

**Bologna, 4 June 2015**

**UNIPOL GROUP: THE PROJECT “PER GIOCO NON PER AZZARDO” PRESENTED TODAY IN MILAN**

- **Unipol’s initiatives include:**
  - ✓ **an awareness campaign**
  - ✓ **rewards for businesses participating in anti-gambling campaigns**
  - ✓ **the commitment not to invest nor grant loans to companies operating exclusively in the gambling industry**

The Unipol Group, during the event “**Calcolare il rischio non è mai un azzardo**” (Calculating Risk is Never a Gamble), held today in Milan at Centro San Fedele, presented the **project “Per gioco non per azzardo”** (For the Game not the Gamble), which aims to promote, in line with the values of solidarity, responsibility and foresight and drawing on the experience gained in the management of unplanned events, the prevention of risks related to the practice of gambling, focusing in particular on persons vulnerable to developing a pathological condition arising from the presence of individual and socio-environmental factors.

The event, moderated by **Riccardo Bonacina**, Editor of the monthly Life, saw the participation of **Ada De Cesaris**, Deputy Mayor of the Municipality of Milan, **Mauro Croce**, psychologist at ASL VCO and lecturer at the University of Applied Sciences and Arts of Southern Switzerland (SUPSI) in Lugano, **Simone Feder**, Chairman of the federation COM.E, **Maurizio Fiasco**, sociologist and expert of the National Anti-Usury Council and **Pierluigi Stefanini**, Chairman of the Unipol Group.

The Ministry of Health estimates that between 0.5% and 1% of the Italian population has developed problematic gambling habits, a precursor of “pathological gambling”, listed by the WHO among forms of addiction. In Lombardy the number of patients requesting help from the Local Health Authorities for problems related to pathological gambling increased by 40% in one year (from 2011 to 2012). Acknowledging this situation, the Unipol Group has created an **internal process** aimed at mapping the actions carried out by each office in relation to the gambling industry and, subsequently, creating a **plan of action** involving all employees, the agency network, sales policies, product development and the investment policy.

In particular, the mapping of the Group portfolio shows that **there are no investments in companies listed on international financial markets related to the gaming and betting sector**. Furthermore, **the analysis of existing company equity investments highlights that it is possible to exclude all forms of exposure to the sector**. Finally, the examination of the diversified companies of UnipolSai demonstrates that none of the premises rented in **property owned by the Group** are used for primarily gambling activities or leased to companies related to the gambling industry. Lastly, with regard to employees, communication activities are aimed at providing transparent information in order to counter the phenomena of addictions, deviant behaviour and gambling in particular.

Moreover, the Unipol Group has envisaged the possibility, during 2015, to launch a series of **strategic initiatives** aimed at introducing an express clause to the Code of Conduct protecting individuals vulnerable to the risk of addiction, implementing a training initiative for Audit function staff, creating a

**prevention campaign aimed at the general public** and testing forms of affiliation with public entities to **reward local businesses participating in anti-gambling campaigns**.

With reference to **policies to be implemented in the medium/long term**, the promotion of preventive and protective behaviour against the risk of gambling is divided into **three main areas**: the study, definition and application of management tools and instructions for integrating the spread of the awareness of gambling risks into its operational procedures, the transfer of preventive action to the products and services offered by the Group and the support of awareness of the issue.

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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 €17.8bn, of which €8.9bn in Non-Life Business and €8.9bn in Life Business (2014 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 vehicle liability 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.