

PRESS RELEASE

FURTHER GROWTH FOR SMALL BUSINESSES

THE UNIPOL GROUP PRESENTS ITS 2010 SUSTAINABILITY REPORT

ANCONA, 23 June 2011

Highs and lows for businesses in the Marche

Bank lending to businesses in the Marche was up slightly during 2010 (+ 1.8% compared with 2009), mainly in manufacturing and services. This shows not only that the banks loosened the credit squeeze but also that businesses in the Marche were recovering, thus reducing their level of risk, although it remained above the national average.

However businesses had increasing difficulty in repaying loans on time. Doubtful debts accounted for 4.3% of lending to customers in 2010, more than one percentage point higher than the peak in December 2008 and higher than the national figure (3.5%).

There was also an increase in bankruptcies: 439 bankruptcy proceedings were opened in the Marche during 2010, an increase of 32.2% compared with the previous year (19.6% nationally). The rate of insolvency, calculated as the number of bankruptcy proceedings opened during the year per 10,000 active businesses, rose from 15.2 in 2008 to 20.5 in 2009 and to 27.4 in 2010, one of the highest figures in Italy.

How is the system for supporting small and micro-businesses organized? What services are available and what is the integration model for the future? What types of banking and insurance product with potential new guarantees are there for new businesses?

This will be discussed at 4 pm today at the Sala Li Madou, Ancona, in the Marche, at a meeting entitled 'Further growth for small businesses' on the topic of Small, Medium & Micro-Enterprises.

Among the contributors to the discussion will be **Gian Mario Spacca**, President of the Region of Marche, **Albino Gusmeroli**, Researcher at AASTER, **Marco Pacetti**, Rector of Ancona Polytechnic University, **Mauro Angelini**, Chairman of



Legacoop Marche, **Luigi Silenzi**, Head of the Business Networks Project of CNA Marche and **Massimo Bertuzzi**, Chairman of Cosif.

The discussion will be chaired by **Pierluigi Stefanini**, Chairman of the Unipol Group.

Unipol Group's 2010 Sustainability Report will also be distributed at the meeting.

THE UNIPOL GROUP'S SUSTAINABILITY REPORT

SOCIAL PERFORMANCE

Unipol Assicurazioni's first Social Report was produced in 1993, and for some years the Group has drawn up a Sustainability Report and presented it in the various regions of Italy.

Over the last three years 232 new jobs have been created at Unipol, which today has 7,474 employees, an increase of 3.4% in contrast to a fall of 0.7% in the sector as a whole. Human Resources policy is based on equal opportunities and recognising the value of the professional skills of employees and consultants, who are also valued for their motivation and willingness to accept responsibility: turnover was 11.8 per cent in 2010, 199,675 hours of training were provided, 5,296 profiles were carefully checked, resulting in 2,183 training courses being run, and more than 3,600 people benefited from the incentive scheme. Many initiatives were set up to make further improvements, ranging from sustainable transport (more than 420 season tickets being issued for public transport) to health and safety programmes (8 initiatives covering 2,369 individuals).

14 per cent of Italians were Unipol policyholders and 16 per cent of people living in the Marche were Unipol policyholders

The focus on the **customer** was expressed in the strategic decision to base the range of products offered to eight million insurance customers and savers on quality of service, which was largely possible because of the Company's presence throughout Italy: more than 4,800 branches of agencies and subagencies and 303 bank branches.

1,695,931 insurance claims were handled in 2010 (1,106,849 for the current year and 589,082 from previous years), an increase in the settlement rate (+2.7% for the current year, +3.7% for previous years) owing to the increased automation and rationalization of claims-settlement procedures and to investment in staff training.

Almost 6,200 cases were referred to the Anti-Fraud unit.



The Unipol Group had a total of more than 4,400 suppliers, the majority local small and medium enterprises. More than 70 per cent were service providers.

A system of approving suppliers was set up in 2010, using a Group Supplier Portal, which takes account of corporate and ethical aspects, their environmental credentials and their commitment to the community.

The Group has promoted community initiatives throughout the country for many years. The total of more than €5.2m allocated in 2010 was 11% higher than in 2009, €1.2m of it being provided through the Company's charitable foundation, Unipolis. Added to this was more than €90,000 in membership fees paid in 2010 to socio-economic research and cultural organizations with which the Unipol Group was actively involved.

Projects funded helped future generations, the environment and culture. More than €1.2m was given specifically for such purposes.

ENVIRONMENTAL PERFORMANCE

The Group emitted a total of the equivalent of 19,301 tonnes of CO₂.

The Unipol Group began to monitor the direct and indirect impact of its activities. The total per capita figure for electricity consumption fell 9%, a good step on the way to achieving the objectives of the 20-20-20 agreement.

The Group made a significant investment in solar power in 2010, installing photovoltaic panels producing a nominal 20 KWp on the Porta Europa building in Bologna, which will operate in parallel with mains electricity. Various measures were taken to reduce the direct impact of the Company's activities, such as introducing a car pool for work-related journeys and trialling making all publications available online in order to reduce the consumption of paper.

Unipol Gruppo Finanziario's 2010 Sustainability Report is available on www.unipolgf.it.

Unipol Gruppo Finanziario S.p.A.
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Sustainability

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