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**THE
COMPANY**



Nobis Assicurazioni is an insurance company, founded in 2017, which can boast **thirty years of experience in assistance and a 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, by proposing high service content policies.

Since 2019, Nobis Vita, the company that offers solutions in savings and pensions area, **has also joined the Nobis Group.**

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

Regarding Non-life insurance, Nobis Assicurazioni is a mid-size insurance reality in terms of premium income, which when compared with others insurance groups, is characterized by **significant positions in some business lines.**



Source: ANIA premi del lavoro diretto italiano 2022

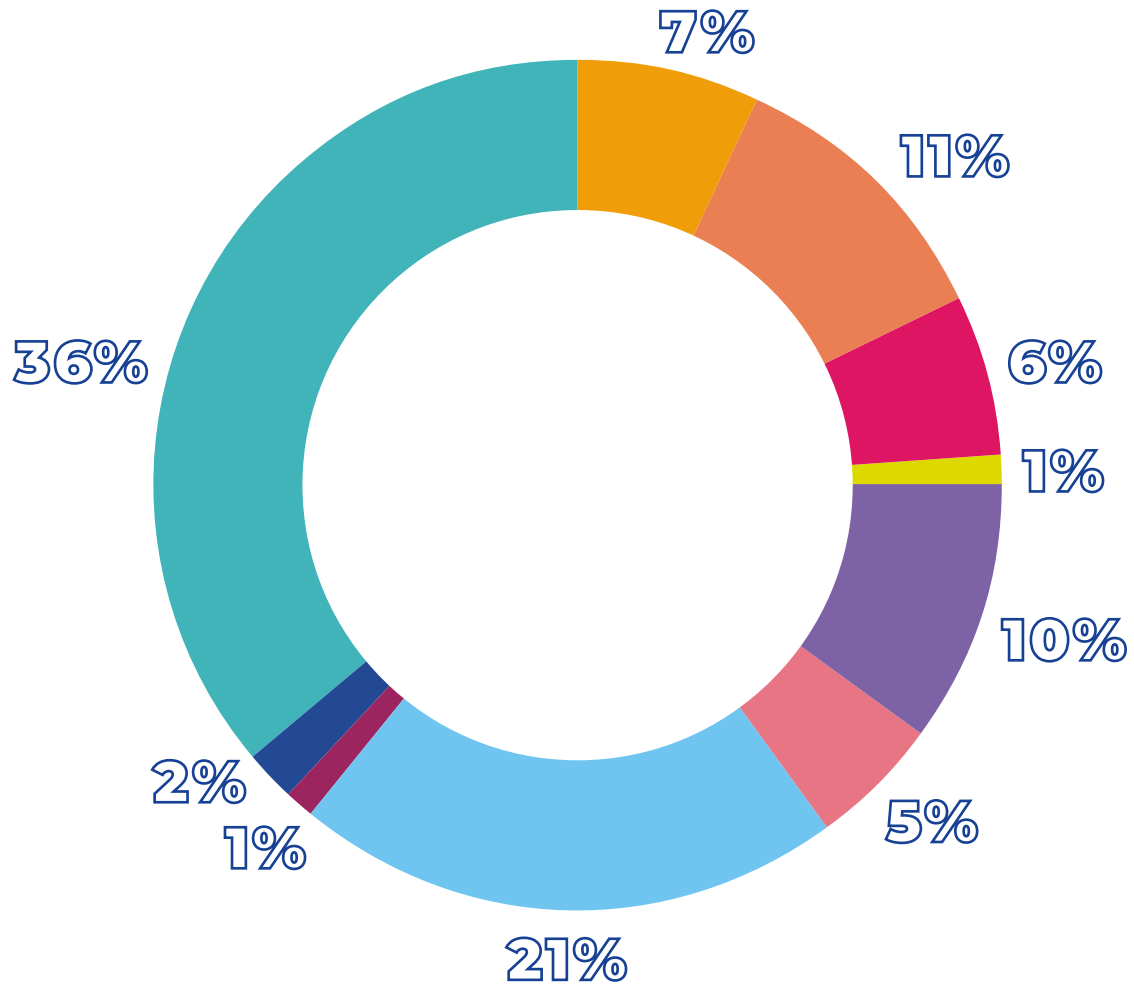
2022 KEY FIGURES

308 PEOPLE

446 MIL. EURO
TOTAL
PREMIUMS

364 MIL. EURO
NON-LIFE
BUSINESS





Motor vehicle liability
Accidents
Sickness
Land vehicle insurance

Other damage to property
Fire and natural forces
General liability

Miscellaneous financial loss
Legal expenses
Assistance

OUR HISTORY

Filo diretto was born as an assistance society

1987

Filo diretto Assicurazioni became an **Insurance Company**, authorized in all damage classes, except TPO (RCA)

1993

Filo diretto launched the first **Fire & Theft (CVT) car insurance** with assistance and sat system included

2000

2008

Nobis Assicurazioni was born in Turin from an innovative project in the Automotive sector

2010

Investimenti Industriali Group, a company shared by Andrea Agnelli, entered in Nobis

2014

IVASS authorised Nobis to work into **Car and Maritime Liability class (TPO)**

Intergea Finance

acquired
the majority
of Filo diretto
Assicurazioni's
shares

2016

 **NOBIS**
ASSICURAZIONI

2017
2018

Portfolio
acquisition
DARAG ITALY

2021

2019

 **NOBIS**
VITA



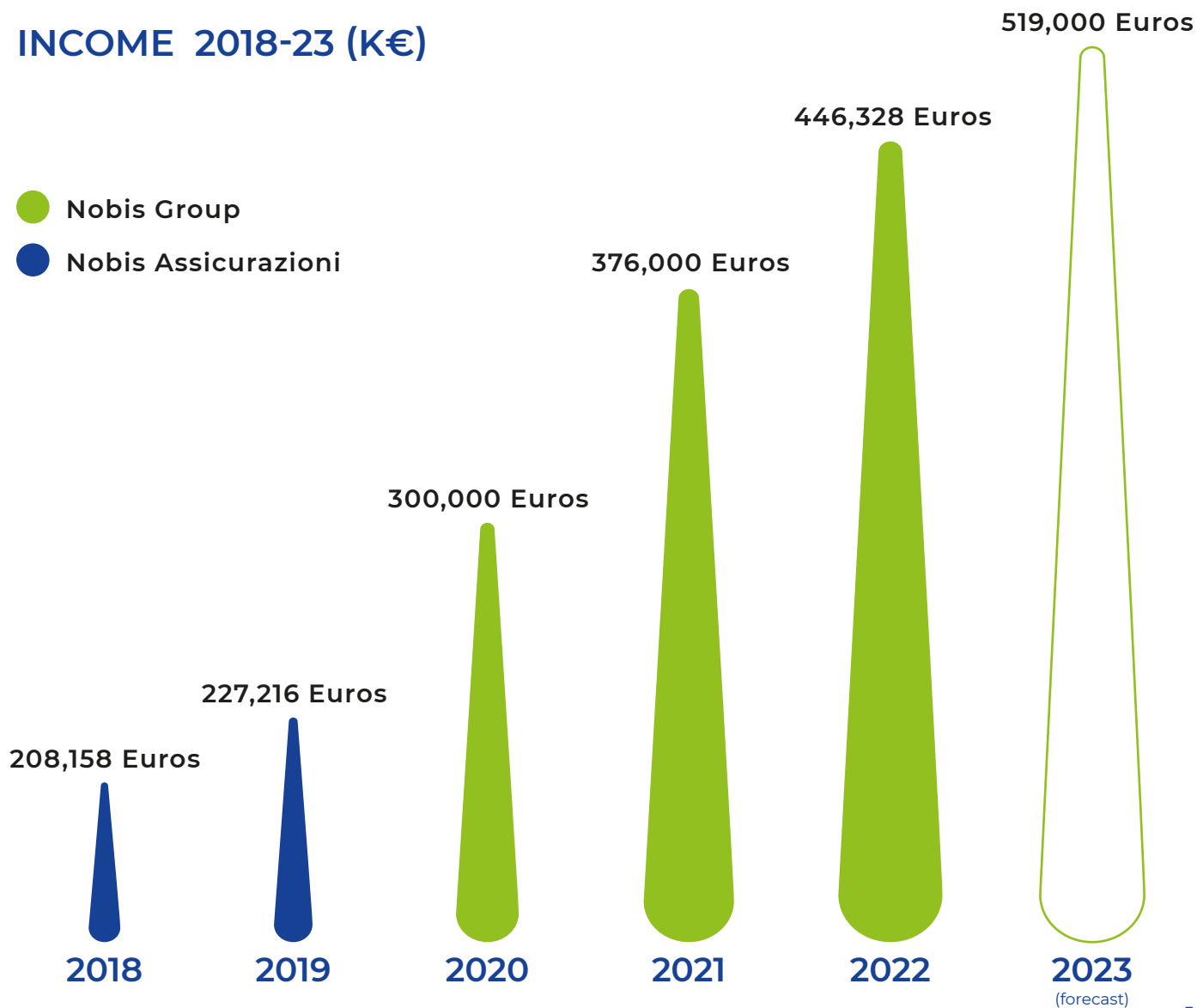
With Nobis Vita, the Group substantially expands its offer, providing customers and distribution channels with an **even more complete and innovative product portfolio**, thanks to solutions dedicated to the individual also in the areas of asset management, **pension**, and **welfare**, to satisfy customers'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

OUR EVOLUTION

INCOME 2018-23 (K€)

 Nobis Group

 Nobis Assicurazioni



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VALUES AND STRATEGIC *ASSETS*

OUR VALUES



Quick answers

24/7 Operations and Contact Center



Innovation

of product and service



Dynamicity

in our way of operating



Flexibility

in responding to customers' needs





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**.

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.

4.109

Assistance
health/travel

17.120

Assistance
car/home

157.258

Inbound
calls

30

Years of care
leadership

4 rings

Average
response time

36

Multilingual
operators



SERVICE PARTNER

NATIONAL AND INTERNATIONAL NETWORK

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



1.606 Craftsmen
(electricians, plumbers, etc.)

2.591 Doctors and
healthcare facilities

654 Foreign
suppliers

6.076 Body shops
and workshops

210 Countries

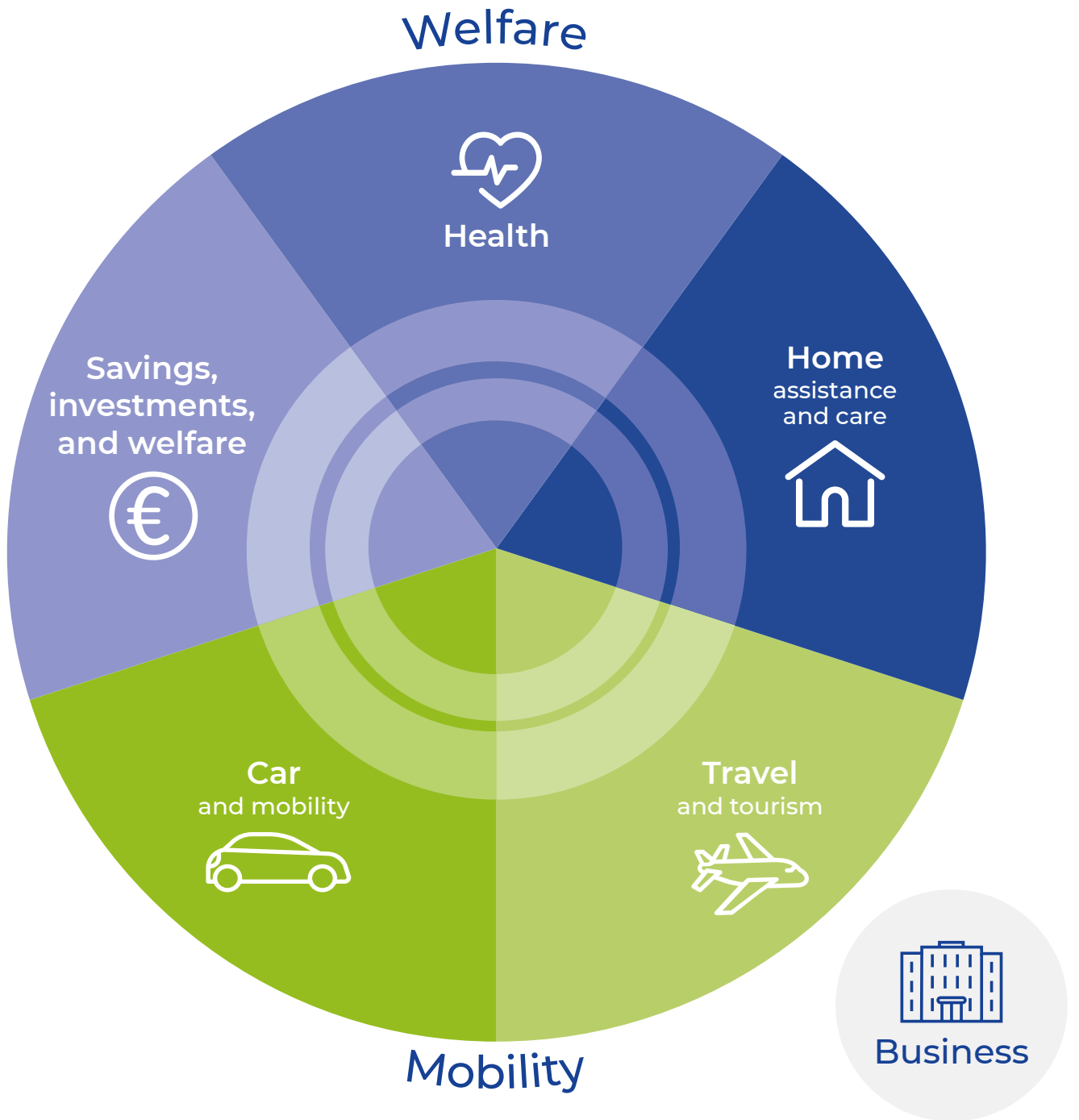
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PRODUCTS **AND DISTRIBUTION** **CHANNELS**

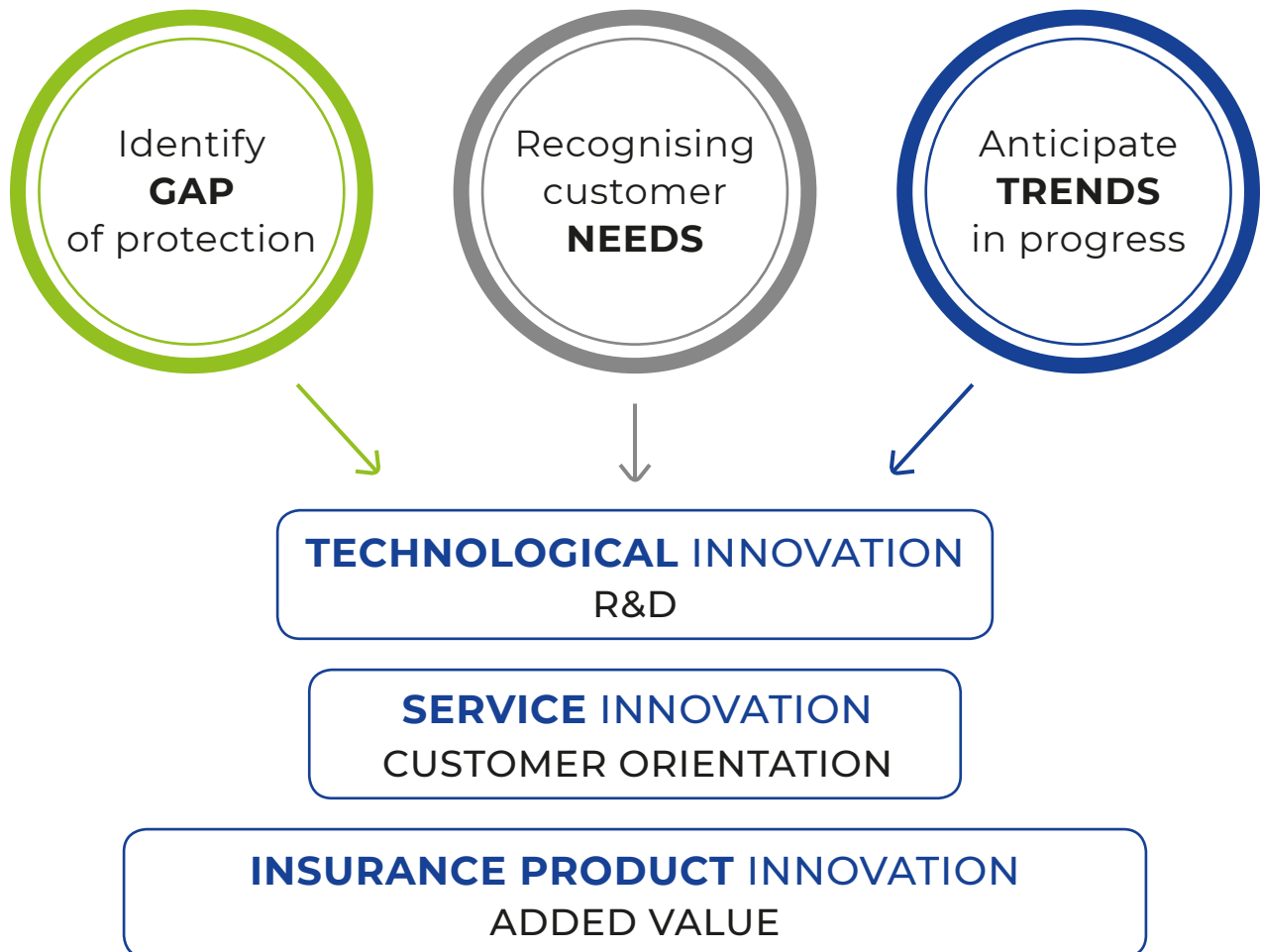
OFFER

Flexible and customized insurance products and services covering the need areas of travel and tourism, car and home, health and assistance, providing individuals, companies, and freelancers with **unique solutions in the areas of mobility and welfare**, with **protection for their business and assets**.

All Nobis Assicurazioni proposals are marketed through a network of selected partners in various distribution channels.



PROCESS OF INNOVATION



1987 Direct payment to 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 Healthcare Liability

2018 Nobis 1 DAY

2019 Professional third-party liability (Retailer, Lawyers)

2020 Covid-19 health and travel insurance, car rental protection, car purchase protection

2021 Vaccino Protetto, Green Change

2022 Green Mobility

NICHE PRODUCTS

Brand
strengthening

MASS PRODUCT

Sustainability + profitability for
the Company and intermediaries

DISTRIBUTION STRUCTURE

Nobis Assicurazioni works through a network of more than **700 partners** including multi-firm insurance agents and brokers throughout the territory, as well as having established relationships with leading **national and international brokers**.

The specialized insurance distribution channel is flanked by the Tourism Division, with around **2,000 tour operators** including Tour operators, travel agencies, and incentive houses, and the Automotive Division with around **1,000 collaborations** in the industry between car manufacturers, financial captives, and dealers.

**Territory and
Business division**



**INSURANCE
BROKERS**

**Tourism
division**



**TRAVEL AGENCIES
AND TOUR OPERATOR**

**Automotive
division**



**CAR MANUFACTURERS,
DEALERS AND
FINANCIAL CAPTIVE**

AUTOMOTIVE DIVISION

Nobis Assicurazioni is the first insurance company with its own Automotive Division. **A team dedicated to the sector, with specialised professionals** in technical-underwriting level, in claims management and in 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, by developing products capable of satisfying the customer's ever-changing mobility and safety needs and at the same time producing value for all operators, whether they are dealers, car manufacturers or financial captives.



Expertise

Specific know - how
in automotive industry



Immediate answers

Lean organisation, zero bureaucracy



Product innovation

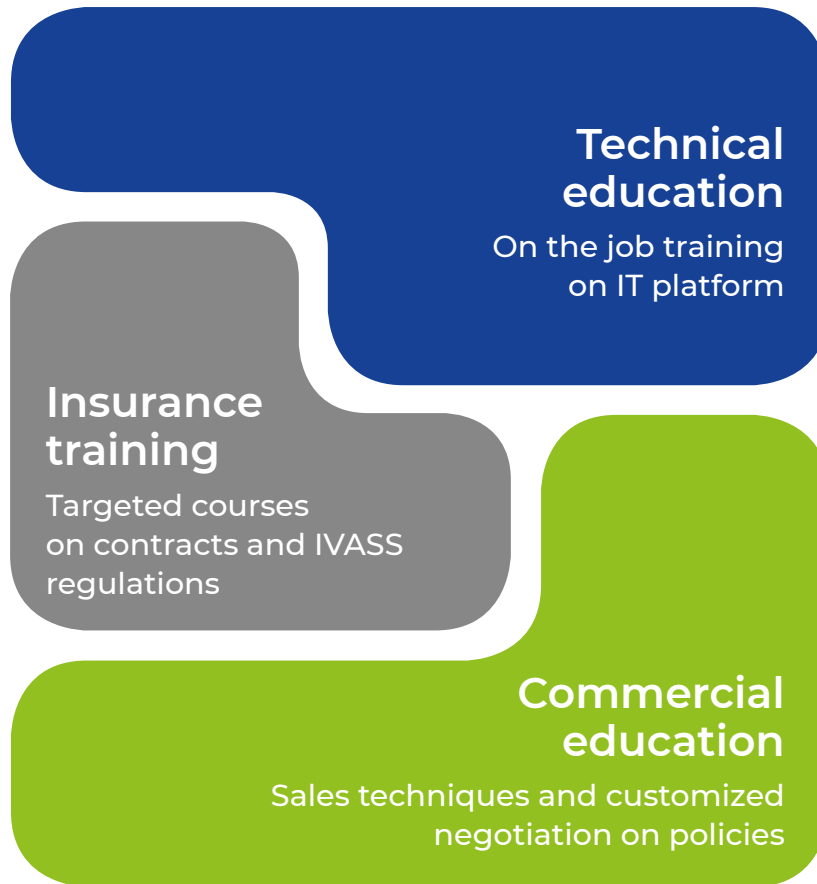
Unique solutions, tailor made

ORGANIZATIONAL STRUCTURE

The Automotive Division can count on a dedicated staff, made up of 35 people for:

- **Backoffice**
- **Market analysis**
- **Dedicated claims management**
- **Academy**
- **Compliance IVASS**
- **Technical management**
- **Call center**

THE ACADEMY



GEA ASSICURAZIONI, THE AUTOMOTIVE AGENCY

The sole agency of Nobis Assicurazioni was born in Borgaro Torinese in 2009 and is the first and only agency in Italy dedicated exclusively to the car distribution network with **specific know-how** and a **team dedicated** to dealer service.



PARTNER

396 dealers of which 21 TOP **12** agencies/brokers

KPIs

Opening mandates **72 hours**

Opening claims **21 hours**

Practice management **48 hours**

Immediate responses **within 24h**

CALL CENTER RENEWALS

Consolidated activity dealt in house of cross and up selling, with dedicated and specialized team:

- Redemption **RCA 85,1%**
- Redemption **CVT 34,8%**
- Redemption **CVT in UP-SELL 42,7%**

THE TOURISM DIVISION

Nobis 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 able to meet their specific needs:** from travel policies, to Third Party Liability coverage, to insurance replacing the guarantee fund for tourism, to the **new policies and guarantees for specific protection in case of Covid-19 pandemic.**



NOBIS

ASSISTANCE

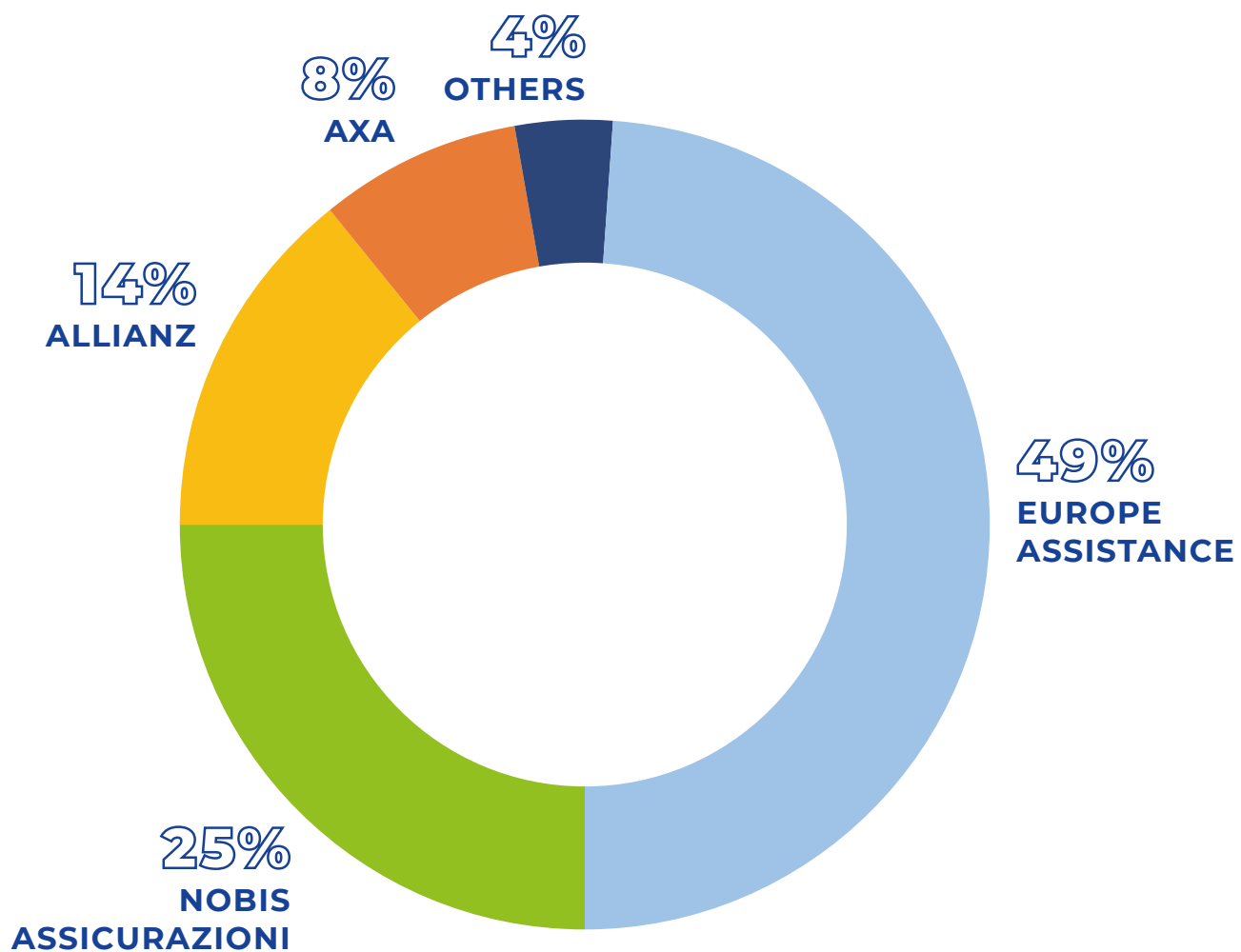


GROSS 2022 PREMIUM 22 MARKET SHARE



TOURISM SECTOR

28.146.340€



QUALITY, A COSTANT COMMITMENT



Nobis Assicurazioni offers insurance solutions and personal assistance services in the areas of **tourism, car, home, health and business**, working every day with a single goal: **the 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.



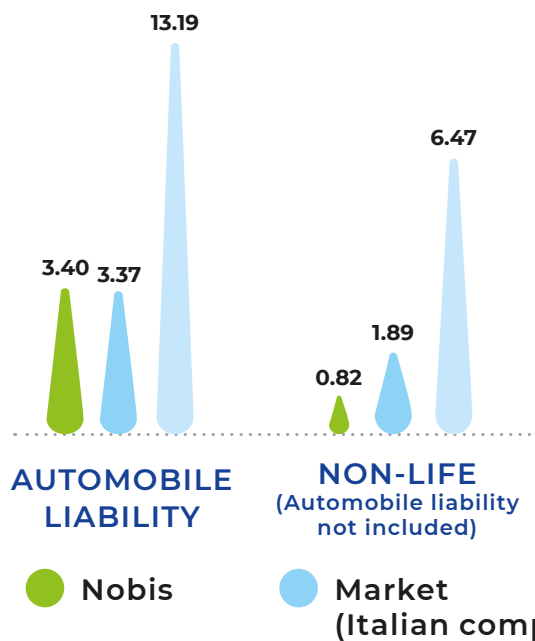


PURPOSE: CUSTOMER SATISFACTION

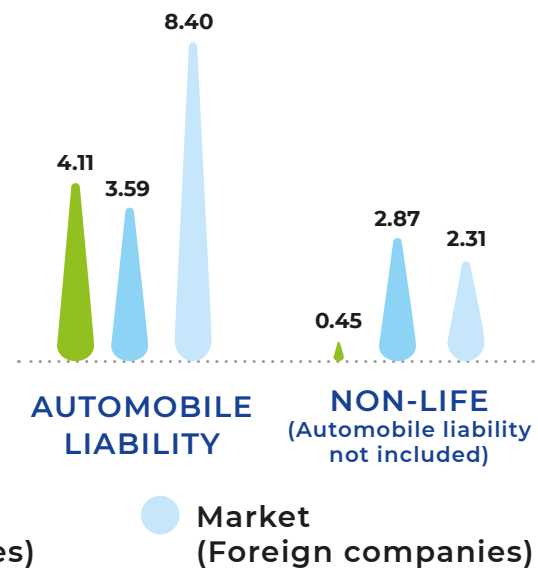
Customers and their satisfaction are at the center of Nobis's philosophy.

To do so, we constantly pay attention to a situation of need and we are always able to assist the customer and devote our utmost interest so as never to leave them alone. It is no coincidence that Nobis is well below the average number of complaints for each type of classification.

CLAIMS FOR MM € OF TURNOVER



CLAIMS FOR 10,000 CONTRACTS



Source: IVASS, data on Claims - 1st September 2022

"CON NOBIS" APP

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

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

Further efficiency in providing customer assistance on the move.



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