

Informazione Regolamentata n. 20264-25-2026	Data/Ora Inizio Diffusione 14 Luglio 2026 18:46:09	Euronext Growth Milan
---	---	-----------------------

Societa' : YOLO GROUP

Utenza - referente : YOLOGROUPN03 - Mauro Boccasini

Tipologia : 2.2

Data/Ora Ricezione : 14 Luglio 2026 18:46:09

Data/Ora Inizio Diffusione : 14 Luglio 2026 18:46:09

Oggetto : YOLO Group continues to implement its 2026–2028 Strategic Plan

Testo del comunicato

Vedi allegato



YOLO Group continues to implement its 2026–2028 Strategic Plan

- The goal is to enhance the positioning of the digital insurance broker
- An agreement has been signed with Atumtek, a technology provider offering IT solutions and services that comprehensively cover the insurance business, to enhance the technology platform through the establishment of a new company (Newco) in which Atumtek will acquire a 51% share
- The consolidation of the digital brokerage business into a single company (YOLO Broker) is underway through the acquisition of the remaining shares in AllianceInsay (a phygital automotive broker) and RCPolizza.it (a phygital SME broker), held since 2023 and 2025, respectively
- Negotiations are underway to divest the majority shareholding acquired in 2024 in Risorsa Uomo, a company specialized in professional training services for businesses
- Measures started in 2025 to reorganize the Group and optimize its cost structure are continuing

Milan, 14 July 2026 - YOLO Group (“YOLO”), one of the leading players in the Italian insurtech market of digital insurance services, listed on Euronext Growth Milano, is taking a significant step toward implementing its 2026–2028 Strategic Plan.

The purpose of the Plan, approved on December 15, is to evolve from a dual business model (insurance broker and tech services provider) to a model focused on B2B2C brokerage (digital, phygital, and embedded products) that leverages YOLO’s position in digital distribution.

The Plan focuses on three key areas: (i) organic and inorganic growth of the insurance brokerage business; (ii) enhancing the Tech Services business line by identifying a strategic partner; (iii) streamlining and optimizing the cost structure.

In line with this strategic direction, YOLO has signed a preliminary purchase agreement with Atumtek, a technology and process enabler specializing in the development of software solutions for the insurance and insurance-banking sector. The agreement aims to enhance the value of YOLO’s Tech Services business line and its proprietary technology platforms. Excluded from the transaction are activities related to the design and development of innovative solutions for the distribution and marketing of insurance products and services in other areas, as well as insurance intermediation activities carried out within the digital brokerage sector.

Specifically, the agreement provides for: (i) the establishment by YOLO of a new company (“**Newco**”) through a spin-off pursuant to Article 2506, paragraph 1, of the Civil Code, into which the business unit of the Tech Services Business Line will be transferred; (ii) the subsequent acquisition by Atumtek of a 51% stake in Newco’s share capital.

The consideration for the acquisition of 51% of Newco will be determined according to the formula: $\text{Adjusted EBITDA } 2026 \times 9 - \text{NFP} \times 51\%$. Atumtek will pay an advance of 250,000 euros on the closing



date (expected by the end of the year) and the balance within 60 days of the approval of Newco's financial statements as of December 31, 2031, subject to adjustment based on the cash generated and distributed by Newco during the 2027–2031 period and the effects arising from the use of deferred tax assets.

With regard to the 2025 financial statements, the Tech Services Business Line division, which is being spun off, reported revenues of 1.8 million euros, with a negative EBITDA of 0.236 million. The financial liabilities to be spun off amount to approximately 0.64 million.

In line with the Strategic Plan and the focus on the insurance brokerage business, YOLO's management, acting on behalf of the Board of Directors, is working to finalize other transactions consistent with the Plan's objectives. In particular, the consolidation of the digital brokerage business into a single company (YOLO Broker) is underway through the acquisition of the remaining stakes in AllianceInsay (a phygital automotive broker) and RCPolizza.it (a phygital SME broker)—companies in which YOLO has held a majority share since 2023 and 2025, respectively.

Finally, negotiations are currently underway regarding the sale of the 51 per cent stake held by YOLO, since 2024, YOLO in Risorsa Uomo, a company specialising in vocational training services for businesses.

Revenue from the sale of the Tech Services Business Line's business unit and the stake in Risorsa Uomo will be used for the Group's operational management.

Finally, in line with the objectives set out in the Plan, efforts to streamline the organization and optimize the cost structure are continuing.

Gianluca De Cobelli, co-founder and CEO of YOLO Group, said: "The strategic partnership with Atumtek and our focus on digital brokerage will strengthen our market position, enabling us to capitalize—including through potential future mergers—on the opportunities for scale growth offered by insurance demand and the spread of the omnichannel distribution model".

It should be noted that the transaction is "significant" pursuant to Article 12 of the Euronext Growth Milan Issuers' Regulations, as both the asset and revenue thresholds exceed 25%. The press release was therefore prepared in accordance with Section 4 of the Euronext Growth Milan Issuers' Regulations.

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

For the transmission and storage of Regulated Information, YOLO Group S.p.A. uses the eMarket SDIR distribution system and the eMarket STORAGE storage mechanism available at



www.emarketstorage.com, managed by Teleborsa S.r.l. – with registered office at Piazza di Priscilla, 4–Rome.

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

CONTACTS

Investor Relations

Mauro Boccasini
investor.relations@yolo-group.com

Media Relations

Twister communications group

Lucia Saluzzi + 39 347 5536979
 Emilio Miosi + 39 338 6546410
yolo@twistergroup.it

Euronext Growth Advisor

EnVent Italia SIM S.p.A.

ega@envent.it

Fine Comunicato n.20264-25-2026	Numero di Pagine: 5
---------------------------------	---------------------