

Europ Assistance Press Kit

September 2019

Europ Assistance At a Glance



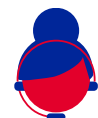
Part of the **Generali Group**,
one of the world's
leading insurers



€ 1.7 Bn
in revenue



7,765
employees



10m+
interventions



41
operation centers



750,000
medical, travel and roadside
assistance providers

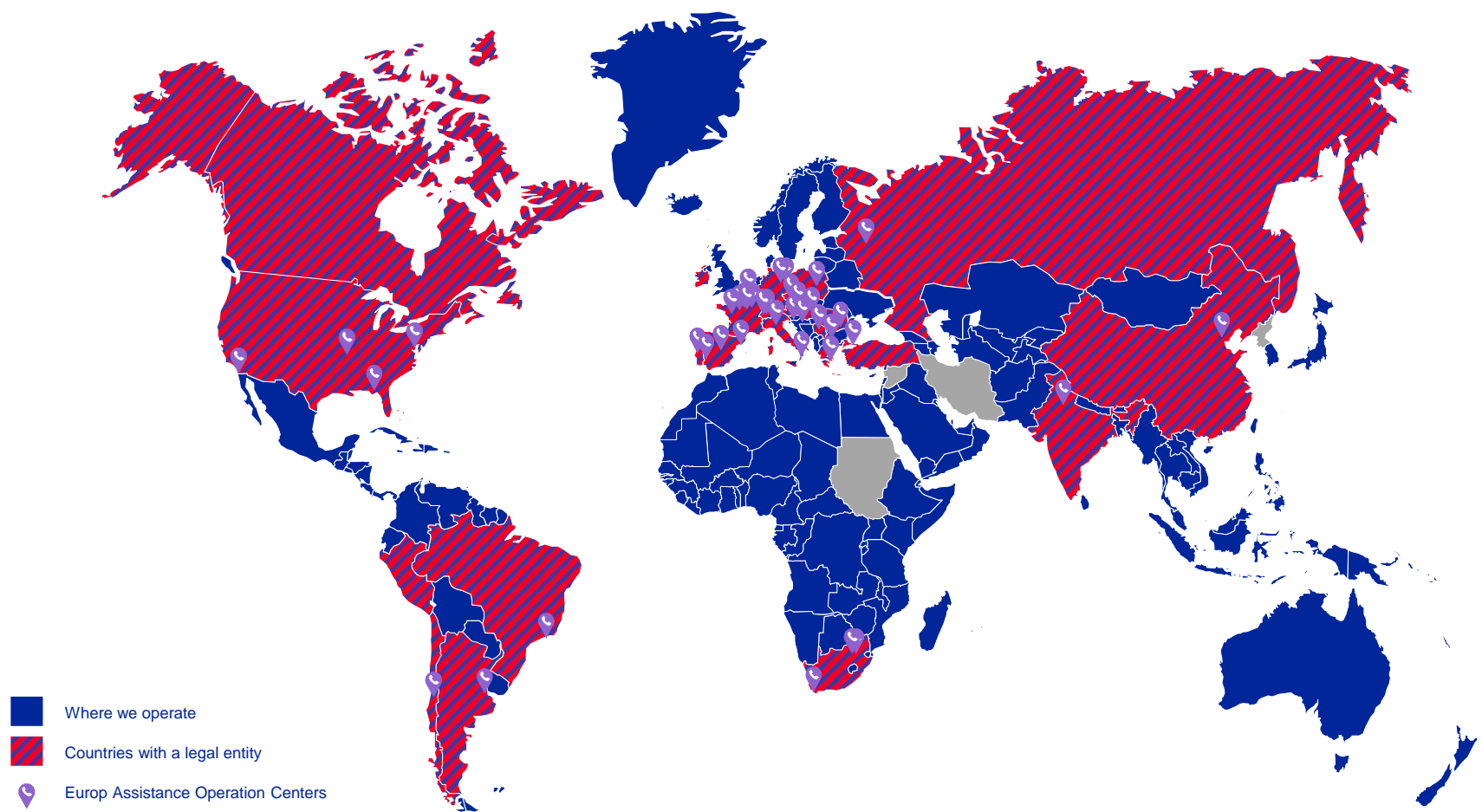





Over **200**
countries and territories



**Most trusted
brand in France**
in financial services
(OpinionWay France 2018)

Europ Assistance At a Glance



-  Where we operate
-  Countries with a legal entity
-  Europ Assistance Operation Centers

Our Core Business

Europ Assistance's mission is to bring people from distress to relief anytime, anywhere.



TRAVEL

Europ Assistance is a world leader in travel insurance and assistance. The origins of the assistance business, 55 years ago started with travel assistance provided by Europ Assistance and today the company is able to guarantee and protect customers' travel in case of unforeseen issues wherever they may be in the world. Europ Assistance is the travel insurer of the Generali Group.



AUTO

Europ Assistance is a leading roadside assistance provider, ensuring simple, seamless service whenever and wherever a customer needs support. The company is a pioneer in digital roadside assistance, offering a best-in-sector customer experience through initiatives like its virtual agent and geo-localization services. Europ Assistance partners with RAC, Falck and VHD to form ERA Automotive, a pan-European roadside assistance provider.



PERSONAL ASSISTANCE

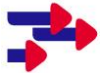
Europ Assistance is diversifying its business to offer new services across a client's lifetime, including:

- **Home Assistance**
- **Cyber Security**
- **Senior Care**
- **Concierge Services**
- **Health coverage**

Each of these areas of business focuses on services that build on expertise and knowledge Europ Assistance already possesses as a leading assistance provider, leveraging the company's network management and assistance process management strengths in particular.

Distribution

Europ Assistance has a multi-distribution strategy. We are a leading direct insurer in our traditional European markets, yet our core business is mostly delivered B2B.



DIRECT BUSINESS

Europ Assistance offers direct insurance and assistance products across Western Europe and the US, and is expanding this business in new markets globally.

In some markets, Europ Assistance offers its services through agreements with brokers and/or agents.



BUSINESS TO BUSINESS AND BUSINESS TO CUSTOMER

Europ Assistance was formed as a direct business but has quickly evolved into a leading B2B and B2C provider. Europ Assistance works with a huge variety of businesses, from global enterprises to small- and medium-sized businesses, often integrating its offering into the respective company's products as white label services.

Europ Assistance works with major airlines, travel operators, vacation rental providers, insurers, banks and financial services, utility companies, telecom providers, health care providers and more. Europ Assistance is committed to ensuring that the quality of service it provides always responds to the same standards of care and reliability no matter when or where the company operates.

Italy

History

01 February 1968:
Europ Assistance Italy was created in Milan as a service supplier.

1970s: Business expands to include Auto.

1980s: Business expands to include home assistance; assistance products are offered as part of bank accounts.

1990s: EA Italy becomes an insurance company, combining assistance services with insurance products.

2000s: Diversification of offerings; development of additional markets including financial and e-commerce.

TODAY
Technology, innovation and a human touch: we listen to our partners and customers, providing innovative assistance solutions for travel, home and health, from seniors to family caregivers.

AWARDS

- **2018 Le Fonti Awards** - leading private assistance of the year
- **2018 Traveller's Favourite Awards** - best travel insurance (TripAdvisor)
- **2018 Quality recognition for travel policies** - best travel policies for families
- **2019 CmmC Award 2019** - AI & ChatBot Customer Service
- **2019 Italy protection Awards** - Best assistance company
- **2019 Le Fonti Awards** - Innovative Project of the Year / Insurance / Health_MyClinic


CEO
Fabio Carsenzuola
OUR LOCATIONS
Milan, Rende

KEEPING PACE WITH MARKET TRENDS

- **Digital Roadside Assistance:** a multichannel service via web, chatbot and virtual assistance.
- **MyClinic:** new digital platform that provides our innovative health technologies 24/7.
- **Digitale Sicuro:** innovative identity protection solutions.
- **Elisa:** a virtual agent for direct customers.
- **Care Manager:** providing immediate, personalized support with a human touch for seniors and family caregivers.

 **935**
employees

 **10,358**
network providers

 **891,107**
assistance interventions

 **Top 3**
in assistance and travel insurance

France

History

1963:
Europ Assistance creates the assistance concept. (Travel /Auto)

1970s:
Europ Assistance expands outside Europe.

2000s:
Europ Assistance diversifies, expanding into health and home services.

TODAY:
+55 years of experience, earned by assisting over 33 million customers.

 **AWARDS** Most trusted brand in 2017 and 2018 in the Bank and Insurance category (OpinionWay Survey for Eclosion)

STRATEGIC AMBITIONS :

TRANSFORM OUR CORE BUSINESS

Europ Assistance aims to evolve from a generalist to multi-specialist position and to offer innovative, increasingly connected services in its core business - travel and roadside assistance - that are designed to respond to client needs.

DEVELOP NEW TERRITORIES

It's also about conquering new territories on Health, Senior and Home & Family markets by expanding our positioning from emergency to daily life services.

CEO
Nicolas Sinz
OUR LOCATIONS
Gennevilliers,
Clichy, Angers,
Pérols, Papeete,
Nouméa

MAIN COMPANIES : EUROP ASSISTANCE FRANCE

BIEN-ÊTRE À LA CARTE

An expert in health and quality-of-life on the job that sells concierge services to companies.

BIEN-ÊTRE ASSISTANCE

An operating platform for personal assistance, digital health and telemedicine.

OCEALIS

A distribution subsidiary that provides teleassistance to the general public and partners.


EA LA TÉLÉASSISTANCE

A distribution subsidiary that provides teleassistance to private individuals and very small enterprises.

EA OCEANIE/ EAPACIFIQUE

Subsidiaries based in Papeete and Noumea that provide travel, automotive and personal assistance solutions across Oceania.

 **+770**
employees

 **4,6 millions**
calls

 **Approx 1,400,000**
assistance interventions in 2018

North America

History

1983: Europ Assistance USA opens in Washington, DC.

2003: Europ Assistance USA launches Identity Theft Protection resolution service.

2008: Europ Assistance USA acquires CSA Travel Protection.

2016: Europ Assistance USA & CSA Travel Protection rebrand to Generali Global Assistance.

2017: Generali Global Assistance acquires CareLinx.

2019: Generali Global Assistance acquires Trip Mate.

WHAT WE DO

**TRAVEL INSURANCE
TRAVEL ASSISTANCE
ID PROTECTION**

**MEDICAL MANAGEMENT
SENIOR CARE**

AWARDS

- **2018 Stevie® Awards** - Gold in the "Customer Service Team of the Year" category for IDP
- **2018 Stevie® Awards** - Gold in the "Insurance" category for Travel

U.S. Offices:

San Diego, CA
4181 Ruffin Rd,
Suite 150,
San Diego, CA 92123


Bethesda, MD
4330 East-West
Highway, Suite 1000,
Bethesda, MD 20814

Kansas City, MO
9225 Ward Parkway,
Kansas City,
MO 64114

Burlingame, CA
1350 Old Bayshore
Hwy, Burlingame,
CA 94010

 **663**
employees

 **Top 3**
in US Travel
Insurance

 **4 brands**
Generali Global Assistance,
Trip Mate, GMMI, CareLinx

Iberia & LATAM

KEY COMPANIES

- Europ Assistance Spain
- Europ Assistance Portugal
- Europ Assistance Brazil
- Europ Assistance Argentina
- Europ Assistance Peru
- Europ Assistance Chile

SPAIN

KEY FACTS

- Insuring **8.2 million** people
- **2.8 million** assistance cases
- **2.6 million** vehicles

GOOD TO KNOW

- Awarded an online presence prize by Innovación Aseguradora in October 2018.

PORTUGAL

KEY FACTS

- **+1.3 million** assistance cases
- **+400** employees
- **3,000** partners

GOOD TO KNOW

- **+2,011,000** insured people
- **+3,650,000** insured vehicles
- **2018** was the **anniversary** of Europ Assistance Portugal



BRAZIL

KEY FACTS

- Leader in **automotive assistance**
- **22,000** accredited service providers
- **Over 2,000** employees

GOOD TO KNOW

- Shared ownership with **Bradesco Seguros**, a leading Brazilian insurer

Central & Eastern Europe, Asia & South Africa (1/3)

History



KEY COMPANIES

Europ Assistance Germany, Europ Assistance Belgium, Europ Assistance Czech Republic, Europ Assistance Hungary, Europ Assistance Poland, Europ Assistance Turkey, Europ Assistance Romania, Europ Assistance Greece, Europ Assistance Russia, Europ Assistance Austria, Europ Assistance Switzerland, Europ Assistance South Africa, Europ Assistance China, Europ Assistance India

AWARDS

- **China:** Best Company for Innovation, 2018
- **Europ Assistance Belgium** has repeatedly won the Decavi Award for its annual NoGo cancellation insurance

GERMANY

KEY FACTS

- **280** employees

GOOD TO KNOW

- Our cancellation insurance was recognized as best-in-class by *Reise und Preise*, a leading German travel magazine.

CZECH REPUBLIC

Leader in home assistance

KEY FACTS

- **166,315** cases handled
- **912,597** calls
- **4.9** (Google ranking) with **1,000+** customer reviews.

GOOD TO KNOW

- **9 out of 10** customers who have used our assistance solutions say they would recommend our services to others.

Central & Eastern Europe, Asia & South Africa (2/3)

BELGIUM

History

1964: Europ Assistance Belgium - the Group's second company following EA France - is established.

1978: First Snow Plan operation.

1980: First automotive products.

1996: Senior travel assistance product is introduced.

2006: Travel cancellation product "NoGo" is introduced.

2009: House Assist, a new home assistance product, is introduced.

2016: Launch of the mobile app for car assistance.

2018: Launch of a new range of annual travel assistance products.

CEO
Fernando Diaz


AWARDS
2019 Decavi Award for NoGO cancellation product and a new range of yearly travel assistance products

- KEY FACTS**
- Provides assistance solutions for travel, auto, health and 24/7 home assistance to 3M customers, or more than 25% of the Belgian population.
 - A leader in travel assistance, handling over **130,000** cases annually.

- GOOD TO KNOW**
- Belgium provides a **snow plane** every year to bring skiers back home if and when an accident occurs on the slopes.

 **216** employees

 **130,000** assistance interventions

 **Leader** in assistance and travel insurance

Central & Eastern Europe, Asia & South Africa (3/3)

HUNGARY

KEY FACTS

- **3m** end customers
- **600,000 calls** with 150,000 claims
- **68 B2B** partners

GOOD TO KNOW

- 2019 will be the **20th Anniversary** of Europ Assistance Hungary



SOUTH AFRICA

KEY FACTS

- **18m** calls handled in 2018
- **2,300** sub-agents in 2018
- **500** employees

GOOD TO KNOW

- **Largest range** of assistance services in Africa

ASIA

CHINA

A strong player in travel & medical assistance and concierge services, and a pioneer in senior care services, with over 3M customers per year.

INDIA

- Top 3 in roadside assistance
- Market leader in Vehicle Ownership LifecycleAssistance (VOLA)
- Market innovator with a new line of identity theft & fraud protection products.

Generali Concierge Services

History

June 2016

Generali Concierge Services are created in Paris.

2017

- 4 Clients signed
- +70k new VIP members
- 30 concierges hired
- 2 platforms open in Paris

2018

- 20 Clients signed
- +110k new VIP members
- 40 concierges hired

OVERVIEW

GCS is a subsidiary 100% owned by Europ Assistance. It offers personalized and relevant services, taking into account clients' habits and preferences, increasing engagement and loyalty.

360° marketing agency providing:

- White labeling
- Events
- Exclusive Partnerships
- Quality
- Privileges

Multilingual services available 24/7

HIGHLIGHTS

- Main GCS hub in **Paris**
- New platforms opened in **Portugal & Russia** in 2018
- New platform opening in **Miami** in 2019
- Global coverage **by 2020**
- **+600k** VIP members in 2018
- **4M** in income in 2017
- **8M** in income estimated by the end of 2018
- **Best concierge Service company** according to our Clients audits & NPS (+53%)
- A **full cloud platform** based on sales force, a highly scalable solution.

Caring for society - Our Approach to CSR



As a member of the Generali Group, Europ Assistance contributes toward a healthy, resilient and sustainable society where people can develop and flourish. Here's a better look at how the Generali Group inhabits its role as corporate citizen, creating long-term value for its stakeholders.

GENERALI IS INCLUDED IN THE FOLLOWING ETHICAL INDEXES:

MSCI Global Sustainability Indices
 FTSE4Good
 NYSE Euronext Vigeo Index World 120
 STOXX ESG Leaders
 Ethibel Sustainability Index Excellence Global
 Ethibel Sustainability Index Excellence Europe
 ECPI Global Ethical Equity
 Corporate Knights' Global
 100 Most Sustainable Corporations in the World

ESG rating

Oekom Research Prime C
 Ethibel Pioneer and Excellence
 Investment Register

- 2009** Introduction of a Group Environmental Management System that meets ISO 14001 standards
- 2010** Adoption of the Group Ethical Guidelines for Investments
- 2011** Issue of the Group Ethical Code for suppliers
- 2012** Adoption of the new Group Code of Conduct
- 2013** Approval of the new Group Policy for the Environment and Climate
- 2015** Approval of the Responsible Investment Guideline
- 2016** Approval of the new Charter of Sustainability Commitments by the Board of Directors; Launch of The Human Safety Net, Generali's first global community outreach initiative
- 2018** Launch of the Climate Change Strategy including €2 bn of divestments from the coal sector and €3.5 bn of 'green' investments by 2020

Sustainable and Responsible Investment (SRI)
Over € 30 billion

Funds allocated to the community
€ 14.6 million

Total greenhouse gas emissions*
 t 112.7 thousand CO₂e
-5.6%

* Data refers to the Group Environmental Management System (base year 2013)

Europ Assistance - Strategy

Vision

To be the most reliable care company in the world

Mission

From distress to relief anytime, anywhere

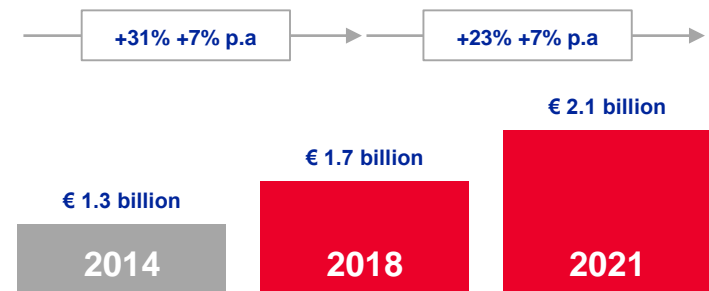
KEY MESSAGES

- Europ Assistance wishes to reinforce its position as a global leader in travel insurance and assistance through increased scale, footprint and diversification of its offering.
- Europ Assistance will continue to atomize its automotive business while seeking new opportunities for increased scale and product diversification
- Personal assistance is the future of assistance. Europ Assistance will be future-proof by diversifying into home, family, senior care, health and cyber security services.
- Europ Assistance will deliver its strategy with the customer at the heart of everything it does. Europ Assistance is recognised as a leader in care, its motto "You Live We Care" represents the very best of the company and it will engage employees through employees through training, a "lean" approach and by rolling out NPS throughout the organization to ensure customer feedback is sought and acted upon.

STRATEGIC PILLARS

- Reinforce travel leadership
- Grow and diversify auto
- Diversify into personal assistance
- Optimize financial performance
- Operational and insurance excellence
- Customer-focused organization

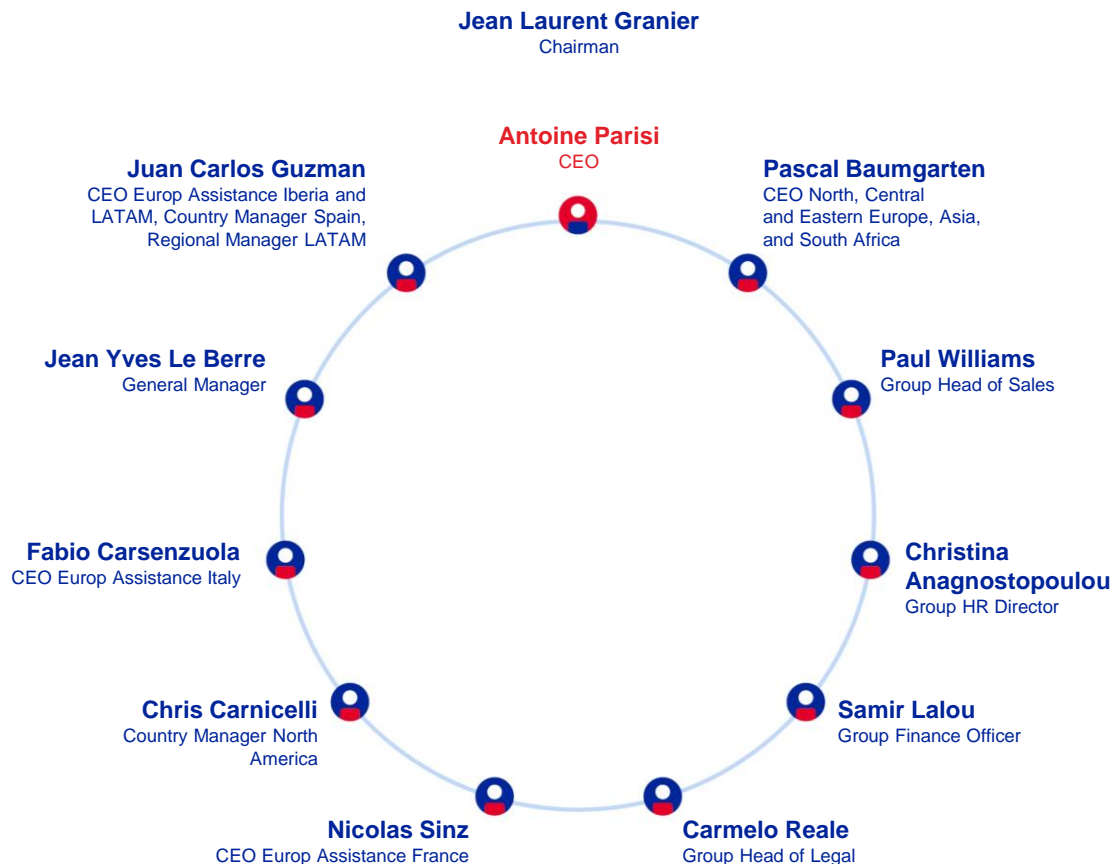
REVENUE



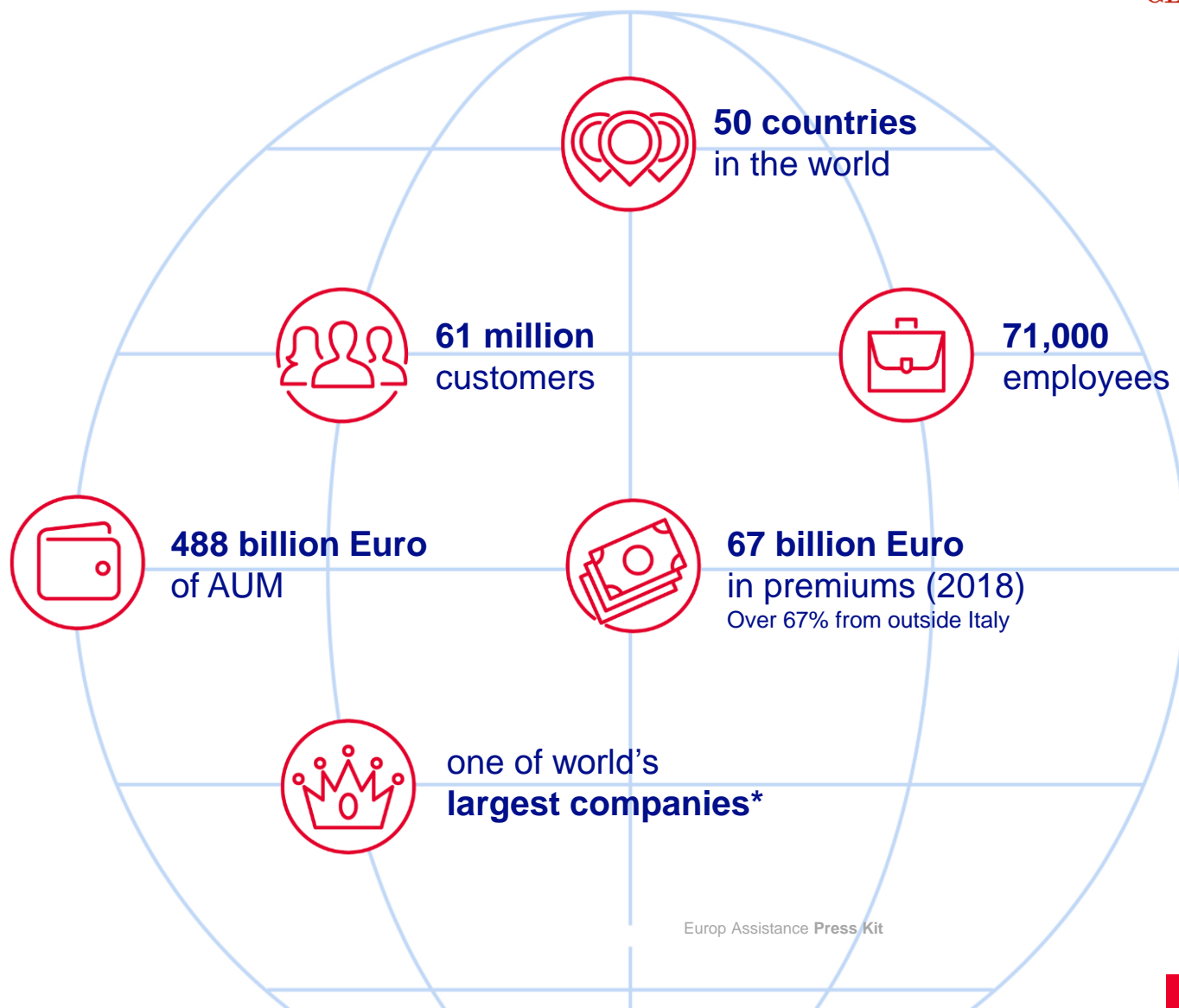
Europ Assistance - Management Team

The **Group Management Committee** is the international committee in charge of defining the Group's strategic priorities. The Committee aims to improve alignment between the Group's business units and ensure that decision making is more effective and cohesive.

Jean Laurent Granier, Country Manager of Generali France, is the Chairman of Europ Assistance Group.



Generali Group At a Glance



* Fortune Global 500 - ranked 59th