

Bologna, 23 Marzo 2016

RATING A.M. BEST

Si comunica che, in data 22 marzo 2016, l'agenzia di *rating* A.M. Best ha assegnato, per la prima volta, i *rating* a UnipolSai Assicurazioni S.p.A..

In particolare, A.M. Best ha assegnato a UnipolSai un *financial strength rating* pari ad "A-" (Excellent) e un *issuer credit rating* pari ad "a-".

L'*outlook* su entrambi i *rating* è stabile.

Secondo A.M. Best i *rating* riflettono la consolidata presenza della Compagnia ai vertici del mercato italiano, la solida capitalizzazione e la buona *performance* operativa della stessa.

Si allega il testo integrale del comunicato stampa emesso da A.M. Best.

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UnipolSai Assicurazioni S.p.A.

UnipolSai Assicurazioni S.p.A. è la compagnia assicurativa del Gruppo Unipol, leader in Italia nei rami Danni, in particolare nell'R.C. Auto.

Attiva anche nei rami Vita, UnipolSai conta un portafoglio di oltre 10 milioni di clienti e occupa una posizione di preminenza nella graduatoria nazionale dei gruppi assicurativi per raccolta diretta pari a circa 14 miliardi di euro, di cui 7,3 nei Danni e 6,7 nel Vita (dati 2015).

La compagnia opera attualmente attraverso 5 divisioni (Unipol, La Fondiaria, Sai, Nuova MAA e La Previdente) e la più grande rete agenziale d'Italia, forte di oltre 3.000 agenzie assicurative e circa 6.000 subagenzie distribuite sul territorio nazionale.

UnipolSai Assicurazioni è controllata da Unipol Gruppo Finanziario S.p.A. e, al pari di quest'ultima, è quotata alla Borsa Italiana, di cui rappresenta uno dei titoli a maggiore capitalizzazione.



PRESS RELEASE

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A.M. Best Assigns Ratings to UnipolSai Assicurazioni S.p.A.

LONDON, 22 March 2016—A.M. Best has assigned a financial strength rating of A- (Excellent) and an issuer credit rating of “a-” to **UnipolSai Assicurazioni S.p.A.** (UnipolSai) (Italy), the main insurance operating entity of **Unipol Gruppo Finanziario S.p.A.** The outlook assigned to both ratings is stable.

The ratings of UnipolSai reflect its well-established market position as one of the leading insurers in Italy, its solid risk-adjusted capitalisation and good operating performance.

An offsetting factor is the company’s exposure to Italian government bonds, which represent a significant, albeit decreasing, share of its investment portfolio. The company’s underwriting portfolio also is exposed to the slowly recovering Italian economy. These factors are partly mitigated by the solid risk management in place at the company.

UnipolSai was created on 6 January 2014, following the merger of Fondiaria-Sai S.p.A., Milano Assicurazioni S.p.A., Premafin HP S.p.A. and Unipol Assicurazioni S.p.A. The company is the leading insurer in the non-life market in Italy, with a large motor third-party liability portfolio, and has a strong position in the life market in Italy. Following the merger, the company is well-placed to develop its business, supported by a network of agencies across Italy. Significant claims data, as well as investment in telematics solutions and tools such as a claims settlement model, are expected to support pricing, customer service and claims handling, with positive implications for underwriting results.

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In each of its first two years of operation as a combined entity, UnipolSai reported good operating results, with a consolidated pre-tax profit of EUR 1,044 million in 2015 and EUR 1,142 million in 2014. In 2015, positive contribution came from the technical account (with a non-life combined ratio of 94.6% and positive net inflows from life business) and investments. Going forward, the synergies achieved through the rationalisation of products and infrastructure, simplification of the corporate structure and promotion of the UnipolSai brand are expected to support performance.

This press release relates to rating(s) that have been published on A.M. Best’s website. For all rating information relating to the release and pertinent disclosures, including details of the office responsible for issuing each of the individual ratings referenced in this release, please see A.M. Best’s [Recent Rating Activity](#) web page.

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