



The Gruppo Unipol

Unipol Gruppo S.p.A is a leading insurance group in Italy in the Non-Life business, and one of the ten biggest in Europe. Its ordinary shares have been listed on the **Italian Stock Exchange** since 1990 and are on the FTSE MIB index. Its main shareholders include businesses involved in the Italian cooperative movement. It has over **12,000 employees** serving **16.8 million customers** through the **biggest agency network in Italy**.

At consolidated level, as at 31 December 2023, the Group had direct insurance income of **€15.1bn**, of which **€8.7bn** in **Non-Life income** and **€6.4bn** in **Life income**.

Carlo Cimbri is Chairperson and **Matteo Laterza** Managing Director.

The Group has implemented an integrated strategy to provide a broad portfolio of insurance products and services. Active in the health and supplementary pension areas, it gives people, households and businesses more security and confidence for the future, guaranteeing protection and quality of life and ensuring sustainable, long-term growth to benefit all its stakeholders: shareholders, customers, agents, employees, suppliers and the community.

Insurance business

With regard to the insurance services business, the Group mainly operates through [UnipolSai Assicurazioni S.p.A.](#) which is also listed on the stock exchange and is a leading Italian company in Non-Life businesses, especially Motor TPL. Unipol is also a leader in the Health business through its specialised company [UniSalute](#), with €796m in premiums collected in 2023; it is also active in direct Vehicle insurance business through [Linear Assicurazioni](#).

Beyond Insurance – Mobility, Welfare and Property ecosystems

The Group is a 360° partner for the entire life cycle of the **Mobility** business, especially through [UnipolRental](#), the largest long-term rental company on the market with entirely Italian held capital, and [UnipolMove](#), the main alternative in the electronic toll collection world, created by [UnipolTech](#) which manage the Group's range of online payment products and services.

The Group is reinforcing its position in the **Welfare** area through a network of proprietary, affiliated medical centres, maximising synergies with the insurance services. It also offers digital health services, including telemedicine, along with nursing, physiotherapy and social-care home assistance services. The range of products and services includes a new flexible benefits platform, optimised for SMEs and large corporates.

The Group provides services for homes and apartment buildings in the **Property** business, especially through a network of tradespeople to guarantee quality of service, positive customer experience and savings on the insured services. Unipol also manages a network of franchised administrators to provide services to administrators and apartment residents.

Bancassurance

The [Gruppo Unipol](#) also controls the **Bancassurance** channel through [Arca Vita and Arca Assicurazioni](#) held by the subsidiary UnipolSai (who distribute Life and Non-Life policies through the groups of Banca Popolare dell'Emilia Romagna and Banca Popolare di Sondrio - of which Unipol Gruppo and UnipolSai hold 19.9% and 19.7% respectively - and other banks), in addition to joint ventures set up with leading Italian banking operators.

Real estate and other businesses

It is one of the main operators in Italy in the real estate sector in terms of the value of assets: it owns properties of great historical, symbolic and architectural significance and in order to maximise their value, developed the [Urban Up](#) project to review and redevelop its important buildings.

It is an important player in the Italian hotel sector with the [Gruppo UNA](#) brand through the subsidiary UnipolSai; it also has interests in the medical-healthcare sector through [Centro Medico Santagostino](#), agricultural sector with [Tenute del Cerro](#) and in port facilities through [Marina di Loano](#).

Leithà

Unipol also carries out an active role in promoting innovation and digital transformation through [Leithà](#) which focuses on maximising the value of the vast quantity of data held by the Group through intensive use of algorithms and innovative computing-based solutions. The aim is to gain and maintain a competitive advantage over competitors and react to a continuously evolving market.

The Group also operates outside Italy: UnipolSai operates in Serbia through its subsidiary [DDOR Novi Sad](#).

Corporate Channels

In recent years Gruppo Unipol has increased awareness of its brand in the economic-financial community by strengthening its presence in new media with a view towards strategically integrating all channels of corporate communication: corporate profiles have been gradually built up on [LinkedIn](#), [X](#), [YouTube](#), [Facebook](#), [Instagram](#), [TikTok](#) and the blog [Changes](#) to boost visibility of the numerous projects and initiatives that showcase Unipol's commitment to transmitting its corporate values and enhancing the value of the events linked to it.

Unipol Gruppo

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