



INDEX

THE COMPANY	page 3
VALUES AND STRATEGIC ASSETS	page 13
PRODUCTS AND DISTRIBUTION CHANNELS	page 21



THE
COMPANY



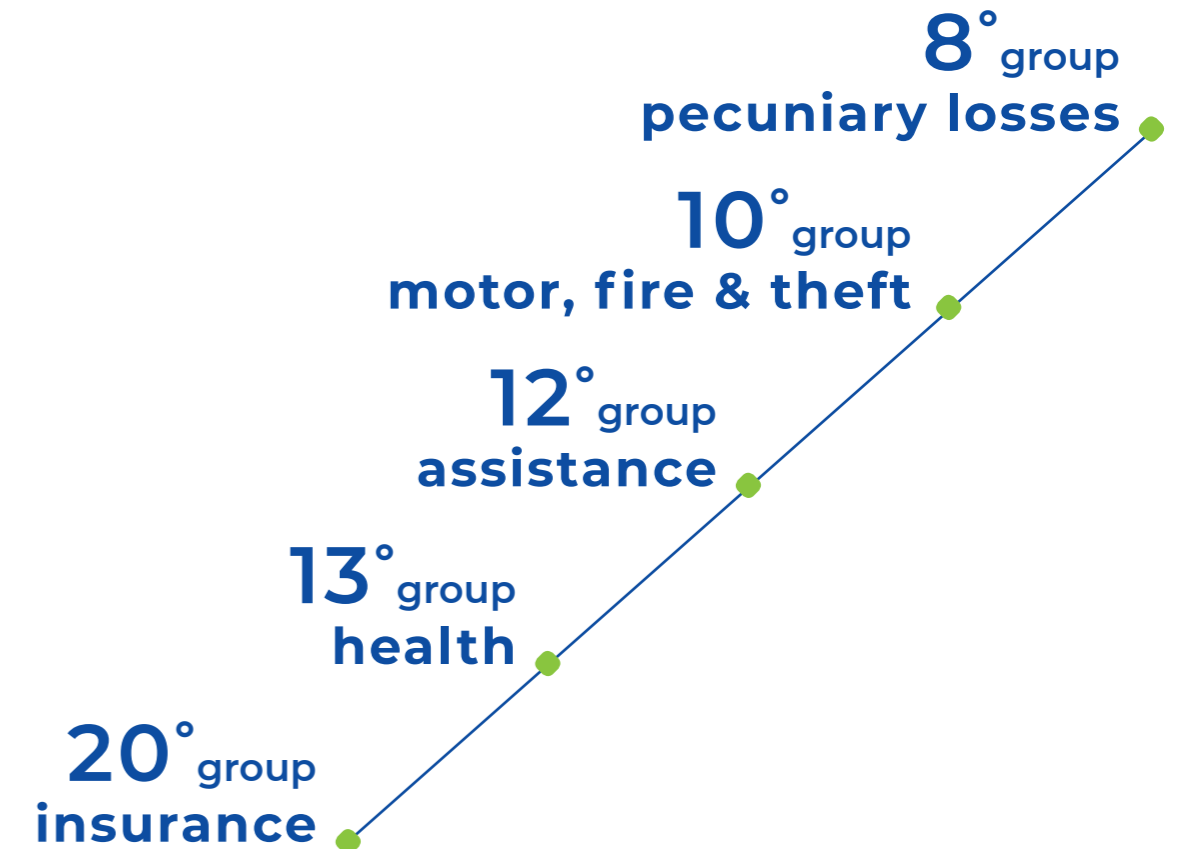
Nobis Assicurazioni is an insurance company, founded in 2017, that can boast **thirty years of experience in assistance and specific know-how in the automotive sector.**

Thanks to an extensive geographic distribution and a wide range of products, Nobis is able to provide comprehensive coverage of the retail non-life market in the main lines of business, offering policies with a high service content.

As of 2019, Nobis Vita, the company offering solutions in the area of savings and pensions, **is also part of the Nobis Group.**

Both companies' products are distinguished by **innovation, support and quality of service.**

In the non-life business, Nobis Assicurazioni is a medium-sized insurance company in terms of premium income, with **significant positions in some lines of business.**



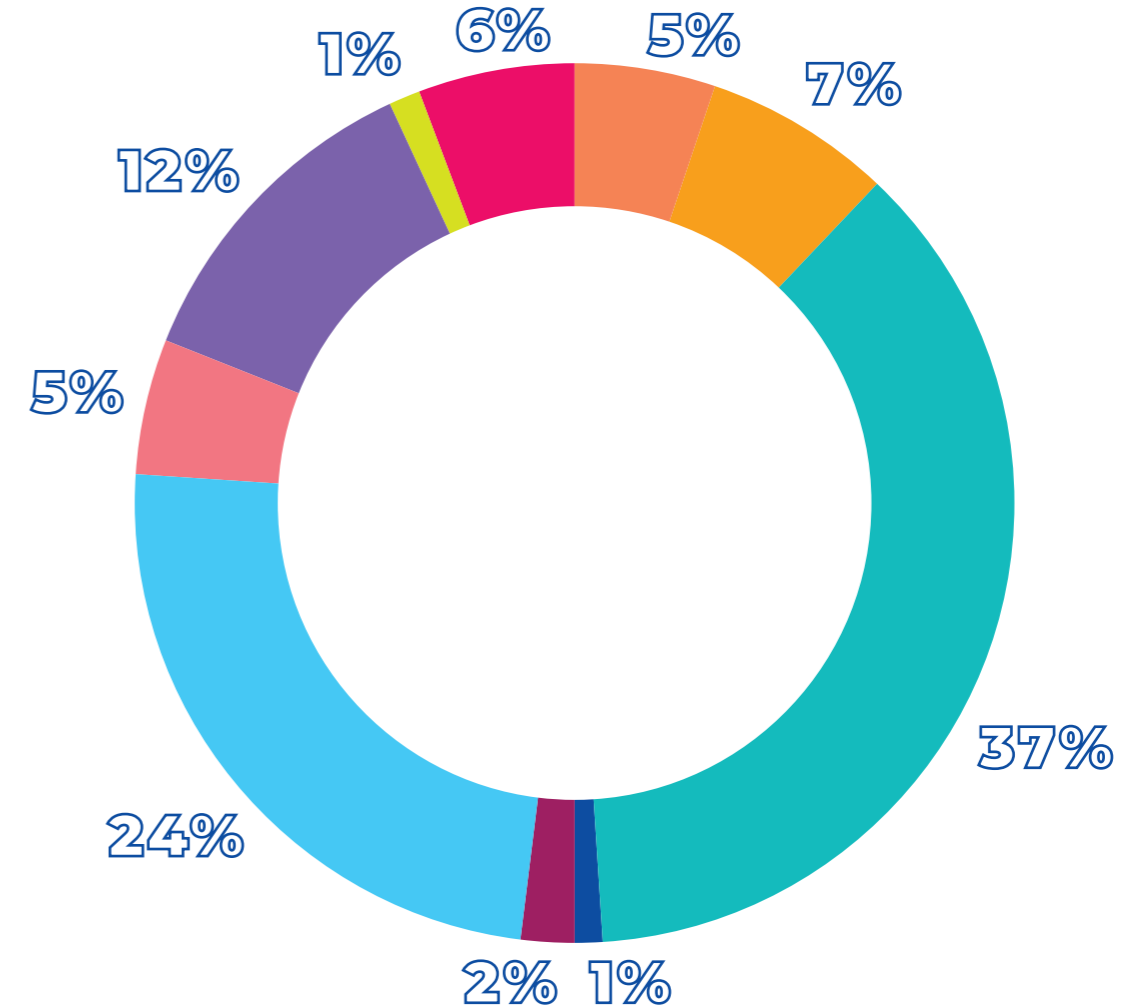
Source: ANIA premi del lavoro diretto italiano 2021

NUMBERS 2021

287 PEOPLE

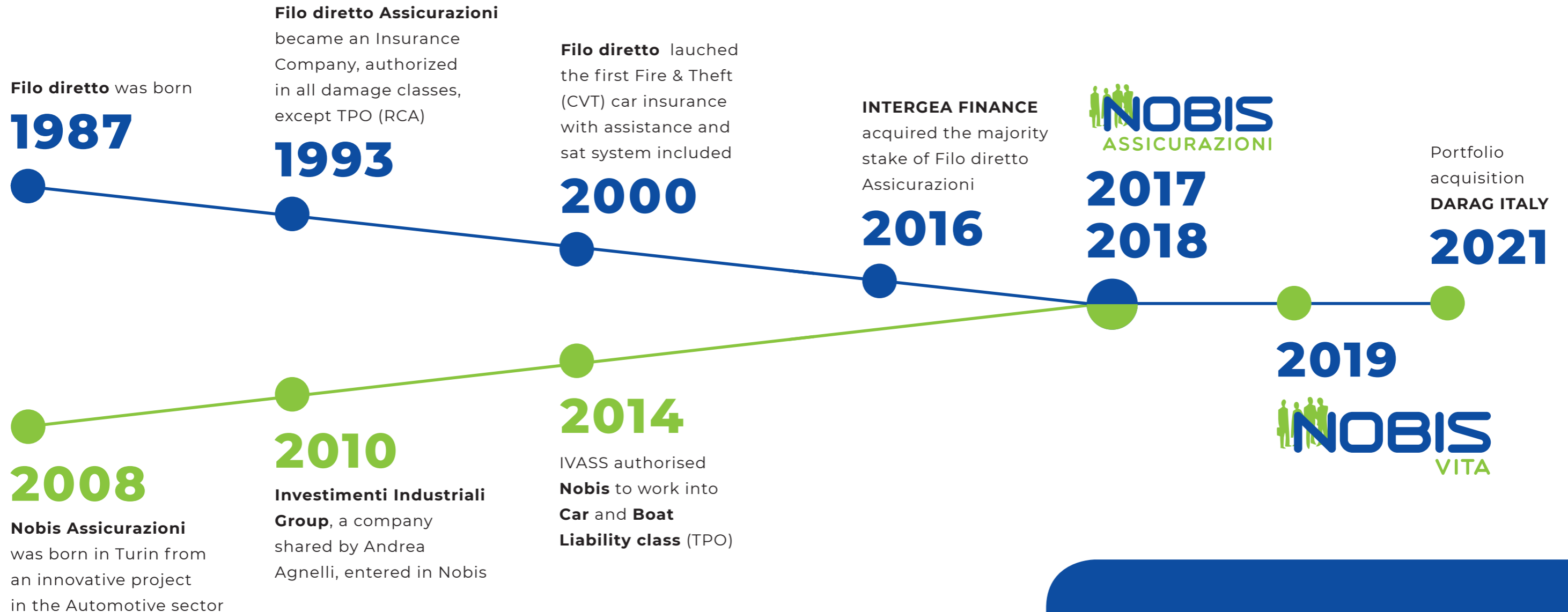
375 MIL. EURO GROSS TURNOVER

295 MIL. EURO MOTOR, FIRE & THEFT



- TPO
- Personal accident
- Health insurance
- Motor, fire & theft
- Home
- Other damages
- RC generale
- Pecuniary losses
- Legal protection
- Assistance

OUR HISTORY





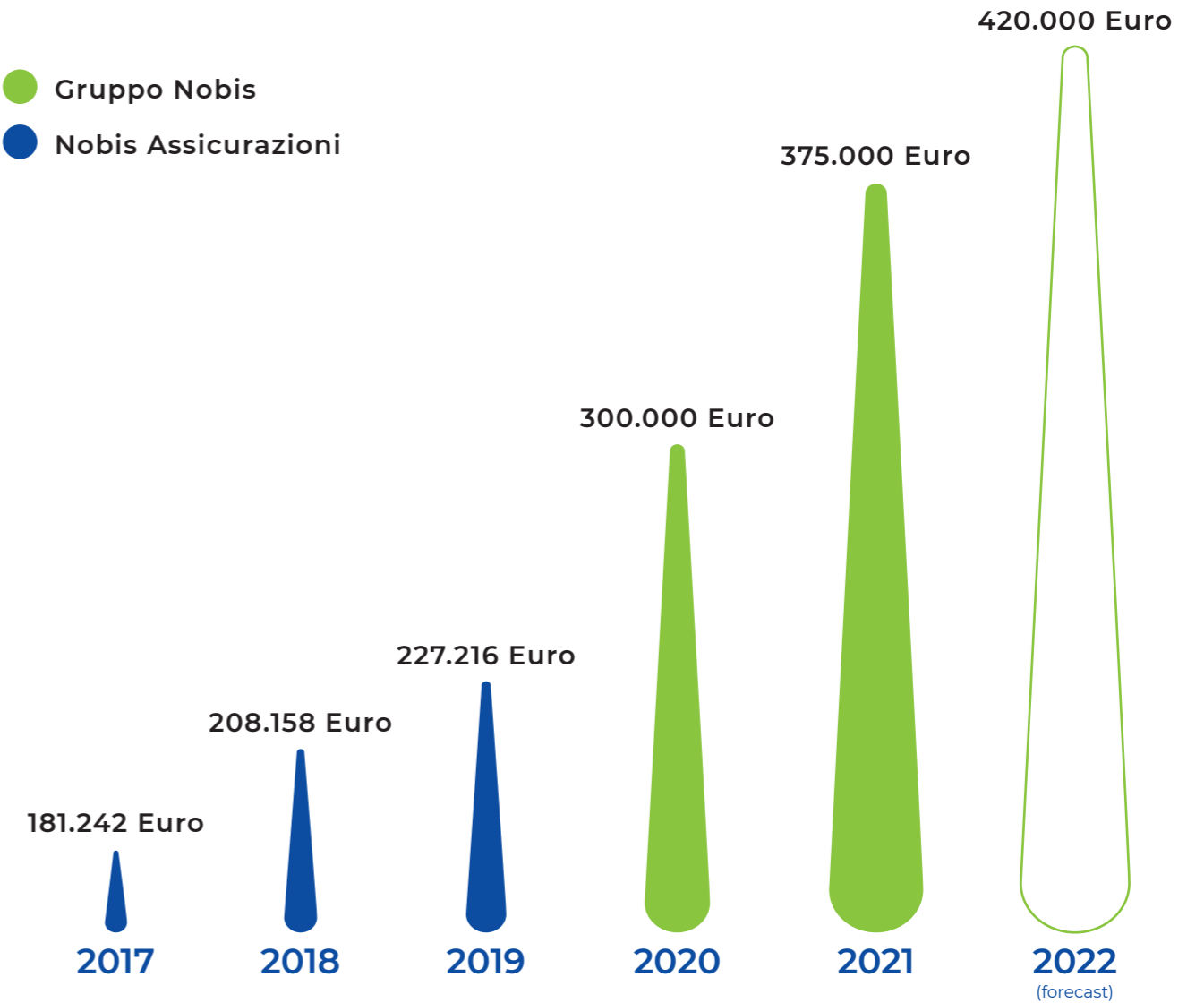
With Nobis Vita, the Group substantially expands its offering, providing customers and distribution channels **with an even more complete and innovative product portfolio**, thanks to solutions dedicated to the individual in the areas of asset management, **pensions** and **welfare**, with the aim of satisfying customers' increasingly complex insurance needs.

GRUPPO NOBIS

EVOLUTION

GROSS TURNOVER 2017-22 (K€)

- Gruppo Nobis
- Nobis Assicurazioni





**VALUES AND
STRATEGIC
*ASSETS***



THE OPERATION CENTRE

24 hours a day, 365 days a year, the Operation Centre is able to guarantee a **response** to customer calls for any need, such as **roadside assistance, medical advice** or simply to be supported in **reporting a claim**.

Multilingual operators are trained to assist customers in various emergencies, handling **more than 140,000 calls and around 19,000 cases of assistance per year**.

In order to offer the best service available, the Operations Centre is supported by the **Medical Service, which is always present** to provide immediate responses to medical cases and ongoing medical advice by telephone.

1.903
Assistance
health/travel

16.732
Assistance
car/home

OUR **VALUES**



Quick answers

24-hour Operations and Contact Center, APP



Innovation

of product and service



Dynamic

in the way we operate



Flexibility

in responding to customer needs



SERVICE PARTNER

AND NATIONAL AND INTERNATIONAL NETWORKS

Thanks to the consolidated experience and **network of national and international partners and the network of approved body shops**, the Company is able to guarantee the insured maximum protection anywhere in the world.

1.630
Craftsmen
(electricians, plumbers, etc.)

2.500
Doctors
and clinics

644
Foreign
suppliers

6.200
Body and
mechanic's shops

41
Hospitals

210
Countries



PRODUCTS
AND
DISTRIBUTION
CHANNELS

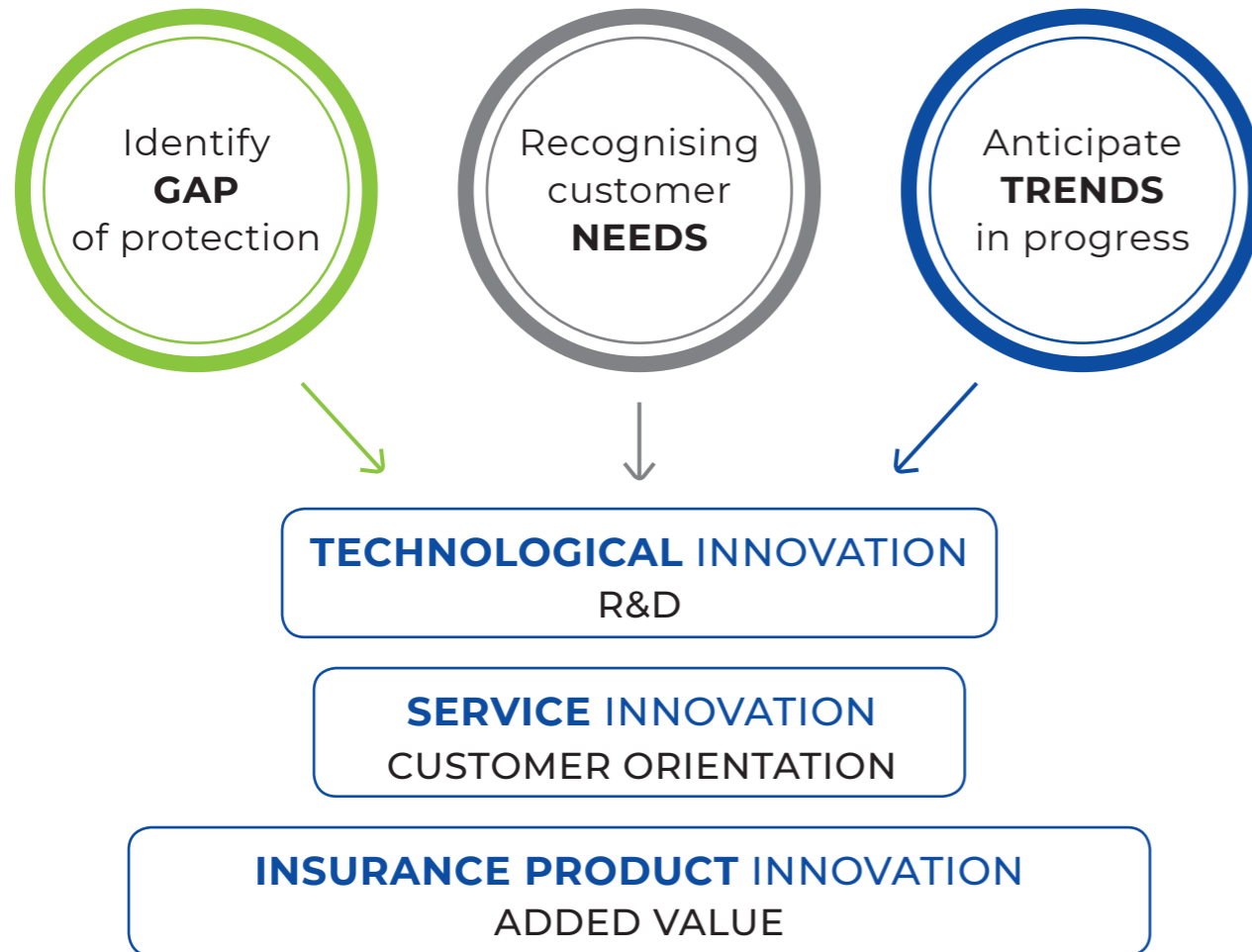
OFFER

Flexible and personalised insurance products and services covering the areas of travel and tourism, car and home, health and assistance, providing individuals with **unique solutions in the spheres of mobility and wellness** and companies and professionals with **protection for their business**.

All Nobis Assicurazioni proposals are placed on the market through a network of selected partners in the various distribution channels.



PROCESS OF INNOVATION



- 1987** Direct payment doctors and clinics
- 1996** Mandatory travel insurance
- 2000** Motor, fire & theft policy with satellite and remote assistance
- 2010** Policy against violence on women and children
- 2012** Wedding policy
- 2014** TPO with car repair service
- 2015** Fire and Theft Insurance with car repair service
- 2016** CPI on car loan (JEEP)
- 2017** Medical Liability
- 2018** Nobis 1 DAY
- 2019** Professional civil liability Insurance
- 2020** Covid-19 health and travel insurance, car rental protection, car purchase protection
- 2021** Vaccino Protetto, Green Change

NICHE PRODUCTS
Strengthening of the brand

MASS PRODUCTS
Sustainability + profitability for companies and intermediaries

DISTRIBUTION STRUCTURE

Nobis Assicurazioni operates through a network of more than **700 partners**, including multi-firm insurance agents and brokers in the territory, as well as maintaining strong relationships with the most important **national and international brokers**.

The specialised insurance distribution channel is flanked by the Tourism Division, which works with around **2,000 tour operators**, including tour operators, travel agencies and incentive houses, and the Automotive Division with around **1,000 partnerships** in the sector including car manufacturers, financial captives and dealers.

Territory Division
Business Division



INSURANCE
INTERMEDIARIES

Tourism
division



TRAVEL AGENCIES
AND TOUR OPERATORS

Automotive
division



CARS, DEALERS
AND FINANCIAL
CAPTIVES

AUTOMOTIVE DIVISION

Nobis Assicurazioni is the first insurance company with its own Automotive Division. **A team dedicated to the sector, with specialised professionals** in the technical and commercial area.

A project aimed at achieving excellence where **specific know-how and in-depth knowledge of the market** enable the company to create innovation, developing products capable of satisfying the customer's ever-changing mobility and safety needs and at the same time producing value for all operators, be they dealers, car manufacturers or financial captives.



Expertise

Specific know-how
in automotive industry



Immediate answers

Lean organisation, zero bureaucracy



Product innovation

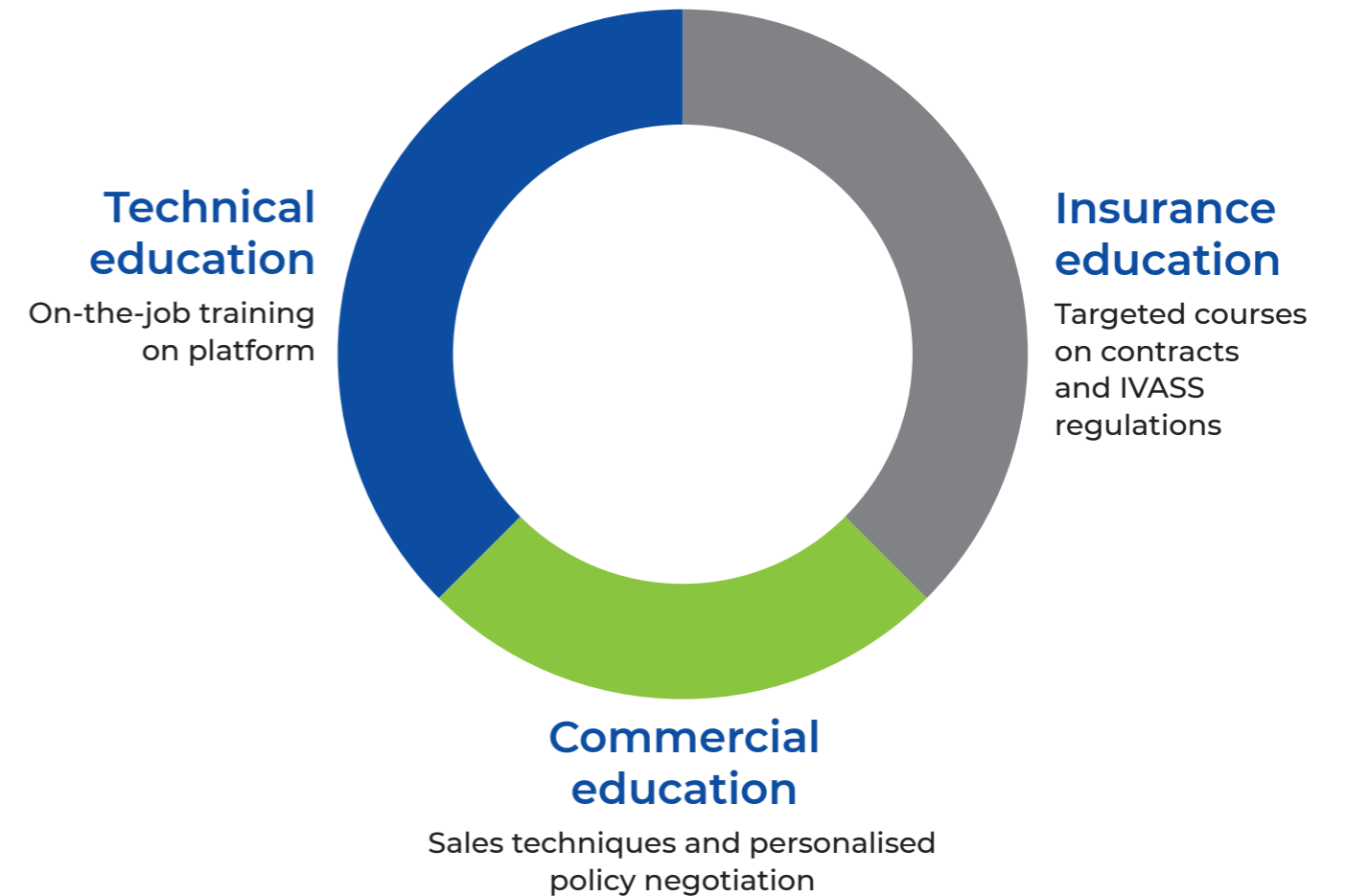
Unique, tailor-made solutions

ORGANISATIONAL SET UP

The Automotive Division has a dedicated staff of 35 people for:

- **Back office**
- **Market analysis**
- **Claims management**
- **Academy**
- **Compliance IVASS**
- **Technical management**
- **Call center**

THE ACADEMY TRAINING



TOURISM DIVISION

Filo diretto Assistance is the brand with which Nobis operates in the Travel Insurance sector to offer its customers, including well-known tour operators and over 3,000 travel agencies and incentive houses, a **dedicated and exclusive channel to meet all their specific needs:** from travel policies, to Third Party Liability coverage, to insurance to replace the guarantee fund for tourism, to the **new policies and guarantees for specific protection in case of Covid-19 pandemic.**



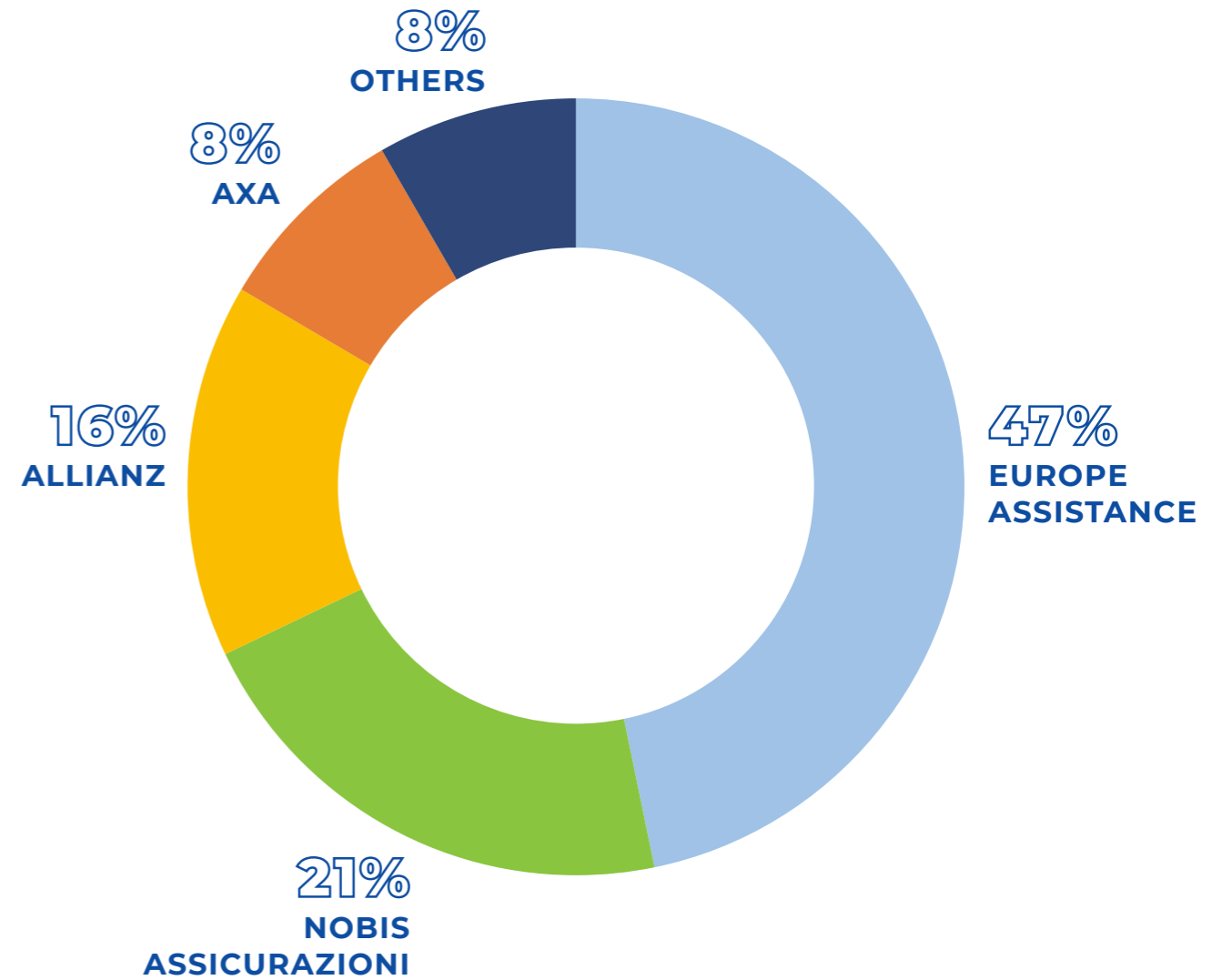
NOBIS
ASSISTANCE



2019
GROSS PREMIUM MARKET SHARE

TOURISM DIVISION

25.800.000€



TECHNOLOGICAL PLATFORM

The use of state-of-the-art technology makes it possible to collaborate more efficiently, laying **the foundations for mutually beneficial relationships** that enable all parties involved to increase their productivity. An extranet based on the Internet protocol connects Nobis Assicurazioni to the outside world, providing parties involved in business processes with easy access to information.

Through the extranet, Nobis Assicurazioni's partners can::

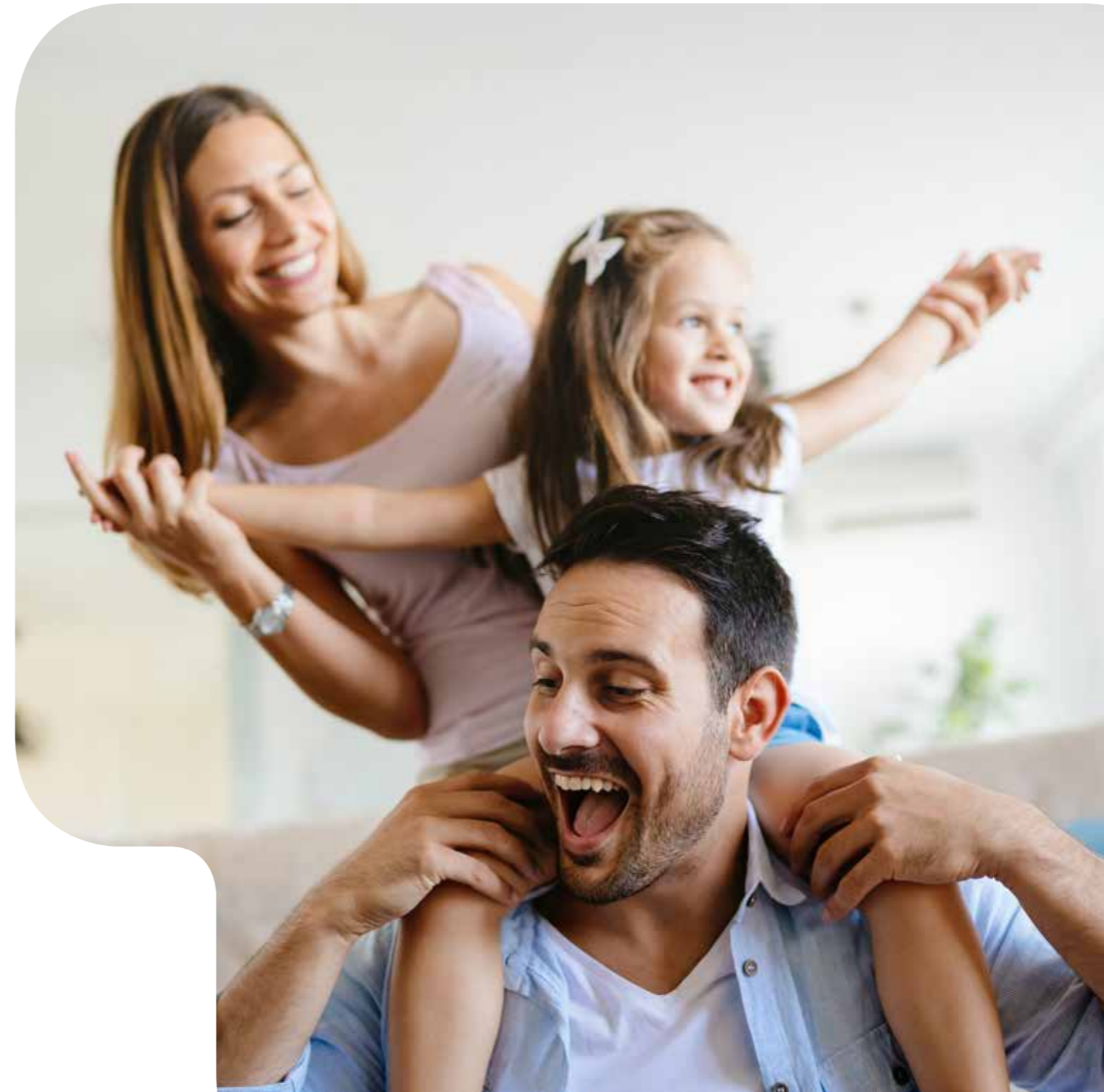
- calculate and save quotes
- confirm, issue and archive policies
- regist payments
- consult policy documents, circulars, etc...
- proceed with the online collection of policies
- view portfolio, securities and account statements
- consult the status of reported claims

The result? The ability to operate more leanly and effectively, **to the benefit of the service provided to its customers.**

QUALITY CONSTANT COMMITMENT



NobisAssicurazioni offers insurance solutions and personal assistance services in the areas of **tourism, car, home, health and business**, working every day with a single goal: **quality of customer service**. This constant commitment is confirmed by the 24-hour operation of the Operations Centre, Medical Service and Call Centre and by the constantly monitored network of around 10,000 qualified suppliers in Italy and around the world. Proof of this is the **UNI EN ISO 9001 certification** obtained from DNV GL, one of the world's leading certification bodies, back in 1999.



TARGET CUSTOMER SATISFACTION

Nobis is the company that always puts the customer and his **complete satisfaction** at the centre.

In order to do this, we pay constant attention at the point of need and we have always been able to assist our clients and devote our utmost interest to them so as never to leave them alone. It isn't a coincidence that Nobis is well below the average number of complaints for each type of classification.

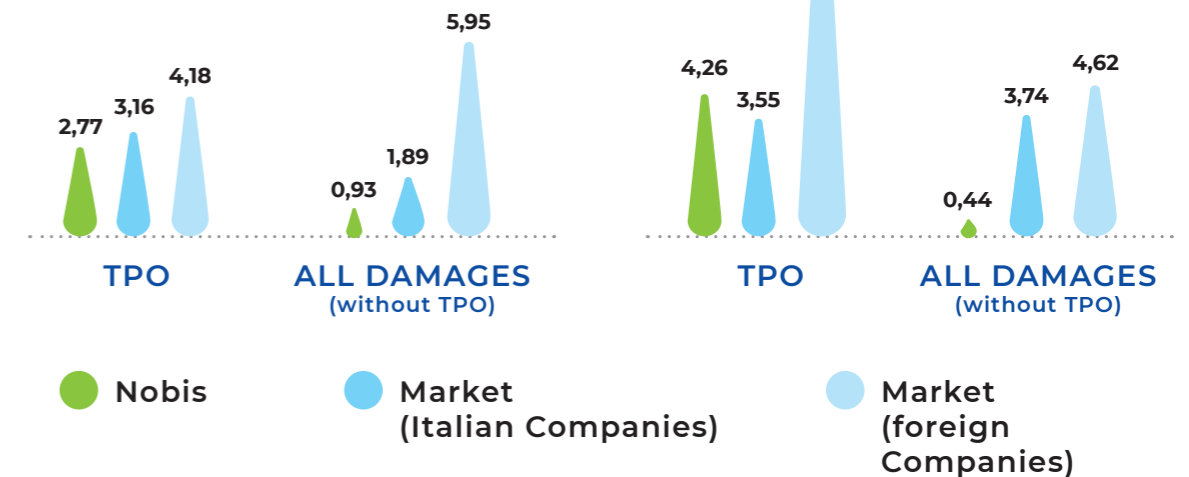
AVERAGE RESPONSE TIMES

The average response time went from about 13.8 to 12.6 days



COMPLAINTS PER MLN € OF TURNOVER

COMPLAINTS PER 10,000 CONTRACTS



Source: IVASS, Dati sui Reclami - 1° semestre 2021

APP "CON NOBIS"

The exclusive **Con Nobis mobile app** allows policyholders to receive **24-hour video call assistance** directly from their **smartphone or tablet**. Now it is even more practical and complete thanks to the **geolocation** functionality.

The APP allows customers to contact the Operations Center and the Medical Service anytime, anywhere, with a simple touch.

Further efficiency in providing customer assistance on the move.



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