

# Opening New Ways

## FY22 Consolidated Results

Bologna – 24 March 2023

 Unipol  
GRUPPO

 UnipolSai  
ASSICURAZIONI



This document has been prepared by Unipol Gruppo S.p.A. and by UnipolSai Assicurazioni S.p.A. solely for information purposes in the context of the presentation of its FY22 results.

**Luca Zaccherini**, Senior Executive responsible for drawing up the corporate accounts of Unipol Gruppo S.p.A. and UnipolSai Assicurazioni S.p.A., declares, in accordance with Article 154-bis, para 2, of the 'Consolidated Finance Act', that the accounting information reported in this document corresponds to the document contents, books and accounting records.

The content of this document does not constitute a recommendation in relation to any financial instruments issued by the companies or by other companies of the Group, nor it constitutes or forms part of any offer or invitation to sell, or any solicitation to purchase any financial instruments issued by the companies or by other companies of the Group, nor it may be relied upon for any investment decision by its addressees.

Unless otherwise specified, all figures reported in this presentation refer to the Unipol Group.

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## RESULTS BY SECTOR



€m	FY21 reported	FY22 reported	FY21 norm. <sup>a</sup>	FY22 norm. <sup>b</sup>
Consolid. pre-tax result	951	<b>1,108</b>	754	<b>1,078</b>
<i>Non-Life</i>	821	<b>846</b>	722	<b>937</b>
<i>Life</i>	213	<b>273</b>	206	<b>293</b>
<i>Holding and other</i>	-83	<b>-10</b>	-174	<b>-152</b>
Consolidated net result	796	<b>866</b>	514	<b>774</b>
Group net result	627	<b>683</b>	375	<b>583</b>



€m	FY21 reported	FY22 reported	FY21 norm. <sup>c</sup>	FY22 norm. <sup>d</sup>
Consolid. pre-tax result	895	<b>920</b>	853	<b>1,119</b>
<i>Non-Life</i>	752	<b>711</b>	730	<b>889</b>
<i>Life</i>	218	<b>275</b>	210	<b>295</b>
<i>Other</i>	-75	<b>-65</b>	-87	<b>-65</b>
Consolidated net result	723	<b>651</b>	596	<b>789</b>
Group net result	688	<b>597</b>	561	<b>733</b>

<sup>a</sup> Excluding the following items: (i) finalisation of the settlement agreement regarding the corporate liability action against former directors and statutory auditors, (ii) goodwill and real estate tax values realignment, (iii) badwill accounted by BPER in relation to the banking branches acquired from UBI Banca and Banca Intesa Sanpaolo

<sup>b</sup> Excluding (i) the badwill accounted by Unipol in relation to the increase of its stake in BPER, (ii) the badwill recognized by BPER on the acquisition of Banca Carige and (iii) the employee solidarity fund

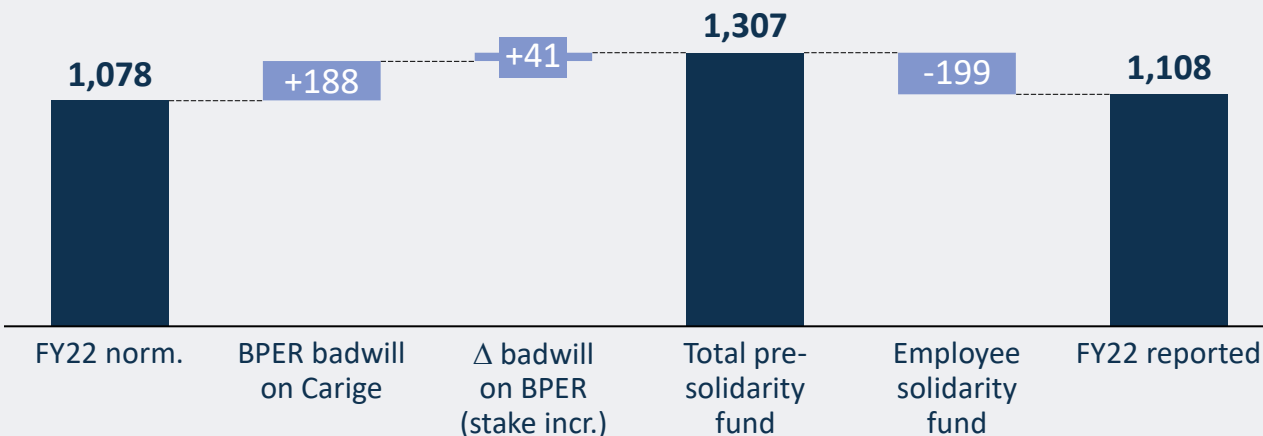
<sup>c</sup> Excluding the following items: (i) finalisation of the settlement agreement regarding the corporate liability action against former directors and statutory auditors, (ii) goodwill and real estate tax values realignment

<sup>d</sup> Excluding the employee solidarity fund

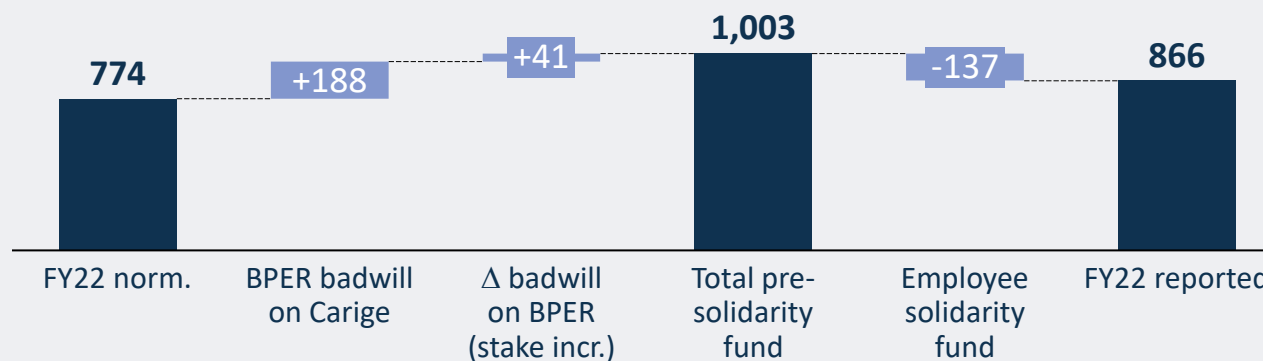
€m



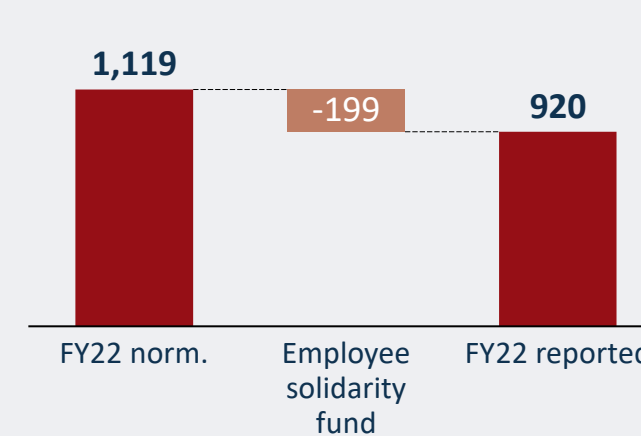
**Consolidated Pre-tax Result**



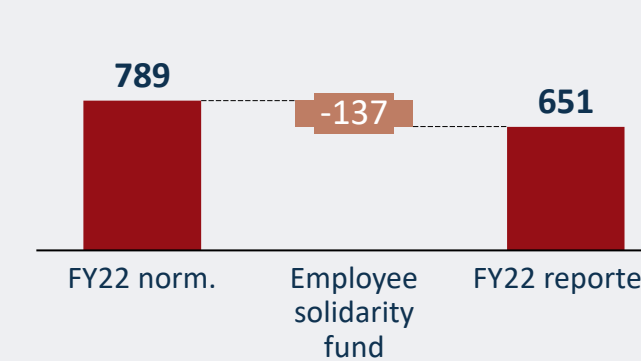
**Consolidated Net Result**



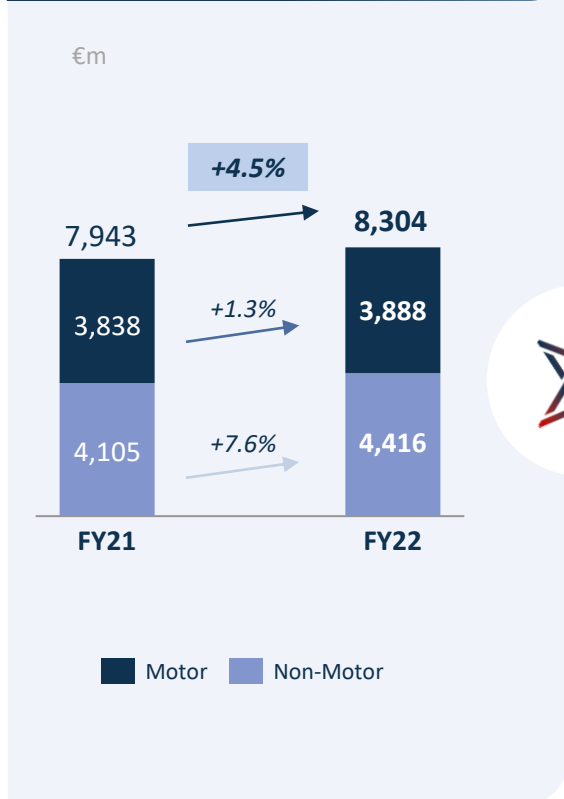
**Consolidated Pre-tax Result**



**Consolidated Net Result**



## PREMIUMS



Operating figures

### Breakdown by Ecosystem

	€m	%	var%
<b>Mobility</b>	<b>4,237</b>	<b>51</b>	<b>+1.8</b>
Motor	3,888	47	+1.3
Other	350	4	+7.4
<b>Welfare</b>	<b>1,650</b>	<b>20</b>	<b>+11.0</b>
Health	931	11	+17.3
Accident	718	9	+3.8
<b>Property</b>	<b>2,417</b>	<b>29</b>	<b>+5.4</b>
Fire & Other dam. to prop.	1,322	16	+3.5
General TPL	771	9	+6.7
Other	324	4	+10.5
<b>Total</b>	<b>8,304</b>	<b>100</b>	<b>+4.5</b>

### Breakdown by Market Segment

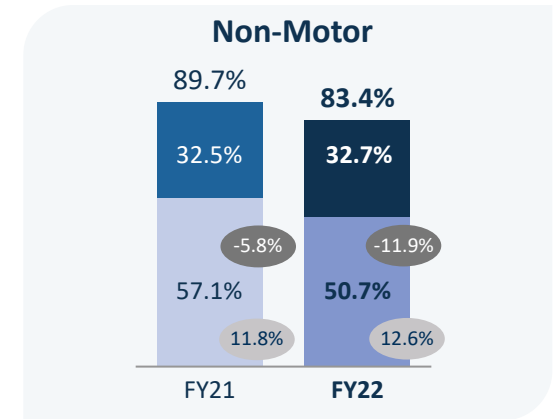
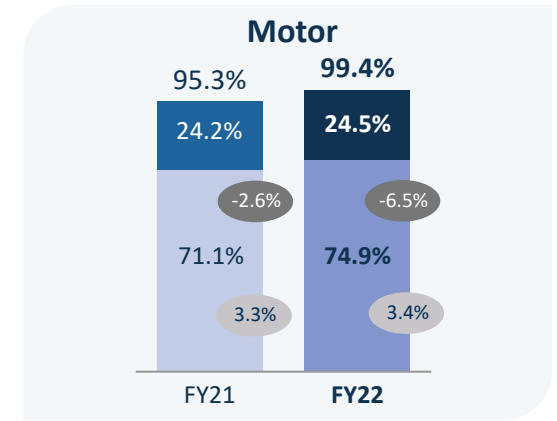
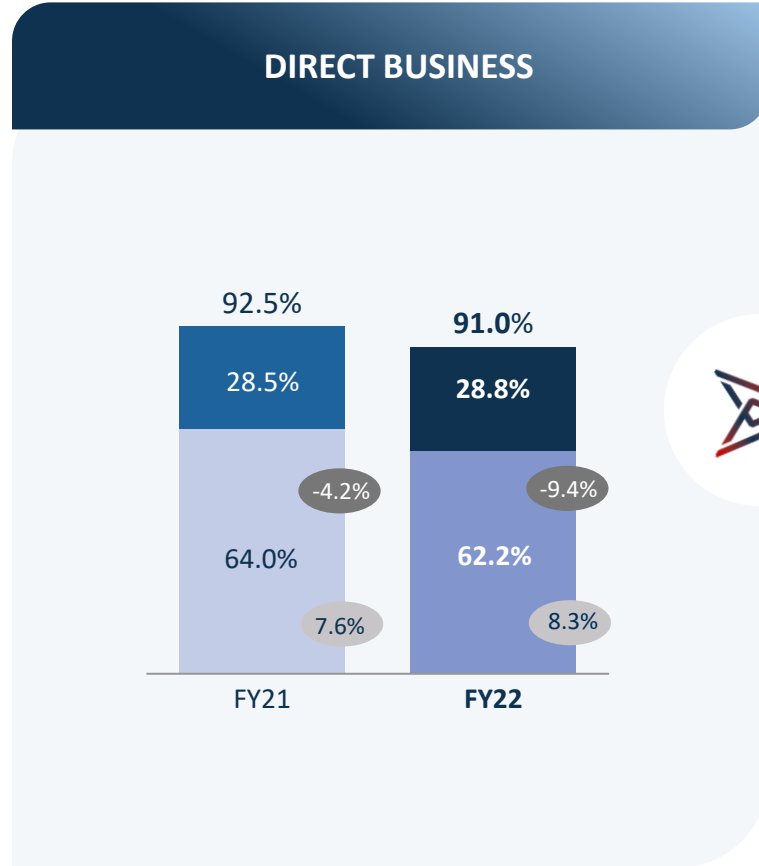
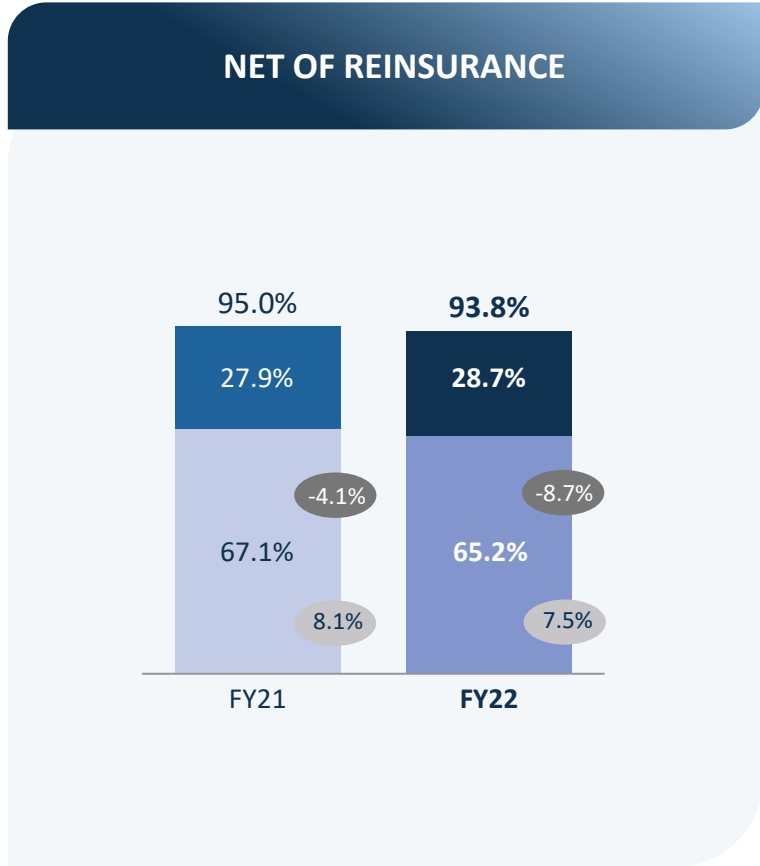
	Total	Mobility	Welfare	Property
Retail & SMEs	81%	45%	12%	24%
Corporate	19%	6%	8%	5%
<b>Total</b>	<b>100%</b>			

### Breakdown by Company

	€m	%	var%
UnipolSai	6,883	83	+2.4
UniSalute	574	7	+10.6
Linear	193	2	+3.8
Arca Assicurazioni	245	3	+29.1
Siat	152	2	+20.3
Incontra	154	2	+41.4
DDOR	103	1	+11.7
<b>Total</b>	<b>8,304</b>	<b>100</b>	<b>+4.5</b>

### Breakdown by Distribution Channel

	Total	Mobility	Welfare	Property
Agents	78%	44%	10%	24%
Bancassurance	5%	1%	3%	1%
Other	17%	7%	7%	4%
<b>Total</b>	<b>100%</b>			



■ ■ Expense Ratio   
 ■ ■ Loss Ratio   
   Atm. Events + Large Losses   
   Run-off Claims Reserves

Combined ratio net of reinsurance: operating expenses/earned premiums after reinsurance + claims charges (incl. OTI) /earned premiums after reinsurance

Combined ratio direct business: operating expenses/written premiums direct business (before reinsurance) + claims charges (incl. OTI) /earned premiums direct business (before reinsurance)  
Operating figures



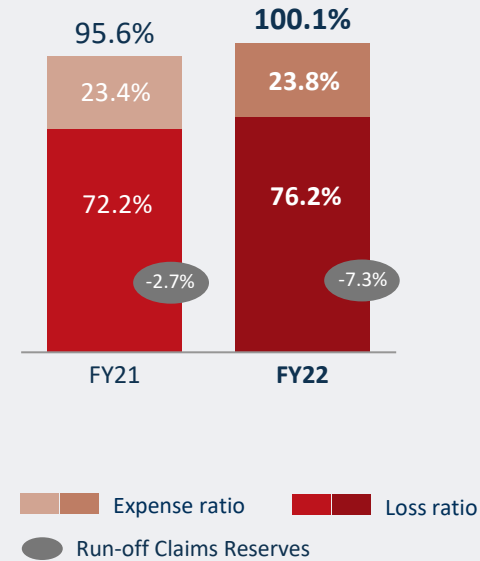


MOTOR TPL TECHNICAL INDICATORS

Key Figures

	Var. yoy
Portfolio average premium	-1.0%
N. of claims reported <sup>a</sup>	+4.0%
Frequency	+0.2 p.p.
Bodily injuries/Total followed-up claims	-0.3 p.p.
	<b>FY22</b>
% savings on settled claims <sup>b</sup>	47.1%

Combined Ratio Direct Business

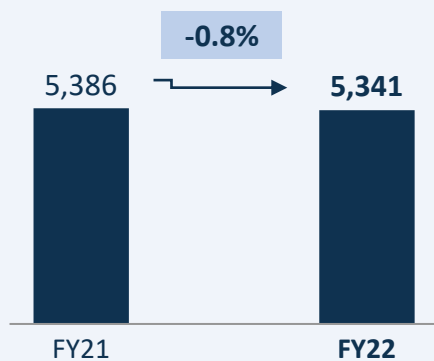


<sup>a</sup> Followed-up claims

<sup>b</sup> Savings on previous years settled claims / amount provisioned  
Operating figures

## PREMIUM INCOME

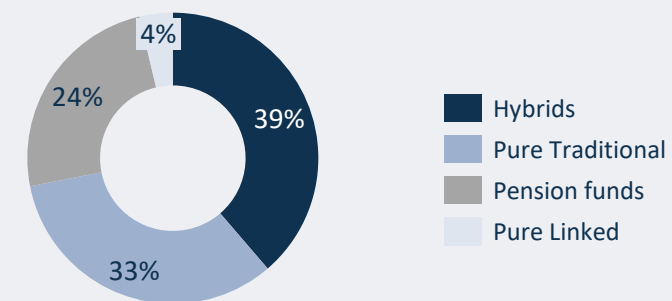
€m



## Breakdown by Line of Business

	€m	%	var%
Traditional	2,892	54	-16.4
Unit linked	946	18	-15.5
Pension funds	1,304	24	+122.8
Capitalization	199	4	-10.9
<b>Total</b>	<b>5,341</b>	<b>100</b>	<b>-0.8</b>

## Breakdown by Line of Product



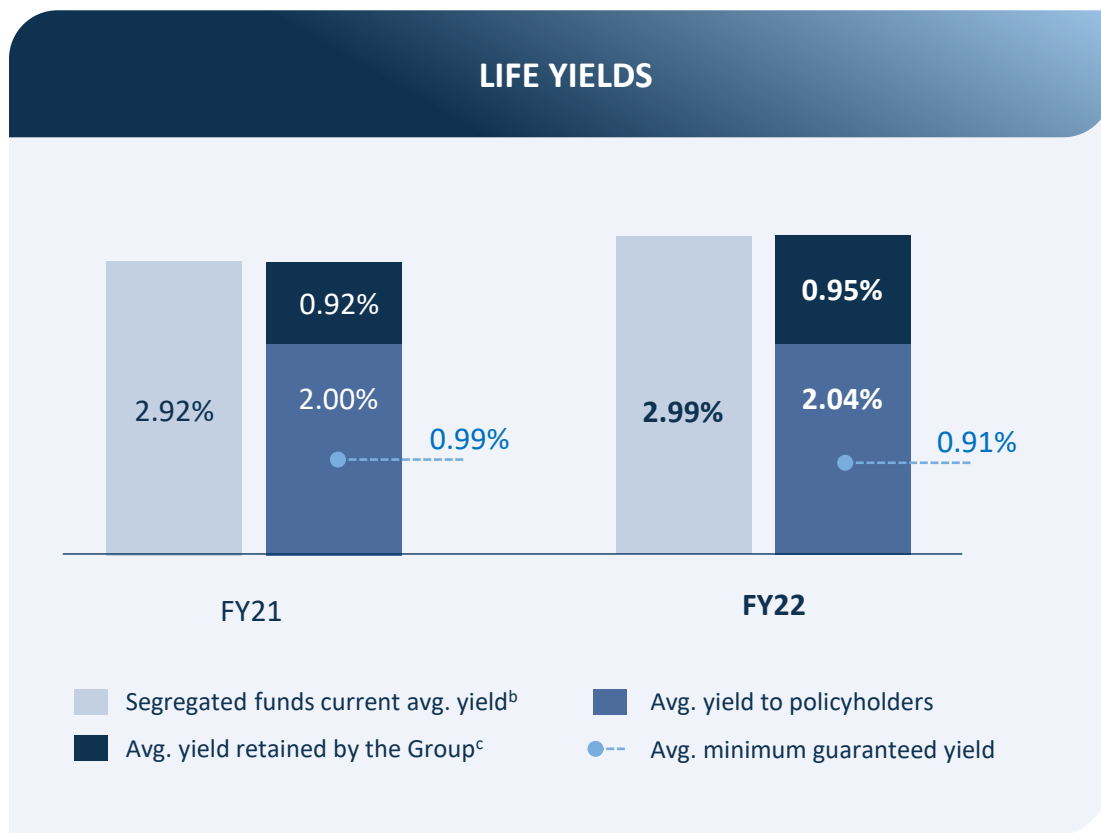
## Breakdown by Distribution Channel

	€m	%	var%
Agents	1,626	30	-2.4
Bancassurance	1,929	36	-22.7
Head office	1,639	31	+63.8
Other	146	3	-34.0
<b>Total</b>	<b>5,341</b>	<b>100</b>	<b>-0.8</b>

## Breakdown by Company

	€m	%	var%
UnipolSai	3,392	64	+18.2
Arca Vita + AVI	1,894	35	-21.8
Other companies	54	1	-42.3
<b>Total</b>	<b>5,341</b>	<b>100</b>	<b>-0.8</b>

Operating figures



### Technical Reserves by Minimum Guarantee<sup>a</sup>

	FY21		FY22	
	€bn	%	€bn	%
<b>Min. guar. yield</b>				
0%	15.4	44	17.1	47
0% - 1%	7.8	22	7.8	22
1% - 2%	5.6	16	5.2	14
2% - 3%	4.6	13	4.3	12
>3%	2.0	6	1.9	5
<b>Total</b>	<b>35.3</b>	<b>100</b>	<b>36.4</b>	<b>100</b>

<sup>a</sup> Technical reserves of segregated funds in the existing portfolio

<sup>b</sup> Calculated at cost basis

<sup>c</sup> Gross financial yield on a yearly basis

Operating figures



## PRESENT VALUE OF LIFE NEW BUSINESS

€m

Line of Business	NBV	PVNBP	NB Margin on PVNBP
Insurance with profit participation	42	1,387	3.1%
Index/Unit-linked insurance	18	633	2.8%
Other life insurance	17	118	14.7%
<b>Total FY22</b>	<b>77</b>	<b>2,138</b>	<b>3.6%</b>
<i>Total FY21</i>	<i>88</i>	<i>2,882</i>	<i>3.0%</i>

Operating figures, net of minorities



## COMPONENTS OF LIFE PRE-TAX REPORTED RESULT

€m

	FY21	FY22
Financial investment margin	351	403
Management fees to the distrib. network	-92	-99
Technical margin	134	171
General expenses	-165	-178
Other operating items	-7	49
<b>Life operating gross margin</b>	<b>220</b>	<b>346</b>
Non-operating income and expenses <sup>a</sup>	25	-43
Interests on debts	-32	-30
<b>Life pre-tax result (reported)</b>	<b>213</b>	<b>273</b>

<sup>a</sup> The FY22 figure includes the amount of the employee solidarity fund pertaining to the Life segment (20m)  
Operating figures



## TOTAL INVESTMENTS

	FY21		FY22	
	€bn	%	€bn	%
Total Bonds	50.5	82.7	41.3	78.7
<i>o/w Italian Govies</i>	23.9	39.1	17.5	33.3
<i>o/w Non-Italian Govies</i>	8.9	14.6	8.8	16.8
<i>o/w Corporate</i>	17.7	29.0	15.0	28.5
Cash	2.0	3.2	1.6	3.1
Equity and Funds	2.4	3.9	2.3	4.4
Real Assets, P.E., H.F.	1.7	2.8	2.4	4.5
Real Estate	4.5	7.3	4.9	9.3
<b>Total</b>	<b>61.1</b>	<b>100</b>	<b>52.6</b>	<b>100</b>

## Duration (years)

	FY21			FY22		
	Total	Non-Life	Life	Total	Non-Life	Life
Assets	6.1	3.0	7.5	5.0	3.0	6.0
Liabilities	7.2	2.8	8.9	5.8	2.3	7.3
Mismatch	-0.5	1.0	-0.8	-0.0	1.3	-0.5

Market value – Operating figures

€m

## FY21

	Total	Non-Life	Life
Coupons and dividends	1,477	388	1,075
<i>Yield</i>	2.9%	2.9%	3.0%
Realized/unrealized gains/losses	69	31	15
<i>Yield</i>	0.1%	0.2%	0.1%
<b>Total</b>	<b>1,546</b>	<b>419</b>	<b>1,091</b>
<i>Yield</i>	<b>3.1%</b>	<b>3.2%</b>	<b>3.1%</b>

## FY22

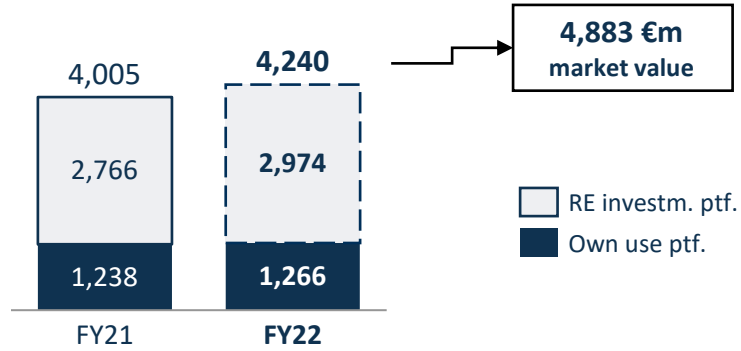
	Total	Non-Life	Life
Coupons and dividends	1,717	505	1,172
<i>Yield</i>	3.3%	3.7%	3.2%
Realized/unrealized gains/losses	-111	-23	-63
<i>Yield</i>	-0.2%	-0.2%	-0.2%
<b>Total</b>	<b>1,606</b>	<b>482</b>	<b>1,108</b>
<i>Yield</i>	<b>3.1%</b>	<b>3.6%</b>	<b>3.0%</b>

Investment yields on a yearly basis  
Operating figures

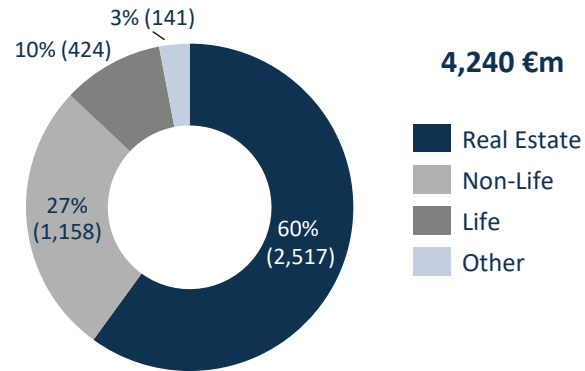


€m

## Total Portfolio



## Breakdown by Accounting Sector

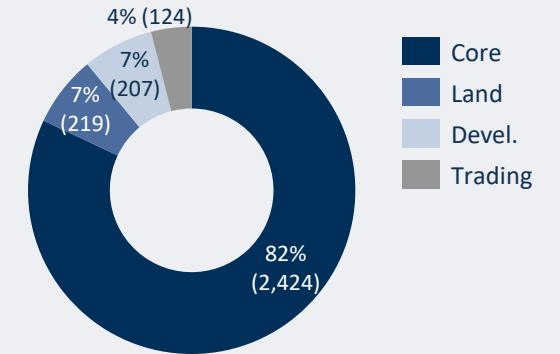


## Real Estate Investment Portfolio (2,974 €m) Details

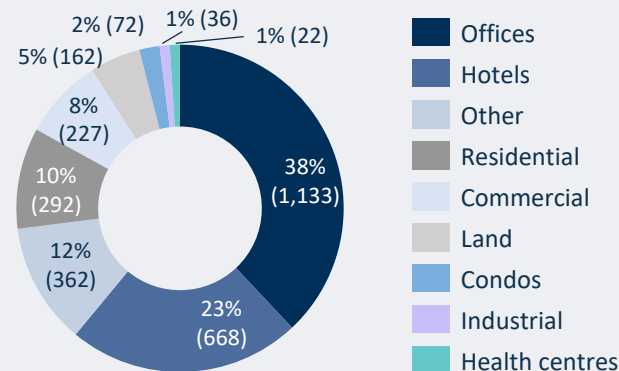
### Gross Yield

	FY21		FY22	
	€m	Yield	€m	Yield
Ord. yield	103	3.6%	114	3.8%
Extraord. yield <sup>a</sup>	11	0.4%	-17	-0.6%
<b>Total</b>	<b>114</b>	<b>4.0%</b>	<b>97</b>	<b>3.2%</b>

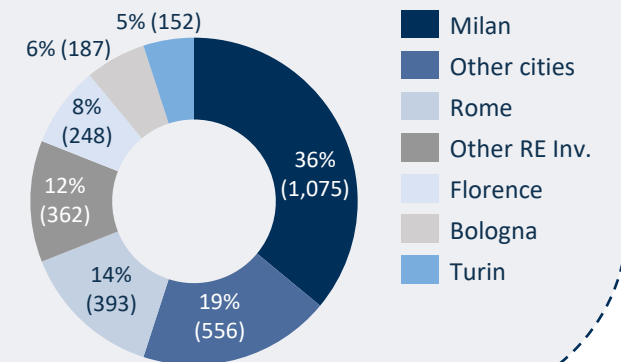
### Breakdown by Cluster



### Breakdown by Use



### Breakdown by Area





€m



	FY21	FY22
Dividend per share DPS (€)	0.30	<b>0.37</b>
Total dividends	215	<b>265</b>
Local GAAP net result <sup>a</sup>	335	<b>363</b>
Pay-out ratio	64%	<b>73%</b>
<i>Dividend yield <sup>b</sup></i>	<i>5.9%</i>	<i><b>7.5%</b></i>



	FY21	FY22
Dividend per share DPS (€)	0.19	<b>0.16</b>
Total dividends	537	<b>453</b>
Local GAAP net result <sup>a</sup>	648	<b>145</b>
Pay-out ratio	83%	--
<i>Dividend yield <sup>b</sup></i>	<i>7.3%</i>	<i><b>6.4%</b></i>

<sup>a</sup> UnipolSai S.p.A. and Unipol Gruppo S.p.A. did not apply the option to evaluate non-durable securities on the value resulting from the last annual financial statement, as stated in Law Decree 73/2022 and, with respect to insurance undertakings, as endorsed with IVASS regulation n.52 of 30 August 2022.

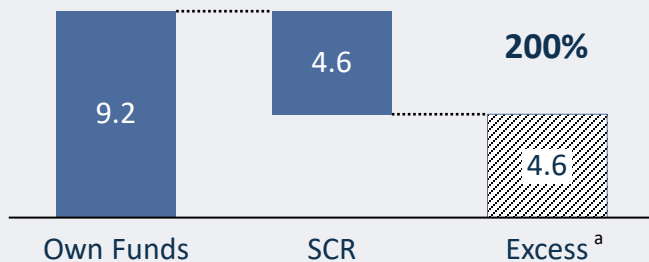
<sup>b</sup> Calculated on the share price of the day in which the BoD approved the preliminary results



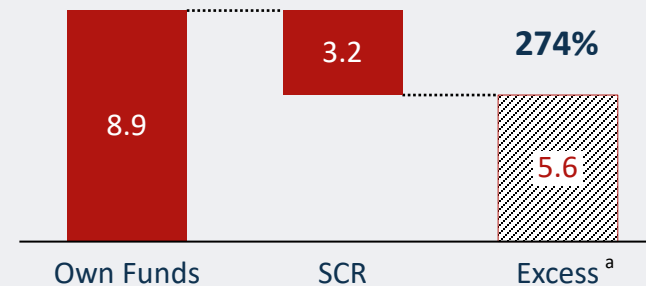
€bn



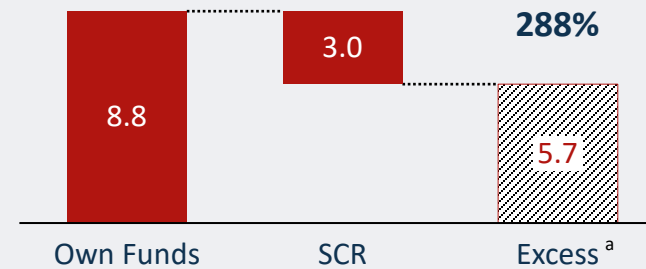
## Partial Internal Model (consolidated)



## Economic Capital (consolidated)



## Partial Internal Model (solo)

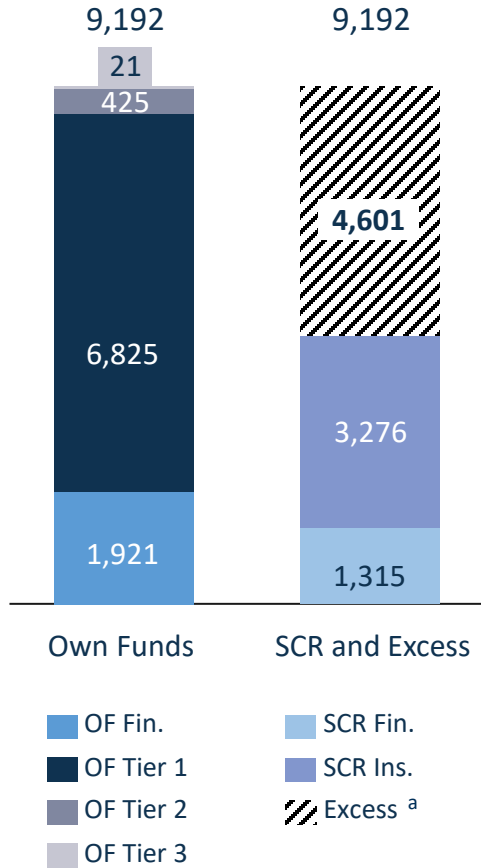


Figures net of dividend distribution proposal

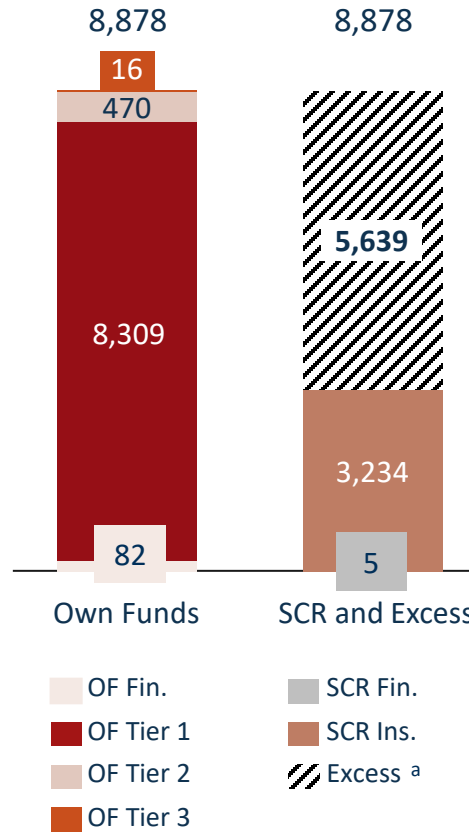
<sup>a</sup> Eligible Own Funds in excess of Solvency Capital Requirements

€m

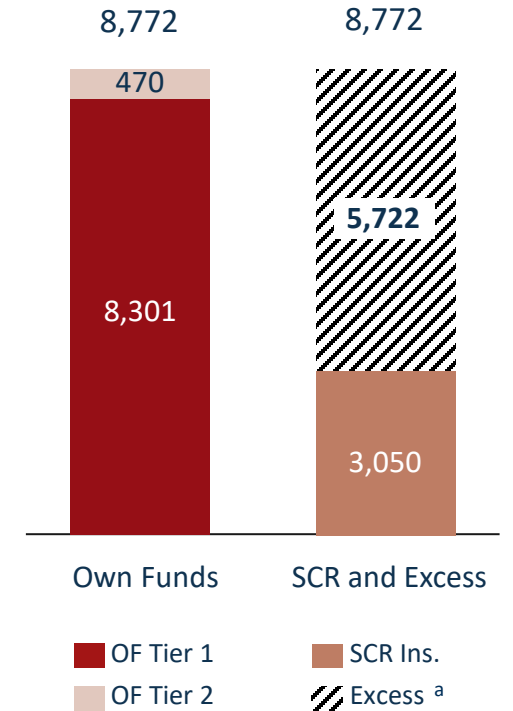
**UNIPOL (consolidated) – Partial Internal Model**



**UNIPOLSAI (consolidated) – Economic Capital**



**UNIPOLSAI (solo) – Partial Internal Model**



<sup>a</sup> Eligible Own Funds in excess of Solvency Capital Requirements



## 2022 ACTIONS...

- Publication of «The Unipol Group **strategy on climate change**»
- Participation in the **Net-Zero Asset Owner Alliance**
- **Corporate products with shared value:** first application of ESG performance integration in pricing risk and rewarding the commitment of policyholders to preventing risk
- Integration of ESG targets in the Long Term Incentive system (20%)



## ... AND FIRST RESULTS

	Baseline 2021	FY22
Share of products with environmental and social value	25.9%	27.1%
Finance for the SDGs (amount of thematic investments for the SDGs)	862m	1,160m

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## Data Driven Omnichannel Insurance

- Development of MV TPL algorithm with retention and conversion improvement; evolution of MOD pricing/underwriting models
- Dynamic pricing in Non-Motor in-force business; re-pricing in Property business
- Implementation of the omnichannel distribution model for Home, Pet and Travel products



## Health and Life-Cycle Focus

- Implementation of UniSalute offer on all the Group's distribution network (Agents and Bancassurance)
- Launch of a life-cycle offer on specific targets
- Launch of new Health individual plans available online



## Bancassurance Boosting

- Renewal of the bancassurance agreement with BPER Banca and Banca Popolare Sondrio
- Strengthened the distribution model by introducing over 200 insurance specialists (BPER Banca)



## Beyond Insurance Enrichment

- #Mobility: launch of UnipolMove and further improvement in UnipolRental industrial performance
- #Welfare: acquisition of (i) Centri Medici Santagostino<sup>a</sup> - 34 health centres and 1,300 doctors and (ii) Tantovago - digital company in the business of corporate welfare. Establishment of Welbee - new welfare provider, to enhance the Group's presence in the flexible benefits market
- #Property: onset of UnipolHome - provider of house and apartment building services; launch of a national tradespeople network and acquisition of Unicasa, leader in the apartment buildings management in franchising



## Tech & People Evolution

- Employee solidarity fund earmarked in 2022 to back over 800 exits within the plan period
- 150 million of tech investments to boost new platforms and digitalisation
- Started the digital path project to speed up mindset and digital skills development for all the Group's employees

<sup>a</sup> Closing expected by the end of March 2023



	FY21	FY22	Target 2024
Non-Life Premiums	7,943m	8,304m	8.9bn
Combined Ratio Non-Life (net of reins.)	95.0%	93.8%	92.6%
Life Premiums	5,386m	5,341m	5.8bn
Life PVFPM	3.0%	3.6%	3.5%
Consolidated net result norm. <sup>a</sup>	514m	774m	2.3bn cum.
Dividends	215m	265m	0.75bn cum.
Share of products with env. & soc. value	25.9%	27.1%	30%
Finance for the SDGs	862m	1,160m	1.3bn



	FY21	FY22	Target 2024
Non-Life Premiums	7,943m	8,304m	8.9bn
Combined Ratio Non-Life (net of reins.)	95.0%	93.8%	92.6%
Life Premiums	5,386m	5,341m	5.8bn
Life PVFPM	3.0%	3.6%	3.5%
Consolidated net result norm. <sup>a</sup>	596m	789m	2.3bn cum.
Dividends	537m	453m	1.4bn cum.
Share of products with env. & soc. value	25.9%	27.1%	30%
Finance for the SDGs	862m	1,160m	1.3bn

<sup>a</sup> Excluding non-recurring items, in accordance with the plan target

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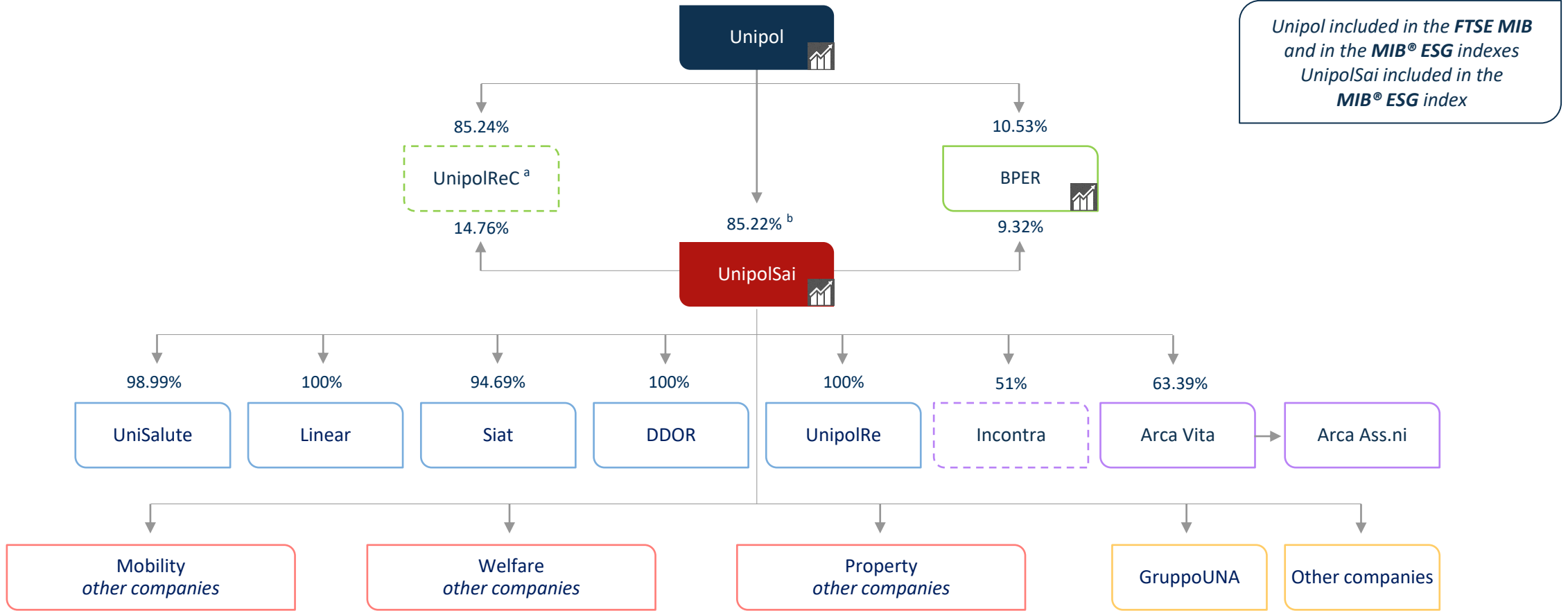




# APPENDIX > GROUP STRUCTURE



As at 31 December 2022



Unipol included in the **FTSE MIB** and in the **MIB® ESG** indexes  
 UnipolSai included in the **MIB® ESG** index

Companies listed on the Italian Stock Exchange

<sup>a</sup> The sale of UnipolRec portfolio was finalised in the fourth quarter 2022

<sup>b</sup> Including the shares held by Unipol Investment, UnipolPart I and Unipol Finance

Banking and Financials

Insurance

Bancassurance

Services (insurance & ancillary)

Hotel and Other



To date



**MOBILITY**



**WELFARE**



**PROPERTY**

**UnipolRental**  
*long-term rental*

**Centri Medici Santagostino**<sup>a</sup>  
*health centres with high tech innovation*

**UnipolHome**  
*non insurance services for houses and apartment buildings*

**UnipolTech**  
*insurance telematics and e-toll (UnipolMove)*

**Centri Medici Dyadea**  
*multi-specialist health centres*

**Unicasa Italia**  
*Italian leader in apartm. buildings management services*

**UnipolAssistance**  
*assistance to vehicles, people, houses and comm. activities*

**Casa di Cura Villa Donatello**  
*multi-specialist health centres*

**UnipolService**  
*car repair through a network of agreed bodyshops*

**Florence Centro Chirurgia Ambulatoriale**  
*health centre specialist in fertility treatments*

**UnipolGlass**  
*installation, repair and replacement of car glasses*

**Davinci Healthcare**  
*management software dedicated to family doctors*

**Cambiomarcia**  
*e-commerce for trading of used vehicles and e-bikes*

**Tantosvago**  
*corporate welfare services*

**I.Car**  
*antitheft through car glasses marking*

**WelBee**  
*third party welfare services with in-house IT platform*

**UnipolPay**  
*corporate banking and IMEL services (digital wallet and payments technology)*

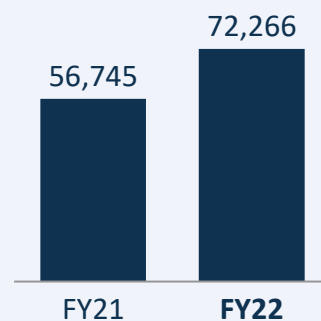
<sup>a</sup> Closing expected by the end of March 2023



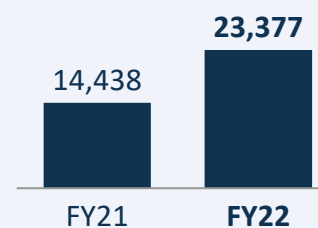
### KPIs

€m	FY21	FY22
Revenues	305	364
Costs	-296	-349
Capital gains on assets	23	34
EBITDA	31	48
EBIT	19	43
Net result	15	30

### FLEET – PROPRIETARY VEHICLES



### NEW REGISTERED VEHICLES



Operating figures



As at 31 December 2022

€m

Issuer	Listed <sup>a</sup>	Nominal amount	Sub./Sen./Hyb.	Tier	Maturity	Coupon
UnipolSai		80	Hyb.	Tier I	Jul, 2023	Eur6M+1.8% <sup>b</sup>
UnipolSai	✓	500	Sub.	Tier II	Mar, 2028	3.88%
UnipolSai	✓	750	Hyb.	Tier I	Perpetual <sup>c</sup>	5.75%
UnipolSai	✓	500	Hyb.	Tier I	Perpetual <sup>d</sup>	6.38%
<b>Total UnipolSai S.p.A.</b>		<b>1,830</b>				<b>5.19% <sup>e</sup></b>
Unipol	✓	1,000	Sen.	--	Mar, 2025	3.00%
Unipol	✓	500	Sen.	--	Nov, 2027	3.50%
Unipol (Green Bond)	✓	1,000	Sen.	--	Sep, 2030	3.25%
<b>Total Unipol S.p.A.</b>		<b>2,500</b>				<b>3.20% <sup>e</sup></b>
<b>Total UnipolSai S.p.A. + Total Unipol S.p.A.</b>		<b>4,330</b>				

<sup>a</sup> Listed on the Luxembourg Stock Exchange

<sup>b</sup> Additional spreads 71.5 bps on 30 Jun and 31 Dec each year

<sup>c</sup> 1<sup>st</sup> call date Jun, 2024

<sup>d</sup> 1<sup>st</sup> call date Apr, 2030

<sup>e</sup> Average coupon, calculated on FY22 average stock



€m

As at 31 December 2022

	Assets		Liabilities
Liquid financial assets	1,640	Senior debt 2025	1,000
		Senior debt 2027	500
		Senior green bond 2030	1,000
<b>Liquid financial assets <sup>a</sup></b>	<b>1,640</b>	<b>Financial liabilities <sup>b</sup></b>	<b>2,500</b>

**Net balance -860**

<sup>a</sup> Including liquid financial assets pertaining to Unipol S.p.A. and its 100% direct subsidiaries. Including also 85.24% liquid financial assets pertaining to UnipolReC

<sup>b</sup> Nominal value



As at 31 December 2022

		Notes
UnipolSai shareholding	85.22%	ref. slide 25
BPER direct shareholding	10.53%	ref. slide 25
Net financial assets/liabilities	-860 €m	ref. slide 29
FY22 Net operating costs	27 €m	adjusted figure excl. non-recurring costs
DTA	260 €m	Deferred Tax Assets relating to goodwill realignment - local GAAP

Operating figures



€m	FY21	FY22
Premium income <sup>a</sup>	13,329	<b>13,645</b>
<i>Non-Life</i>	7,943	<b>8,304</b>
<i>Life</i>	5,386	<b>5,341</b>
Combined Ratio <sup>b</sup>	95.0%	<b>93.8%</b>
<b>Consolid. Net Result reported</b>	796	<b>866</b>
Consolid. Net Result norm.	514 <sup>c</sup>	<b>774 <sup>d</sup></b>
<b>Group Net Result reported</b>	627	<b>683</b>
Group Net Result norm.	375 <sup>c</sup>	<b>583 <sup>d</sup></b>
Dividends	215	<b>265</b>
DPS (€)	0.30	<b>0.37</b>
Total Equity	9,722	<b>7,662</b>
Shareholders' Equity	7,780	<b>6,130</b>
BVPS (€)	10.84	<b>8.54</b>
Solvency 2 ratio (cons. PIM)	214%	<b>200%</b>

€m	FY21	FY22
Premium income <sup>a</sup>	13,329	<b>13,645</b>
<i>Non-Life</i>	7,943	<b>8,304</b>
<i>Life</i>	5,386	<b>5,341</b>
Combined Ratio <sup>b</sup>	95.0%	<b>93.8%</b>
<b>Consolid. Net Result reported</b>	723	<b>651</b>
Consolid. Net Result norm.	596 <sup>e</sup>	<b>789 <sup>f</sup></b>
<b>Group Net Result reported</b>	688	<b>597</b>
Group Net Result norm.	561 <sup>e</sup>	<b>733 <sup>f</sup></b>
Dividends	537	<b>453</b>
DPS (€)	0.19	<b>0.16</b>
Total Equity	8,234	<b>5,813</b>
Shareholders' Equity	7,964	<b>5,569</b>
BVPS (€)	2.64	<b>1.79</b>
Solvency 2 ratio (cons. ec. cap.)	284%	<b>274%</b>

<sup>a</sup> Direct business    <sup>b</sup> Net of reinsurance

<sup>c</sup> Excluding the following items: (i) finalisation of the settlement agreement regarding the corporate liability action against former directors and statutory auditors, (ii) goodwill and real estate tax values realignment, (iii) badwill accounted by BPER in relation to the banking branches acquired from UBI Banca and Banca Intesa Sanpaolo

<sup>d</sup> Excluding (i) the badwill accounted by Unipol in relation to the increase of its stake in BPER, (ii) the badwill recognized by BPER on the acquisition of Banca Carige and (iii) the employee solidarity fund

<sup>e</sup> Excluding the following items: (i) finalisation of the settlement agreement regarding the corporate liability action against former directors and statutory auditors, (ii) goodwill and real estate tax values realignment

<sup>f</sup> Excluding the employee solidarity fund



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## Upcoming event

12 May 2023    1Q23 Results Reporting

Opening  New Ways

UNIPOL 2022-2024  
STRATEGIC PLAN