

Assicura approves the 2025 financial statements and accelerates growth

New business at + 36% with over 240 thousand new contracts

Portfolio at EUR 9 billion, up sharply (+9%)

Net profit growing (+6.5%) to EUR 8.5 million

Over 176,000 insurance check-up assessments

Assicura Agenzia

- **total portfolio +9.1% to approx. EUR 9 billion**
- **net profit +6.5% to EUR 8.5 million**

Assicura Broker

- **Net profit amounts to EUR 1.23 million**

Udine, 27 April 2026 - Assicura Agenzia continues its growth path. The company is wholly-owned by **Cassa Centrale Banca**, Parent Company of the Cooperative Banking Group of the same name.

In 2025, the company reported a further improvement in its results compared with the previous financial year, with a net profit of EUR 8.5 million, up by 6.5% compared to 2024 (EUR 8 million).

The subsidiary Assicura Broker generated a net profit of EUR 1.23 million (EUR 1.56 million in 2024).

Assicura's growth trajectory is part of the broader strategic plan of the Cassa Centrale Group, which, in its 2026–2028 Business Plan "IM•PATTO", identifies bancassurance as one of the key drivers of growth.

The activity carried out, both in terms of new business and portfolio maintenance, resulted in a growth of 9.1% in the brokered portfolio for Assicura Agenzia, higher than the reference market, with over one million policies underwritten for almost EUR 9 billion in premiums collected or managed as at 31 December 2025. Of these, over 1.3 billion are attributable to supplementary pensions, 7.2 billion to the Life financial sub-fund and approximately 473 million to the Protection sub-fund, up thanks to the contribution of all the main business lines: over EUR 93 million in the non-life policies (+ 15.8%), EUR 58 million in third party motor liability (+ 17.3%), EUR 259 million in CPI (Credit Protection Insurance) policies (+ 18.4%) and EUR 63 million in term life policies (+ 10%).

The business segment represents a key area for growth, both now and in the future, through an integrated offering that combines insurance cover, financial solutions and specialist advisory services, including via Assicura Broker.

Specifically, new business in the segment recorded a growth of over 50% in the number of new contracts, particularly significant in the main areas of the Protection sub-fund: non-life policies +131% (EUR 4.3 million), third-party motor liability policy +85 % (over EUR 1 million) and CPI +19% (EUR



3.8 million); in addition to this, there was an increase of over EUR 80 million in net inflows from the Life financial sub-fund (+ 41%).

This growth was also supported by changes to the regulatory framework governing catastrophe coverage, which at the same time highlights significant untapped potential in the business sector.

The care paid to the quality of after-sales services for customers and the Group's Banks has enabled the settlement of over 91% of the claims reported.

The insurance check-up: a key tool of the consultation model

To help households and businesses gain greater awareness of growing risks and choose the most appropriate protection and planning solutions, Assicura has further developed the **insurance check-up service**, one of the key tools of the advisory model, which, in 2025 **exceeded 176,000 assessments carried out**.

The contribution of Assicura Broker

Throughout 2025, the development of Assicura Broker continued; it remains a key feature of the Group's business model, thanks to its ability to provide bespoke solutions and specialist advice on risk management and transfer for corporate customers and affiliated Banks.

In particular, the activity involved providing support in defining coverage levels and correctly setting insurance limits, thereby helping to reduce the risks of underinsurance and improve the alignment of coverage across the Group.

In the business segment, there was an increase in both the number and size of corporate customers, driven by both direct business development and collaboration with the Group's Banks, partly in response to regulatory changes regarding catastrophe coverage.

During the year, Assicura Broker recorded an increase in commissions collected, which reached EUR 5.4 million (+10% compared to the previous year), recording a net profit of EUR 1.23 million.

The **Chairman of Assicura Agenzia, Adriano Kovačič**, commented: "2025 confirms the solidity of the path taken, with growing results and a gradual strengthening of the role of bancassurance within the Group. In an environment marked by increasingly complex risks, we continue to invest in supporting Banks and local Communities in raising awareness of insurance and pension matters."

The **Chief Executive Officer of Assicura Agenzia, Emanuele Ruzzier** stated: "The strong momentum in new business and the growth, particularly in the Protection sub-fund, reflect the effectiveness of the operating model and the work carried out with the Group's Banks. Throughout 2025, we further strengthened our offer, expanded our product range and continued to develop advanced advisory tools to support a more structured and technically focused relationship with our customers. The focus on the business segment and on protecting against emerging risks has helped to underpin the results, whilst highlighting significant untapped growth potential. We are committed to



continuing along this path, increasing investment in product and channel innovation, as well as in the expertise and quality of our after-sales services, in order to support households and businesses ever more effectively and to strengthen the contribution of the Group's Banks to the development of bancassurance".

By virtue of the purchasing group, Assicura Agenzia selects effective solutions tailored to the protection needs of the individual, and for the protection of property and assets, the planning of supplementary pension plans and supplementary healthcare for households and SMEs. The subsidiary Assicura Broker offers a qualified brokerage service to corporate customers to ensure informed management of risks that allows them to confidently deal with a constantly evolving scenario.

Assicura Agenzia has 66 employees and, in addition to the offices already established in Trento, Udine, Padua, Brescia and Rome, has opened a new branch in Bologna to improve assistance to the Banks of Emilia Romagna affiliated to the Cassa Centrale Group. Added to these are the 30 employees of Assicura Broker, who provide specialist support in finding the best insurance solutions for the group's banking and corporate customers, with offices in Trento, Udine, Brescia, Cuneo and Bologna.

The Cassa Centrale – Credito Cooperativo Italiano Group includes 65 BCCs (Cooperative Credit Banks), Rural Banks and Raiffeisenkassen, with 1,501 branches across Italy, over 12,500 employees, and 500,000 Cooperative Members. With balance sheet assets of EUR 94 billion as at 31/12/2025, the Group ranks among Italy's top 10.