

# Case Study





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para  
transformar

We have a clear positioning about  
**who we are**  
and what we seek

We are the Insurance Company for the Unimed System, a business created by doctors that has the cooperativism in its essence.

We take care of institutions and people, so they can live well the present and be able to plan for a safe future.

We work everyday to offer complete solutions, that will enhance new trades. And we are beside our clients when they need us the most.

We believe that cooperation connect us  
so we can grow together.



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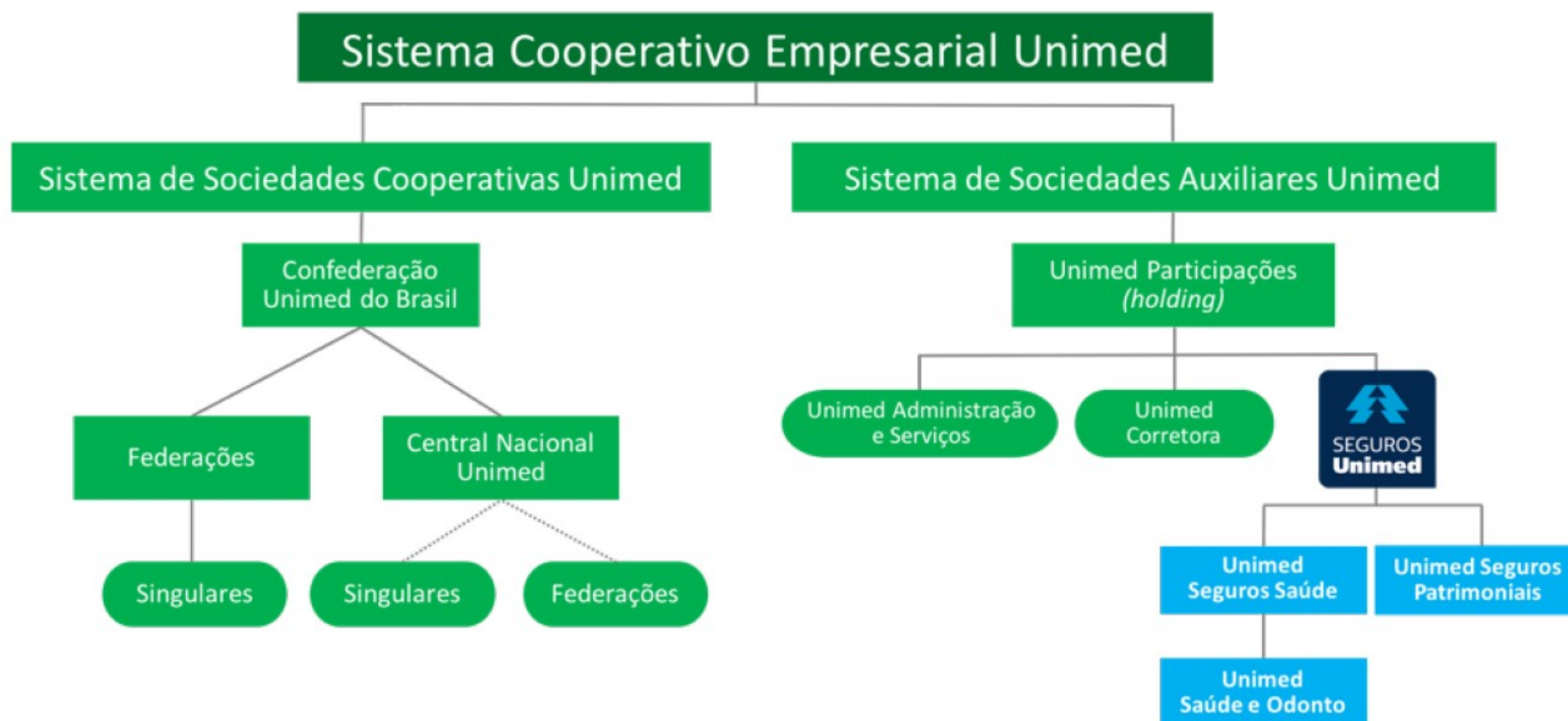
# **Our essence**

# **Our focus**

We are experts in  
insurance solutions  
for the Unimed System,  
for cooperatives and  
for the health sector.



# Our structure



# Solidity and safety: intercooperation's strength



We are the Insurance Company for the Unimed System and we are among the best and largest insurance companies in Brazil.

**6 million** clients in five business segments

Presence in São Paulo and **22** Regional Offices through Brazil

**R\$ 3,29 billion** in consolidated annual income\*

**R\$ 3,62 billion** managed in the total portfolio of investments\*\*

**R\$ 2,13 billion** in private pension funds\*\*

**13,96%** total compensation for stock holders\*\*\*

\*Forecast. \*\*Applicant's portfolio and consolidated pension funds in september 2018. \*\*\*In 2017.

# The recognition of our commitment

Highlights from the main rankings  
of the business press, in awards,  
financial performance, governance,  
people management, innovation  
and quality, social responsibility  
and vision of future.



**Best**  
insurance company  
in corporate  
governance



**3<sup>rd</sup> best** and biggest brazilian  
insurance company specialized in health



**Best** brazilian  
independent  
insurance  
company



Among the  
**20 biggest**  
brazilian insurance  
groups in premiums

\*Includes bank insurance companies.



One of the **150**  
best companies  
to work for

**What the most valuable Co in  
the world have **that we don't** !**

**Well... we didn't !**



# Digital Transformation

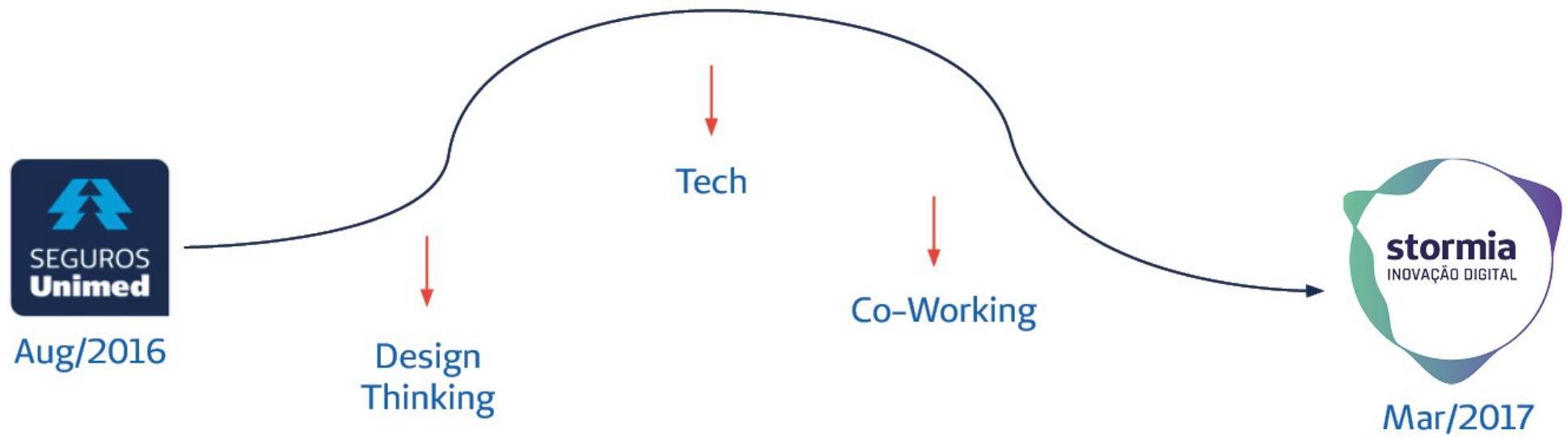
**Top**



**Down**









# The 1<sup>st</sup> move...

# Digital Experience - 2017



Corretor - Proteção Financeira



Estipulante - Proteção Financeira



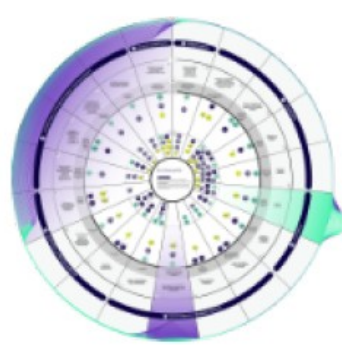
Segurado - Proteção Financeira



Beneficiário - Cuidado à Saúde



Corretor - Cuidado à Saúde



Estipulante - Cuidado à Saúde



Prestador Especialista - Cuidado à Saúde



Prestador Gestor - Cuidado à Saúde

# The 2nd move...

The vision 



# The Strategy for 2020



A wellbeing, care, prevention  
and protection b2b2c **Platform**



**Digital Transformation**  
reference within the market



Business development, content  
and information generator  
as **market reference**



**Insurtech** pioneer  
in the Country





# Platform 2020

The construction of a Platform...

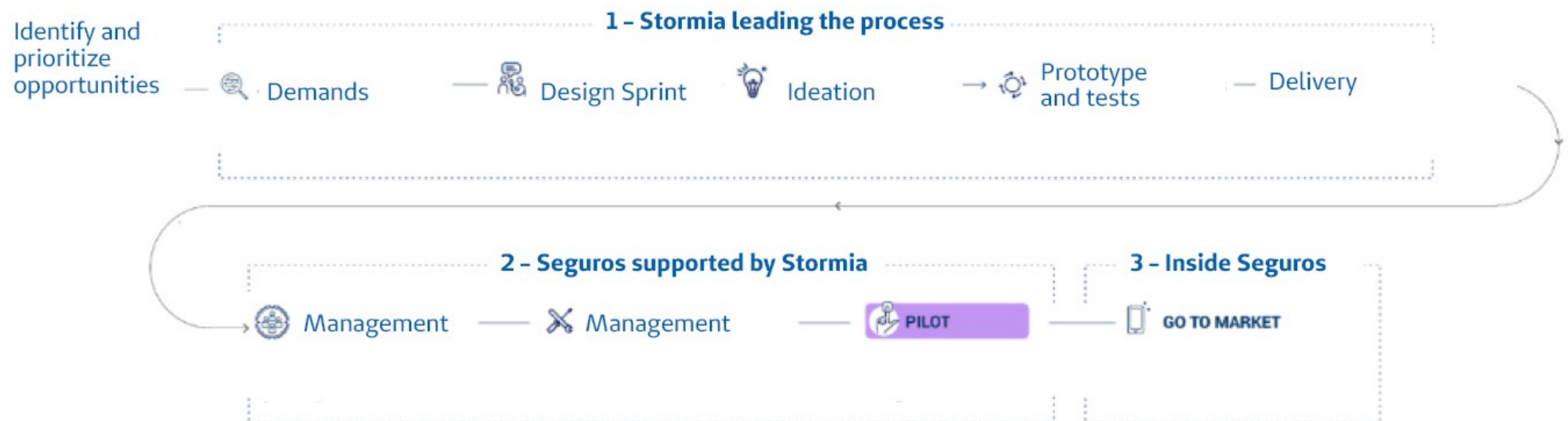


**And then...**  
**we've started to run**

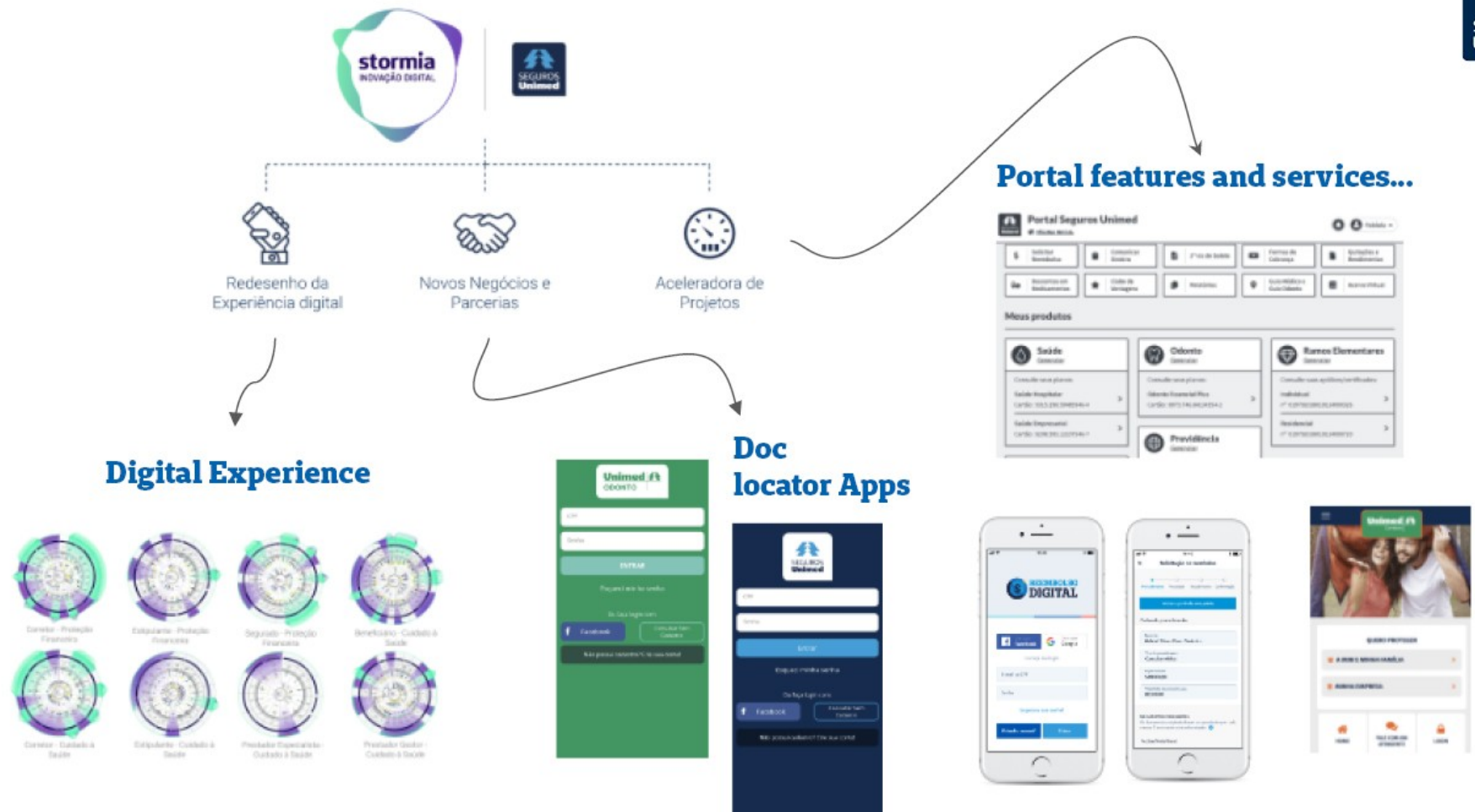
# Initial Model

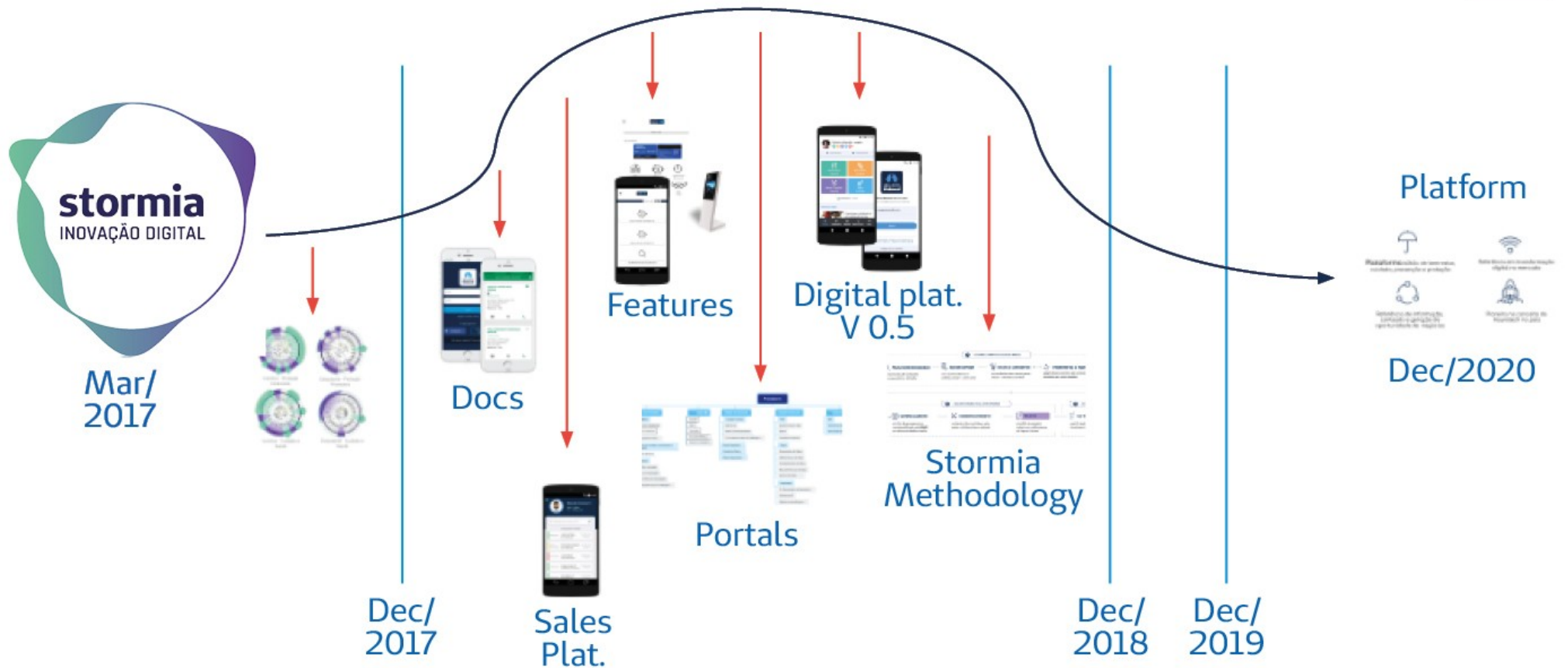


# Stormia Methodology









# Business Methodology

# Plataform 2020

## Vision and BP



No cost offer – branded  
or white label  
**Data access for  
delivering products**





# 2020 Platform

# 2020 Plataforma

## Vision and BP





Bus connection ->





# 2020 Plataforma

## Next Steps



**BP project powered by**  
Roadmap and budget approval for 2019







# Thank you

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