

REALE MUTUA

# COMPANY PROFILE

1 OF 2 Data as at 31/12/2021

Founded in Turin in 1828, the Company Reale Mutua di Assicurazioni is the biggest Italian mutual insurer, the Parent Company of the Reale Group. With more than **1,000 employees**, a nationwide network of **360 agencies** and more than **1.4 million Members/Policyholders**, Reale Mutua offers **innovative services and advanced solutions** in all branches of insurance to individuals, families, businesses and professionals.

Customers who take out a policy with Reale Mutua become Members and benefit from a series of **mutualistic advantages**:

- immediate benefits, i.e., so-called **Mutuality Benefits**, historically recognised by the Company, which consist of a reduction in premiums or improved benefits with respect to those originally provided for in the policy;
- deferred benefits, i.e., **Refunds**, which consist of the repayment to Members/Policyholders of part of any operating surplus generated by the Company during the year; this repayment can be used to purchase a new policy or renew an existing one, or as an additional payment for an investment life policy.

## Mutualistic Advantages



MUTUALITY BENEFITS

€ 9.6 million

€ 7.6 million FOR NON-LIFE POLICIES

€ 2.0 million FOR LIFE INSURANCE PRODUCTS



REFUNDS

€ 10.0 million

€ 8.0 million FOR NON-LIFE POLICIES

€ 2.0 million FOR LIFE INSURANCE PRODUCTS

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For more information and insights please contact:

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REALE MUTUA has acquired  
the qualification of  
**BENEFIT CORPORATION**

In February 2022 Reale Mutua acquired the **qualification of Benefit Corporation**, which sets it apart in terms of its commitment to sustainability, consistently with its nature as a mutual insurer and its way of doing business. The Company, committed to

implementing an innovative and sustainable business management model, which produces and distributes value to its Stakeholders, extends and reinforces its essence of mutual insurer with the entire community. Furthermore, Reale Mutua has embarked on a path to achieve the BCorp certification and insertion of the "Citizenship" KPI (indicator which measures the degree to which a company acts responsibly and proactively vis-à-vis the local community) in the Top Management bonus system.

## Results (amounts in Euro/million)



**TOTAL PREMIUMS  
WRITTEN**  
**2,406** (+6,3%)



**NON-LIFE  
COMBINED RATIO**  
**103.4%**



**LIFE PROFITABILITY**  
Life Operating margin/  
Assets managed  
**0.24%**



**OPERATING  
RESULT**  
**92.4**



**EQUITY**  
**2,418**



**SOLVENCY RATIO  
(Solvency II)\***  
**390.4%**

\*The Solvency Ratio (Solvency II) is calculated by using the Partial Internal Model (Year-end data – 2021).

The excellent results with which Reale Mutua closed 2021 confirm the Company's strengths: solidity, the professionalism of its personnel and the agency network and strong sense of project dynamism to capitalise on market opportunities and tackle future challenges. The centrality of its people, significant integration of sustainability in the business model and the drive towards technological innovation remain key assets of Reale Mutua's strategy. Customer satisfaction is high; the **Net Promoter Score** survey (indicator that measures the 'likelihood of your customers referring your business to their others') shows positive ratings in the comparison with the company's Italian competitors, registering a score of 53.81 points at the end of 2021.

Reale Mutua has participated for many years in working groups promoted by Amice (Association of Mutual Insurers and Insurance Cooperatives in Europe) and Eurapco (European Alliance Partners Company), two Associations/Alliances which aim to develop dialogue and promote synergistic activities between mutual companies in Europe.

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