit: €655m^(***)

Combined ratio net reinsurance: 96.4%

Loss ratio: 69.0%

Expense ratio: 27.4%

Consolidated shareholders' equity: €7.5bn

Solvency margin (Solvency II): 169% of the minimum required

Distribution: 2,911 agencies and 5,519 sub-agencies, in addition to 263 bank branches

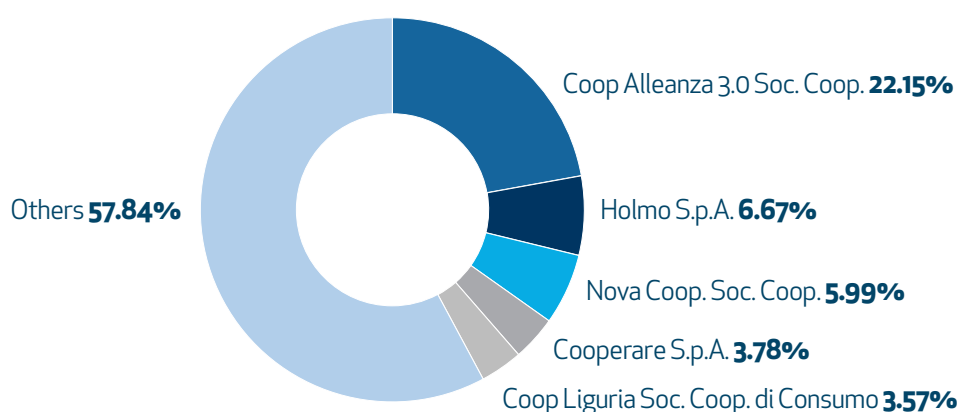
Employees: approx. 14 thousand

Real estate assets: €4.1bn

Independent auditors: Pricewaterhouse Coopers

^(***) Normalised consolidated net profit not including the one-off effects of the Group banking business restructuring plan. Considering said effects, there was a consolidated net loss of €169m.

MAIN SHAREHOLDERS^(**)



^(*) Figures at 31/12/2017

RATING^(*)

Moody's

Rating assigned to Unipol Gruppo S.p.A.

Ba2 negative long-term issuer rating

Rating assigned to UnipolSai Assicurazioni S.p.A.

Baa2 negative insurance financial strength rating

Dagong Europe

Rating assigned to Unipol Gruppo S.p.A.

BBB- stable long-term credit rating

Rating assigned to UnipolSai Assicurazioni S.p.A.

BBB+ stable long-term credit rating

Fitch

Rating assigned to Unipol Gruppo S.p.A.

BBB- stable long-term issuer default rating

Rating assigned to UnipolSai Assicurazioni S.p.A.

BBB stable insurer financial strength rating

A.M. Best

Rating assigned to UnipolSai Assicurazioni S.p.A.

A- stable financial strength rating

a- stable issuer credit rating

^(*) Figures at 31/12/2017

Unipol Gruppo S.p.A.

Registered Office
Via Stalingrado, 45
40128 Bologna

Media relations
Tel. 051-5077705
pressoffice@unipol.it