

# FACT SHEET

## 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 €15.1bn, of which €8.7bn in non-life and €6.4bn in life (2023 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** (Centro Medico Santagostino) and **agricultural** (Tenute del Cerro) sectors. Unipol Gruppo S.p.A. is listed on the Italian Stock Exchange.










# Key Figures



**15.1** billion euro  
Direct insurance income



**8.7** billion euro  
Non-Life premium income



**6.4** billion euro  
Life income



**16.8** million  
Customers



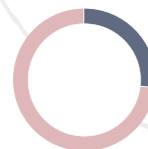
**1,331** million euro  
Consolidated net profit



**98.2%**  
Combined ratio



**71.5%**  
Loss ratio



**26.7%**  
Expense ratio



**9.8** billion euro  
Consolidated shareholders' equity



**215%**  
Consolidated solvency ratio  
(based on the partial internal model)



**Distribution**  
2,236 agencies and 5,213 sub-agencies in Italy (150 points of sale in Serbia), in addition to 3,073 bancassurance branches (bancassurance distribution agreements)

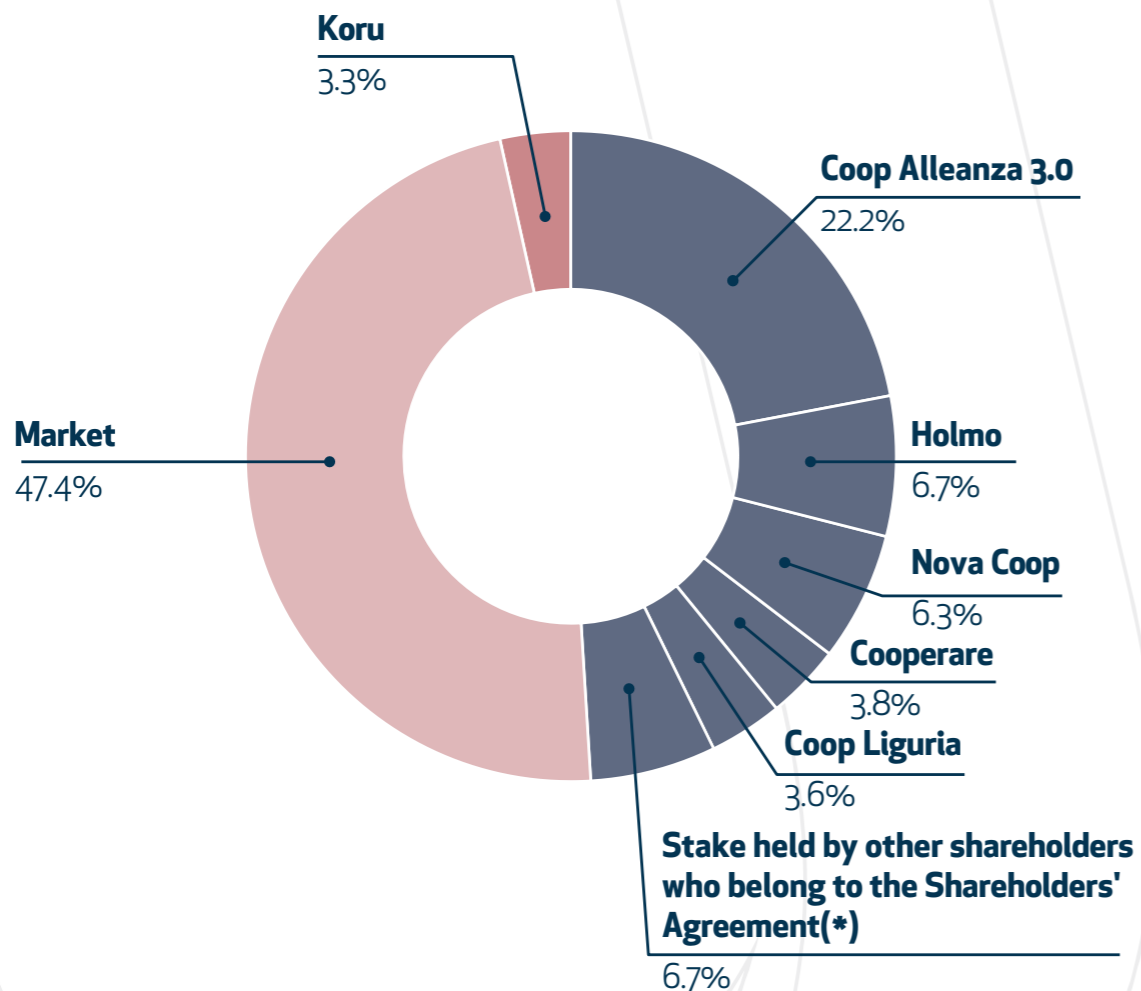


**12,407**  
Employees



**4.2** billion euro  
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](http://www.unipol.it), section Investors/Shareholders/Shareholders' Agreement

Figures at 30 April 2024

## Ratings

Unipol, long term issuer rating

FitchRatings → **BBB+** ↔ Stable

MOODY'S → **Ba1** ↔ On review for upgrade

Unipol, issuer rating

MORNINGSTAR | DBRS → **BBB** ↔ Under review with positive implications

UnipolSai, insurance financial strength rating

FitchRatings → **A-** ↔ Stable

MOODY'S → **Baa2** ↔ Stable

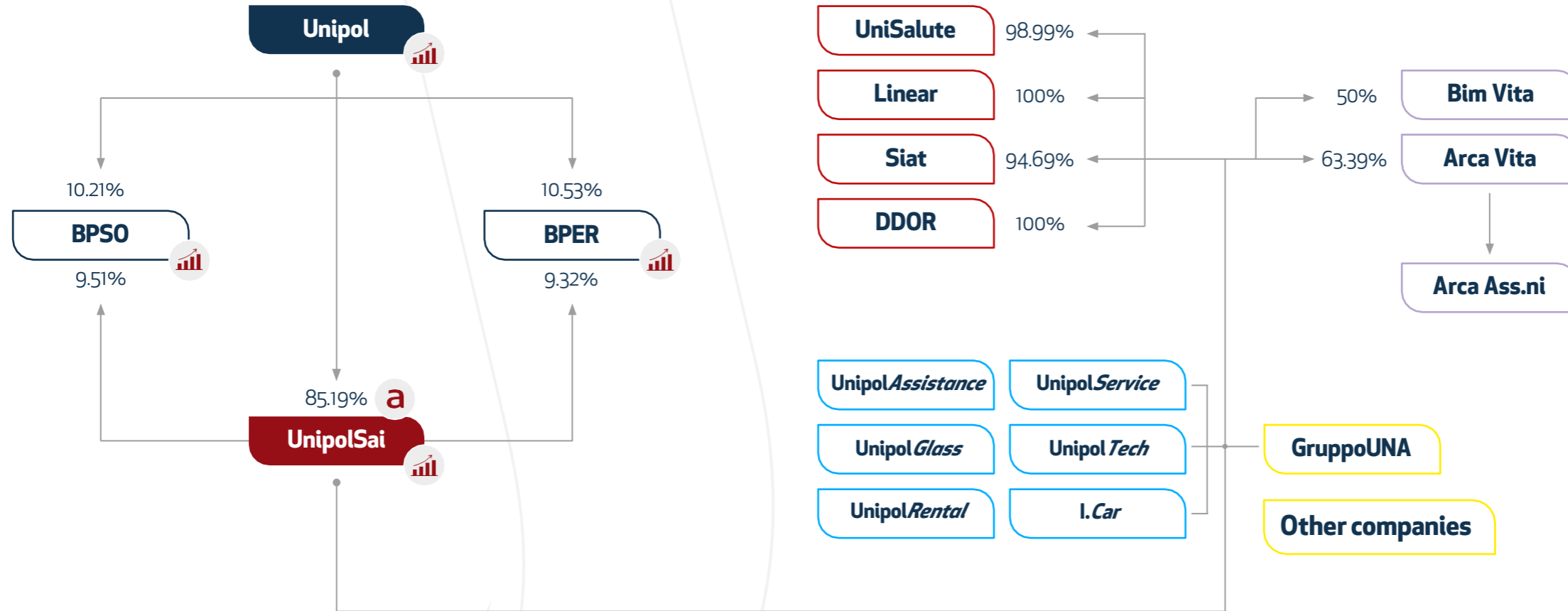
UnipolSai, financial strength rating

AM BEST → **A-** ↔ Stable

MORNINGSTAR | DBRS → **A high** ↔ Stable

# Group Structure

Figures at 30 April 2024



Listed companies

**a** Including shares held by Unipol Investment, UnipolPart I and Unipol Finance

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