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THE COMPANY



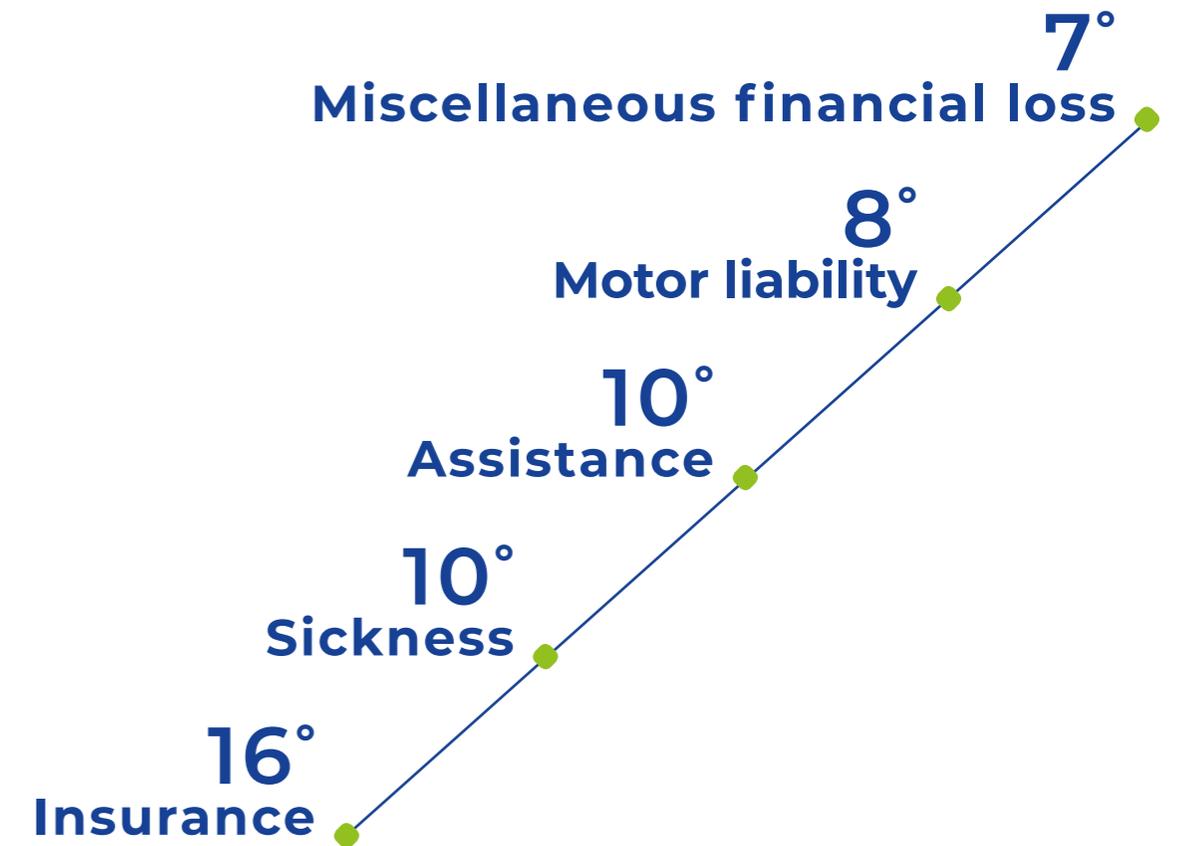
Nobis Assicurazioni is the insurance company which can boast **thirty years of experience in assistance and a specific know-how in the automotive sector.**

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.**



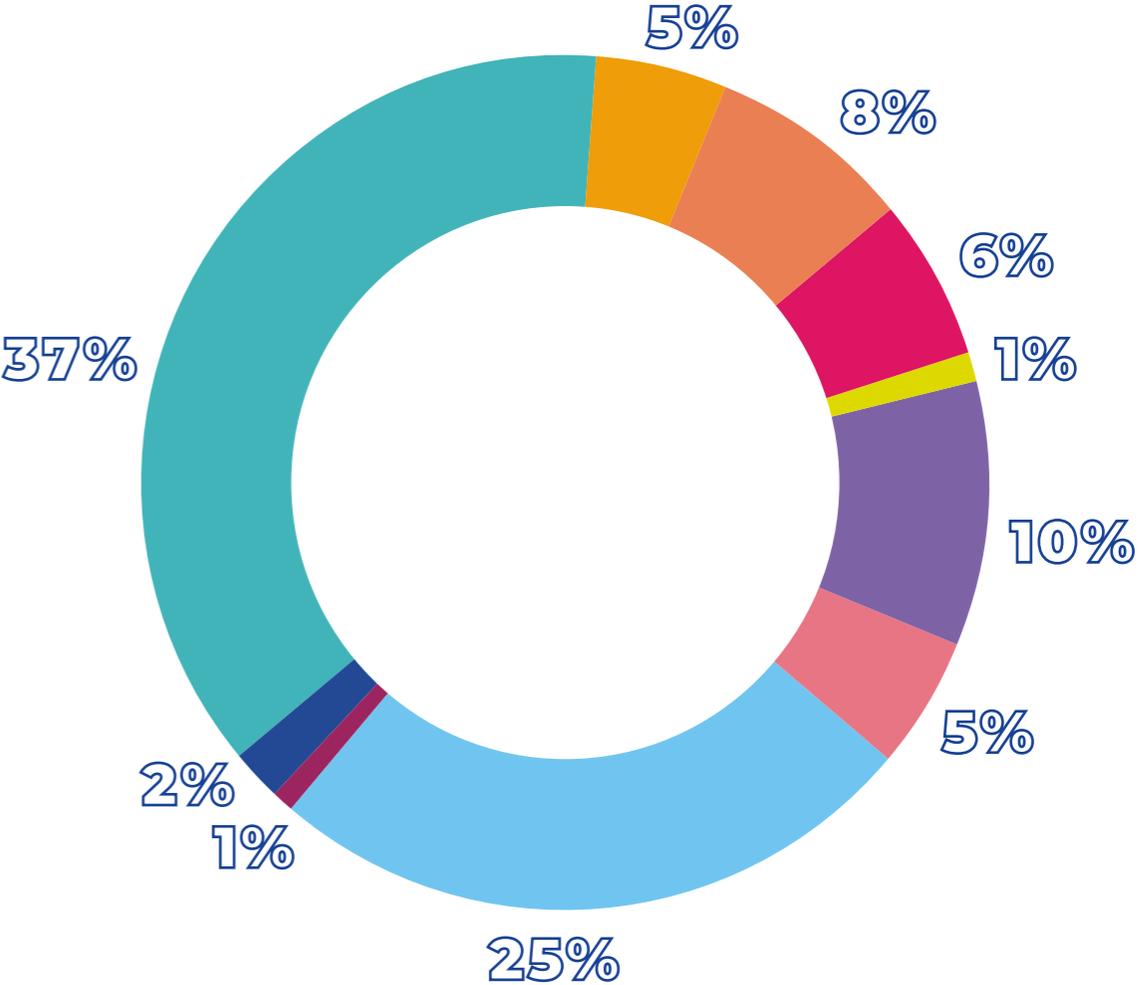
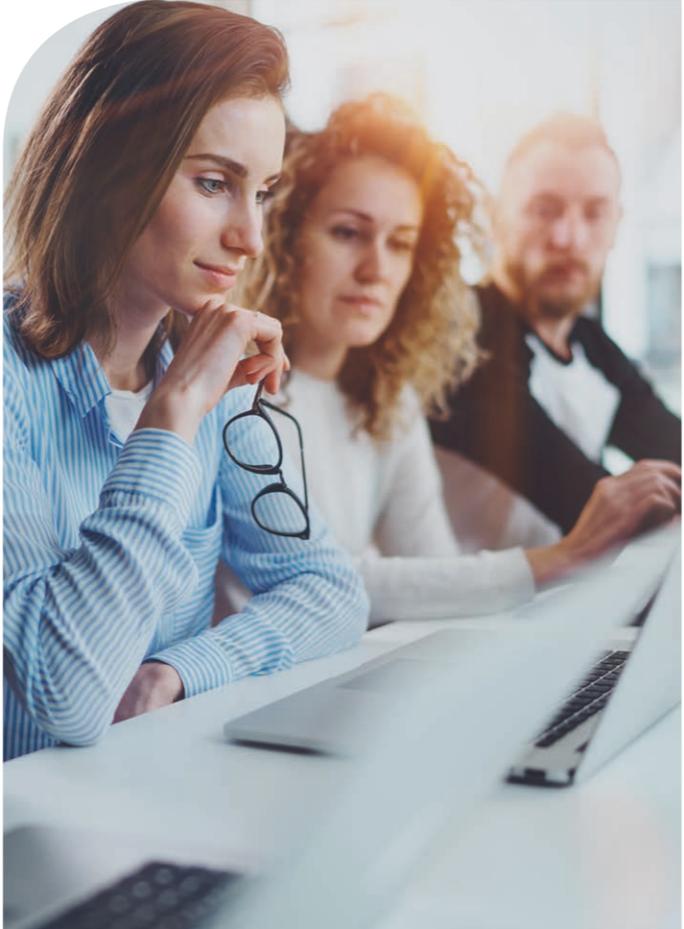
Source: ANIA premi del lavoro diretto italiano 2022. Ed. 2023

2023 KEY FIGURES

330 PEOPLE

520 MIL. EURO TOTAL PREMIUMS

415 MIL. EURO NON-LIFE BUSINESS



- Motor liability (T.P.O)
- Accident
- Sickness
- Land vehicle
- Other damage to property
- Fire and natural forces
- General T.P.L.
- 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

NOBIS
VITA

Portfolio acquisition **DARAG ITALY**

2021

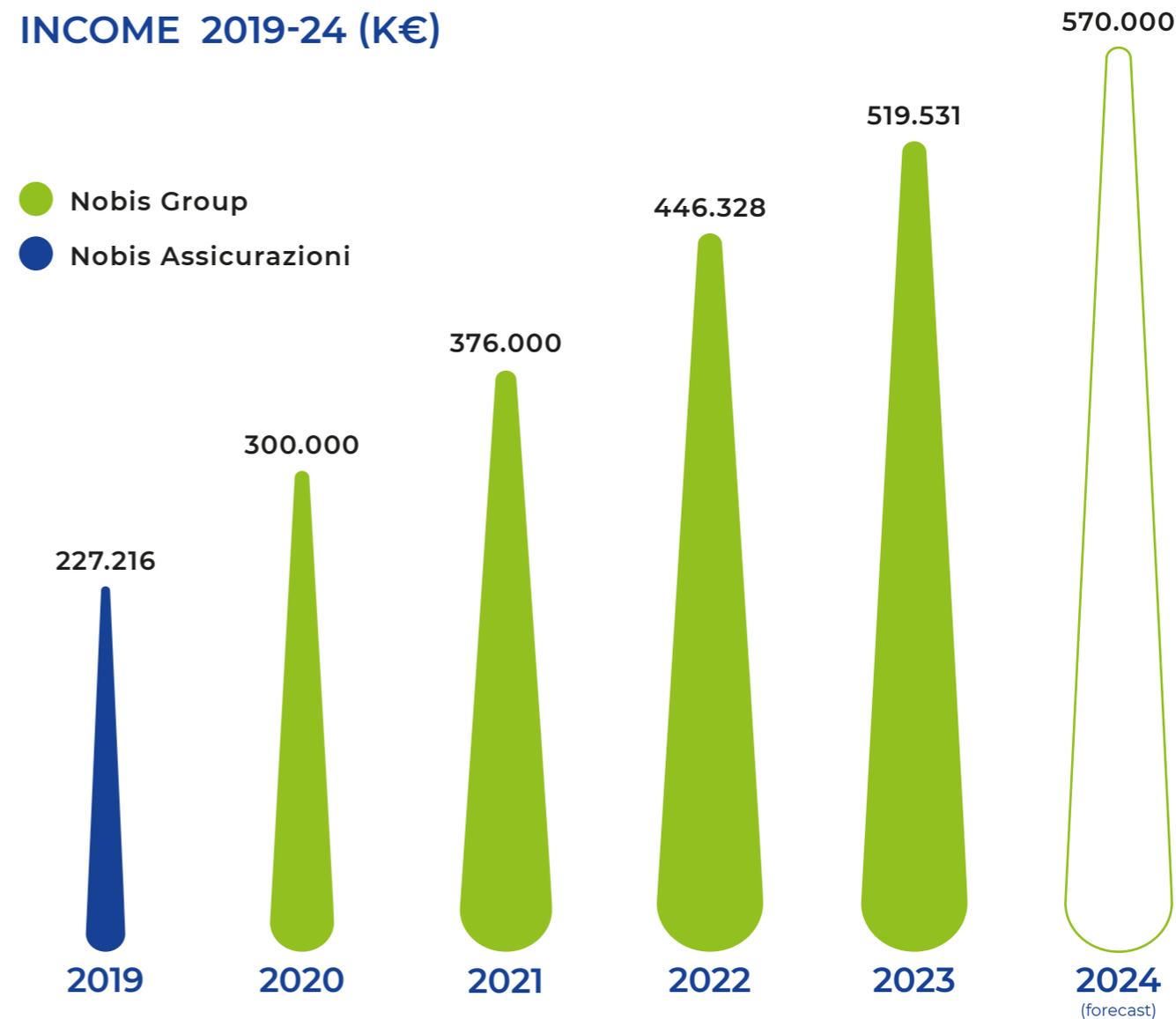
2019



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 2019-24 (K€)



A large, solid green shape on the right side of the page, featuring a rounded top-left corner and a thin blue line that follows its inner boundary.

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 CENTER

24 hours a day, 365 days a year, the Operation Center 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 Center is supported by the **Medical Service**, which is **always available** to provide immediate responses to medical cases and ongoing medical advice by telephone.

3.316
Assistance
health/travel

20.749
Assistance
car/home

145.575
Inbound
calls

30
Years of care
leadership

4 rings
Average
response time

30
Multilingual
operators

SERVICE PARTNER

NATIONAL AND INTERNATIONAL NETWORK

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

1.828 Craftsmen
(electricians, plumbers, etc.)

2.400 Doctors and
healthcare facilities

691 Foreign
suppliers

2.388 Body shops
and workshops

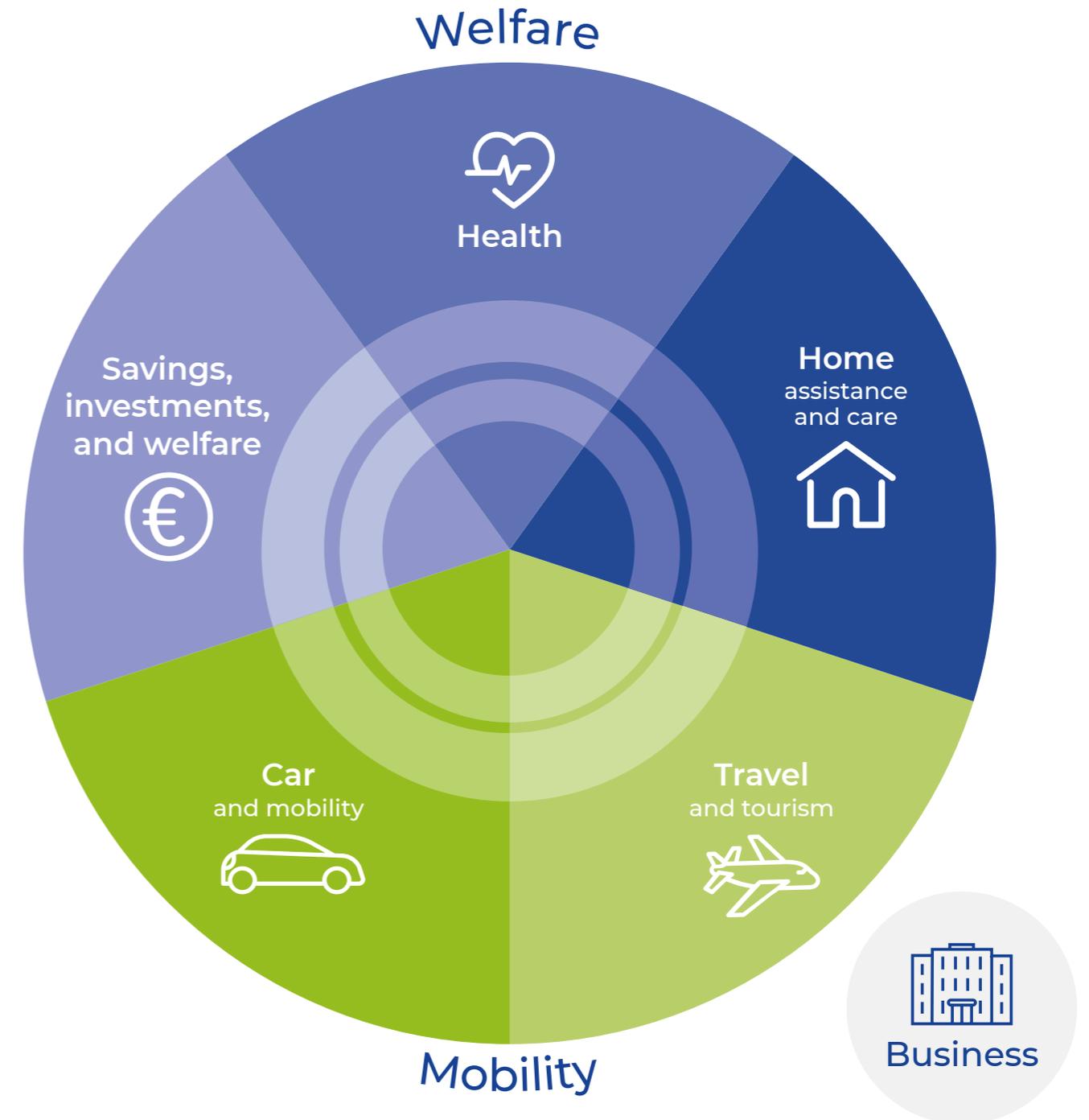
225 Countries and region

PRODUCTS
AND DISTRIBUTION
CHANNELS

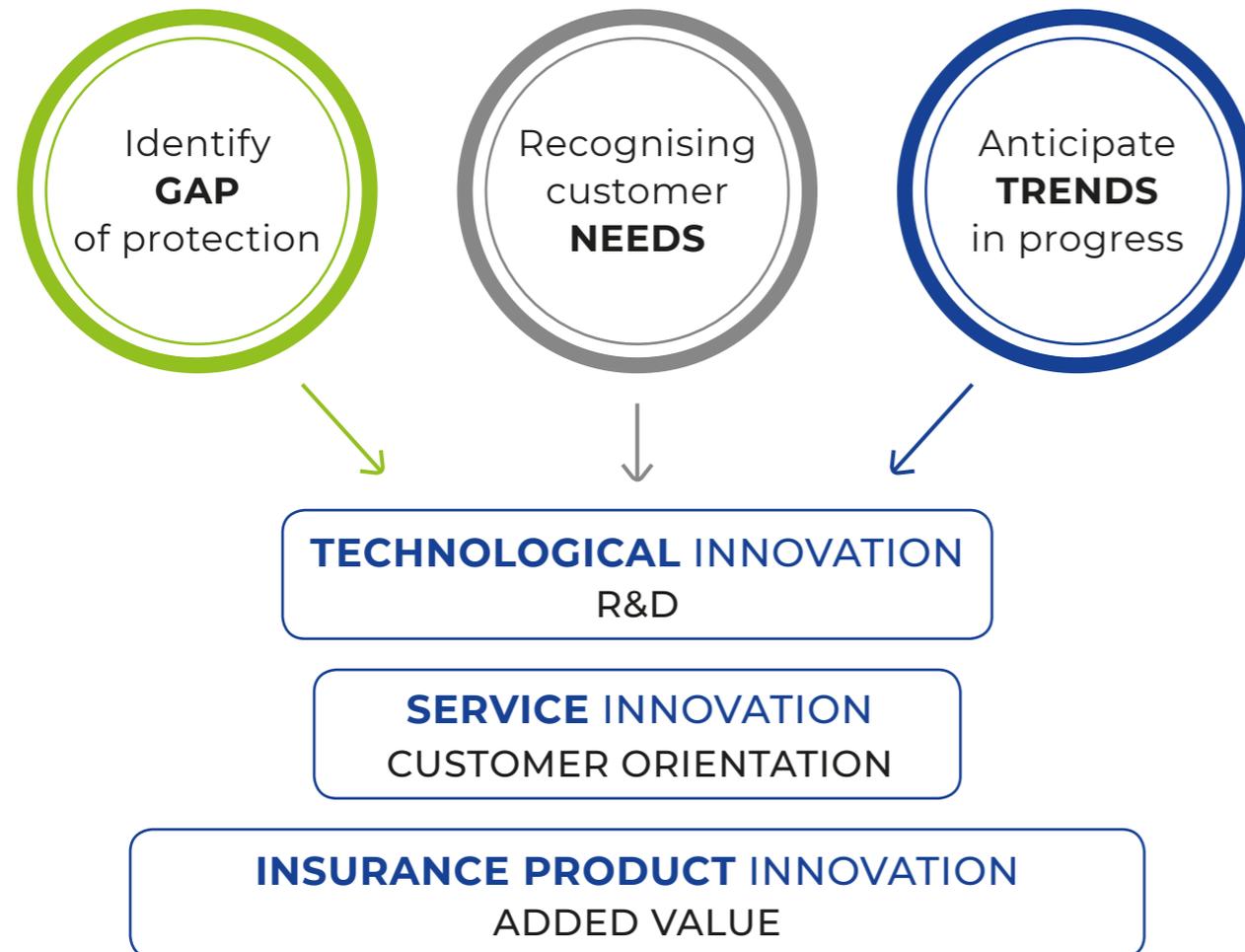
OFFER

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)
- 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** Green Change
- 2022** Green Mobility
- 2023** Individual Pension Plan

NICHE PRODUCTS
Brand strengthening

MASS PRODUCT
Sustainability + profitability for the Company and intermediaries

DISTRIBUTION STRUCTURE

Nobis Assicurazioni works through a network of more than **600 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 travel 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 OPERATORS

Automotive
division



CAR MANUFACTURERS,
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 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**.



KPIs

Opening mandates **72 hours**

Opening claims **21 hours**

Practice management **48 hours**

Immediate responses **within 24h**

TEAM SPECIALIZING IN RENEWALS ACTIVITIES

Consolidated activity dealt in house of cross and up selling, with dedicated and specialized team in third party, fire and theft Motor insurance products.

THE TOURISM DIVISION

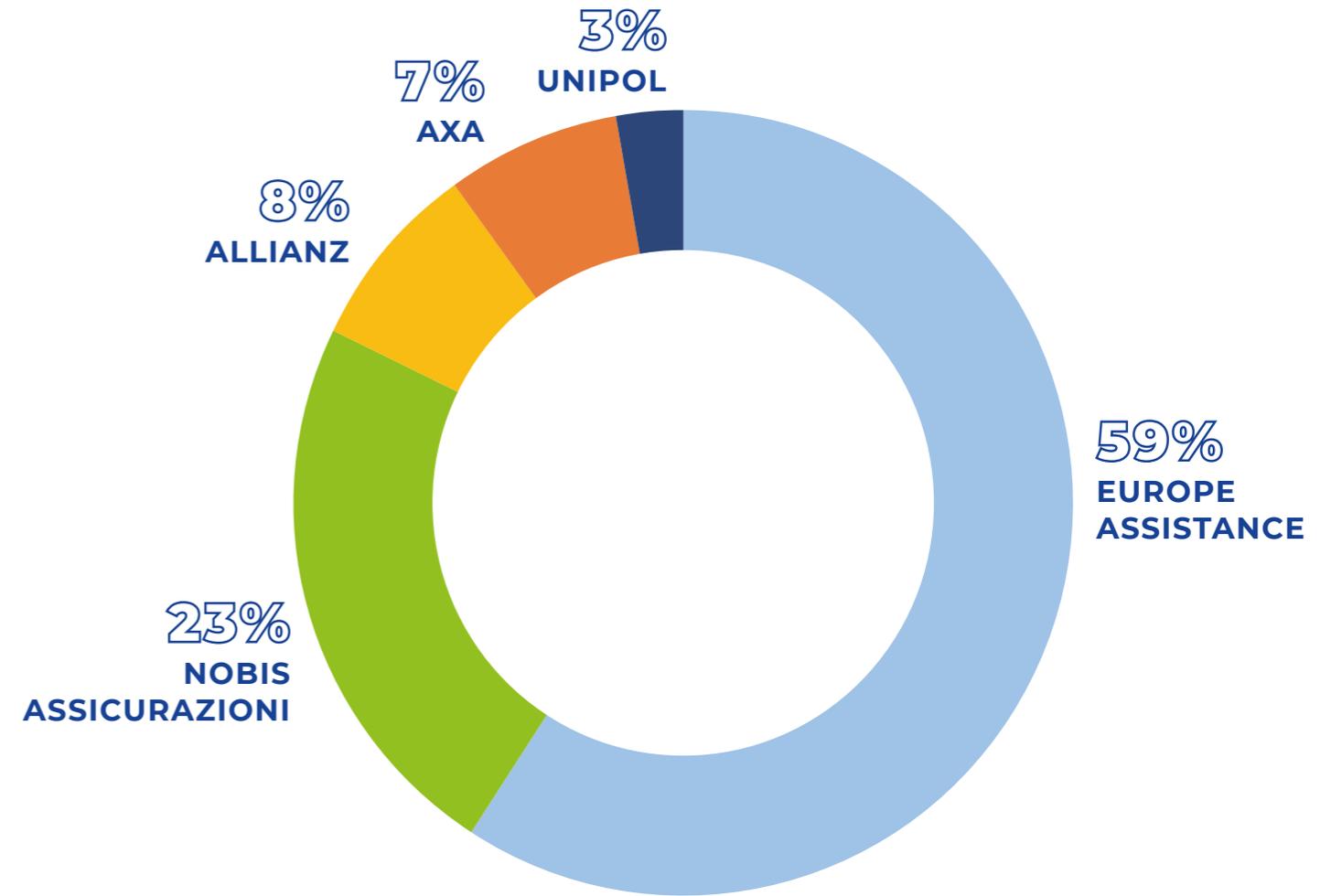
Nobis Assistance is the brand with which Nobis operates in the Travel Insurance sector to offer its customers, including well-known tour operators and over 3,000 travel agencies and incentive houses, **a dedicated and exclusive channel able to meet their specific needs:** travel insurance products, Third Party Liability coverages and insurance replacing the guarantee fund for tourism.



2023
**GROSS
PREMIUM
MARKET
SHARE**

TOURISM SECTOR

36.006.376€



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, one of the world's leading certification bodies, back in 1999.

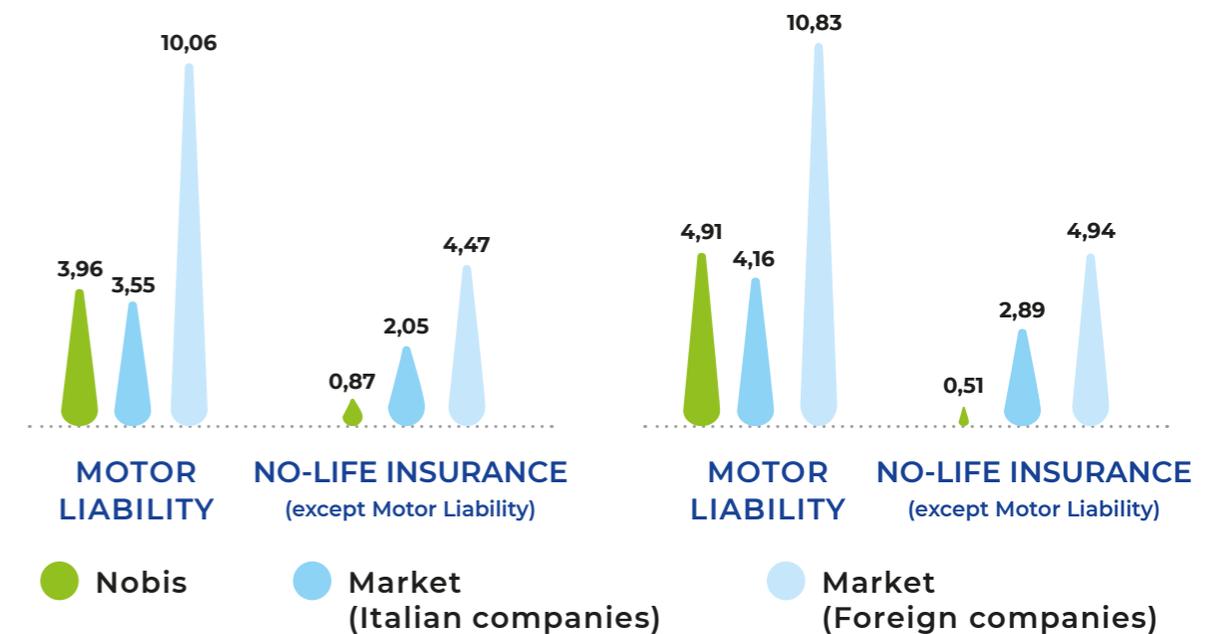


PURPOSE: CUSTOMER SATISFACTION

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 customers 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



Source: IVASS, data on Claims - 1st semester 2023

"NOBIS CON TE" APP

NOBIS CON TE is the new app dedicated to non-life customers of **Nobis Assicurazioni** which collects and allows access to all the policies subscribed with the details of the insurance coverage and the related information sets and furthermore the situation of the premiums paid or to be paid.

For each policy it is possible to view the contact details of the insurance intermediary and contact him for any need. With the same simplicity and speed, it is possible to report or flow any claims and view their progress.

Assistance is always just an app away and can be used by video call 24 hours a day, 7 days a week.



ALL THE ANSWERS AT YOUR FINGERTIPS



INTERMEDIARY DATA ALWAYS AVAILABLE



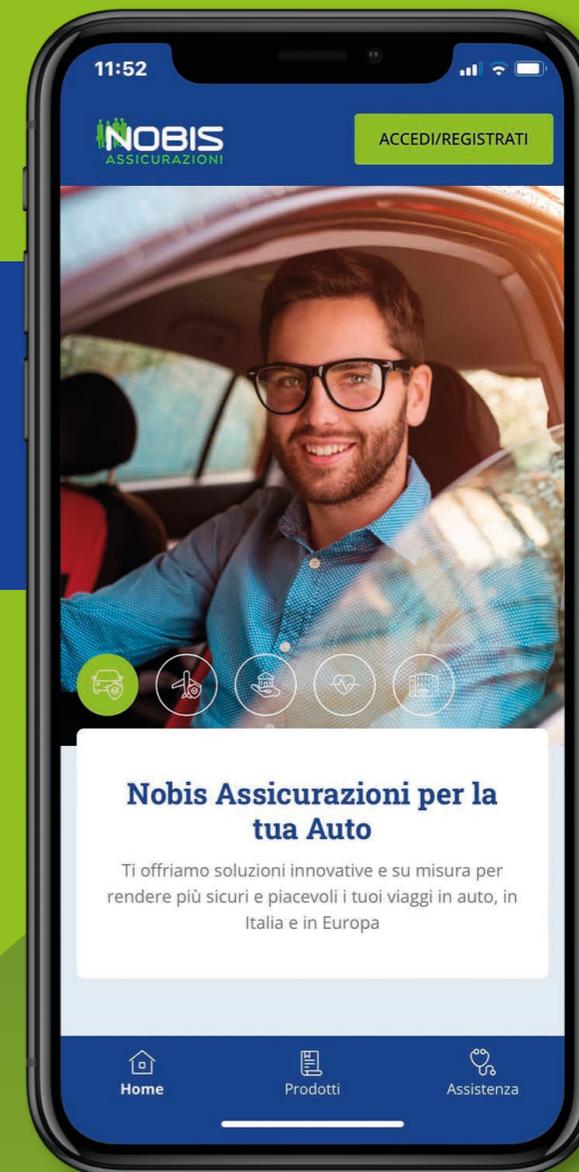
A SIMPLE SPACE TO MANAGE CLAIMS



REAL-TIME ASSISTANCE, 24 HOURS A DAY

NOBIS CON TE

*To take Nobis
always with you*



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