

### IDENTITY

UniSalute, set up in 1995, is the Unipol Group Company that supplies broad categories of workers with a **healthcare assistance service to supplement the national healthcare system.** UniSalute's strategy is defined with a view to specialisation and integration in the management and provision of treatment services through the careful **selection of approved healthcare facilities** and the direct, internal

management of the booking processes, provision of the service and claims settlement, which allow effective control of costs and of the quality of the service provided.

A large part of the portfolio consists of collective policies, whose contracting parties are the companies that pay the healthcare coverage in the collective bargaining framework, both industry-wide and corporate (large Italian and international industrial companies, banks and Member Organisations).

Over time, in addition to collective policies, UniSalute, the first in Italy, developed a range of individual policies that can be purchased on-line for the entire family, with considerable savings on the costs of services, especially for coverage of new requirements relating to the lack of self-sufficiency and assistance for vulnerable people.

Policyholders are guaranteed extremely quick access to the best healthcare facilities in Italy and abroad including hospitals, nursing homes, health centres, diagnostic and physiotherapy centres, dental and psychotherapy practices, care assistants, including home care. UniSalute has its own multi-specialty Medical Centre in Bologna and operates through thousands of approved healthcare facilities throughout Italy.

596  
Employees

75%  
Percentage of female employees

€301m

Direct premium income (+11.3% over 2014)

5.3m

of policyholders



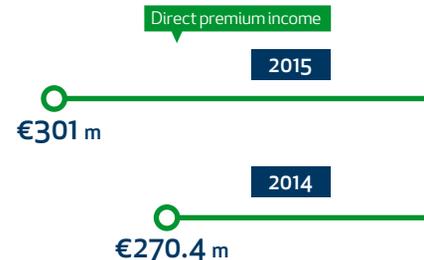
For the second year in a row, UniSalute awarded as a valued company for Health class - Milano Finanza Insurance & Previdenza Awards 2015

9 out of 10

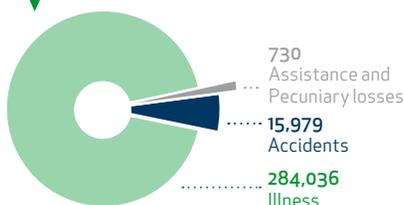
customers recommend the approved healthcare facility in which they were treated

### ECONOMIC REPORT

In 2015, UniSalute recorded net profit of €36.6m, and premiums of €301m, up 11.3% compared to 2014, further developing collective forms of coverage, with a risk underwriting policy that focuses on the sustainability of long-term profitability. In the most innovative market area, relating to long-term care, premiums totalled €10.1m.



Direct premium income Amounts in €k



Source: Directorate-General

Total premiums  
300,745  
€k

81.8%  
Combined ratio

Percentage of employees under 40 **65%**

2015 **59%** Percentage of part-time employees

**44%**

Percentage of female managers

**28**

Average hours of training provided for officers

**15%**

Percentage of employees under 30

## SOCIAL REPORT

Company investments in training totalled **€207,378**, for a total of 7,917 man-hours used, with an average of 13 hours per capita. The participants by educational area are concentrated in regulatory and procedural and managerial training, as a consequence of the constant updating of technical and mandatory knowledge, needed for the performance of daily activities.

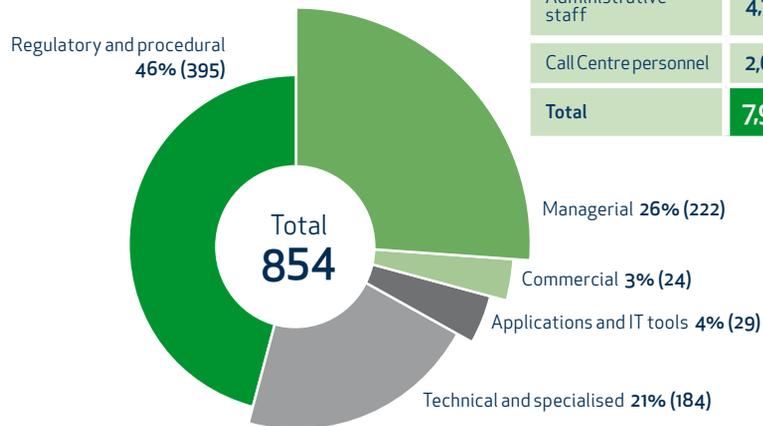
## Employees

Category: Men and Women



Source: Directorate-General for Human Resources and Organisation

Number of participants by type



Source: Directorate-General for Human Resources and Organisation

Training by job-level category (man-hours)

Job-level category	Total hours	Average per capita hours
Senior Executives	31	16
Officers	477	28
Administrative staff	4,762	21
Call Centre personnel	2,647	7
<b>Total</b>	<b>7,917</b>	<b>13</b>

## Customers

**29** Funds

**17,311** policies

**2.5**

**55** million

**4.3** million

**+38%**

**5.6** million

In 2015, UniSalute managed healthcare coverage of 29 industry National Healthcare Funds

Total non-MV TPL class policies of which 13,114 individual customers, 4,197 corporate customers

Average days to receive a confirmation of booking at approved healthcare facilities

Number of pages viewed of the [www.unisalute.it](http://www.unisalute.it) website

Number of views of statement pages via the web (web + mobile: 5 million)

Increase in booking requests via the website

Number of automatic communications sent via email and sms

### Supplementary healthcare solutions

UniSalute offers innovative and personalised solutions, supplemented by a wide range of flexible services designed to best meet the various needs: those of the individual patient, of Companies, Institutions, Supplementary Healthcare Funds and Professional and Company Funds. The healthcare plans are put together with a big focus on service and with the utmost attention on the market requirements in order to ensure an integrated offer of healthcare services that have a real and visible impact on daily life. In addition to hospital admissions, they provide for specialist examinations and diagnostic tests such as dental coverage, assistance and services for lack of self-sufficiency, including at home.

The year 2015 was characterised by two significant initiatives:

- the continuation of the partnership with **Faremutua**, the mutual aid company that operates at regional level and which counts Coop Alleanza 3.0, Coop Reno, LegaCoop Emilia Romagna and its regional organisations among its founding members;
- the development of projects to expand services for the **management of a lack of self-sufficiency** and in home care in general.

The offer for Faremutua partners involves three dedicated healthcare plans, with different costs and levels of health and social coverage, which can be subscribed directly at associates' contact points and paid at the cash register of normal sales point. A feature of the project is the accessibility to supplementary healthcare through other channels, by using the area basin as the aggregation criterion. Special attention must be focused on persons dealing with chronic illnesses and problems involving a lack of self-sufficiency, and generally those with less protection such as freelance workers, temporary workers or those who have left employment and housewives. At 31 December 2015, the number of associated policyholders of Faremutua totalled 904.

In order to manage the personalised assistance service in the event of a lack of self-sufficiency, UniSalute employs its own specialised in-house professionals, including Doctors, Case Managers and its Operations Headquarters, which can be accessed 24/7, 365 days a year, by calling a freephone number. The service makes provision for social and health consultancy, an accurate assessment of the needs of the customer and definition of a Personalised Assistance Plan with the organisation and provision of assistance, including at home, through UniSalute network of specialised operators. In order to provide the service, UniSalute has established partnerships with specialised operators in home care: carers, doctors, geriatricians, nurses, physiotherapists, distributed throughout Italy and capable of offering the highest quality of home services.

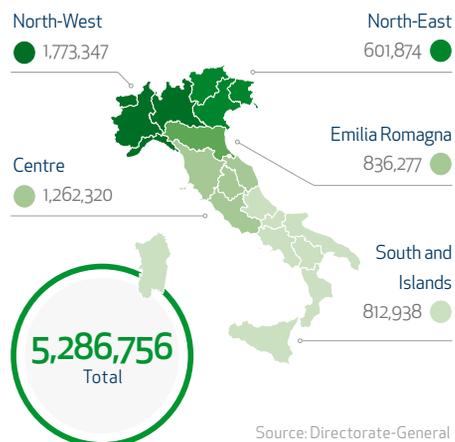
In addition, at the Jubilee of Mercy, in support of UnipolSai, UniSalute offered a healthcare assistance policy for foreigner pilgrims that reach Rome. Jubilee Daily Assistance at a daily cost of €5 offers foreigners the reimbursement of healthcare expenses for hospital admissions, visits or diagnostic tests at the best healthcare facilities approved by UniSalute.

### The network of approved UniSalute healthcare facilities

There are more than 41,000 **approved facilities**, subdivided into 2,697 nursing homes, health centres and physiotherapy centres, 5,454 dental centres, 2,085 psychotherapy centres, 30,916 home care operators and 39 thermal facilities. Abroad, through international agreements, UniSalute customers have access to 8,598 facilities. UniSalute manages the service with its approved facilities, predominantly through a **dedicated web application which speeds up claims settlement procedures** thanks to the rapid sharing of information on the services offered by the facility, the tariffs agreed with UniSalute and booking management.

The year 2015 also saw the launch of the network of approved thermal facilities through which the collective Healthcare Plans were enriched with new guarantees, such as support for new mothers, which makes it possible to provide special post-pregnancy treatments. The initiative was hugely successful and around 2,000 vouchers were issued for discounted access to spas in just under one month.

UniSalute policyholders by geographic area



### Multi-channel services

Thanks to access to all channels, internet, mobile and operations headquarters, UniSalute offers its customers a comprehensive advisory service for all their needs (bookings, information, data updates, reimbursements, services, medical consultancy) with the utmost promptness, transparency and convenience.

The **customer assistance strategy aimed at innovation and integration of means of communication** is appreciated by customers who have had at least one claim with the company: the results of the Customer Satisfaction Survey show that customers recognise and reward the quality of the facilities, the simplicity and proximity of the assistance services.

In 2015, over 173,000 questionnaires were sent to gather customer feedback following the provision of dental services, with a response rate of 26.4. On a scale of 1 to 5, the customer opinions resulting from the questionnaires showed an overall average score of 4.40.

## Complaint management

In 2015, the customer service managed more than 2 million phone calls. Contacts, including web-based (55 million pages viewed) and mobile (55 thousand downloads) involved the management of 4,247 formal requests for information and assistance, 93% relating to claims and 6% of a commercial nature.

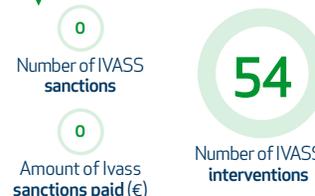
In 2015, 1,646 complaints were addressed to the company UniSalute, relating essentially to the Claims area. The complaint response time conforms to the legal requirements: the number of days taken to handle and provide a fully detailed response to the customer was 35, with respect to the legal limit of 45. The impact of the number of complaints on the number of claims reported was 0.06%. The number of Ivass interventions fell by 14% compared to 2014. No interventions translated to a sanction.

## Complaint management



Source: Directorate-General

## IVASS Interventions and sanctions paid



Source: Directorate-General

## Settlement performance

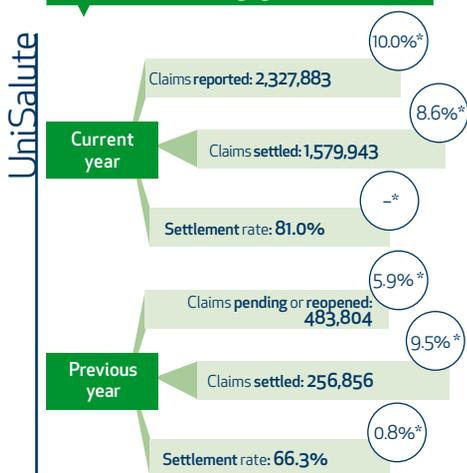
UniSalute's settlement services structure is composed of 360 call centre operators dedicated to settlement services, 43 claims handlers, 15 doctor employees and 28 units responsible for the different staff services, operational coordination and planning and monitoring. In 2015, UniSalute's services fully incorporated the settlement of UnipolSai's health claims and the volumes of settlement services continued to grow (+12.8%).

## Breakdown of complaints by area

	No.	% impact
Claims	1,522	92%
Legal	6	0%
Administrative	42	3%
Commercial	12	1%
Industrial	0	0%
Information Systems	63	4%
Other	1	0%
<b>Total</b>	<b>1,646</b>	<b>100%</b>

Source: Directorate-General

## Non-Life claims-handling figures



\*change compared to the previous year  
Source: Directorate-General

## Sales network

For UnipolSai agents that place the individual Healthcare Plans of UniSalute, all IT systems are available for the management of claims and the Group's communication tools. Agents can quickly send UniSalute customer reimbursement requests by attaching the necessary documentation, consult claims involving reimbursements relating to the customers of their agency and consult the network of UniSalute approved healthcare facilities.

## Community

In 2015, €448k was provided in contributions to the Community. The initiatives include:

- the collaboration with "Fondazione Nilde Iotti" which promotes research, study and training on gender representation, the development of democracy;
- support for the "Crescere Insieme al Sant'Anna" Foundation for the new BREAST UNIT department of the Città della Scienza e della Salute di Torino. In particular, the donation was used to set up two study grants for young people specialising in gynaecology and obstetrics and for clinical trials;
- support for various medical conventions and engagements dedicated to company welfare and the prospects of supplementary regional healthcare.

UniSalute continued to use the "bike couriers" service to deliver material in the Bologna area throughout 2015. Small packs, therefore Christmas presents, were delivered on two wheels. A eco-sustainable choice to protect the environment which, in 2015, involved 1,146 less kilometres covered by motorised vehicles, with a reduction of 272 kg in CO<sub>2</sub> emissions into the air.