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UniSalute
SPECIALISTI NELL'ASSICURAZIONE SALUTE

UniSalute Operations

1. DISTRIBUTION MODEL

- » Phygital (Physical and Digital) sales model
- » Three distribution channels: Corporate, Online, Retail with dedicated service models

2. OPERATING MODEL

- » After-sales model segmented by Customer type (Individual vs. Collective)
- » Multi-channel customer access to services

Evolution of the UniSalute distribution model from single channel to Phygital

1995



Corporate



Funds

Unipol Group launched a complementary health insurance for funds or companies (UniSalute is born)

2011



Corporate & Digital



Funds



Online

In 2011, UniSalute reached a significant market share on the complementary health insurance market and launched an online offer for retail segment

2023



Corporate & Phygital



Online



Funds



Bank branches



Insurance agencies



Since 2023, UniSalute has enriched its distribution channel, launching a health offer via insurance and bank branches

Retail Channel sales process based on simplified steps, digital signatures and premium instalments

SIMPLIFIED FRONT-END SALES PROCESS

Simplified and highly usable sales system for use beyond branches



DIGITAL SIGNING OF CONTRACTS

Digital signature for the purchase of products through all channels (Branch, App, Site, Customer's Home)

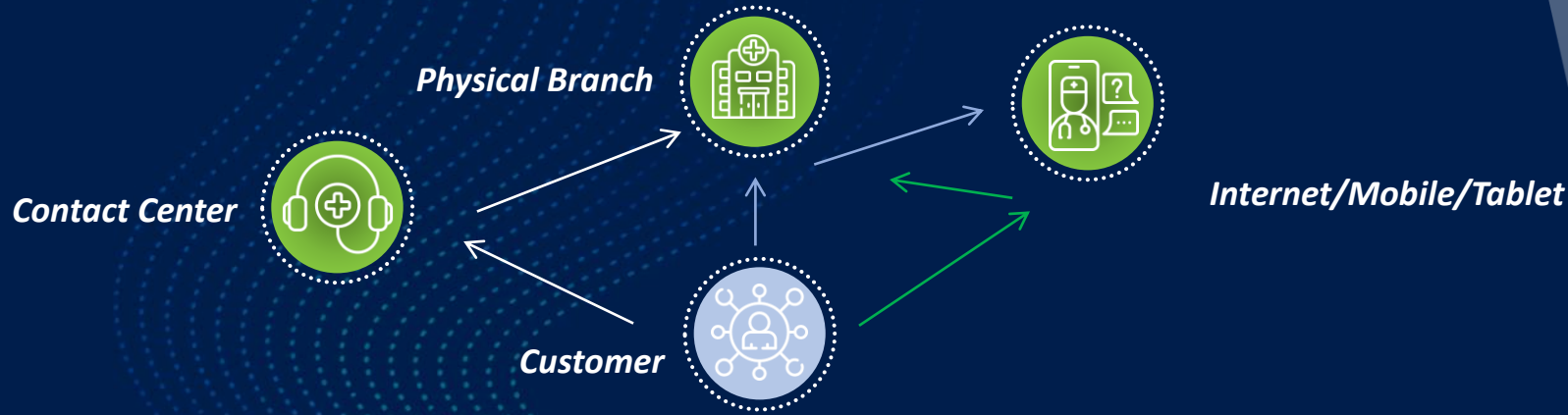


INSTALLMENT PAYMENTS

Monthly premium to allow purchases with costs spread over the duration of the policy



In addition to activating individual sales channels (physical agencies, digital channels), multichannel solutions will become increasingly available



The distribution model is evolving in two directions:

- » increase in sales channels (e.g. purchases in App or via the Contact Center)
- » definition of cross-channel sales strategies (e.g. online quote, purchase at physical branch)

UniSalute Operations

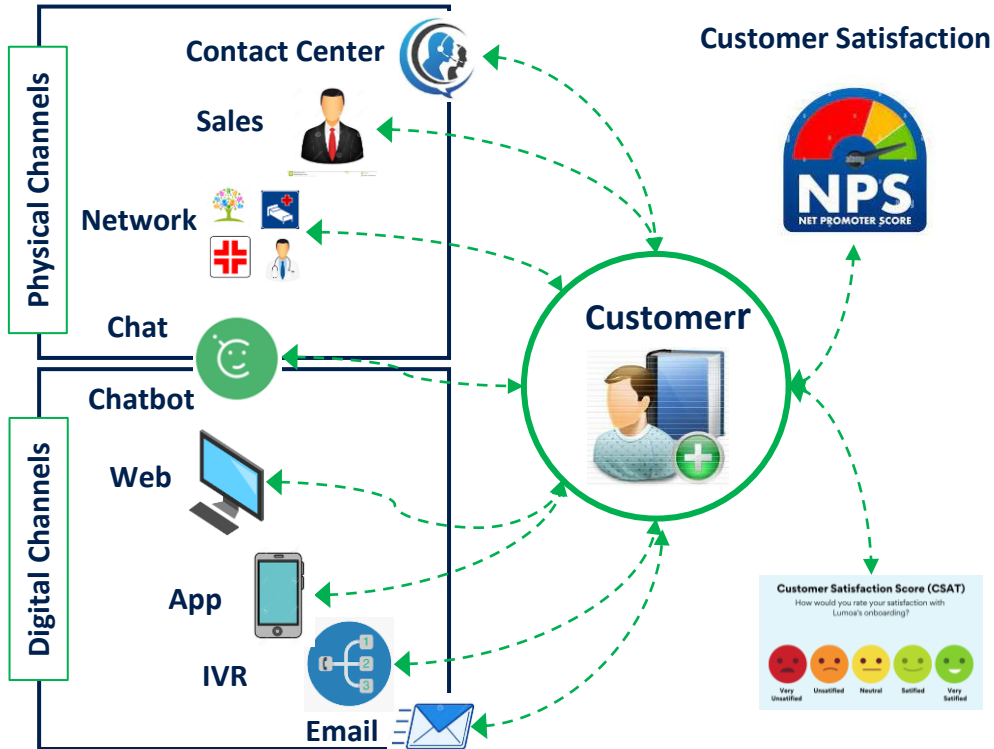
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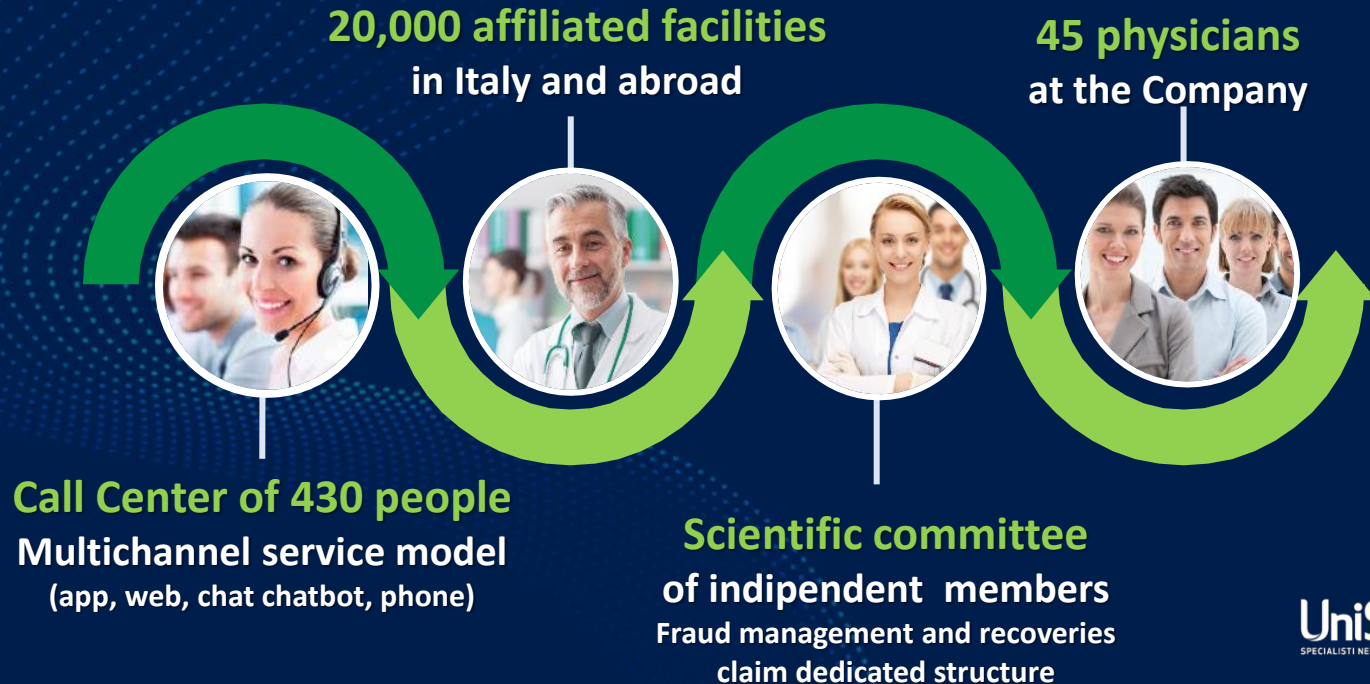
After-sales model and measurement of Customer satisfaction



- » UniSalute has an omni-channel after-sales model
- » Customers can freely interact with UniSalute through physical and digital channels and multi-channel processes
- » Customer satisfaction is closely monitored

UniSalute Operational Profile

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



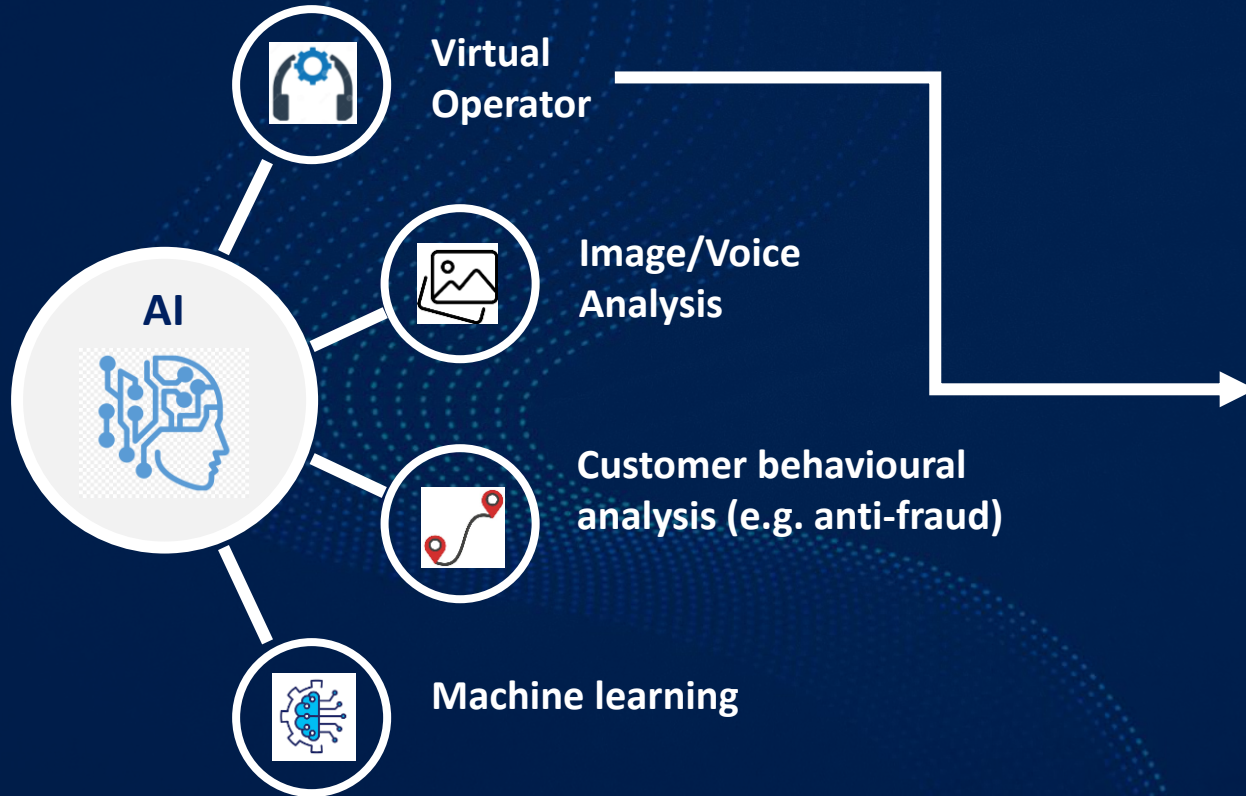
MULTICHANNEL ACCESS for information and operations: key feature of the after-sales model

Customers can use the UNISALUTE APP and web ACCOUNT to:

- » **BOOK HEALTH SERVICES** at affiliated facilities
- » **REQUEST REIMBURSEMENTS** by quickly uploading documentation in digital format
- » View **ACCOUNT STATEMENTS** and check the status of claims
- » Update **PERSONAL INFORMATION** and bank details
- » View **PLAN BENEFITS** and **AFFILIATED FACILITIES**



Unisalute Chats and Chatbots: introducing AI to the service model



» Chat Channel activated in 2021 with a Chatbot solution supplemented by Live Chat

» The model will be developed in line with the new opportunities offered by Chat Gpt solutions

UniSalute Service Model

Focus on User and Customer Experience

- **ACTIVATION OF EVOLVED AND INTEGRATED IT PLATFORMS**
- **MULTICHANNEL model to support sales and after-sales processes**
- **EVOLUTION OF THE DIGITAL AFTER-SALES CUSTOMER EXPERIENCE (App, Site, Chat, ChatBot)**
- **E2E MONITORING of CUSTOMER SATISFACTION with the service (Customer Satisfaction and NPS)**



A catalogue of projects and tools to further develop the offer and provision of health services

UniSalute Model at a glance

Attention to
the specific needs and
requirements of
DISTRIBUTION NETWORKS



Monitoring of the
AFTER-SALES process
and **E2E CUSTOMER**
SATISFACTION



"INTEGRATED"
technological, process
and **SERVICE INNOVATION**

