



Operationalising resilience: Integrating prevention and risk reduction across insurance functions

The approach and the experience of Unipol Group



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London, 05 November 2025

Unipol Group is an industry leader in the non-life insurance business in Italy, chiefly in Motor TPL, and one of the dominant insurance companies in Europe. Shares of its parent company, Unipol Assicurazioni S.p.A., have been listed on the Italian Stock Exchange (**Borsa Italiana**) since 1990, and also feature on the FTSE MIB® and MIB® ESG indices.

Its main shareholders include companies that form part of the Italian cooperative movement.



A Bit Of Context – Natural Catastrophes In Italy In The Last 50 Years



115

**catastrophic events in
the last 50 years**



+150%

1975-1999

33



2020-2024

82

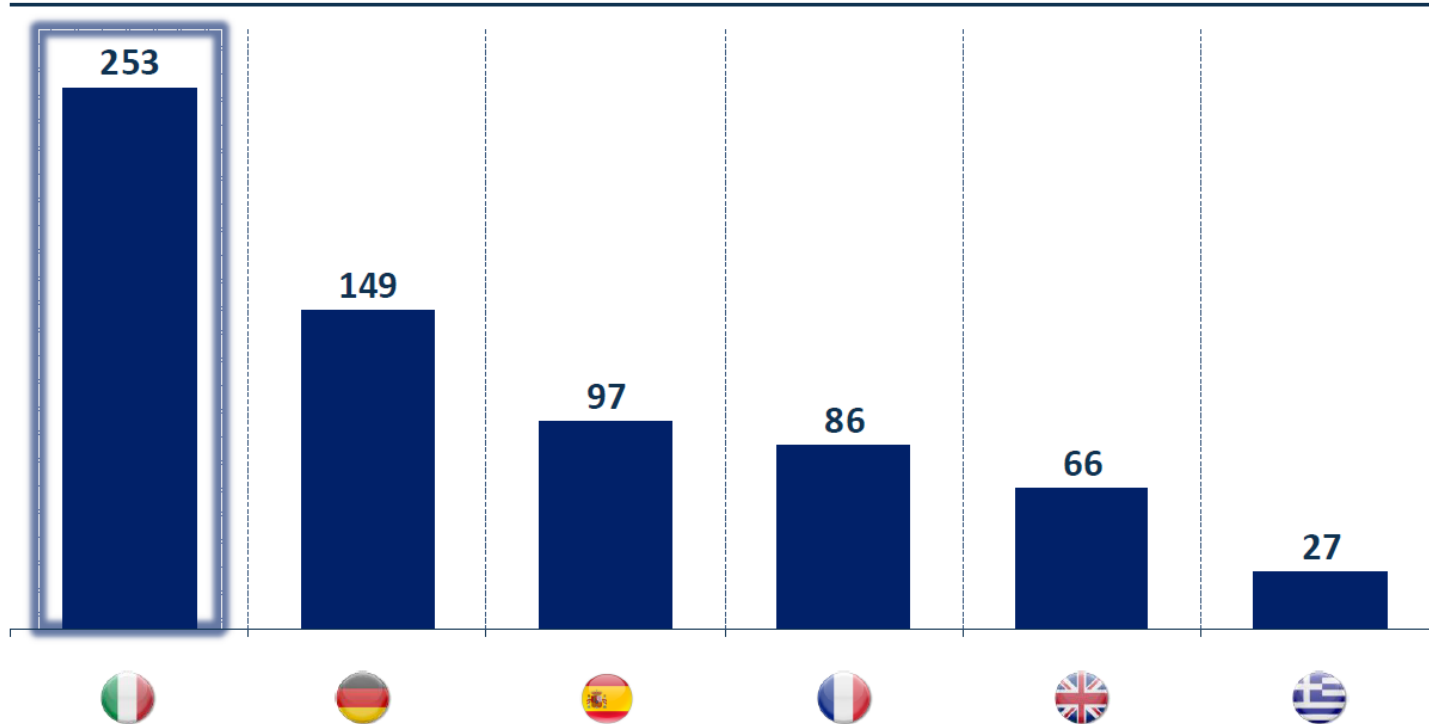


56,000 victims

253 € BN direct damage

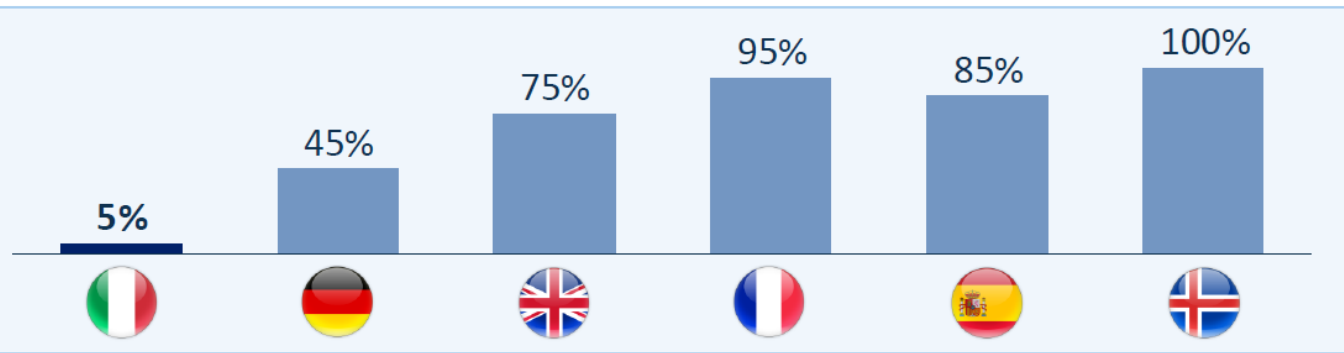
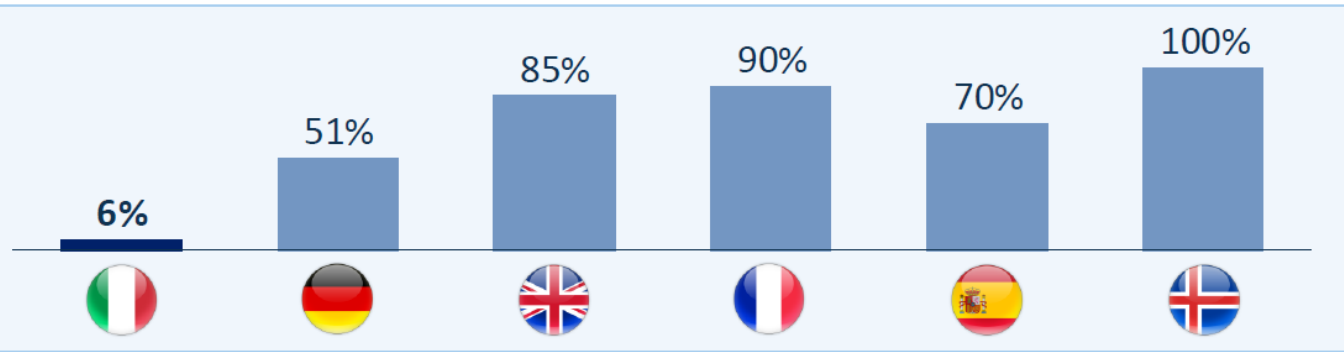
A Bit Of Context – So Much Damage...

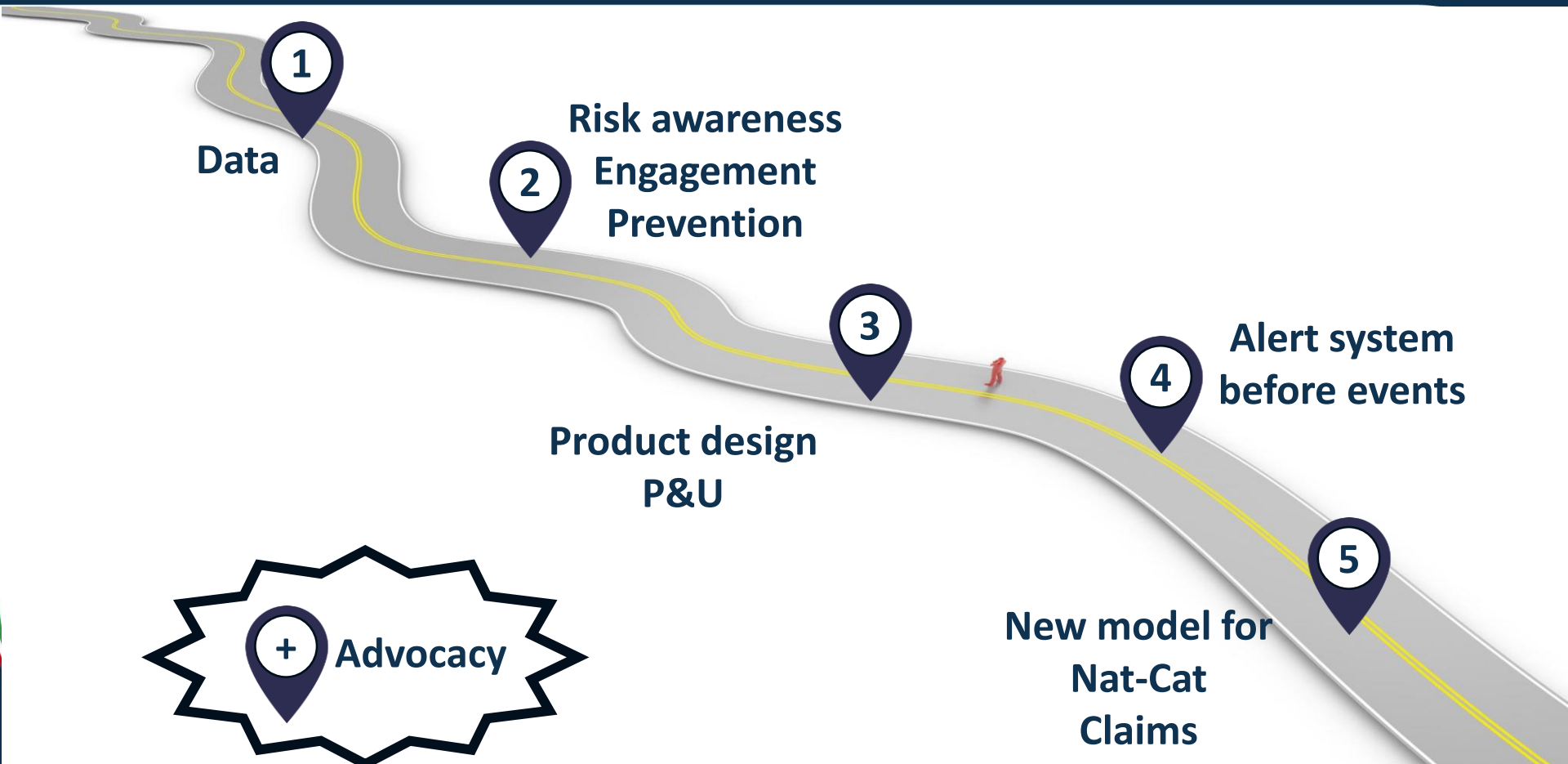
DIRECT DAMAGE, 1975 – 2025 (€ BN)



A Bit Of Context – ... So Little Insurance

Level of Nat Cat insurance penetration for major European countries (2021 or latest available year)







An excellence centre in Data Science and Computer Science for the Group, providing new and innovative solutions since 2016



About 600 Data Scientists and AI experts



Framework for measuring and assessing climate risks, leveraging both leading market models and internally developed models, creating a centre of excellence for the development of catastrophe models and climate prediction models



Partnership with excellent scientific institution for continuous innovation





Since 2015, Unipol has been actively involved in projects and initiatives to support the country's resilience. In collaboration with public administrations, trade associations and scientific partners, it has developed tools to raise awareness of risks and support the identification of adaptation measures.



Unipol has developed three tools capable of supporting different targets for:

- risk awareness;
- specific risk assessment;
- identification of adaptation measures for risk reduction.



SMEs



**Farmers and producer
associations**

HOME SAFE



**Homeowners and
property managers**



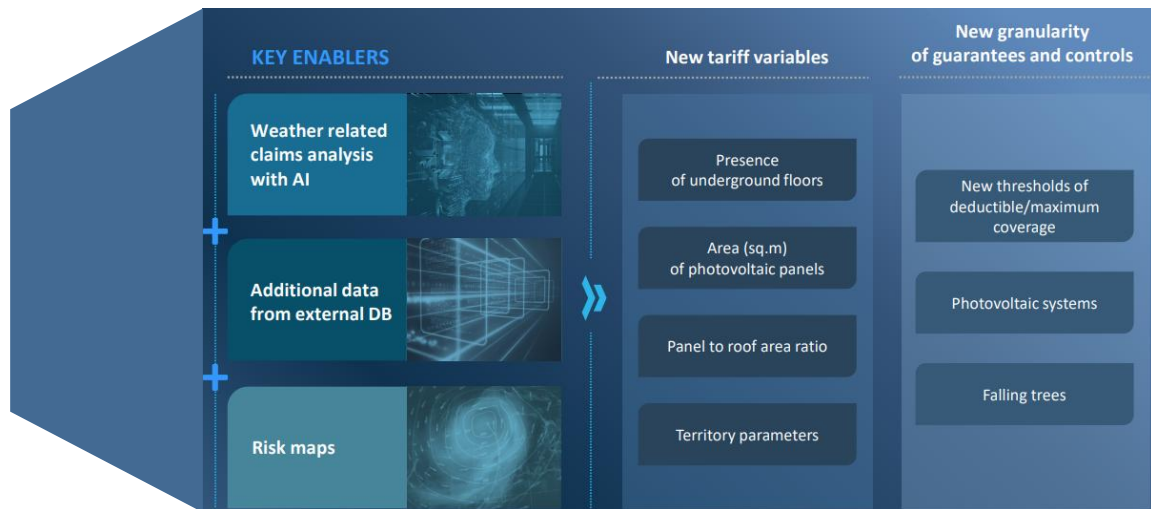
“Traditional” loss prevention activities with corporate clients



2025: New law, new challenges



Mandatory insurance against catastrophic events for businesses requires better understanding of effective risks, better integration of prevention measures



NEW

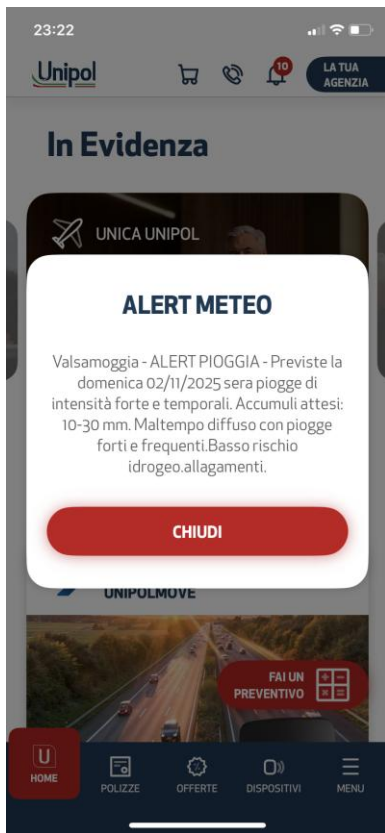
05 November 2025: launch of a digital platform that provides member companies with insurance solutions to protect themselves against catastrophic risks, to help close the protection gap






Unipol

Posteassicura
Gruppo Assicurativo Postevita

INTESA SANPAOLO
PROTEZIONE

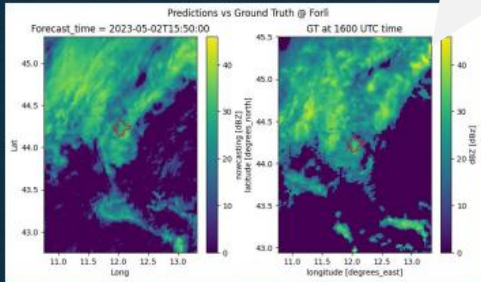


-  Weather alert service available on the Unipol app for all clients
-  Forecasts developed independently (on hail)
-  “Nowcasting” methodology

5 Focus on: New Model For Nat-Cat Claims

📍 Lessons learned from the 2023 spring/summer Nat-Cat events supported the design of a more effective approach to manage with those events and related claims

Real time notifications of severe precipitation events based on radar reflectivity maps



Constant monitoring of early warning signs, initiating emergency procedures if necessary

REAL TIME ALERTS



ARTIFICIAL INTELLIGENCE



CLAIMS BUSINESS MANAGEMENT



Instant impact estimation and best settlement strategy choice

AUTOMATIC PROCESS ORCHESTRATOR



- CUSTOMER TYPOLOGY
- DIGITAL DATA (PHOTO, APP)
- SPECIFIC NAT CAT EVENT
- DAMAGE TYPOLOGY
- DAMAGE SEVERITY

- Customer care, through proactive contact
- Prompt and proactive handling, based on the actual severity of the claims
- Involvement of the most suitable adjusters for each claim
- Rapid involvement of restoration companies
- Faster claims settlement time

AI applications in the Claims area

- Evaluation of the optimal negotiable value and preparation of scripts
- Cost/frequency analysis of single risk objects from expert reports
- What-if analysis on portfolio terms and conditions

AI helps estimate the economic and operational impact on the company in terms of claims, agencies affected and economic values at stake



Focus on: Advocacy



On 14 October 2025, Unipol established the Natural Risk Forum (NRF), a think tank that aims to promote a platform for dialogue between institutions, the scientific community and the private sector, in order to stimulate broad and strategic reflection on natural catastrophic risks and their social, economic and productive impact.



*“The Natural Risk Forum promotes analysis of the most suitable **governance models** for addressing the various stages of risk management – mapping, prevention, emergency response and reconstruction – with the aim of contributing to the **resilience of the social and economic structure** of local areas, reducing damage and spreading a culture of risk awareness.*

*There is no such thing as zero risk. What does exist is **investment in prevention**, guided by a long-term vision and managed by integrated governance.”*