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UNIPOL MEETS NEW MOBILITY NEEDS

Insurance criteria will evolve together with new technology in the auto industry

The Unipol Group is ready to meet the challenges that technological progress will present to the insurance market in the future. The next generation of cars, driverless and connected to each other, will determine new mobility parameters and shift accident liability from drivers to vehicles.

The conference “**Auto 2025 – Technological Scenarios and Insurance Implications**” held today in Rome provided the opportunity to consider new insurance products for the increasingly autonomous cars of the future, and to also know how to assess the risks arising from the civil liability of the manufacturer and those creating the control systems: accidents may be caused, for example, by new factors such as algorithms, inaccurate data and the ineffectiveness of transmission systems.

Not only automation, also networks

The objective of the new cars, the so-called “Connected Cars”, is to prevent accidents, improve traffic and increase road safety, a context in which markets are expected to recognize lower insurance premiums over time. Thanks to connectivity, the cars will be able to transmit their location, speed, steering direction, state of breaks and other data to cars found within a radius of a few hundred meters. Thanks to this information, on-board computers will be able to map everything happening around them, revealing dangers that even the most cautious drivers would not be able to notice or anticipate. In this scenario, the possibility of an increasing number of users should also be considered: certain categories not currently catered for (minors, the elderly, the disabled, etc.) may benefit from mobility thanks to new technology.

Such radical changes and the ultimate consequences of the transformations triggered by processes of technological change are difficult to understand and interpret at this stage, but precisely because insurance enables mobility, the Unipol Group firmly believes in dialogue with stakeholders for the integration of insurance, technological and transport solutions.

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Unipol Gruppo Finanziario S.p.A.

Unipol is one of the leading insurance groups in Europe with a total income amounting to approximately €17bn, of which €9.8bn in Non-Life Business and €6.9bn in Life Business (2013 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.