

## UNIPOLSAI INTRODUCES BEREDEL, THE FIRST MONTHLY “PAY-PER-YOU” CAR POLICY ON THE MOTOR TPL

The formula is unique in both Italy and Europe and involves paying a fixed monthly amount to include the first 200 km driven, a balance due for any additional kilometres travelled and discounts based on style of use and driving.

Bologna, 7 June 2023

The curtain rises on **BeRebel**, UnipolSai Assicurazioni’s “pay per you” (highly personalised pay-per-use) insurtech available for the first time ever in Italy and Europe: **a monthly, kilometre-based, fully digital car policy.**

There is a **minimum monthly cost** of about € 10 for BeRebel, which **includes 200 km of travel**. At the end of the month, **a balance will be paid on any extra kilometres driven** at the cost set out in the policy (about 2 cents/km). Any unused kilometres may be carried over to the following month.

The policy, for now only applying to private cars, is **purchased** on the website or app, **even for just a month**, and requires the self-service installation of a small **data transmission device** into the car which **counts the kilometres, provides assistance in the event of an accident** and allows for a **discount** when calculating the balance at the end of the month **based on the style of use and driving that month.**

**The policy is managed by a single app for all the cars in the household, with a single statement of account at the end of the month: the app** can estimate the annual cost, measure the kilometres driven each day and the style of use and driving, keep the costs accrued under control and provide all the insurance documents in paperless digital format.

Leonardo Felician, founder and CEO of BeRebel said *“Thanks to the long experience of Unipolitech and Leithà, the Unipol Group’s technology company, BeRebel is **reinventing direct insurance in Italy** with its model based on **digital data transmission**; UnipolSai Assicurazioni is the world leader in this area with about four million devices installed in over ten years, and a **fully digital customer experience**. Digital data transmission is essential in both the selection of risk, and when an accident occurs, but respect for privacy is absolute and guaranteed”.*

In addition to its innovative range of products and services which are particularly suitable for drivers who drive less than 10-12 thousand kilometres a year, BeRebel is also very **mindful of environmental sustainability**: customers who so wish can offset 50% of CO<sub>2</sub> emissions of the kilometres they travel with the remaining 50% put in by BeRebel.

**UnipolSai Assicurazioni S.p.A.**

UnipolSai Assicurazioni S.p.A. is the insurance company of the Unipol Group, Italian leader in the Non-Life Business, in particular in the MV and Health businesses. Also active in Life Business, UnipolSai has a portfolio of over 10 million customers and holds a leading position in the national ranking of insurance groups with direct income amounting to €13.6bn, of which €8.3bn in Non-Life Business and €5.3bn in Life Business (2022 figures). The company has the largest agency network in Italy, with more than 2,300 insurance agencies spread across the country. UnipolSai is also active in direct MV insurance (Linear Assicurazioni), transport and aviation insurance (Siat), health insurance (UniSalute) and supplementary pensions and covers the bancassurance channel (Arca Vita and Arca Assicurazioni). It also manages significant diversified assets in the property, hotel (Gruppo UNA), medical-healthcare and agricultural (Tenute del Cerro) sectors. UnipolSai Assicurazioni is a subsidiary of Unipol Gruppo S.p.A. and is also listed on the Italian Stock Exchange.

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