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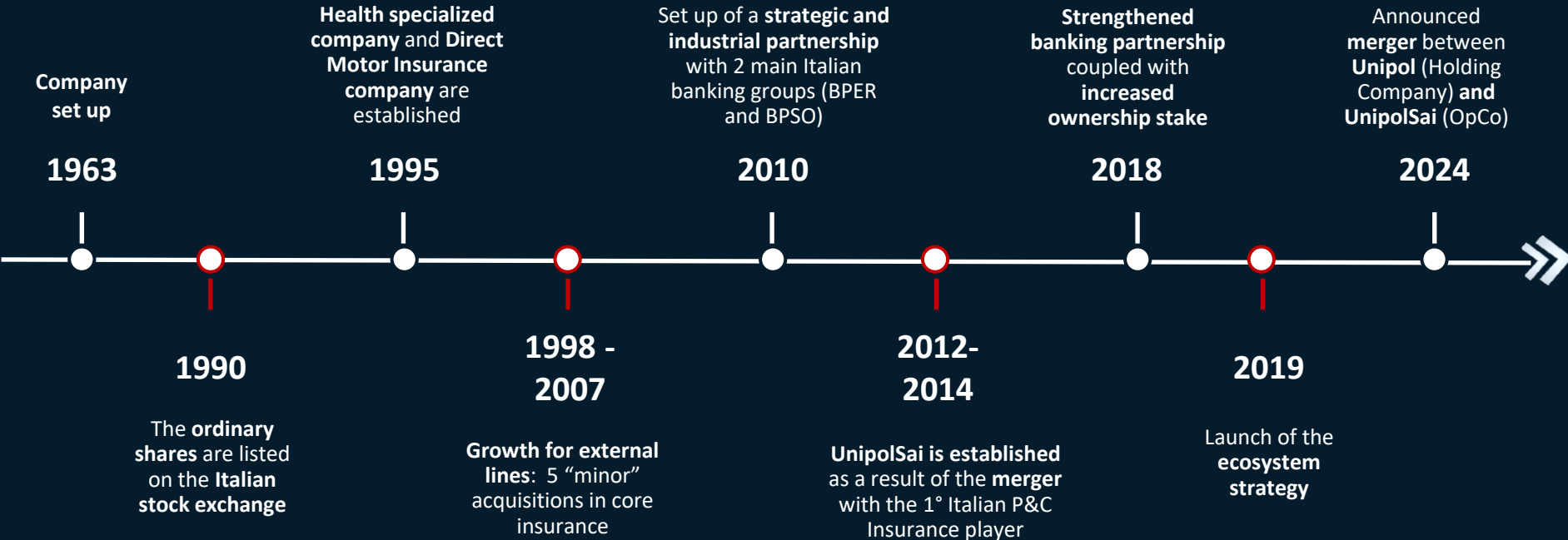
Embracing transformation for operational excellence and value creation

November 2024

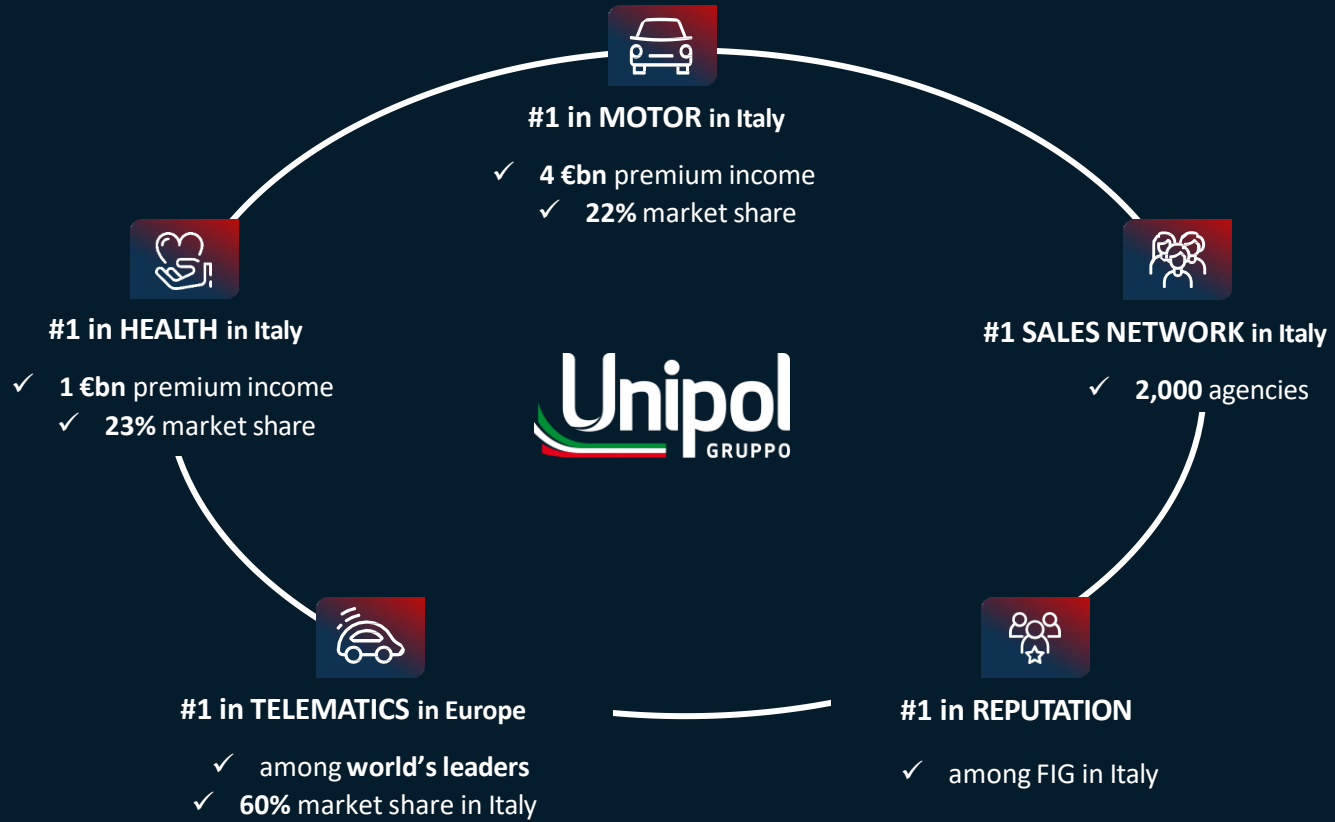
Unipol
GRUPPO

- **Brief history of Unipol Group and main KPIs**
- Unipol Group value creation 2010-2024
- Long-term strategy, assets and digitalization
- Final remarks

Group's evolution over time



In the **evolution of the group** over time we used all the **modern financial market tools**, maintaining and strengthening at the same time our **historical relationship with cooperative shareholder base**



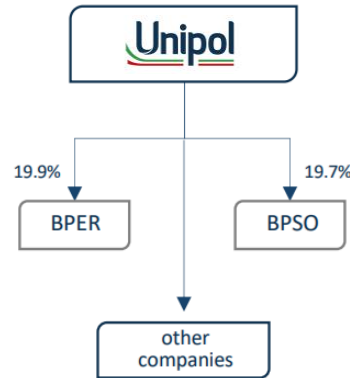
2014

From a very complex corporate structure...



2024

...to a streamlined and efficient organisation



MAIN RATIONALES BEHIND THE TRANSACTIONS

- Streamlining the Group corporate structure
- Simplifying the decision-making process under a unified Group governance
- Optimizing the cash and funding profile
- Achieving cost synergies
- Enhancing the capital position of the Group going forward

Creating a more straightforward corporate structure and operational model so as to be more flexible to address future challenges and opportunities

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Total Shareholder Return: Unipol & UnipolSai shares vs Benchmark Indexes

From 31/12/2012 to 15/10/2024 (basis 100 = 31/12/2012)

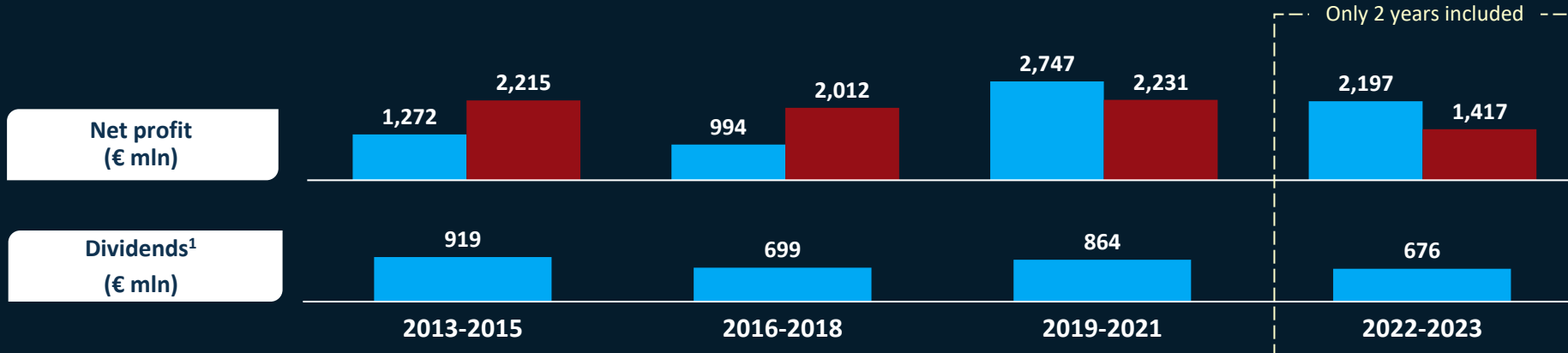


Outstanding **Total Shareholder Return** of Unipol and UnipolSai shares **over the last 10+ years** was a reflection of the **consistent delivery of industrial and operational excellence**

2013-2023 – Unipol Group and UnipolSai

Financial performance: 3-year strategic plans details

Unipol Group UnipolSai



Main challenging events

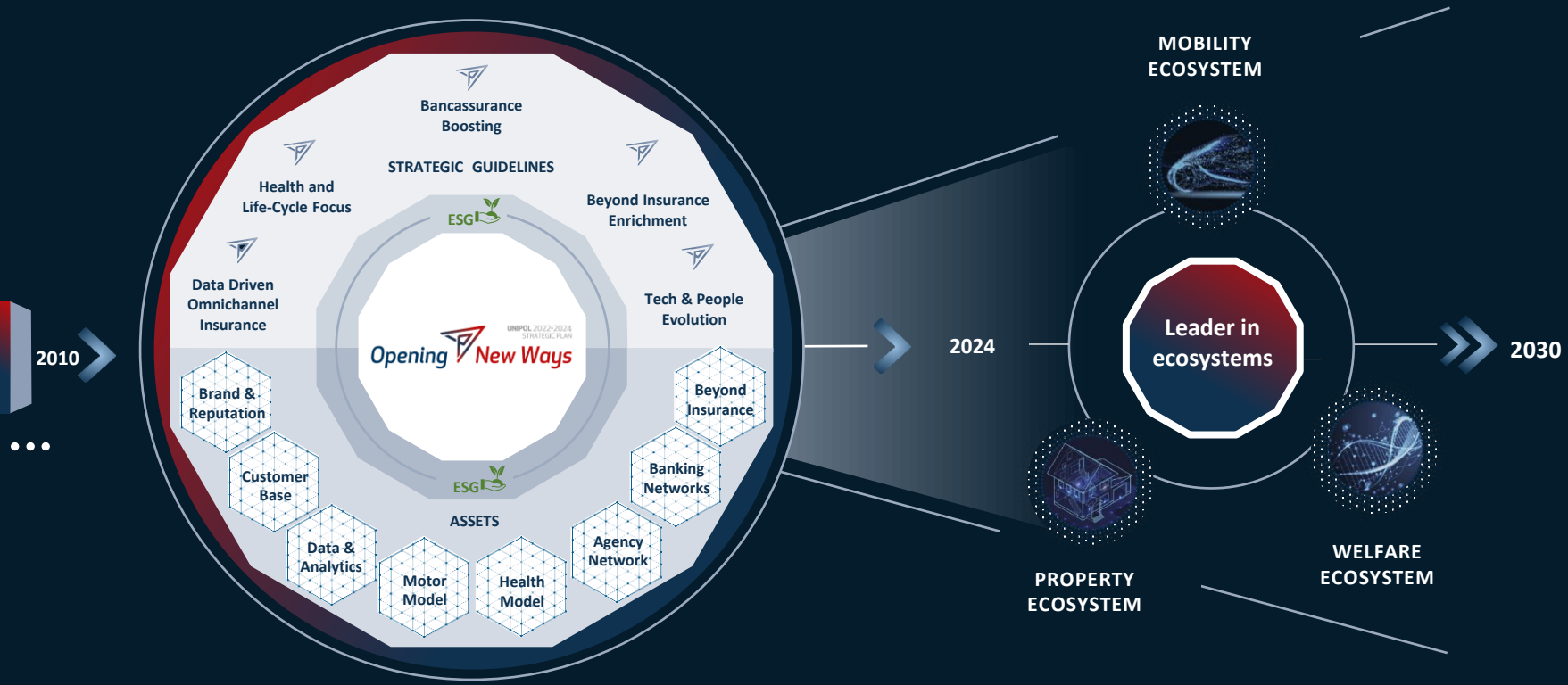
- Prolonged effects of Eurozone debt crisis
- Italian economy stagnation (-1,1% real GDP in the three years)
- Italian government bonds crisis (spread >300bps in 2018)
- Low profitability in the financial sector due to low rates
- Increased equity markets volatility
- Covid-19 outbreak and uneven recovery
- Supply chain disruptions and business interruptions
- Rising corporate default rates
- Geopolitical crisis
- Energy crisis
- Inflation >8% in 2022
- Italian insurance sector CoR Motor >105% in 2022 and 2023
- Natural catastrophes in 2023 (>6 bn)

Unipol managed to deliver **substantial earnings and dividend growth** even amid a **challenging macroeconomic, geopolitical and financial environment**

1. Dividends to be paid by Unipol Group and dividends by UnipolSai to non-controlling shareholders

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Long term Strategy: Unipol as an asset builder



Ecosystem strategy based on vertical integration of core insurance products and adjacent services to increase revenues and customer loyalty

Strategic assets developed over time



Top of mind brand & strong reputation

- 1 out of 4 Italians cites UnipolSai as the first insurance company that comes to mind (Top of Mind)
- Unipol at maximum reputation levels in the insurance sector



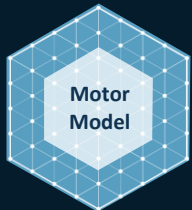
16,8 mln Group Customers

- Most used app in the Italian insurance market
- 70% Customers with digital interactions
- 1 direct communication with Customers every 10 days



Leader in telematics in Europe

- Approx. 4 Mln telematic devices
- 26.4 bn km of journeys recorded
- >4.000 Terabyte of data



Over 10 Million vehicles insured

- Over 90 variables for Motor pricing
- Network of 2,700 body repair shops and 215 UnipolGlass centres



11 mln Customers

- **Leading Group** in the Italian Health business
- Network with the best **public and private affiliated healthcare facilities** (over 20.000)



Leading agency network in Italy (> 2.000 Agencies)

- **Consolidated partnership** based on **shared strategy, targets and economics**
- **Specialisation of the Agency Network** (2000 specialists)



Unique Bancassurance model

- >2000 bank branches
- **Dedicated companies (400 employees)** that enhances Unipol Group assets in favour of the banking partners



Widely-enriched product offer

- >1,5mln tolling services clients
- Long-term rental fleet >130k vehicles
- Health proprietary centers
- **Leader in the Italian hospitality sector** with Gruppo UNA (54 hotels and resorts)



Mission

<i>Provide Innovative Tech and Payment solutions</i>	<i>Provide Data-intensive solutions, applications or components</i>	<i>Provide Health technology solutions and services</i>
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Description and operating model

- | | | |
|--|---|---|
| <ul style="list-style-type: none"> ▪ UnipolTech designs, develops and provides innovative services based on telematics, IoT and use of Big Data ▪ Closely working with Universities, Research Centers and Startups to keep up with the latest trends | <ul style="list-style-type: none"> ▪ Leithà is the Tech&Data solutions factory of the Unipol Group ▪ ~150 professionals in the Data Science & Computer Science space ▪ Strong focus on data and analytics for the core Insurance business ▪ No technology for technology but full commitment to deliver Business value | <ul style="list-style-type: none"> ▪ UniSalute is the only Health product factory fully operational for all the Group's distribution networks ▪ SiSalute enriches the Insurance offering and distributes stand-alone services on all the group's channels and brands. All the digital and non digital services are integrated in a single delivery platform |
|--|---|---|

Strong specialization of the factories in terms of **processes and skills** to support the **asset building strategy**

Telematics services offered



Enrich your car insurance policy with Unibox technology

Unibox is the satellite system, installed on over 4 million vehicles, that assists you in your mobility journey and comes into action in case of emergency, alerting the operations centre available 24 hours a day

UnipolSai Assicurazioni. Always one step ahead

Why choose UnipolSai Unibox



CAR ALERT



INSTANT SAVINGS



CAR FINDER



FINES PROTECTION



SPEED LIMIT



VEHICLE RECOVERY

INSURANCE SUPPORT



Data collection



Crash alarm



On-demand vehicle search



Proactive & advanced vehicle search



ASSISTANCE



bCall



Private eCall



VALUE ADDED SERVICES



Car finder



Speed limit



Start Alert



Target area



Bodyguard



Movement Alert



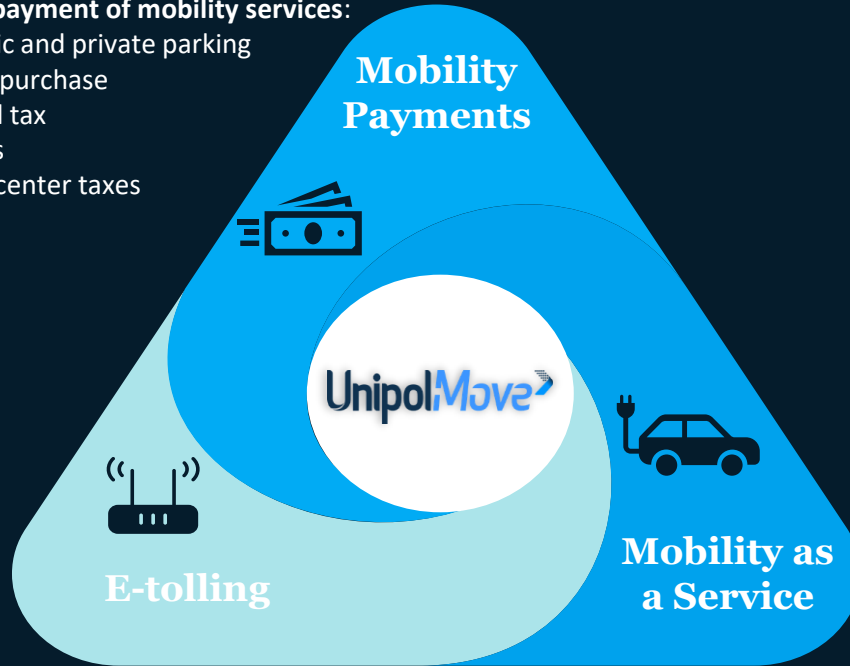
UnipolMove, after breaking the tolling monopoly, is becoming a mobility payment hub



In-app payment of mobility services:

- Public and private parking
- Fuel purchase
- Road tax
- Fines
- City center taxes

First operator to **break monopoly of the e-tolling market in Italy** (both light and heavy vehicles)



Mobility as a Service:

- **Public transportation** tickets
- Booking and payment of **taxis**
- Sharing **mobility services** (e.g., bikes, e-scooters, car sharing)
- **Short-term rental**



UnipolMove has encountered a **rapid and remarkable growth** from its launch and it's going to reach **ca. 2 Mln sold devices** at the end of **2024**

OFFER

Evolution of the offer which is distinctive in terms of **volume and depth**

Greater richness and usability of information, to accelerate **technical excellence**

Improve personalized offer through **needs assessments**



OMNICHANNEL

Full omnichannel distribution strategy

Central role of the **Agency Network** boosted by the **contribution of the digital channels**

Develop a **distinctive Customer Experience on all touch points**

INFORMATION SYSTEM

Reduce **time-to-market of products and services**

24/7 availability of transactions for **Customers and Agents**

Increased **flexibility in the integration of partners and ecosystem services**

Transform the insurance value proposition by offering products and experiences increasingly in line with the evolving customers' needs



CLAIMS BUSINESS MANAGEMENT

Automatic process orchestrator that allows the company to analyze different scenarios and choose the best possible liquidation strategy



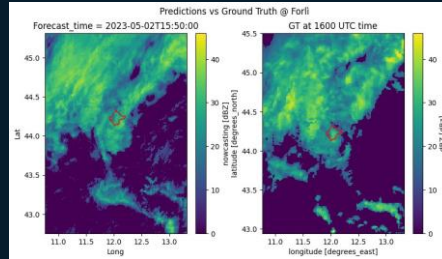
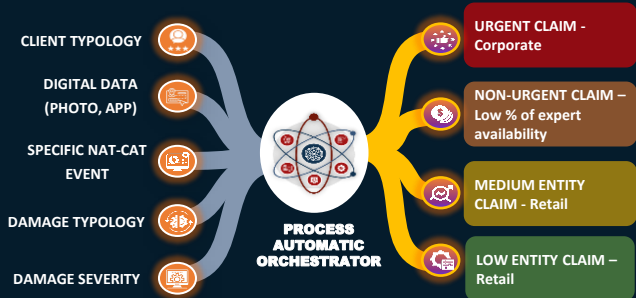
TECH - FLOOD MAPS

Development of end-to-end service of notification of potential severe precipitation events based on radar reflectivity maps



ARTIFICIAL INTELLIGENCE

Designed and developed “golden” AI use cases in the Claims area, leveraging large amounts of data and analytical expertise to extract value



CLAIMS				
Marketing and sales	Pricing & Underwriting	Claims & Operations	IT	Customer service
Monitoring and dynamic management of agent/sub-agents	Automation of information collection and insurance policy generation	Automated settlement of simple claims	Calling Automation	Chatbot for clients
Automation of the agency network and "digital inspector"	Extraction of structured information from portfolio and assessments	Evaluation of the optimal negotiability value, preparation of scripts and real-time support	...	Chatbot for agents
High level of personalization of communications and lead management	Net Cat Fast Quoting	Estimate of the technical value of the damage	...	Automatic ticket resolution
...	Search for information from other players' information packages	Generation of summary sheet and triage

Operating Model Excellence for NAT CAT Claims enhanced by process innovation, technology and artificial intelligence

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...leveraging **operational excellence** through digitalization and AI...



..creating a **virtuous cycle** that allows to **reinvest and strengthen our competitive edge**

*Thank you for
the attention!*