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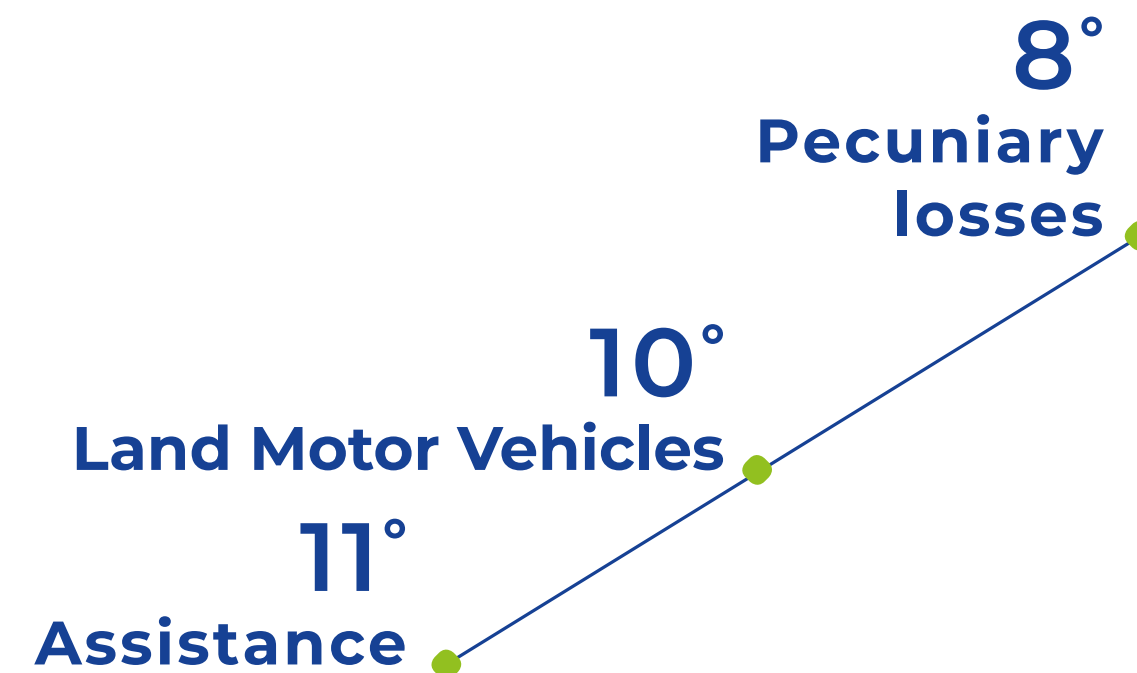
**THE
COMPANY**



Nobis Assicurazioni is a well-established player in the Italian insurance market. Founded in Turin in 2008 from an innovative project developed within the auto distribution sector, the company has grown in a solid and sustainable way both externally, through the acquisition of Filo diretto Assicurazioni and the non-life portfolio of Darag Italia, and internally, through the development of its **three main sales channels: insurance intermediaries, tourism, and automotive.**

In 2025, Nobis Assicurazioni becomes part of the AXA Italy Group, one of the main markets of the international AXA Group, a global leader in insurance and asset protection, operating in 50 countries worldwide. In Italy, AXA has over 4 million customers and, in 2024, reached a total premium income of €6.2 billion, including over €2.5 billion in non-life business achieving growth that outpaced the market.

Regarding non-life insurance, Nobis Assicurazioni is a mid-size insurance reality in terms of premium income, which when compared with others insurance groups, is characterized by **significant positions in some business lines.**

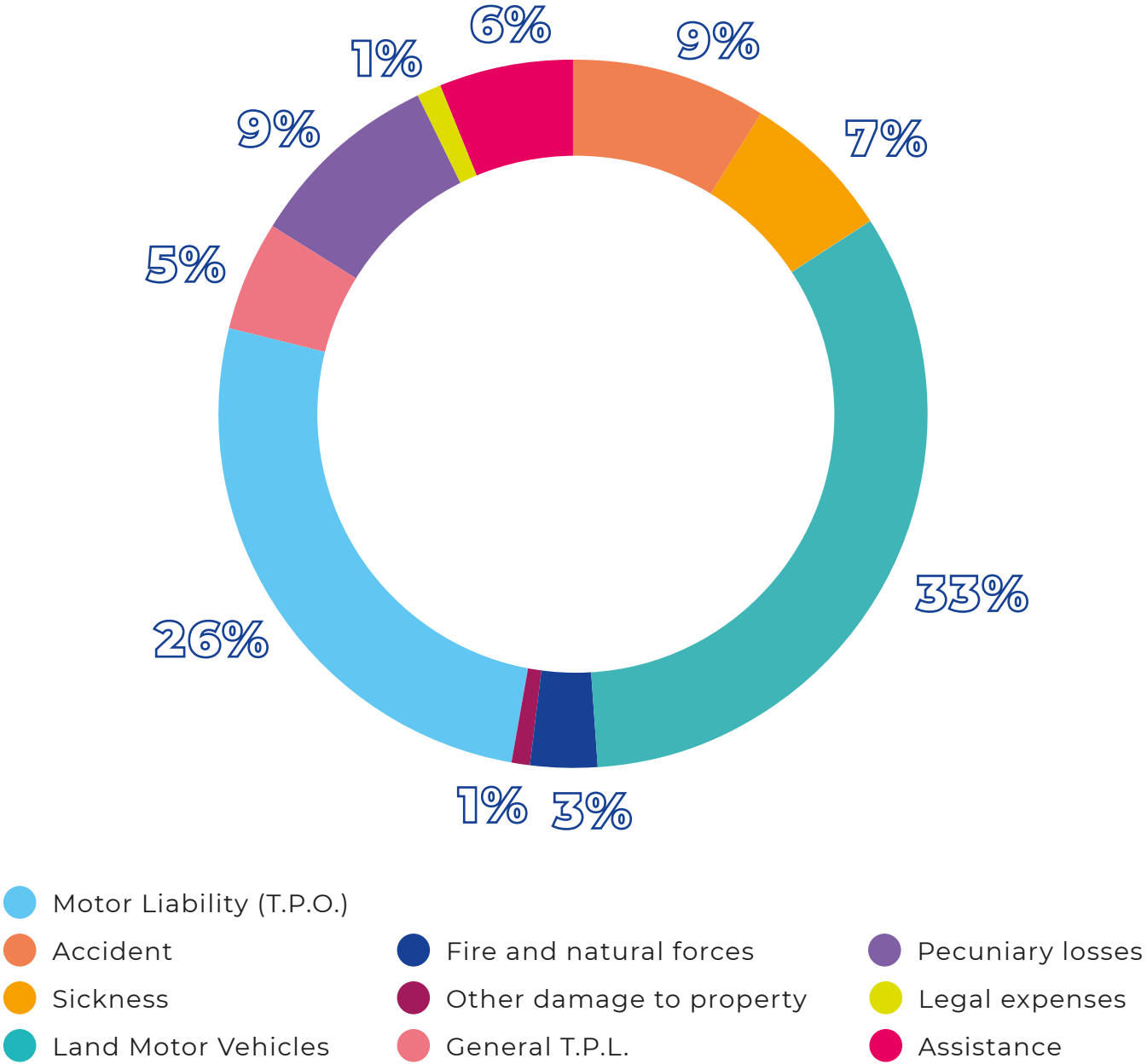


2024 KEY FIGURES

375 PEOPLE

600 MIL. EURO
TOTAL PREMIUMS

450 MIL. EURO
NON-LIFE BUSINESS



OUR HISTORY

Nobis Assicurazioni
was born in Turin
from an innovative
project in the
Automotive sector.

2008



2010

Investimenti Industriali Group,
a company shared
by Andrea Agnelli,
entered in Nobis.



2014

IVASS authorised
Nobis to work into
**Car and Maritime
Liability class (TPO).**



2016

INTERGEA FINANCE
acquired the majority of
Filo diretto Assicurazioni's
shares, a leading Italian
provider of insurance
solutions in the travel and
assistance since 1993.



The merger between **NOBIS**
and **FILO DIRETTO** is completed.

2017



2019

Nobis Vita was born, a company
offering personal insurance
solutions, including managed
savings, pension plans and
welfare services.



Acquisition of the
DARAG ITALIA
portfolio.

2021



2025

Nobis S.p.A., along
with all its subsidiaries,
becomes part of the
AXA Italy Group, a
leader in the protection
sector, present in 50
countries worldwide.



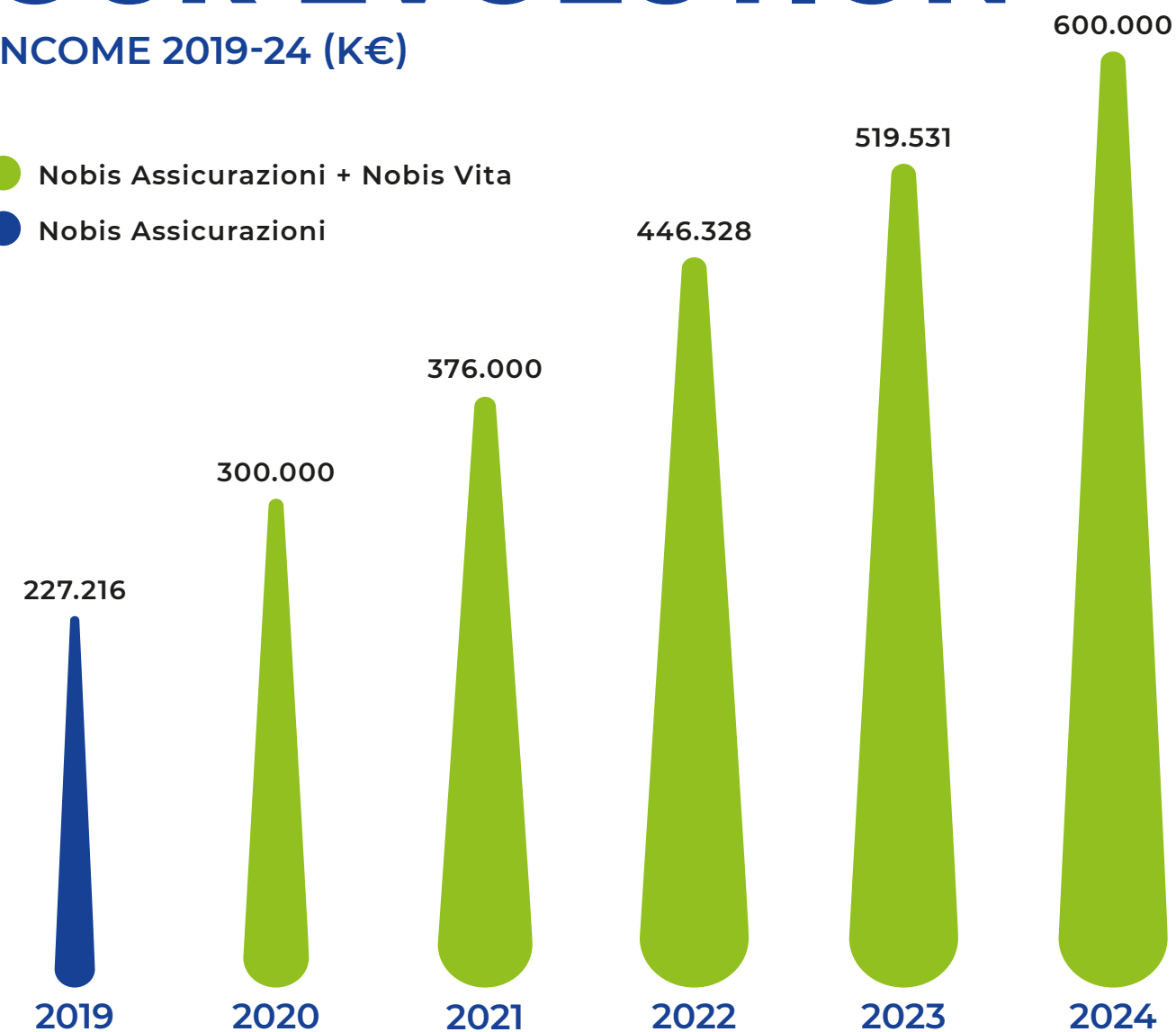
Nobis Vita is the company, founded in July 2019, that offers **personal insurance** solutions both in the areas of savings and supplementary pension plans.

With its entry into the life insurance sector, Nobis significantly expands its offering, providing customers and distribution channels with a **more complete and innovative product portfolio**, including solutions for **managed savings, pension plans, and welfare**, with the goal of meeting the increasingly complex insurance needs of clients.

OUR EVOLUTION

INCOME 2019-24 (K€)

- Nobis Assicurazioni + Nobis Vita
- Nobis Assicurazioni



VALUE AND STRATEGIC *ASSET*

OUR VALUES



Quick answers

24/7 Operations and Contact Center



Innovation

of product and service



Dynamicity

in our way of operating



Flexibility

in responding to customers' needs





THE OPERATION CENTER

24 hours a day, 365 days a year, the Operation Center is able to guarantee a **response** to customer calls for any need, such as **roadside assistance**, **medical advice** or simply to be supported in **reporting a claim**.

In order to offer the best service available, the Operations Center is supported by the **Medical Service**, which is **always available** to provide immediate responses to medical cases and ongoing medical advice by telephone.

4.420
Assistance
health/travel

26.734
Assistance
car/home

169.080
Inbound
calls

30
Years of care
leadership

4 rings
Average response
time

30
Multilingual
operators

SERVICE PARTNER

AND NATIONAL AND INTERNATIONAL NETWORK

Thanks to the consolidated experience and to the **network of national and international partners** as well as affiliated bodyshops, the Company is able to guarantee to the insured the maximum protection anywhere in the world.

2.225 Craftsmen
(Electrician, plumbers, etc.)

2.599 Doctors and
healthcare facilities

693 Foreign
suppliers

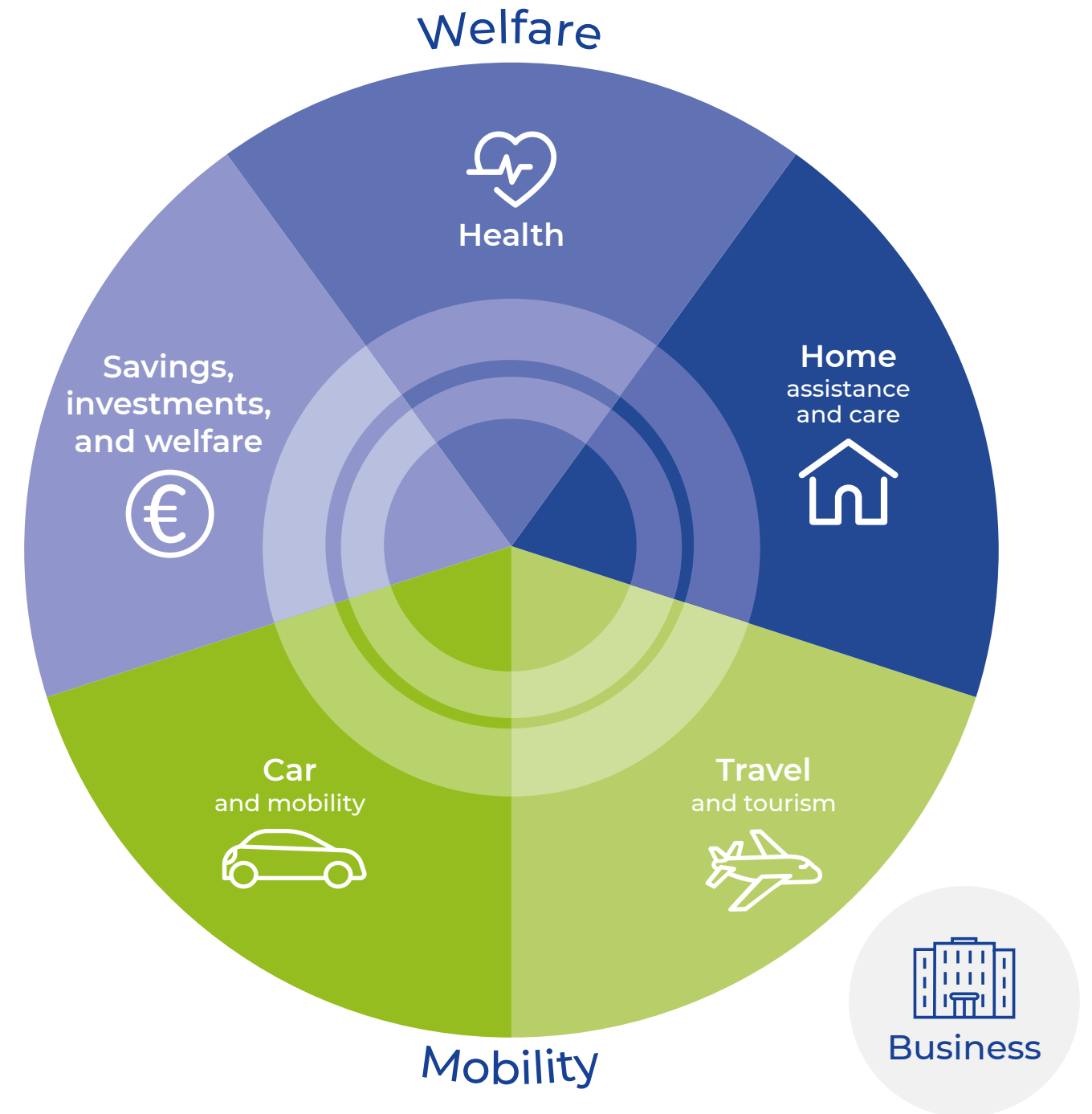
3.773 Body shops
and workshops

225 Countries and regions

PRODUCTS AND DISTRIBUTION CHANNELS

OFFER

Flexible and customized insurance products and services covering the need areas of travel and tourism, car and home, health and assistance, providing individuals, companies, and freelancers with **unique solutions in the areas of mobility and welfare**, with **protection for their business and assets**. All Nobis Assicurazioni proposals are marketed through a network of selected partners in various distribution channels.



DISTRIBUTION STRUCTURE

Nobis Assicurazioni works through a network of more than **600 partners** including multi-firm insurance agents and brokers throughout the territory, as well as having established relationships with leading **national and international brokers**.

The specialized insurance distribution channel is flanked by the **TOURISM DIVISION**, with around **2,000 travel operators** including Tour operators, travel agencies, and incentive houses, and the **AUTOMOTIVE DIVISION** with around **1,000 collaborations** in the industry between car manufacturers, financial captives and dealers.

Territory and
Business division



INSURANCE
BROKERS

Tourism
division



TRAVEL AGENCIES
AND TOUR OPERATORS

Automotive
division



CAR MANUFACTURERS,
DEALERS AND
FINANCIAL CAPTIVES

AUTOMOTIVE DIVISION

Nobis Assicurazioni is the first insurance company with its own Automotive Division. **A team dedicated to the sector, with specialised professionals** in technical-underwriting level, in claims management and in commercial area. A project aimed at achieving excellence where **specific know-how and in-depth knowledge of the market** enable the company to create innovation, by developing products capable of satisfying the customer's ever-changing mobility and safety needs and at the same time producing value for all operators, whether they are dealers, car manufacturers or financial captives.



Expertise

Specific know-how in automotive industry



Immediate answers

Lean organisation, zero bureaucracy



Product innovation

Unique solutions, tailor made

ORGANIZATIONAL STRUCTURE

The Automotive Division can count on a dedicated staff, made up of 35 people for:

- **Backoffice**
- **Market analysis**
- **Dedicated claims management**
- **Academy**
- **Compliance IVASS**
- **Technical management**
- **Call center**

THE ACCADEMY



NOBIS AUTOMOTIVE, FOCUS ON CAR DISTRIBUTION

The exclusive insurance agency, **Nobis Automotive Intermediazione Assicurativa**, was born in Borgaro Torinese in 2009 and is the first and only agency in Italy dedicated exclusively to the car distribution network with **specific know-how and a team dedicated to dealers' needs.**



KPIS

Opening mandates **72 hours**

Opening claims **21 hours**

Practice management **48 hours**

Immediate responses **within 24h**

TEAM SPECIALIZING IN RENEWALS ACTIVITIES

Consolidated activity dealt in house of cross and up selling, with dedicated and specialized team in third party, fire and theft Motor insurance products.

THE TOURISM DIVISION

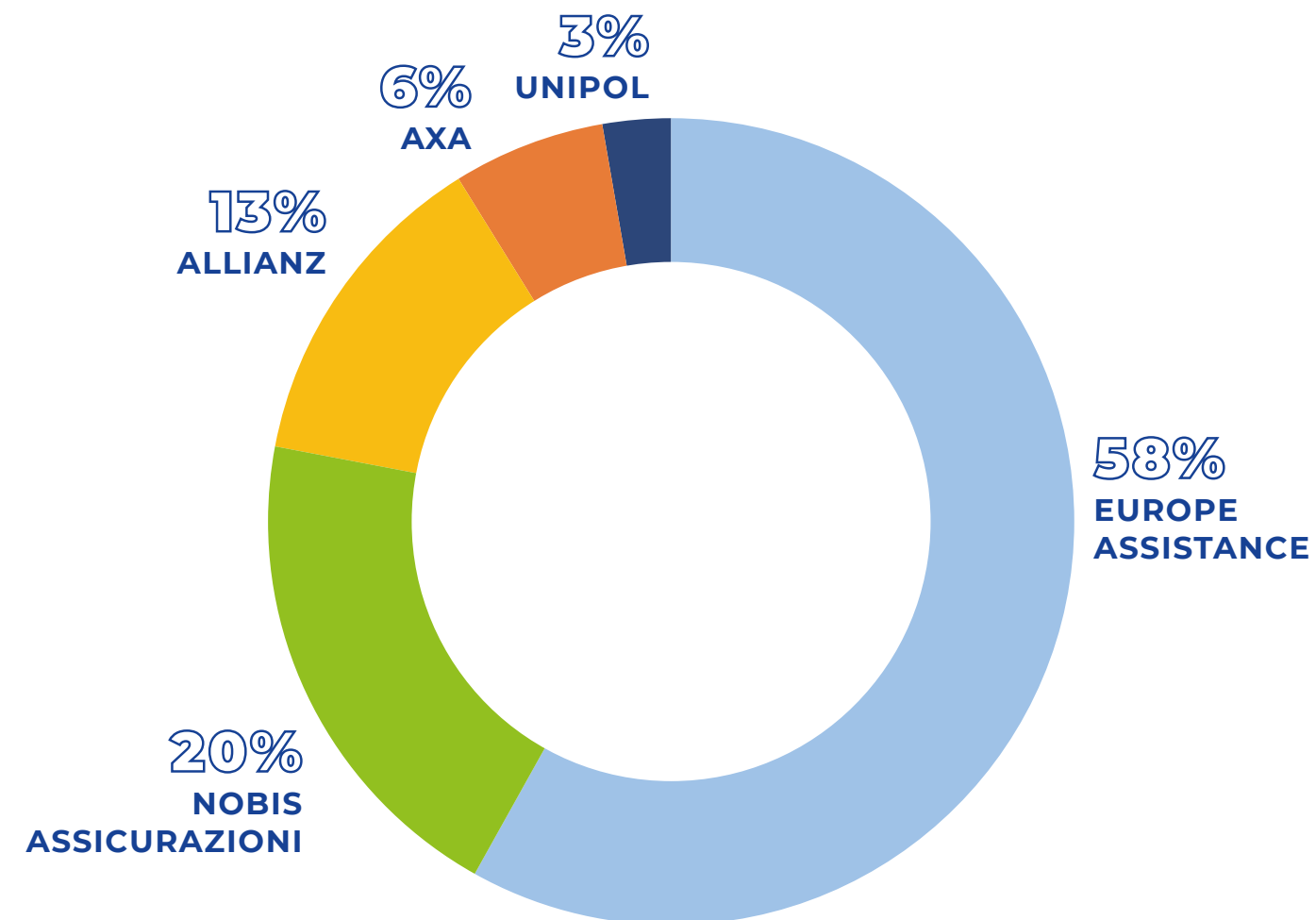
Nobis Assistance is the brand with which Nobis operates in the Travel Insurance sector to offer its customers, including well-known tour operators and over 3,000 travel agencies and incentive houses, **a dedicated and exclusive channel able to meet their specific needs:** travel insurance products, Third Party Liability coverages and insurance replacing the guarantee fund for tourism.



GROSS 2024 PREMIUM MARKET SHARE

TOURISM SECTOR

47.600.000€



QUALITY, A COSTANT COMMITMENT



Nobis Assicurazioni offers insurance solutions and personal assistance services in the areas of **tourism, car, home, health and business**, working every day with a single goal: **the quality of customer service**.

This constant commitment is confirmed by the 24-hour operation of the Operations Centre, Medical Service and Call Centre and by the constantly monitored network of around 10,000 qualified suppliers in Italy and around the world. Proof of this is the **UNI EN ISO 9001 certification** obtained from DNV, one of the world's leading certification bodies, back in 1999.

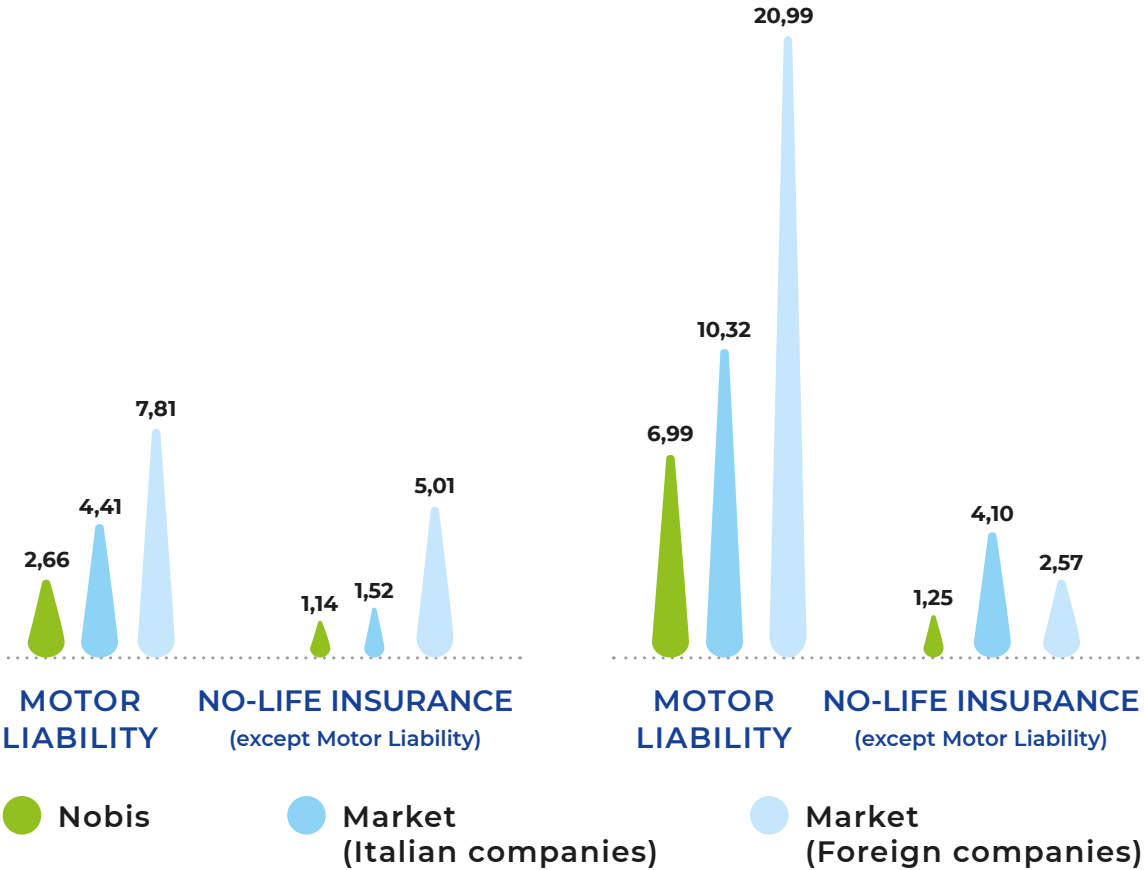


PURPOSE: CUSTOMER SATISFACTION

Customers and their satisfaction are at the center of Nobis's philosophy. To do so, we constantly pay attention to a situation of need and we are always able to assist the customers and devote our utmost interest so as never to leave them alone. It is no coincidence that Nobis is well below the average number of complaints for each type of classification.

CLAIMS FOR MM €
OF TURNOVER

CLAIMS FOR 10,000
CONTRACTS



Source: IVASS, Data on Claims, 2024

“NOBIS CON TE” APP

NOBIS CON TE is the new app dedicated to non-life customers of **Nobis Assicurazioni** which collects and allows access to all the policies subscribed with the details of the insurance coverage and the related information sets and furthermore the situation of the premiums paid or to be paid.

For each policy it is possible to view the contact details of the insurance intermediary and contact him for any need. With the same simplicity and speed, it is possible to report or flow any claims and view their progress.

Assistance is always just an app away and can be used by video call 24 hours a day, 7 days a week.



ALL THE ANSWERS AT YOUR FINGERTIPS



INTERMEDIARY DATA ALWAYS AVAILABLE



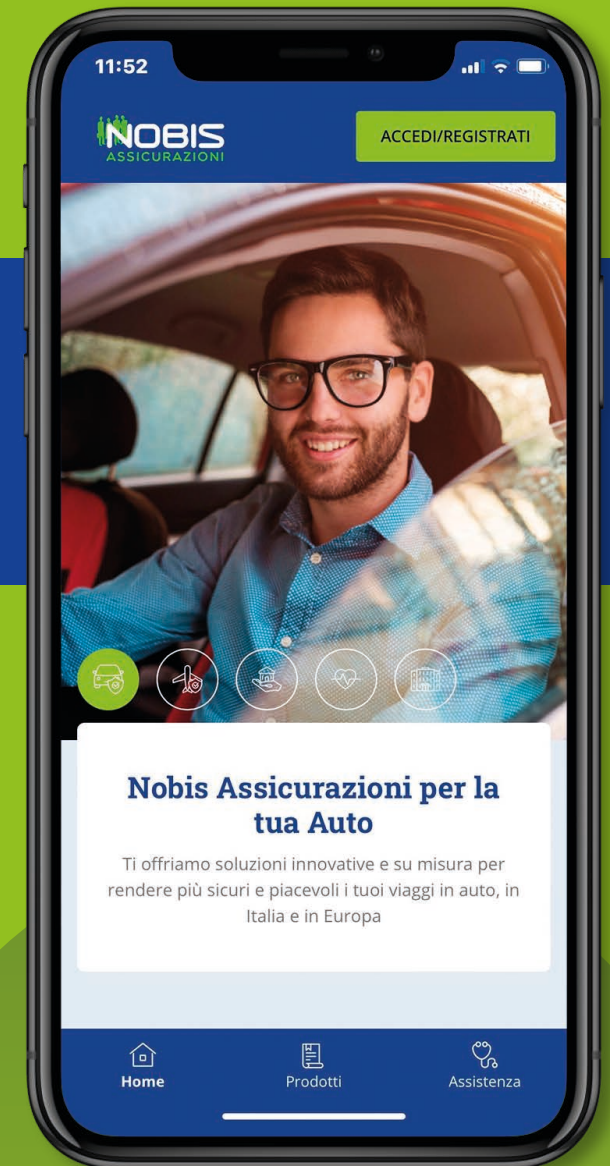
A SIMPLE SPACE TO MANAGE CLAIMS



REAL-TIME ASSISTANCE, 24 HOURS A DAY

NOBIS CON TE

*To take Nobis
always with you*



COMPANY HEAD OFFICES

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