

Key performance indicators

Area	Indicator	Figure 2014
Governance	Percentage of independent BoD members	58%
	Percentage women on BoD	37%
Financial performance	Direct insurance premiums (€)	11,697,000,000
	Non-Life premiums (€)	8,000,000,000
	Life premiums (€)	3,697,000,000
	Ratio between claims and premiums in direct business	66.7%
	Combined ratio	93.5%
	Solvency ratio	1.83
	Net profit (€)	752,000,000
Social performance	Shareholders	
	Performance of security - Ordinary shares	-6%
	Performance of security - A Savings Shares	6%
	Performance of security - B Savings Shares	9%
	Number of investors met (companies)	372
	Number of analysts met (companies)	17
	Amount of class C debt instruments and securities subject to environmental and social screening (€)	49,000,000,000
	Percentage of Securities compliant with sustainability criteria in investments in financial instruments, not including UCITS, on own account	99.2%
	Amount of Open-ended pension fund and Unit-Linked fund assets subject to environmental and social screening (€)	73,700,000
	Employees	
	Total number employees	7,364
	Permanent staff	99%
	Percentage of women	48.6%
	Percentage of women senior executives	10%
	Percentage trade union members (employees)	66%
	Total training man-hours supplied to employees	92,000
	Average investment in training per employee (€)	204
	Customers	
	Number of policyholders	9,686,797
	Number of customers - individuals	8,734,310
Number of customers - SMEs	936,424	
Number of customers - Corporate customers	16,063	
Claims settlement rate for the year	78.3%	
Anti-fraud activity - Number of reports to special areas	11,453	
Anti-fraud activity - Number of reports to anti-fraud function	6,956	
Number of complaints received (% of the number of policies)	0.10%	
Ratio between fines and claims for the Non-Life business	0.06%	
Amount of fines paid to IVASS (% of total Non-Life premiums)	0.04%	
Agents		
Number of agencies	3,157	
Number of sub agencies	6,739	
Number of branches of company agencies (Assiccoops)	309	
Total number of participants in training courses	371,892	
Total training man-hours supplied	1,020,186	
Suppliers		
Total number of suppliers	2,800	
Total amount paid to suppliers (€)	346,985,120	
Percentage of amount paid to Italian suppliers	98%	
Community		
Total amount of contributions (€)	3,531,857	
Numbers of activities performed by agents locally	3,758	
Contribution to the Unipolis Foundation (€)	400,000	
Environmental performance	CO ₂ emissions - Scope 1 (tons)	1,537
	CO ₂ emissions - Scope 2 (tons)	15,305
	CO ₂ emissions - Scope 3 (tons)	1,162