



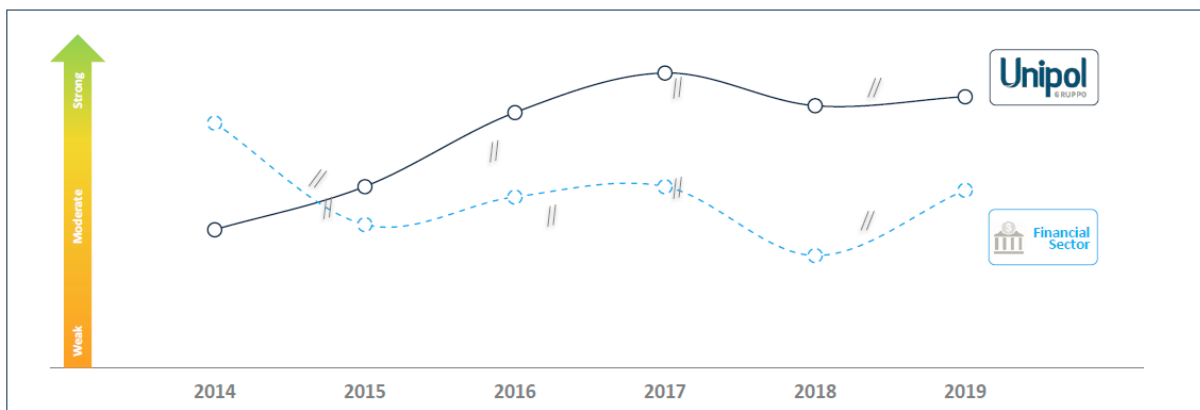
REPUTATION INSTITUTE: UNIPOL HAS THE BEST REPUTATION IN THE FINANCIAL SECTOR FOR THE THIRD YEAR RUNNING

Bologna, 15 April 2019

Unipol has the best reputation in the financial sector (banking and insurance) according to the 2019 Italy RepTrak^{®1} classification issued today by the Reputation Institute, a global leader in measuring company reputations.

This is a significant milestone in a sector that has shown signs of deep instability in recent years.

Unipol vs. Financial Sector: Reputation trends based on annual scores (January)



Includes banks, insurance, payment circuit and consumer credit companies

Source: Reputation Institute- Italy RepTrak(R) Pulse 2012-2019

Two special awards for the financial sector were added to the seventh edition of the 2019 Reputation Awards. Public opinion has been focused on this sector in recent years due to the events involving certain financial institutions, but it is one of the main drivers for development of the country. Unipol

¹ Italy Rep Trak[®] is the annual ranking of the 150 most reputable companies in Italy. The rating measures the reputation based on public opinion.

was awarded a special mention as the leading company in the entire financial sector, with 67.63 points.

Unipol's reputation is mainly based on the positive perception of its **products/services, performance and innovation** by the general public: its products are considered to be reliable, its claims management prompt and it provides professional customer assistance. Its financial strength and strong prospects for growth are also significant since they provide a guarantee for the future; it is also marked by its attention to research and technological development thanks to its consolidated know-how in the area of data transmission as applied to the insurance business.

Italians view the Unipol Group as an increasingly reliable partner and reference point for development of the big issues in the country.

Unipol considers reputation to be a tool that can be used to maximum advantage to help push cultural change and promote the creation of value, and takes an **integrated approach** that keeps the construction and protection of its reputation constantly aligned.

The reputation management model in Unipol is also characterised by the **extent of the analyses** carried out (there are seven stakeholder groups from whom perceptions and expectations are periodically gathered: public opinion, employees, customers, agents, the financial community, journalists and institutions), the **internal/external outlook** that allows perceptions and expectations to be examined, both internally (top management and employees) and externally (the rest of the public), and finally the **strategic alignment** with which the various company departments are asked to contribute towards achieving reputational goals (creation and protection) starting from a panel of shared work and actions.

Its experience in reputation management also forms the basis for an insurance policy that can respond to developments in the socioeconomic environment where reputational risk has one of the highest perception rates. Covering this risk helps release the insured company from responsibility for any economic harm originating from negative media events, also with reference to the loss in value of the brand.

Unipol Gruppo S.p.A.

Unipol is one of the main insurance groups in Europe with total premiums of approximately €12.4bn, of which €8.0bn in Non-Life and €4.4bn in Life (2018 figures). Unipol adopts an integrated offer strategy and covers the entire range of insurance and financial products, operating primarily through the subsidiary UnipolSai Assicurazioni S.p.A., founded at the start of 2014 and a leader in Italy in the Non-Life Business, particularly MV TPL. The Group is also active in direct MV insurance (Linear Assicurazioni), transport and aviation insurance (Siat), health insurance (UniSalute) and supplementary pensions, and maintains a presence in the bancassurance channel. Lastly, it also operates in the banking realm through the network of Unipol Banca branches, and manages significant diversified assets in the real estate, hotel and agricultural (Tenute del Cerro) sectors. Unipol Gruppo S.p.A. is listed on the Italian Stock Exchange.

Unipol Gruppo

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