



**ASSICURAZIONI GENERALI S.p.A.**

**COMPLAINT MANAGEMENT ACTIVITIES  
ANNUAL REPORT  
YEAR 2021**



## Complaint management activities – 2021 Annual Report

### Sector regulations

IVASS Regulation no. 24 of 19 May 2008 and its subsequent amendments and additions, which govern the procedure for handling complaints by insurance companies, provides that annually a report on the management of complaints is drawn up and published on the Company's website which also contains in summary the data and types of complaints received by the company as well as the relevant outcome.

### Approach adopted by the Company

The Company aims at fostering transparency and dialogue in relations with customers, as customer satisfaction is considered a key factor in the Group's strategic vision, in line with its fundamental values. In pursuing this objective, the Company intends to devote particular attention to the management of complaints by adopting specific measures to facilitate and promote the relationship with customers. The management of complaints is therefore an essential moment for the maintenance and growth of the Company's values.

### Complaints of the Year 2021

The Company outsourced the portfolio and complaints management activities to Generali Italia S.p.A., which in 2021 recorded 6 negotiable and 0 non-negotiable complaints with reference to the portfolio of Assicurazioni Generali S.p.A.

All the complaints related to the non-Life sector and more specifically 3 to Accident, 2 to Health and 1 to Other Damage to Property.

The percentage incidence of complaints registered at 31.12.2021 compared to the number of contracts as at 30.06.2021 is equal to 0.014%.

### Types of complaints

All the reasons underlying the complaints submitted during the year refer to the liquidation area (i.e. delays and/or inefficiency of the loss adjusters, alleged mistakes in the application of deductibles or the payment of the amount due).

### Outcome of complaints

As of December 31<sup>st</sup> 2021 five out of six complaints were processed, always within the regulatory deadline (with an average of 25 days), one complaint was still under investigation and was processed on January 3<sup>rd</sup> 2022. The following diagram shows the outcome attributed to the complaints processed.

Complaint outcome	Total 2021	Ratios
Accepted, even partially	3	60%
Rejected	2	40%
Under investigation	1	
<b>Total</b>	<b>6</b>	<b>100%</b>

The analyses carried out did not highlight any elements of attention (for ex. repetitiveness, chronicity or structural deficiencies) either with regard to the reported grievances or with regard to the underlying management processes.