

Exceeding insurance boundaries to be a better insurer

Unipol's approach to innovation with some examples

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Unipol
GRUPPO

The key forces that impact the Italian insurance market

Snapshot of the Italian insurance market

Italian insurance market

Decreasing Life business profitability in a «zero interest» context

Decreasing Motor technical profitability (CoR₁₆ ~98%, +10 p.p. vs. 2013)

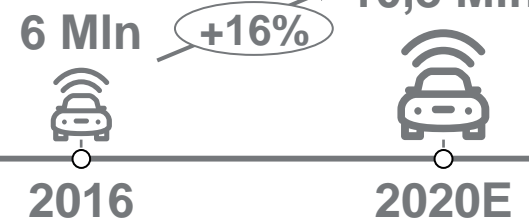
Physical channels leading with a growing supporting role of direct channels



Key trends of the Italian insurance market

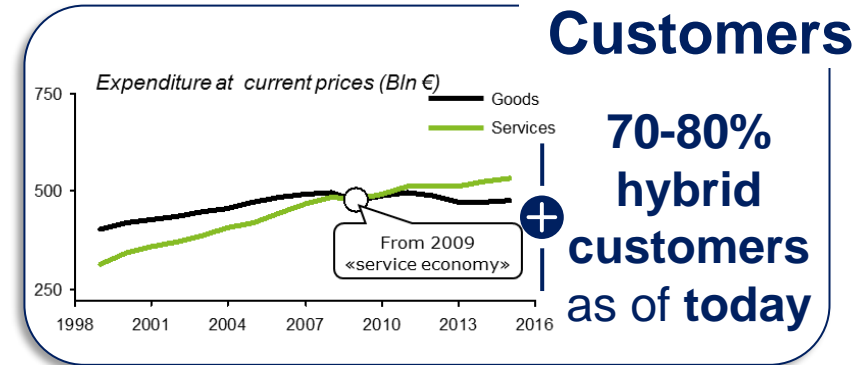
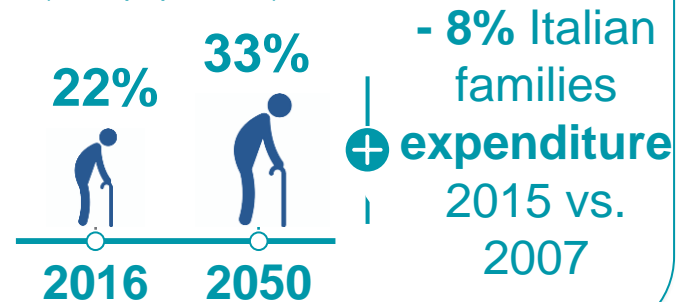
Technology

Number of insurance black boxes in Italy (mln)



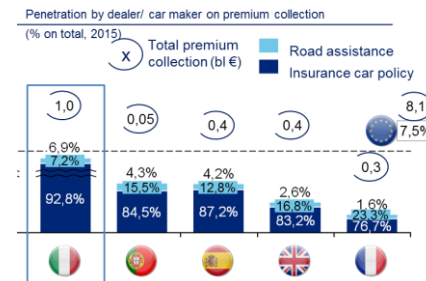
Demography & economy

Italian population > 65y.o. (% of population)



Competitive landscape

~7% penetration by dealer/ car maker

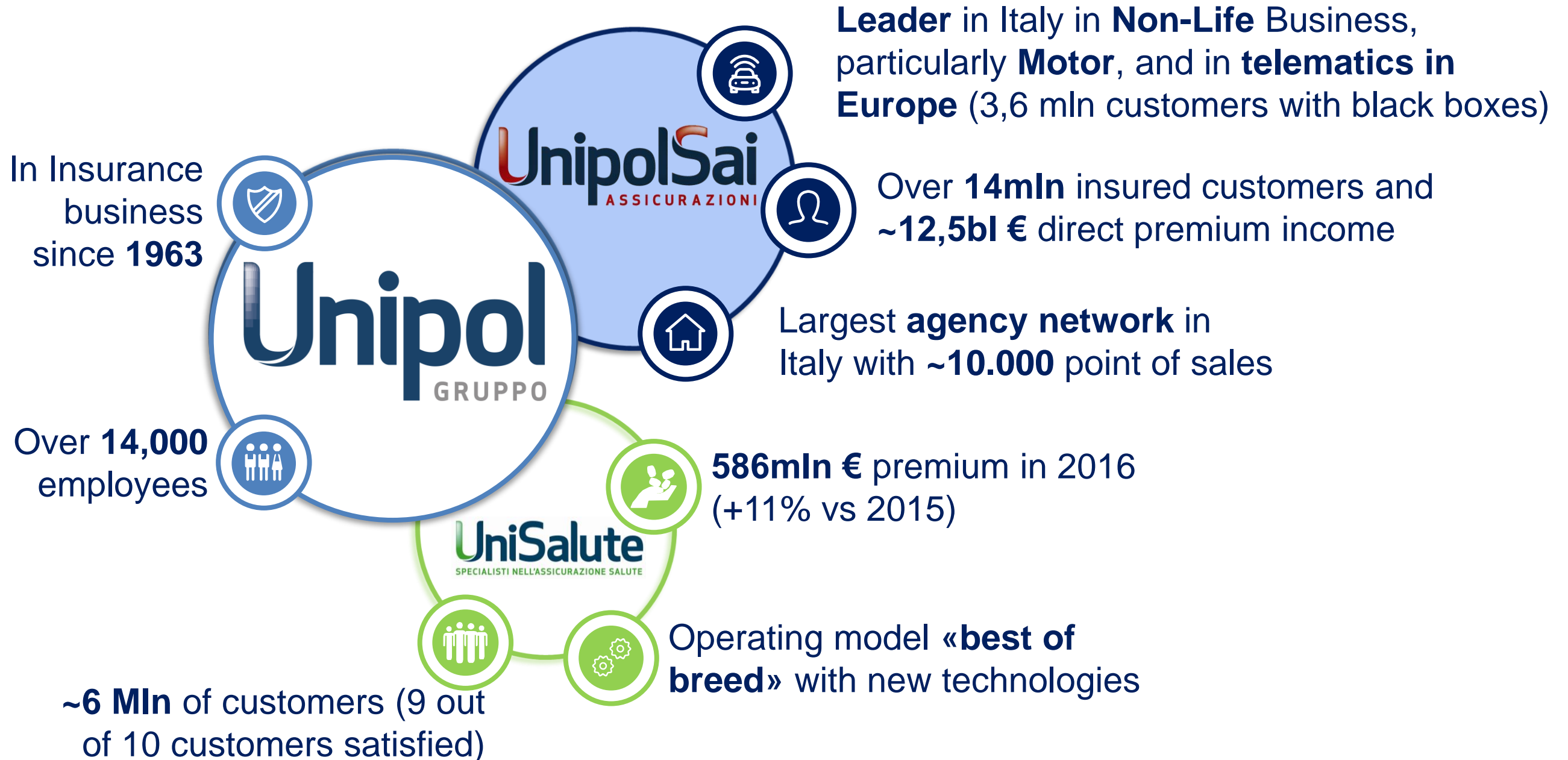


Government & Regulatory

more than 53% unsatisfied of welfare and health public services

Unipol Group and UnipolSai

Key players with distinctive assets in the Italian insurance market



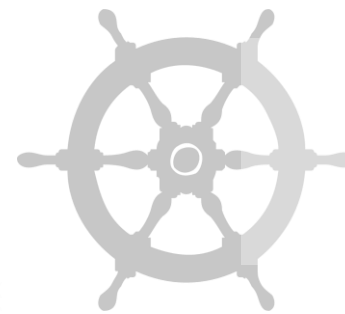
Unipol approach to Innovation

A strategy focused on core insurance business to face current trends with a dedicated division

Strategic goals and key drivers of the Strategic Plan 2016 – 2018 ...



Unipoltobe
2016-2018 STRATEGIC PLAN



Strategy

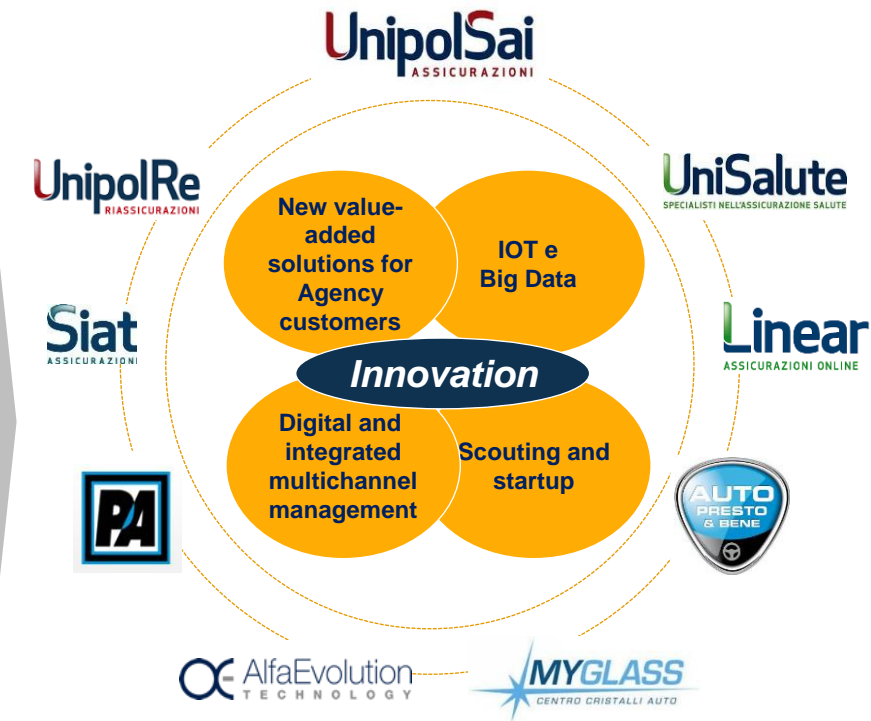


Vision and
“make it happen”



Approach

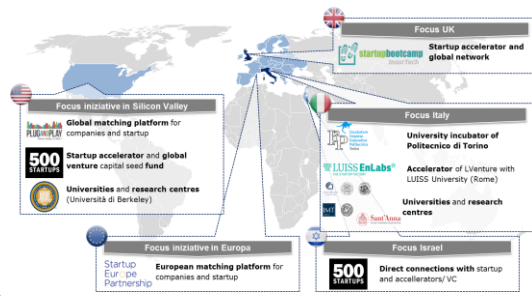
... and a new division dedicated to Innovation



Unipol approach to Innovation

Key competencies and specific methodologies

Networking with public and private stakeholders to **capture synergies** with on-going initiatives



Adopting **Agile methodologies** to reduce **time to market** of **pilots projects**



Innovative methodologies

Distance from well-established business practices



Scouting & Networking



Advanced analytics and Big Data



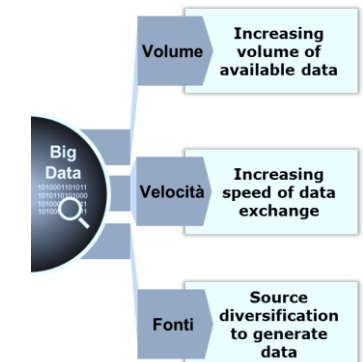
Agile prototyping



Portfolio

% of success

Implementing **predictive analytics** with internal and external data



Unifying initiatives in a **single panel** to mitigate **risks** and **success rate**

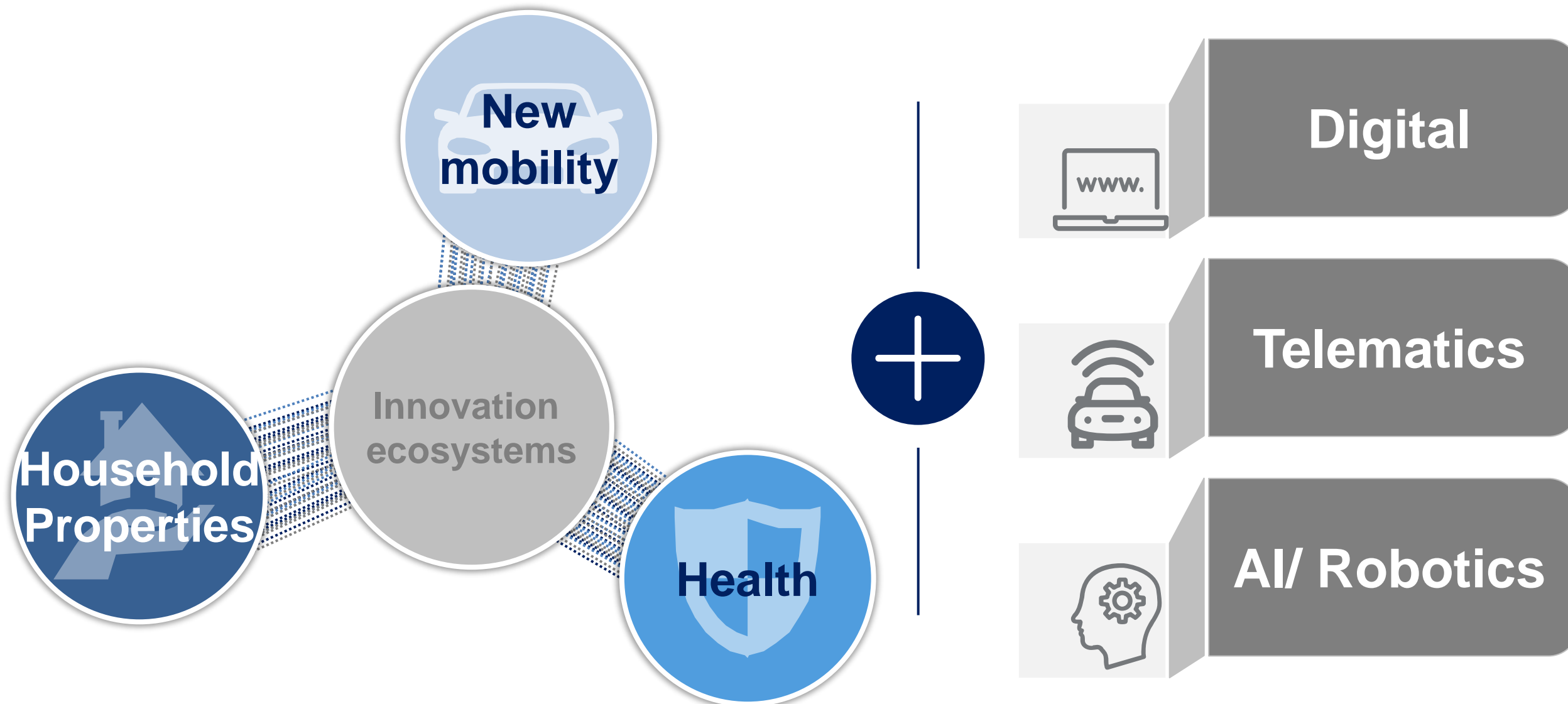
Ambito	Descrizione	Benefici per Agenzie			
		Marginalità aggiuntiva per agenzie	Incremento traffico e frequenza acquisti	Attrazione nuovi segmenti di clientela	Servizi differenziali vs. competitori
Sanità	Vendita servizi Odonto «il Dentista» in Agenzia	✓		✓	✓
Multicanalità Mercato Aziende	Ricerca e contatto prospect PMI tramite processo a supporto digital	✓			✓
Mobilità noleggio a lungo termine	Vendita contratti NLT con polizza auto telematica individuali in Agenzia	✓		✓	✓
Multicanalità Mercato Retail	Vendita micro-coperture per acquisti d'impulso e up-selling in Agenzia	✓	✓	✓	✓
Utility in agenzia e Agenzie in Network	Vendita di contratti luce e gas in agenzia e in polizza in GDO	✓	✓	✓	✓
Mobilità carpooling aziendale	Rafforzamento offerta CLL con servizio di Carpooling aziendale in mobilità	✓	✓		✓
NPS (Next Premier System)	Adozione sistema di management NPS per supportare il miglioramento dell'esperienza di agenti e clienti				

Unipol approach to Innovation

Areas for innovation initiatives

Main innovation ecosystems ...

... and key areas of Innovation



UnipolSai GO: instant travel insurance policy

Micro-coverage on the go via App

UnipolSai GO – The travel insurance policy you need, when you need it, with a click



HAI PRESO TUTTO?

Per il tuo viaggio
la protezione
che ti serve,
quando ti serve.
In un click.



A partire da 1€.

SCARICA L'APP E ACQUISTA UNA POLIZZA, PUOI VINCERE
UNA VACANZA PER DUE IN UN HOTEL DA SOGNO.

In collaborazione con

ATAHOTELS



Scarica su
App Store

DISPONIBILE SU
Google Play

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UnipolSai GO: instant travel insurance policy

Micro-coverage on the go via App

DEMO – The app



Your *last-minute* travel insurance



UnipolSai GO: instant travel insurance policy

Micro-coverage on the go via App

DEMO – Quotation process



WHERE:

- Italy
- Europe
- World

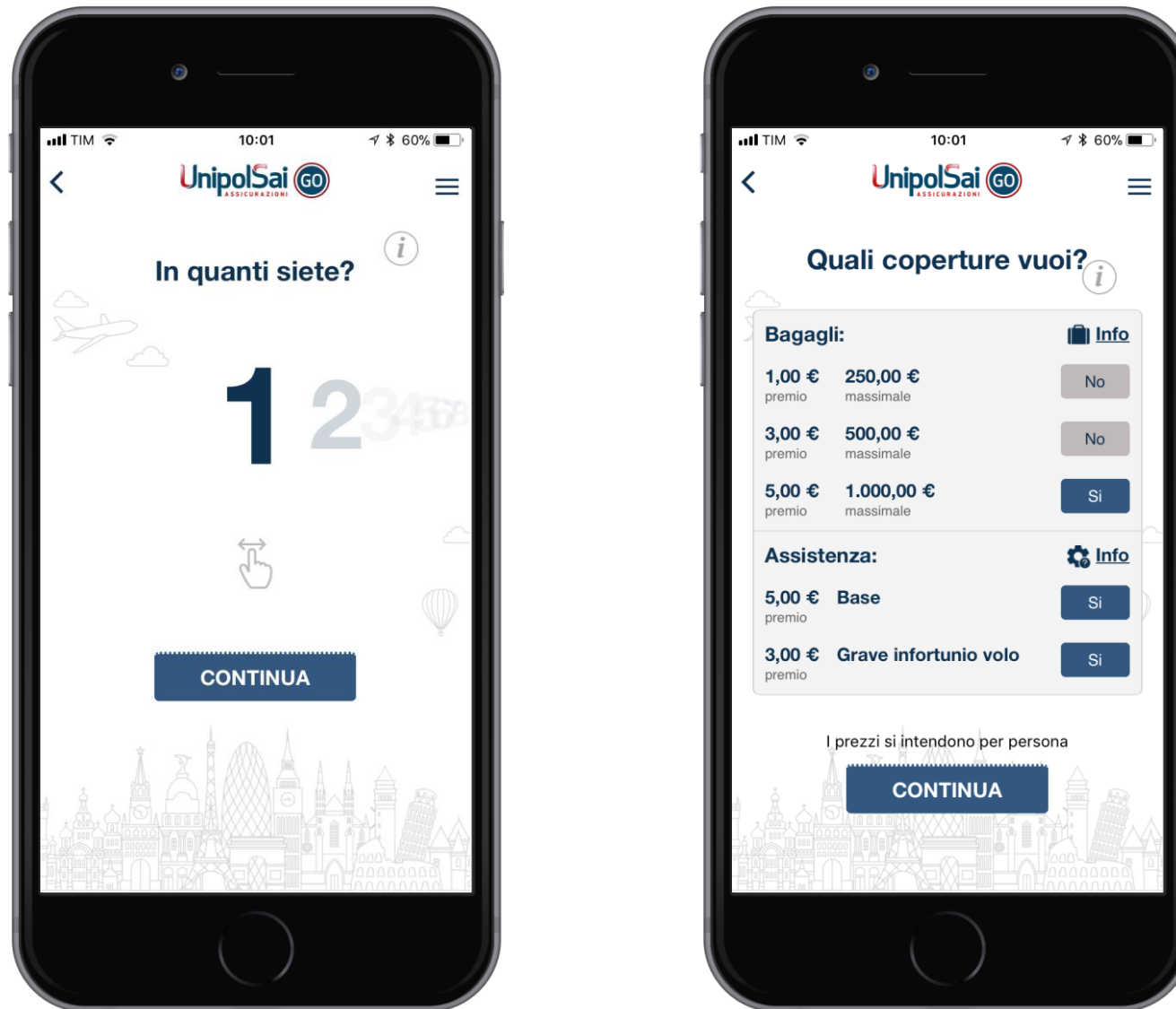
WHEN:

- Min 2 days
- Max 30 days

UnipolSai GO: instant travel insurance policy

Micro-coverage on the go via App

DEMO – Quotation process



HOW MANY:

- Max 9 travelers

COVERAGE:

- Luggage: 1 to 5 €
- Assistance: 1,40 to 10 €
- Flight injury: 3 €

UnipolSai GO: instant travel insurance policy

Micro-coverage on the go via App

DEMO – Policy holder personal data and privacy

UnipolSai GO ASSICURAZIONI

Dati contraente

CODICE FISCALE*

Inquadra il codice a barre del tuo codice fiscale

Nome*

Cognome*

Luogo di nascita*

Data di Nascita*

CONTINUA

UnipolSai GO ASSICURAZIONI

Dichiaro di aver preso visione dell'**informativa privacy** ☐ SI ☐ NO

Preso atto dell'**informativa privacy** autorizzo l'accesso ai servizi di geolocalizzazione disponibili nel mio device per le finalità nella stessa precisate. ☐ SI ☐ NO

Preso atto dell'**informativa privacy** acconsento al trattamento dei miei dati per le attività di marketing diretto nella stessa precisate. ☐ SI ☐ NO

È necessaria la foto di un documento valido

SCATTA FOTO

CONTINUA

PERSONAL DATA:

- Name
- Address
- Tax Code (unique identifier in Italy)
- E-mail & mobile number

PRIVACY:

- Marketing & Profiling
- Geo-localization (fraud detection and analytics)

UnipolSai GO: instant travel insurance policy

Micro-coverage on the go via App

DEMO – Contract signature



SIGNATURE:

➤ OTP via SMS

UnipolSai GO: instant travel insurance policy

Micro-coverage on the go via App

DEMO – Payment



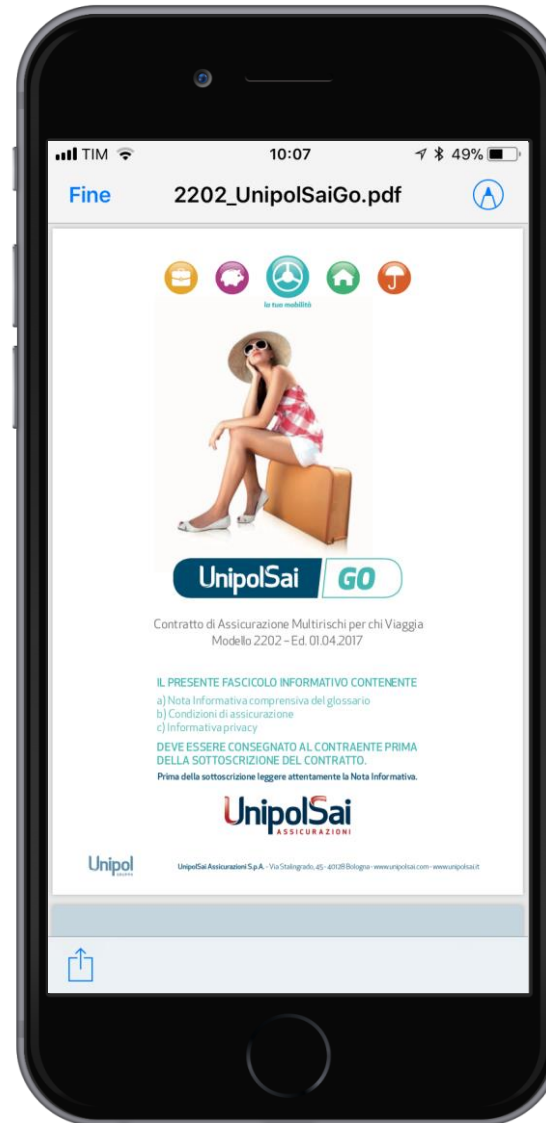
PAYMENT OPTIONS:

- Credit Card
- PayPal
- Satispay (Italian mobile payment solution)

UnipolSai GO: instant travel insurance policy

Micro-coverage on the go via App

DEMO – Purchase completed



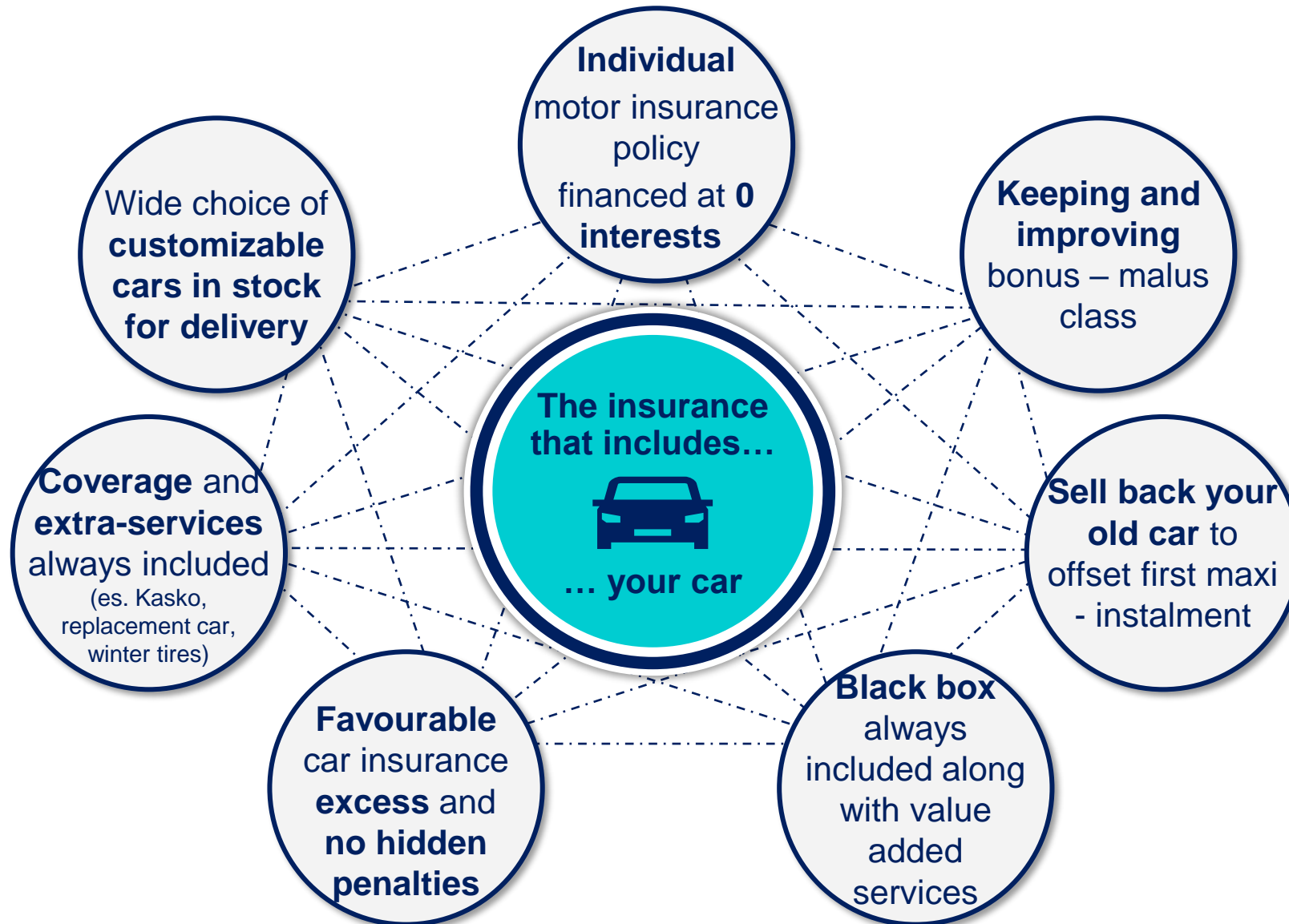
POLICY DOCUMENTATION:

- In App (always available)
- Sent by E-mail

Innovative long term car rental in your UnipolSai Agency

The insurance policy that includes your car!

Innovative long term car rental: the first insurance that includes your car

[illegible]

Innovative long term car rental in your UnipolSai Agency

Innovative marketing tools for customers



Conclusion and key takeaways



1



Going beyond traditional business boundaries



2



Increase touchpoint opportunities with customers



3



Extending customer relationship leveraging on “positive emotions”