

**FACT
SHEET**

Unipol
GRUPPO

UnipolSai
ASSICURAZIONI

Corporate Profile Unipol Gruppo S.p.A.

Unipol is one of the **biggest insurance groups in Europe and the leading company in Italy** in the non-life sector, (especially in the MV and health businesses), with total premiums of €13.6bn, of which €8.3bn in non-life and €5.3bn in life (2022 figures). Unipol adopts an **integrated offer strategy and covers the entire range of insurance and financial products**, operating primarily through the subsidiary UnipolSai Assicurazioni.

The Group is also active in **direct MV insurance** (Linear Assicurazioni), **transport and aviation insurance** (Siat), **health insurance** (UniSalute), **pension funds** and it also covers the **bancassurance channel** (Arca Vita and Arca Assicurazioni).

It also manages **significant diversified assets in real estate, hotel** (Gruppo UNA), **medical-healthcare and agricultural** (Tenute del Cerro) sectors. Unipol Gruppo S.p.A. is listed on the Italian Stock Exchange.









Key Figures



13.6 billion
Direct insurance income



8.3 billion
Non-Life premium income



5.3 billion
Life income



15.9 million
Customers



866 million
Consolidated net profit



91.0%
Combined ratio
direct business



62.2%
Loss ratio



28.8%
Expense ratio



7.7 billion
Consolidated
shareholders' equity



200%
Consolidated solvency ratio
(based on the partial internal model)



Distribution
over 2,300 agencies and 5,338 sub-agencies in Italy (145 branches in Serbia), in addition to 5,401 bancassurance branches (bancassurance distribution agreements)

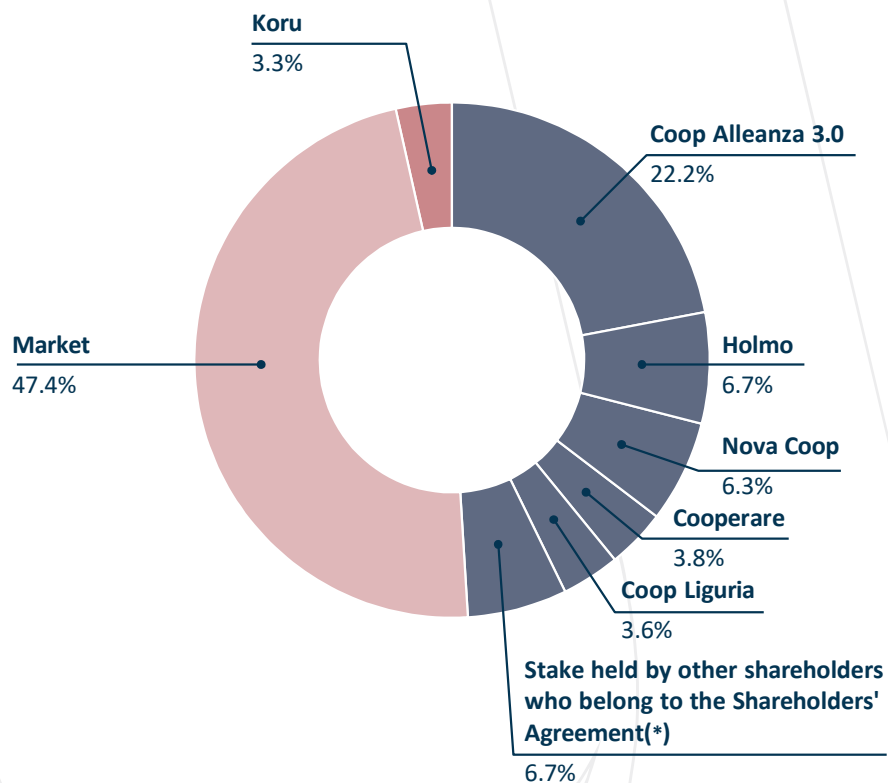


12,370
Employees



4 billion
Real estate assets

Shareholders



(*) The shareholders' agreement holds 30.053% of the share capital; the essential information on the agreement can be found on www.unipol.it, section Investors/Shareholders/Shareholders' Agreement

Figures at 30 April 2023

Ratings

Unipol, long term issuer rating

FitchRatings → **BBB+** → Stable
MOODY'S → **Ba** → Negative
1

Unipol, issuer rating

MORNINGSTAR | DBRS → **BBB** → Stable

UnipolSai, insurance financial strength rating

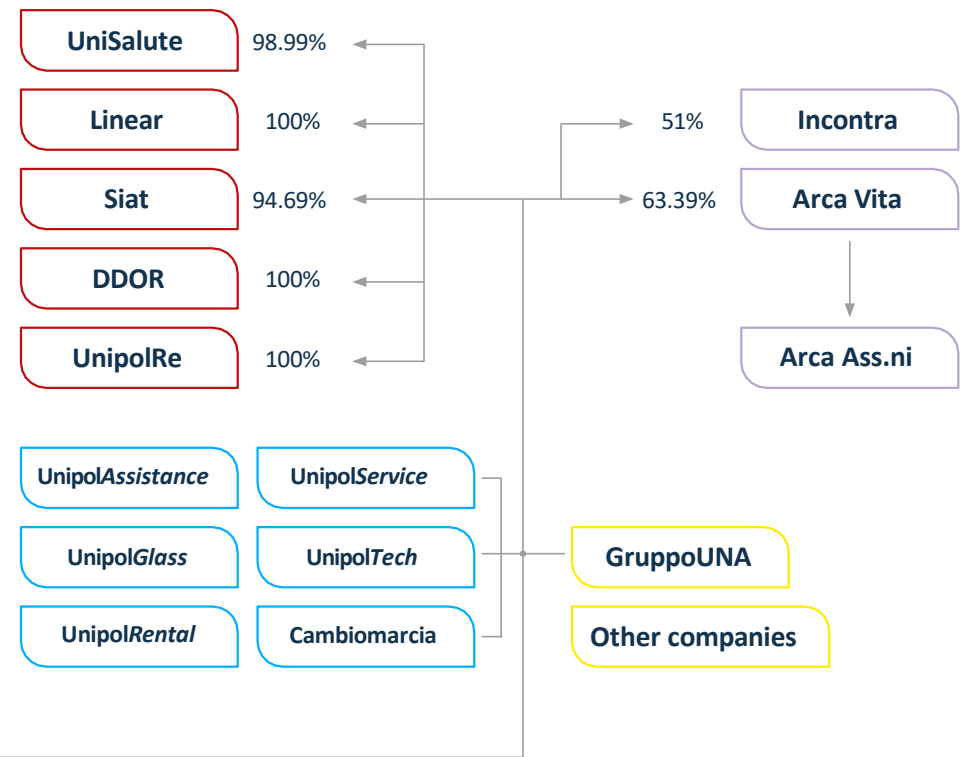
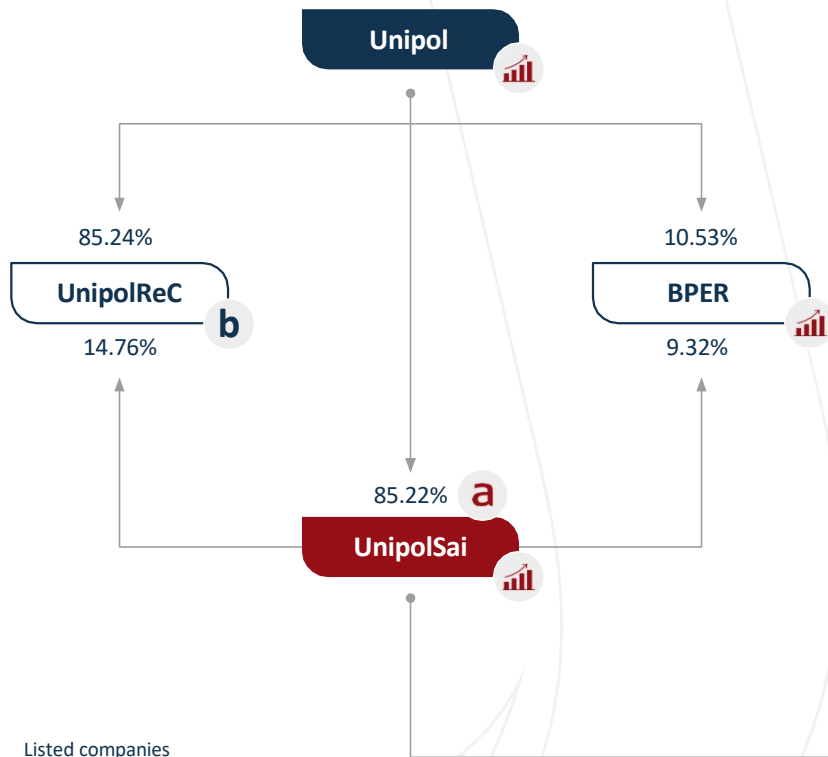
FitchRatings → **A-** → Stable
MOODY'S → **Baa2** → Negative

UnipolSai, financial strength rating

AM BEST → **A-** → Stable
MORNINGSTAR | DBRS → **A high** → Stable

Group Structure

Figures at 30 April 2023



- Listed companies
- a** Including shares held by Unipol Investment, UnipolPart I and Unipol Finance
- b** Credit portfolio transfer agreement signed

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