

Rome, 19 October 2015

## THE UNIPOL AND CENSIS REPORT “WELFARE, ITALY. WORKSHOP FOR NEW SOCIAL POLICIES OF THE LAZIO OBSERVATORY” IS PRESENTED

- Adaptation of the management models for the healthcare and welfare system is increasingly necessary: in 2030 the population of Lazio will exceed 6 million residents with a more significant increase of the population over 65 years old, that in 15 years will outnumber young people between the ages of 15 and 34 by over 200 thousand units.
- The main concern for 71% of Lazio residents is the inability to save together with the maintenance of living standards and the inability to cope with medical expenses. Fears that in 33.2% of cases result in the renunciation of medical care.
- 42.7% of residents in Rome have a positive opinion of the functioning of the regional healthcare system, a higher percentage compared to 20.1% of residents in the other provinces of the region. However, due to long waiting times, 79.1% of Lazio residents use private healthcare.
- 41.5% of residents in Rome and 54.5% of residents in the other provinces state they are interested in supplementary instruments in the field of healthcare.

The demand for welfare continues to grow in Lazio, but integration remains slow in terms of the various means for social protection: public, non-profit, insurance and private. Most of the welfare burden therefore falls on the shoulders of public institutions and families, whose financial resources, by contrast, tend to decrease. It is thus essential to give greater momentum to an integrated welfare system capable of combining institutions, economic development and regional networks.

These are the main conclusions reached by the study carried out by Censis for the Unipol Regional Council (*Consiglio Regionale Unipol, CRU*) as a part of the multiannual program Welfare Italy, presented today in Rome by the Chairman of the Lazio CRU, Claudio Di Bernardino, and Giuseppe Roma, senior advisor of the Censis Foundation, and discussed by the Unipol Chairman Pierluigi Stefanini, the President of the Lazio Region Nicola Zingaretti and representatives of the public institutions, social forces and businesses in Lazio.

**The population is ageing and the welfare demand increasing.** Over the next 15 years, the population of Lazio will exceed 6 million residents, but above all the percentage of the population over 65 years old will increase from the current 20.5% to 24.8%. In particular, in 2030, the elderly will outnumber young people between the ages of 15 and 34 by over 200 thousand units. This situation raises sustainability issues for the healthcare and welfare systems, making it increasingly urgent for the same to adapt their management models. Moreover, also in this respect, there is the problem of accelerating development policies in order to generate higher employment and income in the region.

**Stagnant income, medical care renounced also in Lazio.** The extent of employment is steady, even if worsening in recent times, but employment rates are too low, equal to 63% compared to 72% in Île-de-France and the Berlin region, and 67% in that of Madrid. Also in comparison with other regions in central Italy, situations of greater hardship were recorded: 17.7% of the population of Lazio is at risk of poverty, compared to the average value of 15% for central regions. Such income

conditions lead the citizens of Lazio to place at the top of their list of concerns, together with the fear of no longer being able to save (81.2%), the maintenance of living standards and the ability to cope with medical expenses (both for no less than 71% of respondents). Also due to such fears, 33.2% gave up medical care, a few percentage points higher than the national average of 31.3%.

**Paying privately, but with no organisation.** The functioning of the regional healthcare system was considered good by 42.7% of Roman residents, a slightly higher value compared to the national average of 41.7%. This stance was not shared by the residents of the other provinces, where only 20.1% expressed a positive opinion. Moreover, 79.1% of families requiring treatment over the last two years made use of private healthcare, due to the long waiting lists. These expenses are borne by citizens, without significant tax recoveries and, above all, without proper organisation and mediation that would maximise the effectiveness thereof.

**No strategy for future risks.** No less than 56.4% of Lazio residents, with an attitude common to many Italians, stated that they will think about what to do with regard to risks concerning health, long-term care and pensions when the time comes. An additional 24.4% rely exclusively on public welfare, 21.3% on savings, 6.2% on family assistance and 6% on insurance coverage.

**Greater focus on innovative instruments.** Although a risk prevention culture has not been generalised yet, 41.5% of Roman residents and 54.5% of residents in the other provinces said they were interested in supplementary instruments in the field of healthcare, provided that these cover the entire family unit, make it possible to reduce waiting times and that the insurance companies or funds assess and guarantee the quality of the healthcare facilities available. In particular, 56.7% found healthcare insurance interesting for specialist examinations, 25.3% for diagnostic testing and 24.7% for dentistry. With regard to supplementary pension solutions, the degree of interest dropped to 18.9%.

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