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UNIPOL GROUP: SUPPORT FOR STATE IN WELFARE INITIATIVES

Private/public collaboration to guarantee all citizens an effective welfare system and a broader base of national health services

Launching new welfare policies, promoting regional supplementary funds and incentivising awareness and the use of complementary instruments and products. Transforming the Italian National Health Service from a cost into an opportunity for growth, which in turn supports the economic and employment recovery of the country, has become a key objective.

The following are the main points which arose from today's convention "White Economy: il futuro del Welfare" (White Economy: The Future of Welfare) organised by Unipol in collaboration with Censis. The event underlined how the current structure of the Italian public care system (health, aid and social security) is no longer able to meet the increasing demand of a continuously ageing population that will require ever greater medical attention. Welfare is the primary need of citizens and as such it must be protected through its main columns: 1) the excellent Italian healthcare system, which has increased the average age, will now have to guarantee a greater volume of high-quality services in line with the continual ageing of the population; 2) the social security system must moreover guarantee economic support for this ageing society.

Today's debate, which saw the participation, among others, of Carlo Cimbri and Pierluigi Stefanini, respectively managing director and chairman of the Unipol Group, Monsignor Fischella, President of the Papal Council for Promoting New Evangelisation, and Yoram Gutgeld, economic advisor for Palazzo Chigi, has shed light on the fact that seeking a welfare system that allows individuals to live in good health as long as possible and with a sufficient income upon reaching retirement age has now become the primary commodity for Italy. If during the 50s Italy's main goal – supported by an appropriate incentive programme by the State – was to possess a house, today Italians wish to secure themselves sufficient social protection. The wellbeing of citizens is a public commodity which must be ensured by the commitment of both public and private individuals. Only by these means can it become a value able to contribute to economic growth.

"Our public resources, more limited than in the past, lead us to launch a system that is capable of complementing State guarantees. As an insurance company," stated Carlo Cimbri, managing director of Unipol, "we fulfil a social function and consider ourselves natural partners of the State and we can contribute in making the costs of such a complex machine as the healthcare system more efficient, where there are large differences between the various regions of Italy."

In addressing the growing demand for a welfare system which is able to guarantee equal access opportunities to effective healthcare and social security services, the answer lies in what is defined as "White Economy": a chain of social and welfare services that must be promoted by means of new public-private partnership models and maintained through fiscal incentives. The level of awareness of citizens must increase in order for new welfare solutions to be discovered, which bring together public and private through real collaboration.

The convention also determined the need for investment in order to stimulate economic growth, create sufficient resources so as to prevent the impoverishment of future generations and to have the courage to compete.

For further information please refer to the Censis report Welfare Italia 2015 – [Impatto e potenziale di crescita della White Economy](#) (Impact and growth potential of the White Economy).

Contacts**Ufficio Stampa Gruppo Unipol**

Fernando Vacarini
Tel. +39/051/5077705
pressoffice@unipol.it

Barabino & Partners

Massimiliano Parboni
m.parboni@barabino.it
Tel. +39/335/8304078
Giovanni Vantaggi
g.vantaggi@barabino.it
Tel. +39/328/8317379
Giovanni Scognamiglio
g.scognamiglio@barabino.it
Tel. +39/340/3161942

Unipol Gruppo Finanziario S.p.A.

Unipol is one of the leading insurance groups in Europe with a total income amounting to approximately €17.8bn, of which €8.9bn in Non-Life Business and €8.9bn in Life Business (2014 figures).

Unipol adopts an integrated offer strategy and covers a complete range of insurance and financial products, operating primarily through its subsidiary UnipolSai Assicurazioni S.p.A., founded at the beginning of 2014, Italian leader in Non-Life Business, in particular in vehicle liability insurance.

The Group is also active in direct vehicle insurance (Linear Assicurazioni), health protection (UniSalute), supplementary pensions and has a strong presence in the bancassurance channel (Arca Vita Group and Popolare Vita Group).

Finally, Unipol operates in the banking business through the network of Unipol Banca branches and manages significant diversified businesses in the real estate, hotel (Atahotels) and agricultural (Tenute del Cerro) sectors.

Unipol Gruppo Finanziario S.p.A. is listed on the Italian Stock Exchange.