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Oggetto : YOLO ANNUAL SHAREHOLDERS' MEETING
UNANIMOUSLY APPROVES THE ANNUAL
FINANCIAL STATEMENTS AS AT 31
DECEMBER 2025

Testo del comunicato

Vedi allegato



YOLO ANNUAL SHAREHOLDERS' MEETING UNANIMOUSLY APPROVES THE ANNUAL FINANCIAL STATEMENTS AS AT 31 DECEMBER 2025

Milan, 29th April 2026 - The Annual Shareholders' Meeting of YOLO Group S.p.A. (“YOLO”), one of Italy’s leading insurtech operators providing digital insurance services, today approved, at its first call, the annual financial statements as at 31 December 2025, prepared in accordance with Italian accounting standards OIC and took note of the consolidated financial statements for the financial year ended 31 December 2025.

On a consolidated basis, the financial statements showed a rise in revenue to €13.6 million (up 39% on 2024) and a rise in premiums managed by the Group’s digital platforms to €25.8 million (up 112% on 2024). In detail, revenue from insurance brokerage commissions stood at 9,7 million (vs. 5,7 in 2024) and that from tech services at 2,1 million (vs. 3,4 in 2024). Revenue from other sources amounted to 0,8 million (vs. 0,7 million in 2024).

EBITDA was negative by 1,1 million euro, an improvement of 0,5 million in absolute terms compared to 2024 and as a percentage of revenue (-8% vs -17% in 2024), with a positive balance of 61.000 euro in the second half of the year. Adjusted EBITDA (net of non-recurring costs) improved by 0,6 million over the year (-0,8 million vs. -1,4 million in 2024). The incidence on revenues was -6%, an improvement compared to -14% in 2024.

The net result was a loss of 3,6 million (vs. 3,4 million in 2024), an improvement in percentage terms relative to revenue (-27% vs. -35% in 2024).

Net equity as at 31 December 2025 amounted to 13,1 million (vs. 17,1 million in 2024).

The Shareholders' Meeting, attended by stockholders representing 69% of the share capital, unanimously approved the annual financial statements as at 31 December 2025 and the proposal to carry forward the loss for the year of €3,3 million.

Submission of documentation

The record of today's Shareholders' Meeting will be made available to the public, in accordance with the requirements of current legislation, at the headquarters and in the section of the Company's website (www.yoloinsurance.com) dedicated to this Shareholders' Meeting, as well as on the Borsa Italiana website www.borsaitaliana.it, under the “Shares/Documents” section.

The financial statements approved by the Shareholders’ Meeting, containing the financial statements for the year ended 31 December 2025, accompanied by the reports of the Board of Directors, the Board of Statutory Auditors and the audit firm, are available to Shareholders on the Company’s website, within the Investor Relations section, and on the Borsa Italiana website, in the Shares/Documents section.

The press release is available in the Investor/Press Releases section of the website www.yolo-insurance.com.



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YOLO GROUP

YOLO Group is an insurtech company, among the main ones in Italy and with a presence abroad, with two lines of offer: services to enable the digital distribution of insurance products of insurance companies, banks and retailers (e.g., utilities and large-scale distribution); distribution, through partnership agreements, of insurance products made in collaboration with companies.

Since its establishment at the end of 2017, YOLO has developed numerous partnerships, in Italy and abroad, to enable digital insurance offerings.

In direct distribution, YOLO has adopted, in addition to a digital model, a hybrid model combining digital and physical channels (so-called phygital). In 2022, it launched the Yolo Insurance Network (YIN), a platform that allows smaller insurance agencies and brokers to integrate digital into the physical management and distribution model.

YOLO has been listed in the ordinary segment of Euronext Growth Milan since 2022. The main shareholders, in addition to the two co-founders (Gianluca De Cobelli and Simone Ranucci Brandimarte), include Generali Italia, Intesa Sanpaolo Vita, Neva SGR, Primo Capital SGR S.p.A., Enablia, IBL Banca, Net Insurance, Smart4Tech, Banco di Desio e della Brianza. Website: www.yolo-insurance.com

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