

Milan, 23 June 2016

UNIPOL: SOCIAL INNOVATION, VALUE CREATION AND RELIABILITY ARE THE BUSINESS PRINCIPLES OF THE FUTURE

The new Group sustainability plan, integrated with the strategic plan for the first time, provides for increased welfare coverage and the higher incidence of products with social and environmental value.

2015 Sustainability Report presented:

- ✓ 14.3% of premiums collected with products designed to meet social and environmental needs;
 - ✓ + 40%, compared to 2014, in premium income from Long Term Care coverage;
 - ✓ + 30%, compared to 2014, for earthquake insurance policies;
 - ✓ First Italian Cat bond against earthquake risk launched.
- ✓ €57bn of assets under management compliant with environmental and social criteria;
- ✓ Reduction of greenhouse gas emissions by Group properties, certified according to ISO 50001.

The Unipol Group, since responsible for improving the quality of life of its customers, has always pursued entrepreneurial management that is profitable and sustainable over time, combined with the ability to fulfil its social role. Being a market leader means offering and receiving trust because generating value for all stakeholders makes it possible to work with expertise, simplicity and speed. The 2015 Group Sustainability Report, presented today in Milan, closed with improved performance in relation to social indicators compared to the previous year.

Welfare

Unipol aims to enable all citizens to equip themselves with sufficient resources to address future needs in relation to paid services. In this regard, **29 Professional National Healthcare Funds** were managed and an increase of **40%** in premium income from **Long Term Care** coverage compared to 2014 was recorded in 2015.

Innovation

Innovation, directly linked to the business, is focused on new processes and products, leveraging the potential of digitalisation, sensor technology and big data. In 2015, among other things, the international presentation of the first Italian **Cat bond** against earthquake risk in Italy and neighbouring countries took place, issued to **23 foreign investors** for a total value of **€200m**. Also with regard to guarantees for earthquake protection, premium income amounting to **€135m** was recorded in 2015 with **68 thousand contracts** (+30% compared to the previous year).

Socially responsible finance

In order to support responsible consumption and production models, Unipol reconciles profitability goals with ethical values. 85% of total assets under management, worth €56.9bn, undergo ESG (environmental, social and governance) screening: 99.2% comply with environmental and social criteria. Furthermore, so as to reduce and optimise environmental impacts, Unipol has strengthened

energy consumption monitoring and 17 properties have been certified according to standard ISO 50001 regarding energy management systems.

The Sustainability Report presented today measures the contribution achieved by Unipol in relation to the Sustainable Development Goals (SDGs) set by the UN in September 2015: in order to improve on efforts made to date, the Group, which has always been committed to balancing economic and profitability targets with those regarding social engagement and the environment, for the first time decided to integrate the strategic plan – recently presented to the market – related to business management, with sustainability tools. The latter represent a competitive lever that characterises the Group's way of operating, allowing it to innovate and create value.

The new guidelines of the **sustainability plan for the 2016-2018 period** provide for:

- Implementation of insurance/banking products able to meet the needs of so-called disadvantaged groups such as temporary workers, single parents, temporary immigrants and all individuals experiencing current healthcare issues and future pension problems;
- Increased penetration of welfare coverage among citizens by 25%;
- Increased incidence of products with social and environmental value by 20%;
- Review of the third sector offer in light of recently approved reforms;
- Activation of services and tools for risk assessment and awareness regarding the risks generated by climate change, especially concerning the vulnerability of SMEs in the face of environmental damage.

These are the main points presented and discussed today in Milan during the Conference *"Business in 2020: with a view to sustainability, engagement and social innovation"* held at the Velasca Tower where the Unipol Group presented the 2015 Sustainability Report and illustrated the new plan. Among others, Unipol Chief Executive Officer **Carlo Cimbri**, BMW Italia Chairman and Chief Executive Officer **Sergio Solero**, Assolombarda Vice President **Antonio Calabrò** and Labour Representative of the CISL National Secretariat **Gigi Petteni** participated in today's event. The opening keynote address was delivered by Professor **Patrick O'Sullivan**, Director of Studies at the Grenoble Graduate School of Business.

The size reached by the Group, the resulting solid position acquired on the Italian insurance market and the significant contribution made to the Italian economy give Unipol a leading role in the domestic system; important responsibilities have also arisen in relation to the economic and social stability of the country, new challenges the Unipol Group will address.

The Sustainability Report of the Unipol Group is available on the corporate website www.unipol.it, under the sustainability section.

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Unipol Gruppo Finanziario S.p.A.

Unipol is one of the leading insurance groups in Europe with a total income amounting to approximately €16.5bn, of which €7.9bn in Non-Life Business and €8.6bn in Life Business (2015 figures). Unipol adopts an integrated offer strategy and covers a complete range of insurance and financial products, operating primarily through its subsidiary UnipolSai Assicurazioni S.p.A., founded at the beginning of 2014, Italian leader in Non-Life Business, in particular in MV TPL insurance.

The Group is also active in direct vehicle insurance (Linear Assicurazioni), health protection (UniSalute), supplementary pensions and has a strong presence in the bancassurance channel (Arca Vita Group and Popolare Vita Group).

Finally, Unipol operates in the banking business through the network of Unipol Banca branches and manages significant diversified businesses in the real estate, hotel (Atahotels) and agricultural (Tenute del Cerro) sectors.

Unipol Gruppo Finanziario S.p.A. is listed on the Italian Stock Exchange.