



## The Unipol Group

Unipol Gruppo S.p.A is a leading insurance group in Italy in the non-life business, one of the ten biggest groups in Europe, its ordinary shares have been listed on the **Italian Stock Exchange** since 1990 and it is also on the FTSE MIB index. Its main shareholders are certain businesses involved in the Italian cooperative movement. It has **11,946 employees** and serves approximately **15.5 million customers** through the **biggest agency network in Italy**.

At consolidated level, as at 31 December 2021, the Group had direct insurance income of **€13.3 billion**, of which **€7.9 billion in Non-Life Business** and **€5.4 billion in Life Business**.

**Pierluigi Stefanini** is the Chairperson and **Carlo Cimbri** is Managing Director and Group CEO.

The Group implements an integrated strategy to provide the widest range of insurance and financial products and services and is particularly active in the supplementary pension and health insurance areas; it aims to provide people, families and businesses with more security and confidence for the future, helping them in their protection, savings and quality of life choices and ensuring sustainable, long-term growth to benefit all its stakeholders: shareholders, customers, agents, employees, suppliers and communities.

## Insurance Sector

The Group mainly operates through [UnipolSai Assicurazioni S.p.A.](#) in the insurance services business; it is also listed on the stock exchange and is a leading Italian company in Non-Life Businesses, especially in the area of Motor Vehicle TPL.

It operates in direct insurance through [Linear Assicurazioni](#) and in health insurance through the specialised insurance company [UniSalute](#): both companies are controlled by UnipolSai whose operating area also includes service companies dedicated specifically to assistance, car repairs and “black box” management for the MV and non-MV classes. The [Gruppo Unipol](#) also controls the bancassurance channel through [Arca Vita and Arca Assicurazioni](#) held by the subsidiary UnipolSai (which distributes life and non-life policies through the Banca Popolare dell’Emilia Romagna groups - of which the Unipol Group and UnipolSai hold 18.89% - Banca Popolare di Sondrio - of which UnipolSai holds 9.01% - and other banks), in addition to joint ventures set up with leading Italian banking operators.

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

## Financial and Real Estate Sectors

The Group operates through UnipolReC in the finance sector, a company that specialises in managing non-performing loans.

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 developed the [Urban Up](#)

project to maximise their value, with the aim being to review and redevelop its important buildings.

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

Unipol also carries out an active role in promoting innovation and digital transformation through [Leithà](#), the Group company focused on maximising the value of the vast quantity of data held by the Group through the 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.

### Mobility products and services

The Group presides over the mobility sector through a set of companies specialised in products and services. More specifically:

- [UnipolService](#) a company dedicated to the repair of vehicles insured by UnipolSai.
- [UnipolGlass](#) - trademark owned by UnipolGlass S.r.l., a company that is 70% controlled by UnipolService S.p.A. and 30% by DIRA S.p.A., an automotive glass supplier. It is specialised in the installation, repair and replacement of automotive glass, serving both Unipol Group customers and customers from outside the group.
- [UnipolRental](#) - operates in the long-term car leasing business.
- [UnipolTech](#) - technologies and telematics service centre for the Group; it aims to guarantee its competitiveness in the Internet of Things.
- [UnipolAssistance](#) - a multi-service company of the Unipol Group specialised in responding to requests for assistance for all categories of vehicles, people, homes and business activities.

### Corporate Channels

In recent years, the Unipol Group has consolidated its brand awareness with the economic-financial community by developing its presence in new media, aiming to strategically integrate all channels of corporate communication: therefore corporate profiles were gradually built up on [LinkedIn](#), [Twitter](#), [YouTube](#), [Facebook](#), [Instagram](#) and the blog [Changes](#) to boost visibility of the numerous projects and initiatives that highlight Unipol's commitment to spreading its corporate values and enhancing the value of the events linked to it.

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