

**MASSIMO PIANA**  
**Chief Operating & Innovation Officer UniSalute**  
**and Managing Director UniSalute Servizi**

# UniSalute Business profile

- ▶▶ We are the first health insurance company in Italy in terms of the number of clients managed (10 millions) and have been providing health insurance for families, companies, health Funds by offering a vast range of services to provide the most effective answer to the various protection needs of people throughout their lives and for companies of all sizes and types.
- ▶▶ We belong to the Unipol Group, one of biggest insurance groups in Europe.

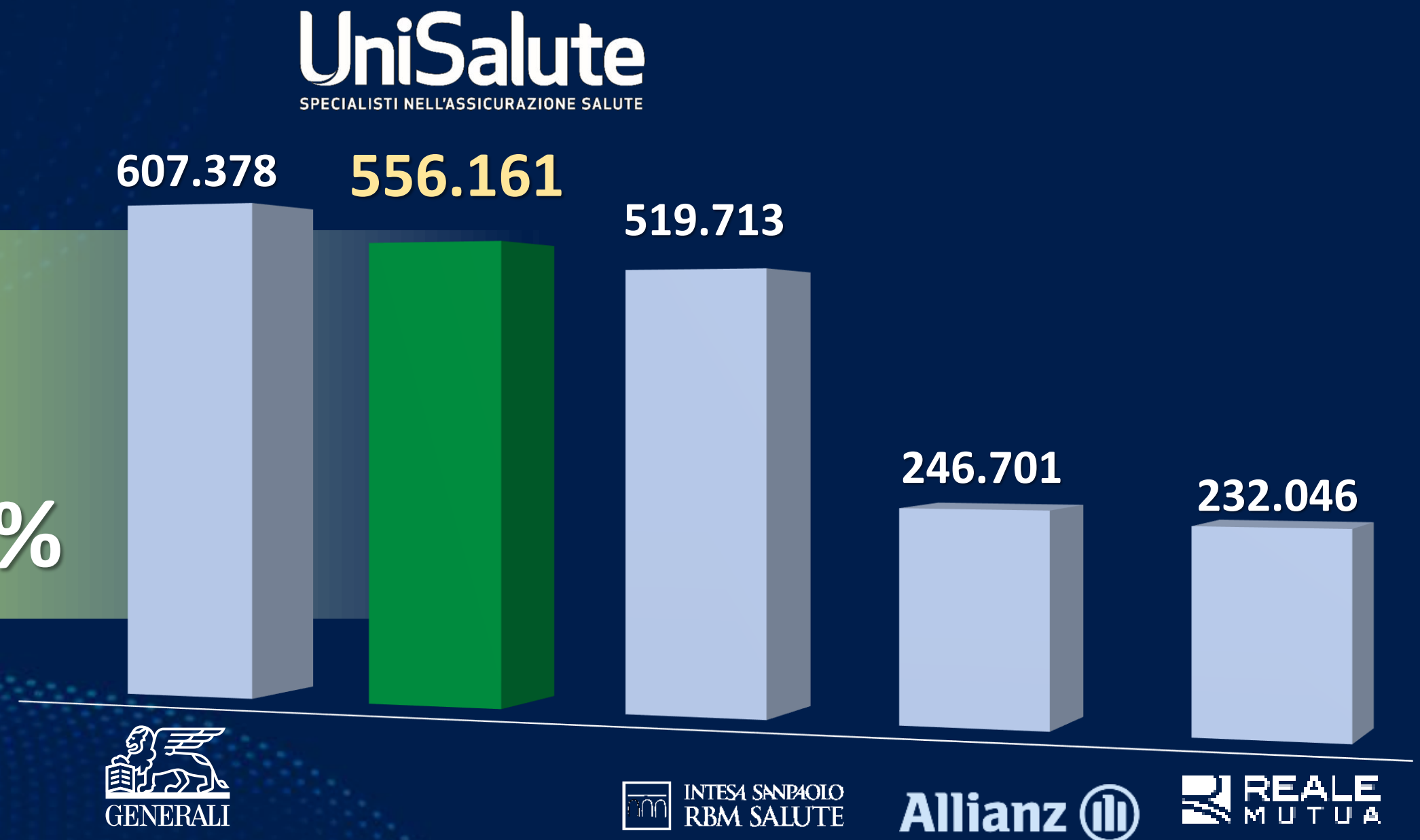
UNISALUTE FIGURES



# 2022 Italian Health Insurance Market

**UniSalute**  
**2<sup>nd</sup> Company**  
**with market share of 15%**

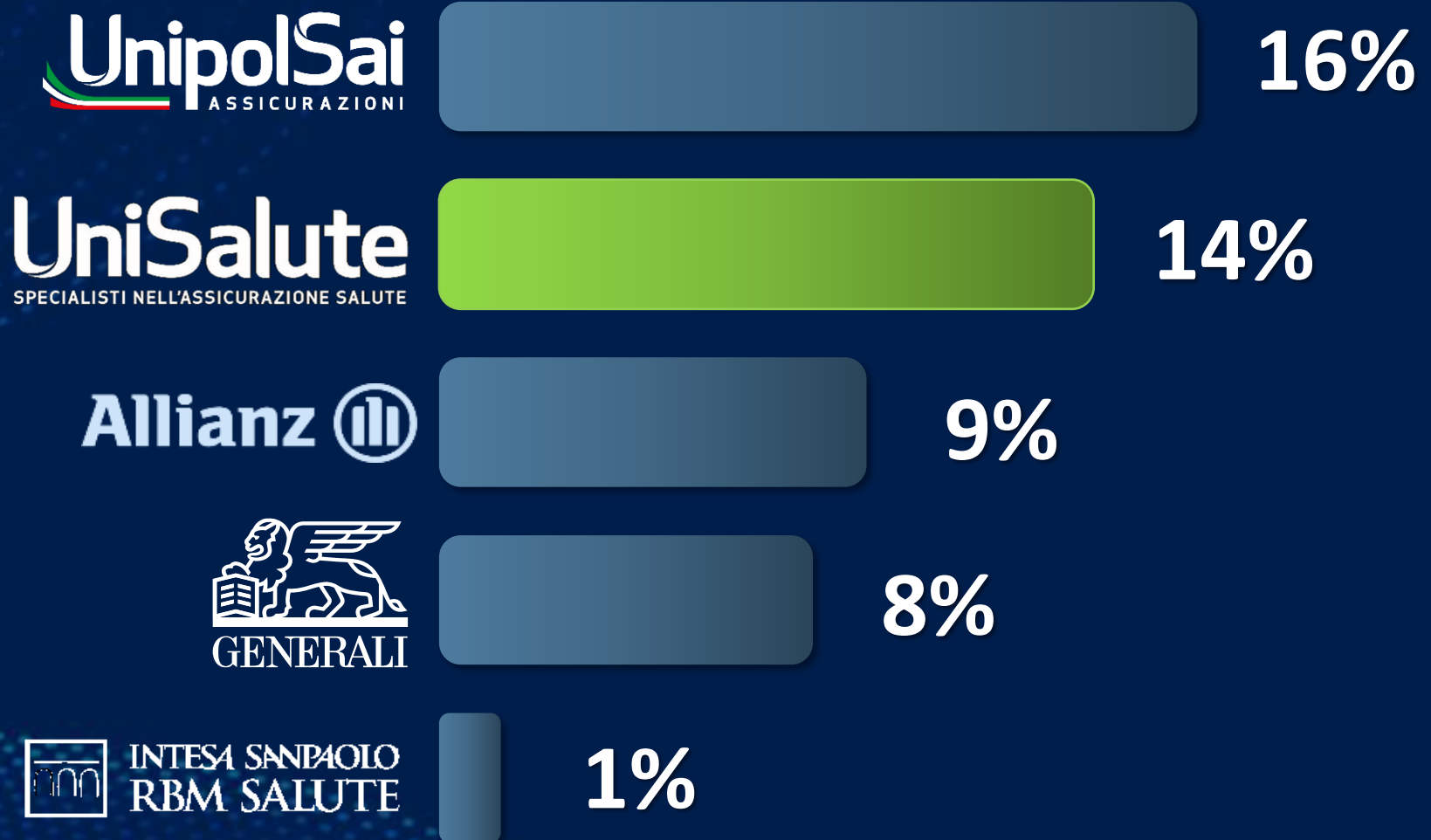
**Unipol Group is leader**  
**with 24,1% market share**



Source: Ania Direct Premium 2022; € mln

# UniSalute Brand Awareness

*UniSalute and UnipolSai are leaders in the health insurance market in terms of brand awareness (30%).*



*Base: Italian population (cases 1.000)/value% - sample representative of Italian population 18+years*

# Insurance coverage Service Model

## **BENEFITS AT AFFILIATED HEALTHCARE FACILITIES DIRECT ASSISTANCE**

UniSalute directly pays the facility for any healthcare services provided to the customer

## **BENEFIT AT NON AFFILIATED HEALTHCARE FACILITIES REFUND**

UniSalute refunds amounts spent by the customer after expense documentation has been sent

## **BENEFITS WITH THE NATIONAL HEALTHCARE SERVICE REFUND**

UniSalute refunds amounts spent by the customer after expense documentation has been sent

# UniSalute Operational Profile

UniSalute operations are characterized by internal specific know-how and assets and an omnichannel delivery model easily accessed by customers.

**20,000 affiliated facilities**  
in Italy and abroad

**45 physicians**  
at the Company



**Call center of 430 people**  
**Multichannel service model**  
(app, web, chat chatbot, phone)

**Scientific committee**  
**of independent members**  
Fraud management and recoveries  
claim dedicated structure

# Innovative offer and distribution models

## FROM...

*Leader Insurance  
player for B2B  
distribution model*

*TPA for B2B2C  
Distribution model*



Agencies  
Network

UnipolSai  
ASSICURAZIONI

Unipol Group  
Bancassurance  
Agreements

## ...TO

*UniSalute brand,  
skills, know-how  
and proposition on  
all the Group  
distribution  
networks*

# Innovative offer and distribution models

What does «use UniSalute brand, skills, know-how and proposition on ALL the Group distribution networks» mean?

## EVOLUTION

Offering evolution in terms of pricing, underwriting processes, products and services



## SERVICE MODEL

Service model evolution based on specific channel characteristics and integrating user experience



## PROPOSITION

Evolving the proposition considering the ecosystem perspective





# Life-cycle offer for individuals

The individual health policies offered by UniSalute are designed to provide made-to-measure healthcare cover that is personalised to meet the specific protection needs of individuals and families, during their life cycle



# UniSalute Servizi Business profile

UniSalute Servizi (100% owned by UniSalute) through its brand SiSalute deals with the management and marketing of non-insurance healthcare services

## TPA SERVICE

TPA services in outsourcing to manage all type of healthcare services, i.g. a network of healthcare facilities, call centre, website and app, refund processes

## PREVENTION PROGRAM

Customised Prevention Program based on specific pathologies or customer needs

## HOME CARE AND TELEMEDICINE

Tele monitoring, medical and non medical videconsultation, program for home medical therapies

## FLEXIBLE BENEFIT

Flexible benefit services for large corporate or SME market segment



**SiSalute**  
PIÙ SERVIZI PER LA TUA SALUTE