

CREATING A CULTURE  
THAT FOSTERS  
INNOVATION AND  
EMBRACES CHANGE





Cooperative



**DNA**

We are the Unimed System's insurer.  
**The world's largest medical cooperative.**

**344**

health cooperatives, present in 84% of Brazilian municipalities

**115,000**

cooperated physicians  
25% of the total physicians in Brazil

**18 million**

customers in Brazil  
37% share of health insurance market

# 6 million

clients in five branches of insurance

Headquarters in São Paulo  
and presence at

## 22 Regional Offices throughout Brazil

More than  
**1,200** employees

## R\$3.26 billion

in consolidated annual revenue (2018)

## R\$4.13 billion

in total investment portfolio (2019)

## 16.7%

annual growth of the financial investments

## R\$1.16 billion

in consolidated equity (2018)



# Growth

Solid,  
sustainable,  
and responsible



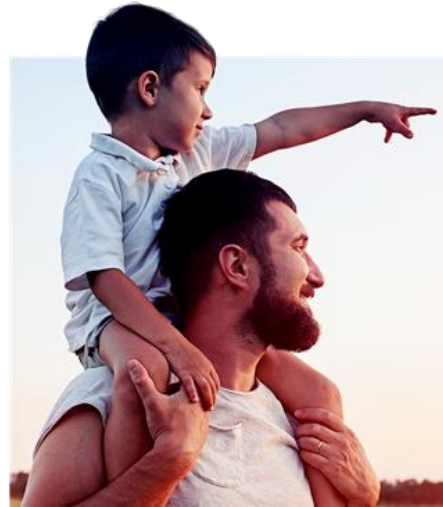
# Solutions in insurance



**Life**



**Pension Fund**



**Property  
& Liability**



**Health**



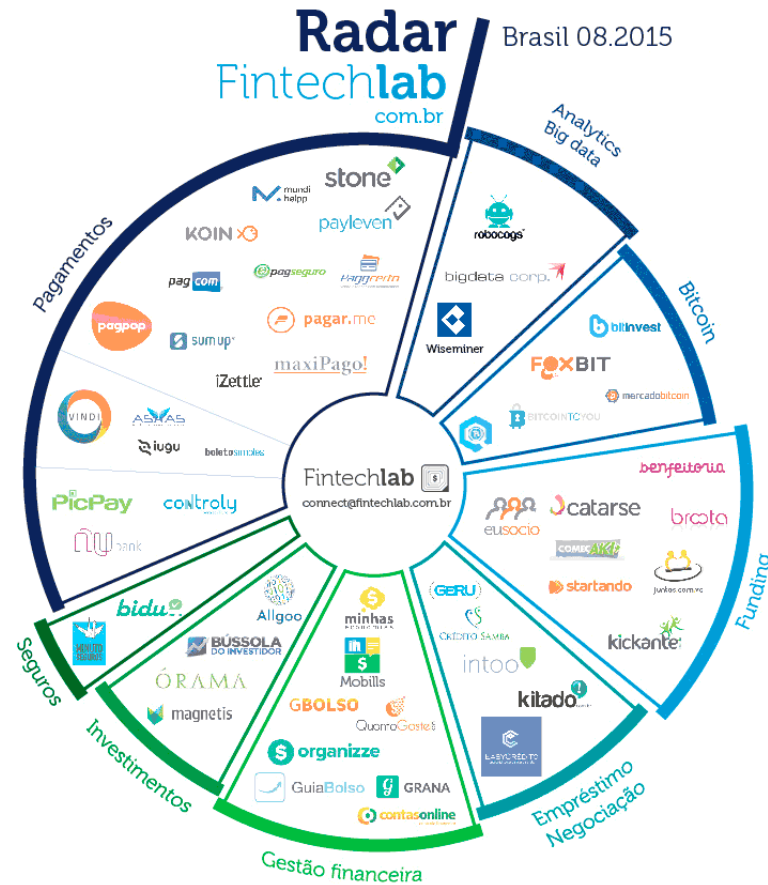
**Dental**



**Culture of  
innovation**

**BRAZIL**  
**Times of little competition in the financial market are over, especially in the retail and insurance industry.**

**Evolution of the Brazilian fintechs environment (2015 to 2019)**



**MAIN TRENDS:**

**529** fintechs in the market

**+828%** since August 2015

**75** financial efficiency platforms

**37** insurtechs ongoing projects

**151** payment initiatives

Source: Radar FintechLab, June 2019.

# STRATEGIC POSITIONING:

Digital transformation of  
the business based on a culture  
of cooperation and innovation.



# Dimensions to approach innovation

## Customer experience



Delivery of a unique physical and digital experience, designed based on the perspective of the customers and employees

## Customized products and services



Products and services that combine the best of the physical world with the best of the digital world

## Digital operation



End-to-end digital operating model, which eliminates operating barriers, increases efficiency and reduces risks

## Organization and culture



Organization oriented to collaboration and co-creation between different areas, with the learning of new design methodologies

## Technologies



Technological investment as a fundamental enabler of delivering a new experience



## 2015



Recognition and dissemination of the best experiences of the Unimed System; one of the criteria is digital innovation

## 2016



Defining our positioning: **innovation and digital transformation** as drivers of the 2016-2021 Strategy

Opening of the **Go Digital Project**

## 2017



Beginning of investments in the **renewal of technology bases and data intelligence**



Implementation of the **digital innovation cell**, with dedicated staff



Employee engagement and strengthening the **internal culture of cooperation and innovation**

## 2018

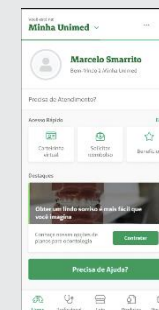


Progressive replacement of manual processes and printed documents with **end-to-end digital operations**



Integration of applications, social networks, artificial intelligence and IoT in the **healthcare customer journey**

## 2019



Launch of the cooperative, welfare and financial protection platform, with **digital broker**, shared with the Unimed System



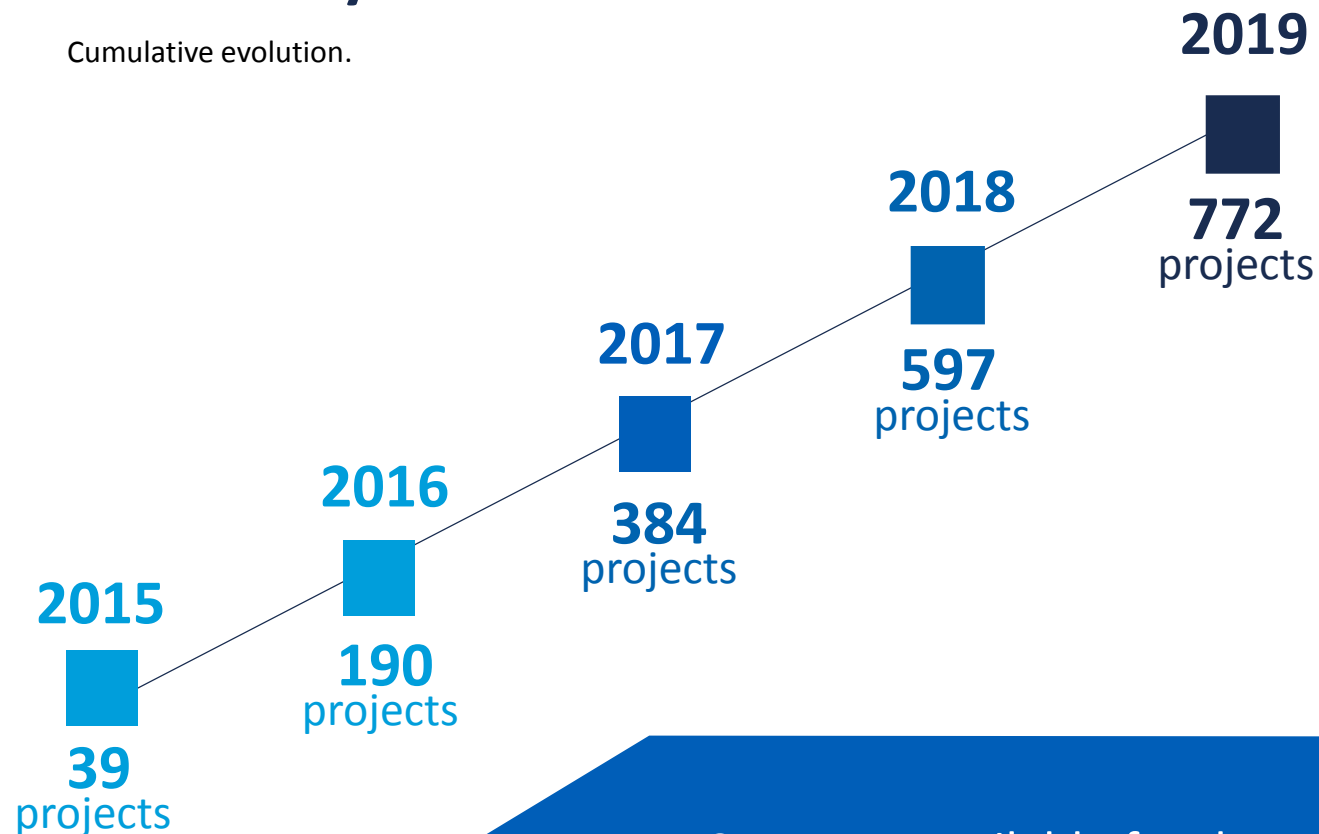
Prêmio  
**Inova+Saúde**



In the last two years, the winners visited Kaiser Permanente (USA) and 12 cooperatives or innovation platforms in France. Initiative recognized by the National Insurance Confederation (CNSeg).

More than 700 innovation and continuous improvement projects registered by the Unimed System since 2015.

Cumulative evolution.



Cases are available for the entire Unimed System at the **Innovation Bank**, hosted at

[inovamaissaude.com.br](http://inovamaissaude.com.br)



In line with the strategic driver of **strengthening the Company's culture of innovation**, our program encourages and recognizes creative thinking and teamwork to achieve our vision for the future.



**Ideas for digital innovation already implemented from internal development:**

- **Digital Reimbursement Application**
- **Seguros Unimed Unified Application**



After 18 months, the Digital+ Project **eliminated 1.54 million pages**, producing savings by reducing prints, paper, mail and document storage, which already exceed **R\$2.7 million**.

■ 2018	■ 2019 Until July	■ 2020 12 month projection
60 mapped processes	86 mapped processes	
27 reviewed processes	45 reviewed processes	86 reviewed processes
Removed prints: 780,000 pages	Removed prints: 1.54 million pages	Removed prints: 2.60 million pages
Savings (27 initiatives): R\$1.9 million	Savings (45 initiatives): R\$2.7 million	Savings (86 initiatives): R\$4.6 million
11 areas engaged	14 areas engaged	16 areas engaged
70% SLA reduction	80% SLA reduction	85% SLA reduction

# The digital healthcare customer journey

## Buying the insurance

- Contract and document digitalization (Digital+ Project)
- Digital broker

## Access to services

- Smart Medical Guide with online scheduling for family physicians
- Portfolio and providers network georeferencing
- Facial recognition for digital authentication at the service providers (pilot)
- Virtual card (holder's identification)

## Health care management

- Telemonitoring of complex cases, elderly and hyper users
- Telemedicine
- Population health management platform
- IoT to manage diabetes
- Chatbots with chronic patients
- App for pregnant women
- Wellness app

## Relationship

- App for digital reimbursement of consultations and medical procedures
- Service website
- Chatbot at the Customer Relationship Center
- Nina virtual assistant



Digital innovation cell

- Robotized automation process of claims regulation
- Business analytics for measuring care efficiency

- Primary Health Care (12,000 exposed individuals)
- Preferential service providers
- Payment models per capitation, outcomes, and bundles





# Cooperative plataform



# Cooperative plataform



## Digital shared value ecosystem for the Unimed System.

Mobile application to facilitate and integrate the initiatives and innovations of the Unimed System and, in the future, of other cooperatives, offering complete solutions. It focuses on providing customers with interactions on wellness, quality of life and financial protection, promoting collaboration and creating a communication channel and local or broad relationship.



# Cooperative plataform



## Value and differentials:

- **Business model entirely based on intercooperation**
- Generation of opportunities from the exchange of information
- Digital solutions offered to the Unimed System and its customers
- Relationship and marketing in digital format
- Cross-selling opportunities
- Data intelligence for product offerings and pricing



# Cooperative plataform



UNIO

## Choosing the technology partner:

- **Technology company created by the Unimed System's cooperatives**
- Business knowledge and guarantee of competitive advantage
- Open source technology (Unio SDK) throughout the architecture
- Basis for nationally launching digital innovations from Unimed cooperatives
- Compensation for the cooperatives that share their solutions

# Cooperative plataform



A minimum viable product (MVP) is being tested in selected Unimed cooperatives up to October 2019. From this, the platform will be launched and continuously improved.

**MY UNIMED:  
PRODUCTS AND SERVICES**

**WELLNESS  
PLATFORM**

**OFFER OF NEW PRODUCTS**

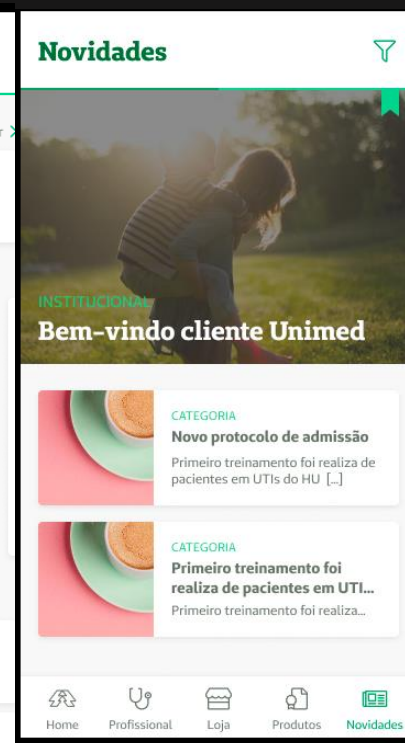
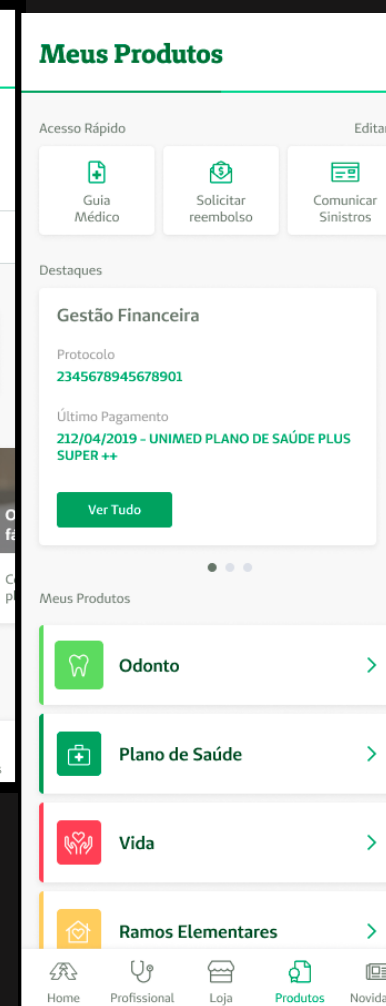
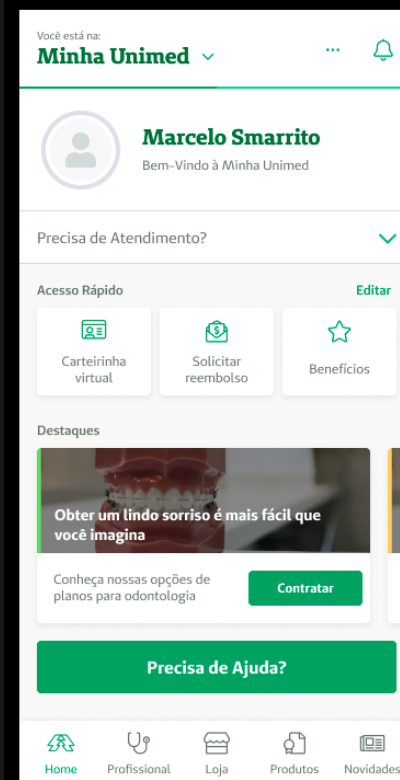
**UNIMED  
DIGITAL BROKER**

**MARKETPLACE**

# MY UNIMED: PRODUCTS AND SERVICES



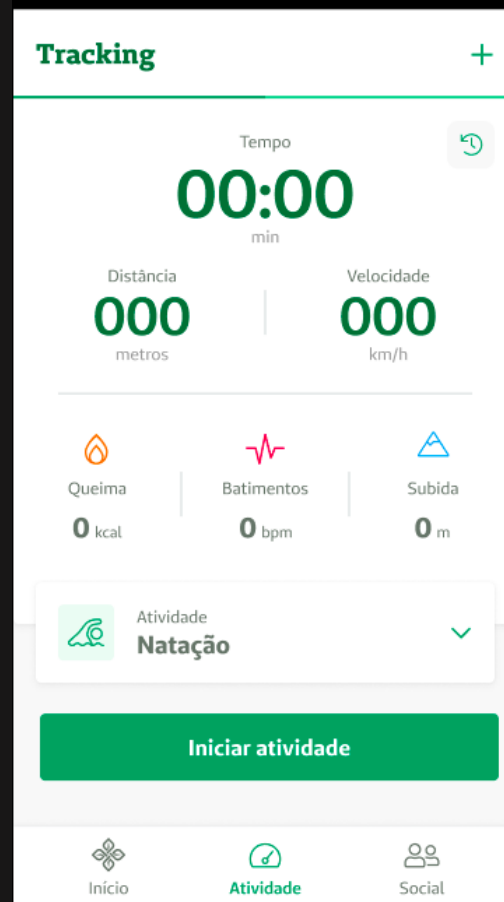
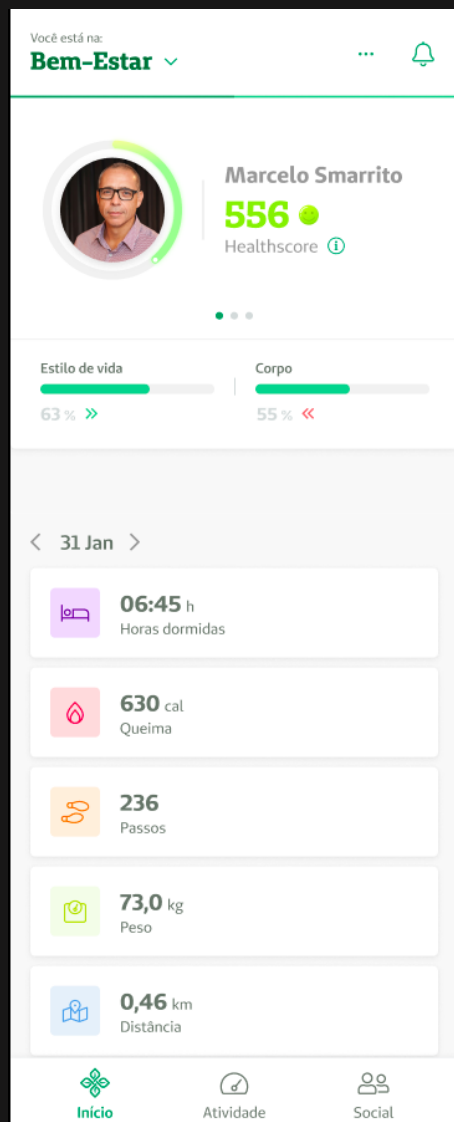
White label tool, which bears the brand of Seguros Unimed or the one of each associated Unimed, personalized with specific products and services for its customers, members or employees.



# WELLNESS PLATFORM

Purpose of improving the users' quality of life through activities, information and lifestyle tracking in a gamified and social way.

International partner, with gold standard market application, available in 30 countries and 11 languages.



# OFFER OF NEW PRODUCTS

UNIMED  
DIGITAL BROKER

MARKETPLACE

100% digital purchase flow for individual products by Seguros Unimed:

## FIRST STEP:

- Dental plan
- Home insurance
- Life insurance



Partners aligned with the United Nations Sustainable Development Goals, with free offerings for Unimed clients.

**Content: good health and wellness, patient safety, quality education, easy to use.**

## Loja Unimed



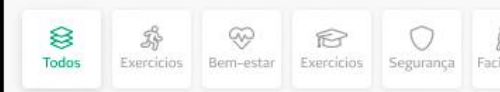
## Conheça nossos produtos

Faça uma cotação



## Nossos parceiros

Ofertas para nossos clientes em parcerias com grandes empresas do mercado!



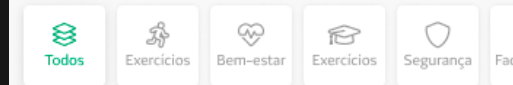
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# Cooperative plataform



## Vision and business plan

Platform offered at no cost to the Unimed cooperatives, with the option of white label integrations.

**Access to data for insurance offerings.**



Unimed joins the platform.  
Stakeholders involved: clients, members (cooperated) and employees.

**Products are offered.**

**A lead is generated.**

The Digital Broker closes the sale and pays a commission to the Unimed cooperative.

**Seguros Unimed issues the policy.**



## Minha Unimed

Sua plataforma de gerenciamento  
e bem-estar



## Benefits for cooperatives



- Platform in permanent evolution
- Customer loyalty
- Profit sharing for generated business
- No investment or maintenance costs
- Focus on the core business





**“We must invent a new Web in the service of a viable macroeconomic model, rather than developing a completely ruinous economy of data”.**

**Bernard Stiegler**

Source: Apud Trebor Scholz. Plataform cooperativism: challenging the corporate sharing economy, 2016.

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