

## **The Unipol Group**

Its ordinary shares have been listed on the Italian Stock Exchange since 1990 and are included in the FTSE MIB index. Its main shareholders are key companies of the Italian cooperative movement. It counts 14,241 employees and serves about 15 million customers, thanks to the largest agency network in Italy.

At the consolidated level, as at 31 December 2018, the Group had direct insurance premiums of € 12.4 billion, out of which € 8.0 billion in Non-Life Business and € 4.4 billion in Life Business.

Pierluigi Stefanini is the Chairman, while Carlo Cimbri holds the position of Managing Director and Group CEO.

The Group implements an integrated offer strategy in order to provide the widest range of insurance and financial products and services, and is particularly active in the area of supplementary pensions and health insurance. Its aim is to offer individuals, households and businesses greater security and confidence in the future, accompanying their choices regarding protection, savings and quality of life, while ensuring sustainable long-term growth for the benefit of all stakeholders: shareholders, customers, agents, employees, suppliers and communities.

## **The Insurance Sector**

The Group operates in the insurance services sector mainly through [UnipolSai Assicurazioni S.p.A.](#), also listed on the stock exchange, the leader in Italy in Non-Life Business, in particular in Motor Vehicle TPL.

It operates in direct insurance through [Linear Assicurazioni](#) and in health care with the specialised company [UniSalute](#): both companies are controlled by UnipolSai, whose operating scope also includes service providers specifically dedicated to car servicing and repairs, and management of “black boxes” for the Auto and Non-Auto insurance. The Unipol Group also has operations in the bancassurance channel through Arca Vita and Arca Assicurazioni held by the subsidiary UnipolSai (which distribute Life and Non-Life policies through the corporate groups of Banca Popolare dell’Emilia Romagna, in which the Unipol Group holds a 19.998% stake, of Banca Popolare di Sondrio and of other banks) and through other joint ventures created with leading Italian banking operators.

The Group is also active beyond the Italian borders. In fact, UnipolSai operates in Serbia through the subsidiary [DDOR Novi Sad](#).

### **Financial & Real Estate Sectors**

In the financial area, it operates through UnipolRec, a company specialising in the management of non-performing loans.

In the real estate sector, it is a leading operator on the Italian market in terms of assets. It owns properties of great historic, symbolic and architectural value, which it is reviving as part of the [Urban Up](#) project focused on studying and renovating these important buildings. Through the subsidiary UnipolSai, it is also an important player in the Italian hotel industry with the [Gruppo UNA](#) brand, in the farming industry with [Tenute del Cerro](#) and in the sector of port facilities with [Marina di Loano](#).