

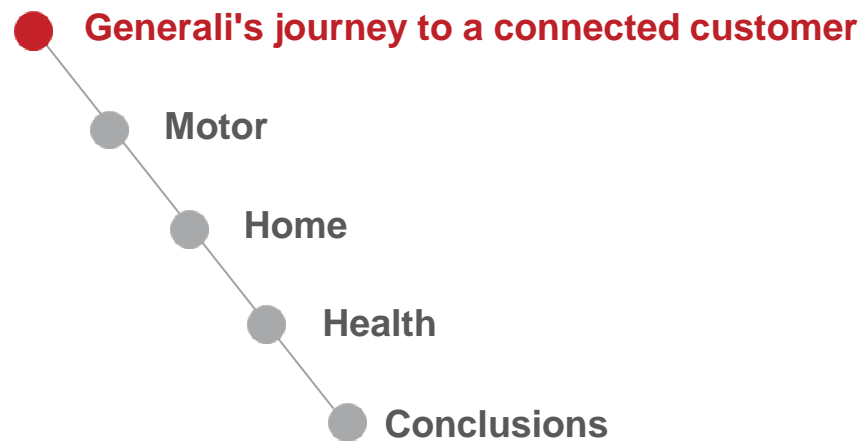


Technological advances Connected insurance within Generali Group

Valter Trevisani,
Group Chief Insurance Officer

Insurance Europe
Dublin, May 25th 2016

Agenda



By 2018 we want to be regarded by market and investor community as...

...the insurance company offering “**Smarter and Simpler solutions**” for customers.

The **most efficient** retail company...

...and more **proficient generator of cash** for its shareholders...

...with **dividends progressively growing** and a **stable capital position**.

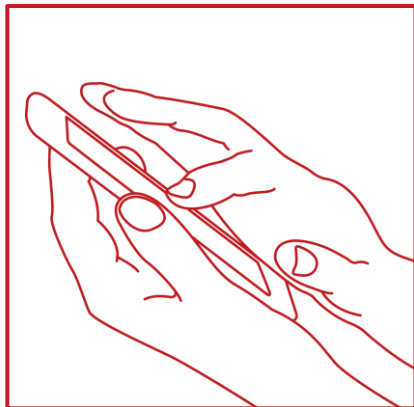
Focused insurer with strong **retail leadership position in Europe**...

...leveraging on **technology enablers** to secure its **technical proficiency**



Meanwhile, there's a seismic shift happening in the industry

Active presence
in Customers' life through



Mobile

**New
customer
journey**

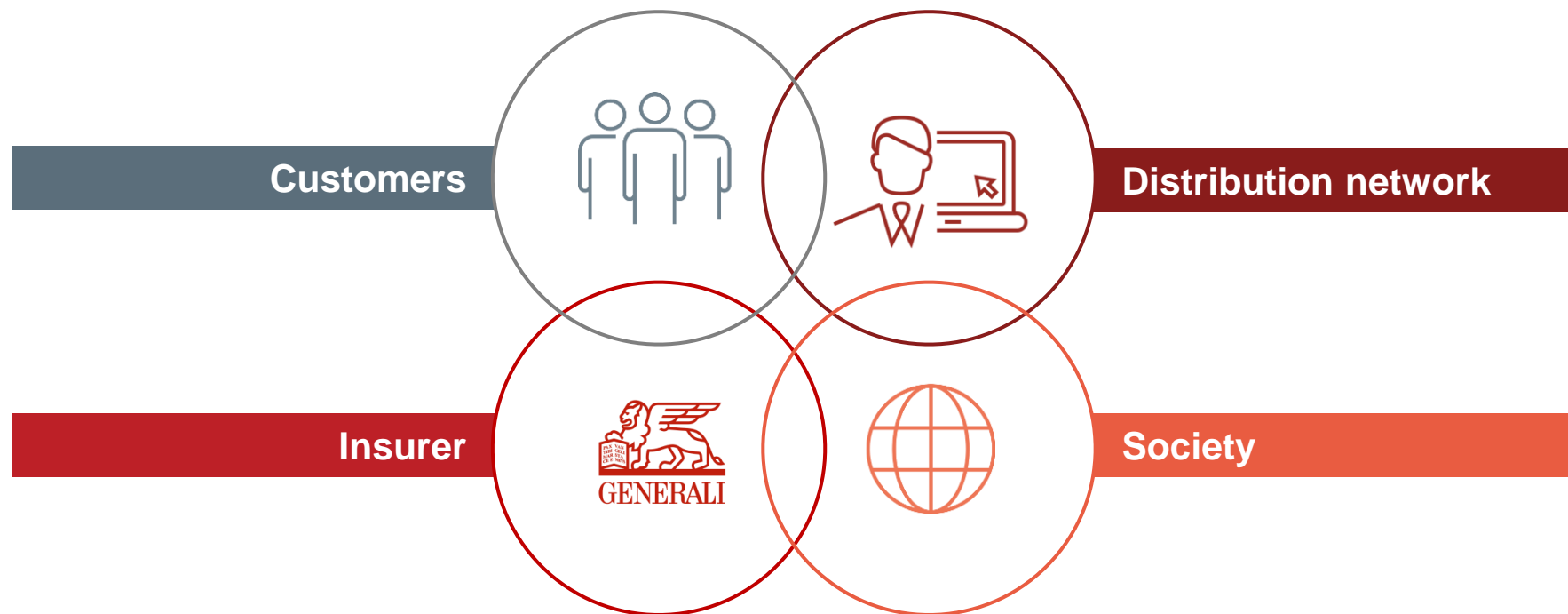
Shift from Coverage to



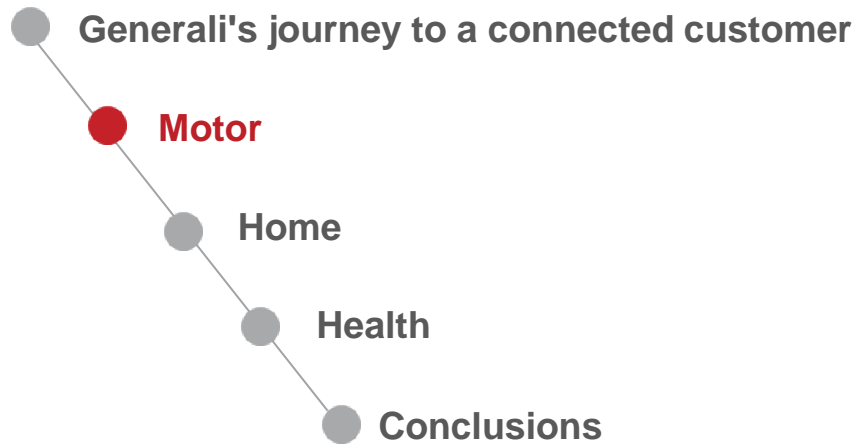
**Prevention
& Protection**

- **From policy to solution**
- **From data to information**

Telematics allows to generate additional value for all stakeholders:
customers, distribution network, insurers and society



Agenda

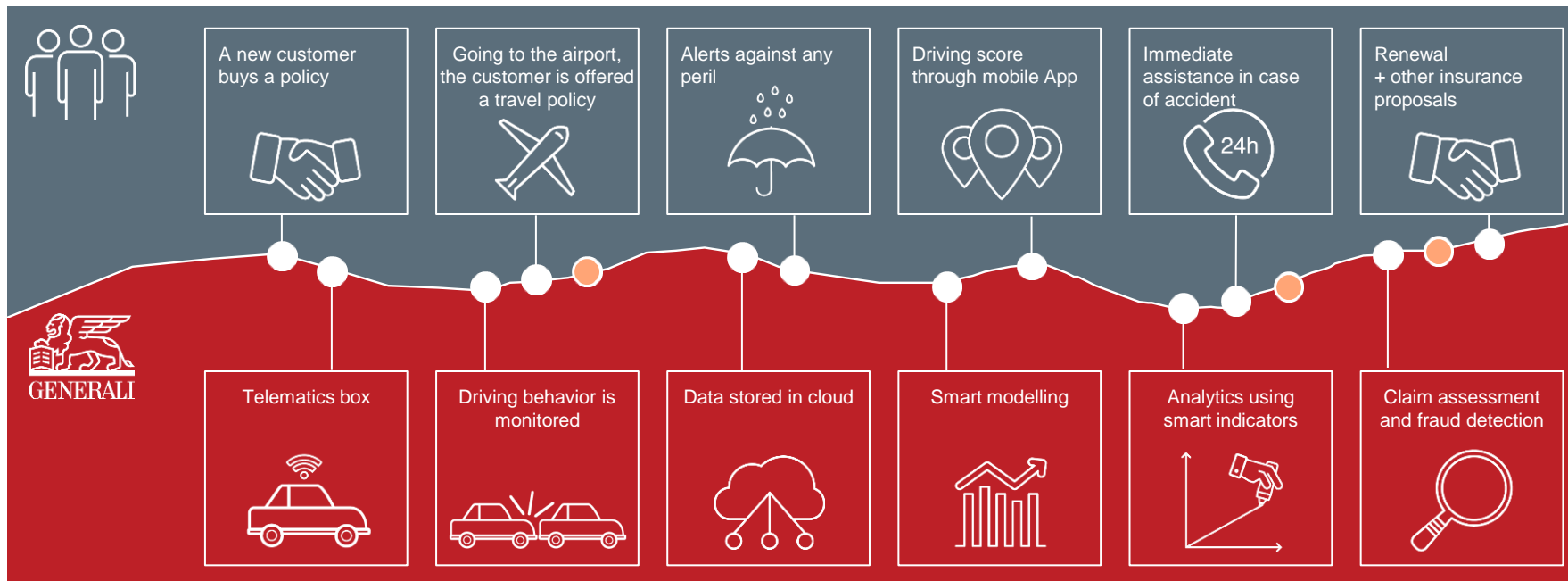


Generali is with you in the moment of need



Example motor

● NPS evaluation



Successful and innovative products for a new selling proposition



Distribution network

In Motor Telematics we have a leading position in Europe with approx 920.000 policies



Italian market

Almost 4 millions telematics policies



Generali penetration

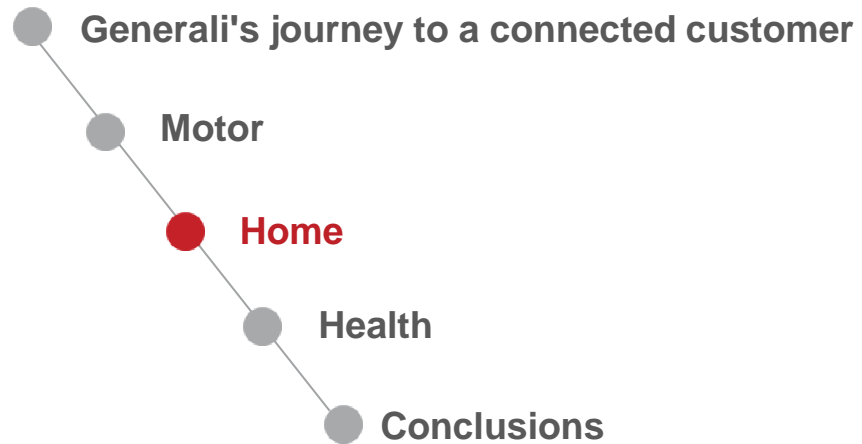
Approx 20%



New business penetration

Telematics products account for approx 40% of new policies

Agenda



More and more a "Smart home"



Three things to make a house smart:

- Sensors / actuators enabling home automation and services
- Connectivity (e.g. wire, cable, wireless,..)
- Capability to send and receive data and to make use of them

Security
Motion detection
Intrusion remote monitoring




Safety
Fire detection
Water leakage
Carbon monoxide



Health
Panic button
Fall detection
Vitals monitoring




Energy
Thermostat control
Electricity, Water,
Gas monitoring



Multimedia
Dock Station
Music storage
Audio/video streaming



Comfort
Lightings
Openings
Motorizations



Simple and smart solution for different distribution channels



Distribution network



France

EA – SFR

SFR launched in 2012 Home Security Premium package with bundled EA support services



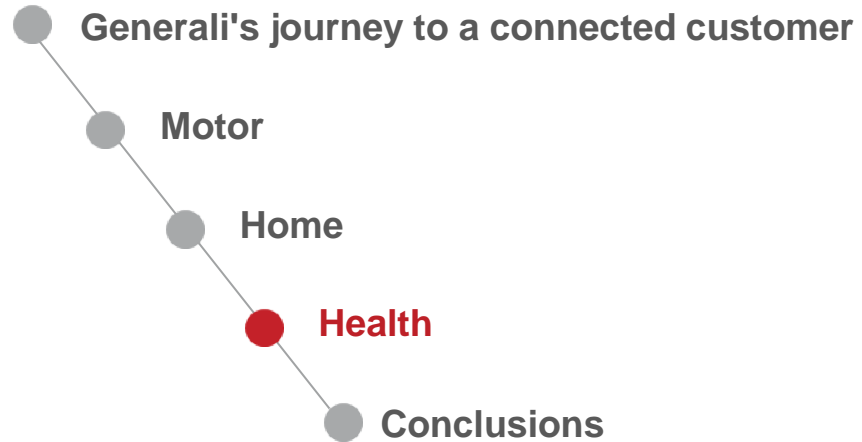
Germany

CosmosDirekt

Sales of a smart home package (an anti intrusion device and a smart plug) with household insurance from 2016



Agenda



Generali Vitality addresses three key global trends and allow insurers to overcome the traditional underwriting



**Healthcare cost increase
above inflation rate**



**Underconsumption
of preventive care**



**Lifestyle choices cause more
than 50% of death worldwide**

The Vitality Wellness Program



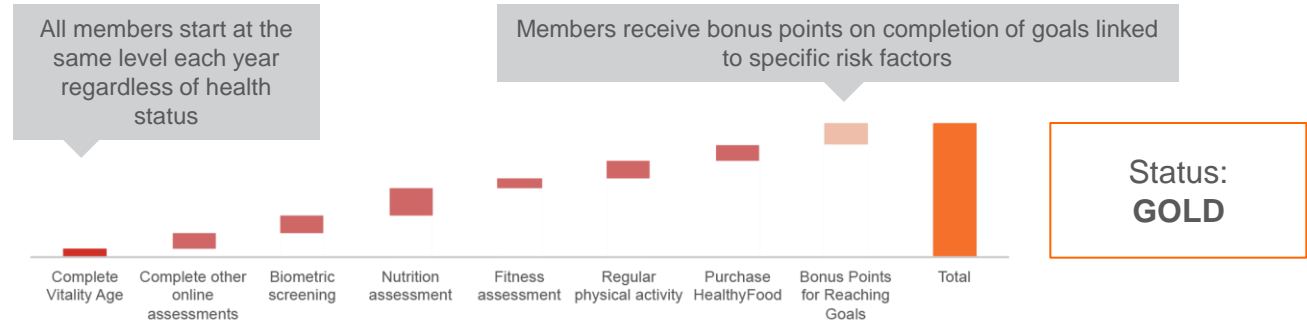
Living the Vitality Program



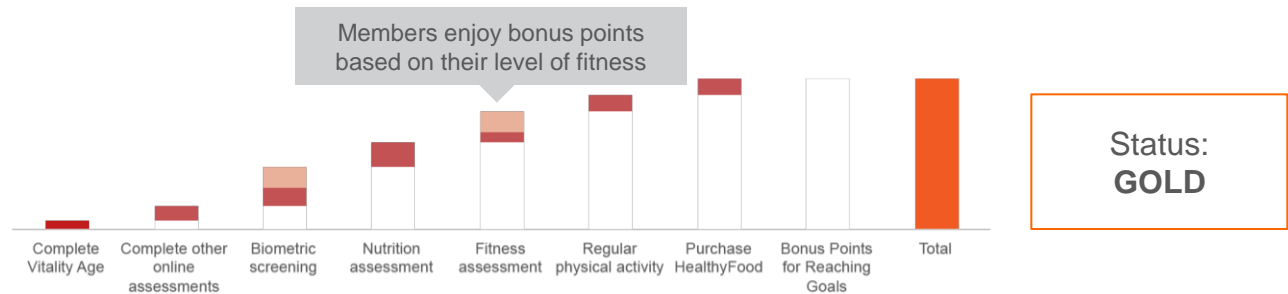
Importantly, the journey to a top status is not dependent on a person's initial health status



Example of a less healthy person engaging with Generali Vitality



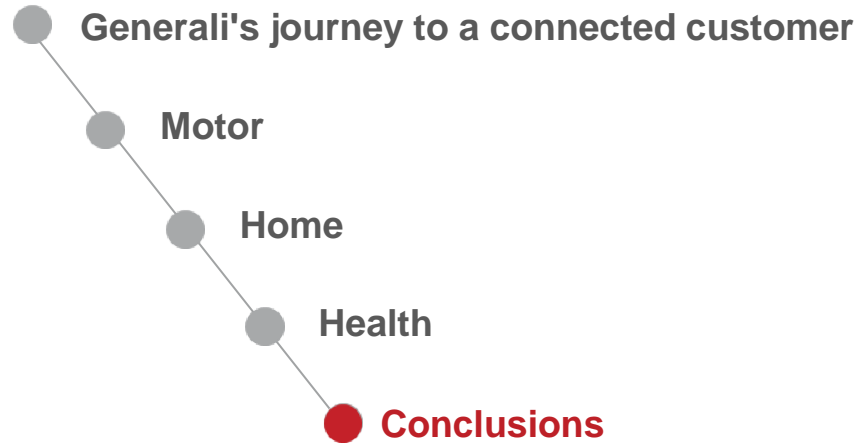
Example of a very healthy person engaging with Generali Vitality



Generali Vitality's behavior-based insurance model creates shared value for Generali, the client, partners and distributors



Agenda





Society

Connecting lives: in the home, on the road and for a healthier life



**Technological changes will
produce an epochal change in
our industry**



**Connectivity and data are
transforming the nature of our
relationships with our
customers**



**We have the opportunity for our
industry to generate greater
value for society through
innovation that helps reduce
risks through prevention**



Thank you.

Valter Trevisani,
Group Chief Insurance Officer

