



Conference 20u23

8, 9 and 10 March

Sheraton Grand Mirage,
Gold Coast



Unimutual Future Strategy

Geoff Henderson, Chief Executive Officer

Our profile



33

Years of
Operation



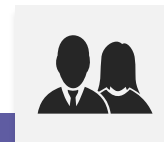
15.6

Average years of
Membership



55

Members



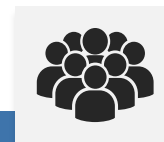
715,000

Students



8,700

Buildings



109,000

Staff



\$842.4m

Claims incurred
since 1989



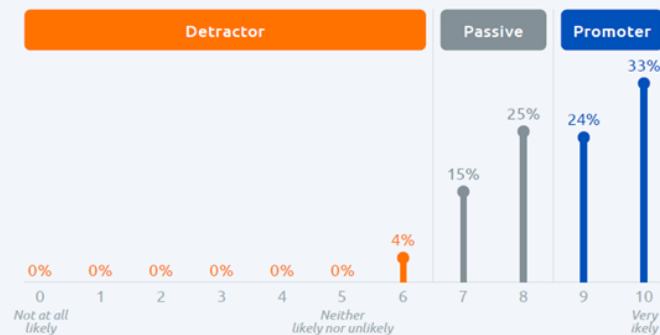
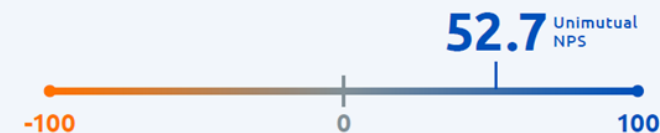
\$64.0b

Property declared
values

Member Experience Survey

Overall Net Promoter Score (NPS)

- NPS score of **52.7** (on a scale of -100 to 100).
- Industry norms dictate that this is a strong result.



Overall Member ratings



95% of Members are satisfied with Unimutual.



93% of Members trust Unimutual as an organisation.

Member service ratings and observations

- 22% of Members stated that customer service was the **main point of difference** for Unimutual.
- 44% of Members found the **recent renewal process excellent**, and 47% found it to be good, equating to 91%.
- Participants stated that Unimutual can **offer Contributions and protection** that other providers cannot.
- Overall, participants found the claims process to be **generally quick and straight-forward**.

Industry expertise driven by the benefits of being in a Mutual



44% of Members stated that Unimutual being experts and university specific was their main point of difference.



38% of Members stated being a part of a Mutual was Unimutual's main point of difference.

Price and customer service, coupled with industry specialisation and the Mutual structure, form a unique offering that leads to high advocacy, trust and satisfaction.

An abstract, three-dimensional geometric pattern composed of white, interconnected, curved shapes that create a sense of depth and movement. The pattern is composed of repeating, interlocking, curved segments that form a complex, organic-looking structure.

Industry needs

Market research revealed **four key needs** members are seeking from their insurance providers







1. Consistent and reasonable **premiums and cover**
2. Quality **customer service** as well as constant and relevant communication
3. **Transparency** of information; **information sharing** among likeminded members
4. A **seamless** claims process

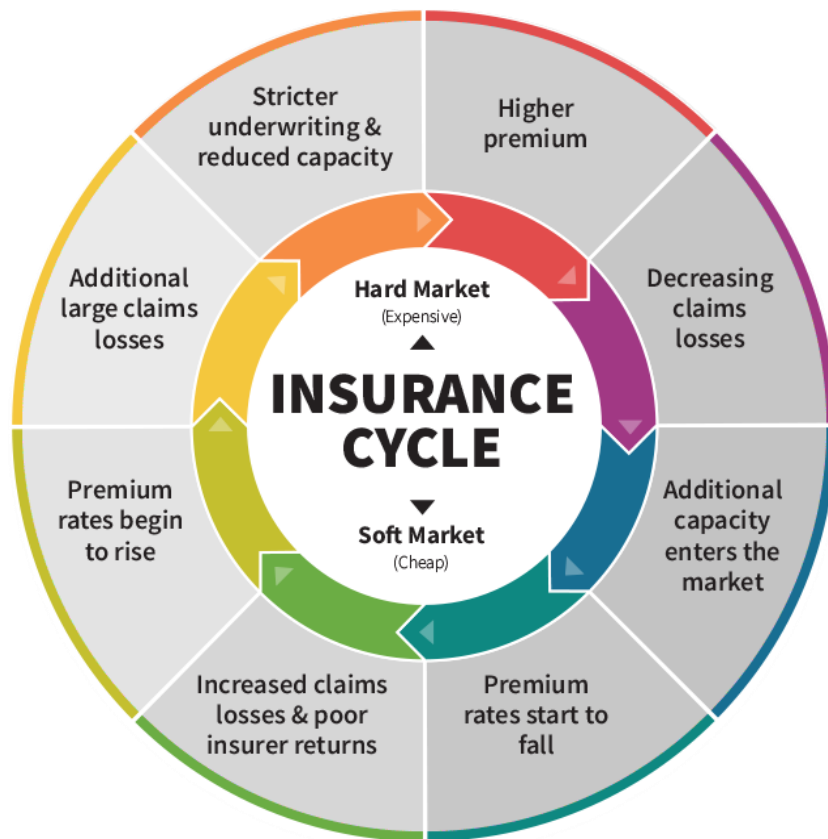
What's next?

From a 1-year to 5-year vision









DRAFT Strategic Pillars

Refined Pillars	 Capital strength	 Manage the cycle	 Members first	 Market connection	 Sustainable growth	 Dynamic organisation
Aim	Our financial strength and stability is the bedrock upon which our strategic plan rests. At Unimutual, it underpins our commitment to Member service excellence; without it, our ability to provide risk prevention and risk protection expertise is severely compromised.	Provide protection certainty to Members throughout the insurance cycle.	We are different. As a member-based organisation, we support our Members, are guided by our Members and exist solely for the benefit of our Members.	As the Higher Education and Research sector leader in risk prevention and risk protection, we will forge and nurture strong, deep partnerships that reinforce our position as the trusted advisor to the sector.	Grow our business to spread costs and increase resources for Members whilst reducing the risk to the Mutual	Unimutual is a remarkable, dynamic place to work, attracting and retaining top talent from diverse backgrounds who want to build careers, provide Higher Education and Research sector risk management & protection leadership and deliver operational excellence for Members.
Strategic Imperative (examples)	<ul style="list-style-type: none"> * Capital Management * Reinsurance Management * Invest in mutual for benefit of members 	<ul style="list-style-type: none"> * Contribution certainty * Protection certainty 	<ul style="list-style-type: none"> * Tailored engagement * Seamless service 	<ul style="list-style-type: none"> * Meaningfully connected membership * Pre-eminent partner for the Higher Education and Research sector 	<ul style="list-style-type: none"> * New Member growth * New product development 	<ul style="list-style-type: none"> * Data analytics * Continued investment in underwriting



DRAFT Strategic Pillars

Refined Pillars	 Capital strength	 Manage the cycle	 Members first	 Market connection	 Sustainable growth	 Dynamic organisation
Aim	Our financial strength and stability is the bedrock upon which our strategic plan rests. At Unimutual, it underpins our commitment to Member service excellence; without it, our ability to provide risk prevention and risk protection expertise is severely compromised.	Provide protection certainty to Members throughout the insurance cycle.	We are different. As a member-based organisation, we support our Members, are guided by our Members and exist solely for the benefit of our Members.	As the Higher Education and Research sector leader in risk prevention and risk protection, we will forge and nurture strong, deep partnerships that reinforce our position as the trusted advisor to the sector.	Grow our business to spread costs and increase resources for Members whilst reducing the risk to the Mutual	Unimutual is a remarkable, dynamic place to work, attracting and retaining top talent from diverse backgrounds who want to build careers, provide Higher Education and Research sector risk management & protection leadership and deliver operational excellence for Members.
Strategic Imperative (examples)	<ul style="list-style-type: none"> * Capital Management * Reinsurance Management * Invest in mutual for benefit of members 	<ul style="list-style-type: none"> * Contribution certainty * Protection certainty 	<ul style="list-style-type: none"> * Tailored engagement * Seamless service 	<ul style="list-style-type: none"> * Meaningfully connected membership * Pre-eminent partner for the Higher Education and Research sector 	<ul style="list-style-type: none"> * New Member growth * New product development 	<ul style="list-style-type: none"> * Data analytics * Continued investment in claims, risk management, underwriting and Member services

Next actions



Look out for

Annual Report
24 March 2023

AGM
28 March 2023

Member Relationship
Management System
from April 2023

CEO Connect:
Conference Edition
April 2023

Member Experience
Survey
April 2023

Management Liability
& Cyber Wording

5 Year Strategy
May 2023

Mutual Value
Measurement
May 2023

Data Collection
Opens
May 2023

Half Year Report
May 2023

New Product:
Fine Art

Awards Programme
Launch
June 2023

New Member Plan

ESG
June 2023

Reinsurance Renewal
August - September
2023

Renewal
October 2023

Q&A





Unimutual Limited

Suite 11.02, Level 11,
56 Pitt Street, Sydney NSW 2000

Phone: (02) 9247 7333

Fax: (02) 9252 9070

Email: service@unimutual.com.au

Website: www.unimutual.com

ABN: 45 106 564 372 / AFS Licence No: 241142