



A N Y T I M E A N Y W H E R E

*Anytime  
Anywhere*







*Anytime  
Anywhere*

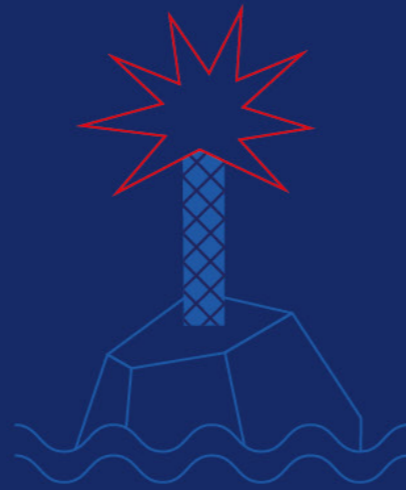
ACTIVITY REPORT



*Horizons*

H O R I Z O N S

# Caring at Our Core



Europ Assistance has a mission. From distress to relief - anytime, anywhere.

We've been living this mission for over 55 years. It is the heart of our business: caring for people when they need us most.

Caring is the key to our success. It has allowed us to grow, registering €1.7 Bn in revenue in 2018 – a substantial increase from €1.4 Bn in revenue for 2014, when I first became CEO. We were also delighted in 2018 to acquire 100% of Europ Assistance Portugal – through this acquisition strengthening our business in South America as well as in Portugal. In 2019 we acquired Trip Mate, making us the 3rd-largest travel insurer in the US. This move comes in parallel with our strategic investment in Pflégix, in Germany, part of our decision to evolve senior care into a key pillar of our Group. This steady growth is proof of the validity of our approach, and signals even more success in the years to come.

Caring informs our business strategy, now focused on strengthening our leadership position in travel, diversifying our offerings in automotive, and combining digital technologies with Europ Assistance's distinct human touch to further develop our personal assistance business in senior care, health and home & family.

Caring is the cornerstone of our company culture. In 2019 we will reinforce this by training more employees than ever before, with over 900 managers enrolled in dedicated training sessions and the rollout of a new, company-wide program dedicated to exploring and celebrating our culture of care with every Europ Assistance employee.

Caring is appreciated. We're incredibly proud of the achievements we've received throughout the year, from being named the "most trusted Financial Services Brand" in France, to being chosen as "the best travel insurance for TripAdvisor users" in Italy, to being recognized as one of China's most innovative companies.

Most importantly, at Europ Assistance caring is an ongoing commitment. We are now expanding our use of the NPS (Net Promoter Score) program to cover even more of the services we provide, measuring customer satisfaction in detail, using their feedback to improve what works and fix what doesn't.

Caring is our present and our future. In 2019 and beyond, we will continue to deliver – for insurers and bankers, carmakers and airlines, travel companies and tour operators, healthcare providers and more – the services and products that have made Europ Assistance's culture of care such a key component of helping people everywhere we operate.

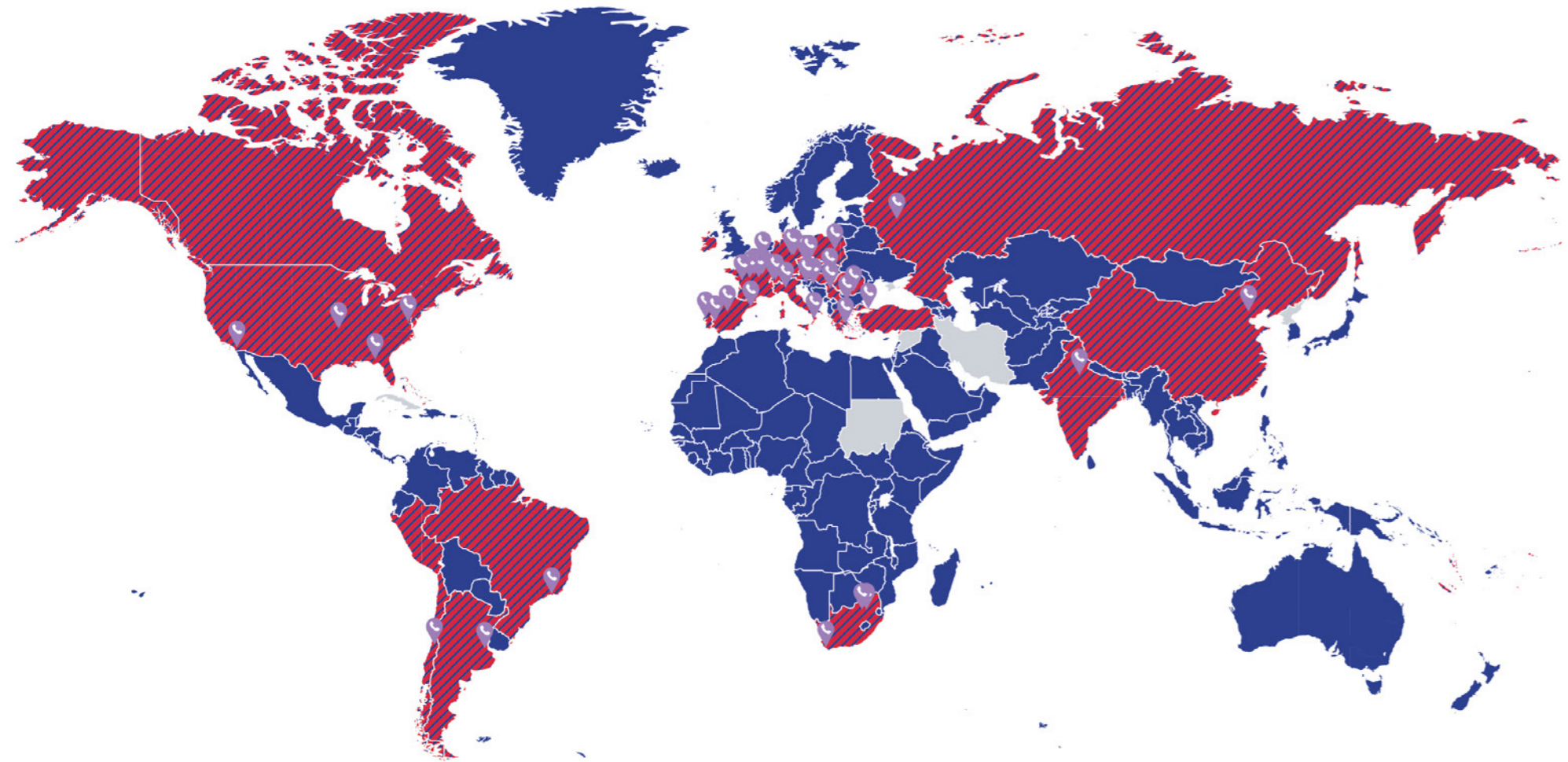


**Antoine Parisi**  
CEO, EUROP ASSISTANCE



## OUR NETWORK

■ Where we operate ■ Countries with legal entity 📍 Operational Centers



## EUROP ASSISTANCE AT A GLANCE



**€1.7 Bn**  
in revenue



**+37m**  
inbound calls



**7,765**  
employees



**10m**  
interventions



**41**  
assistance centers



**18,086**  
plane tickets issued  
to repatriate our customers



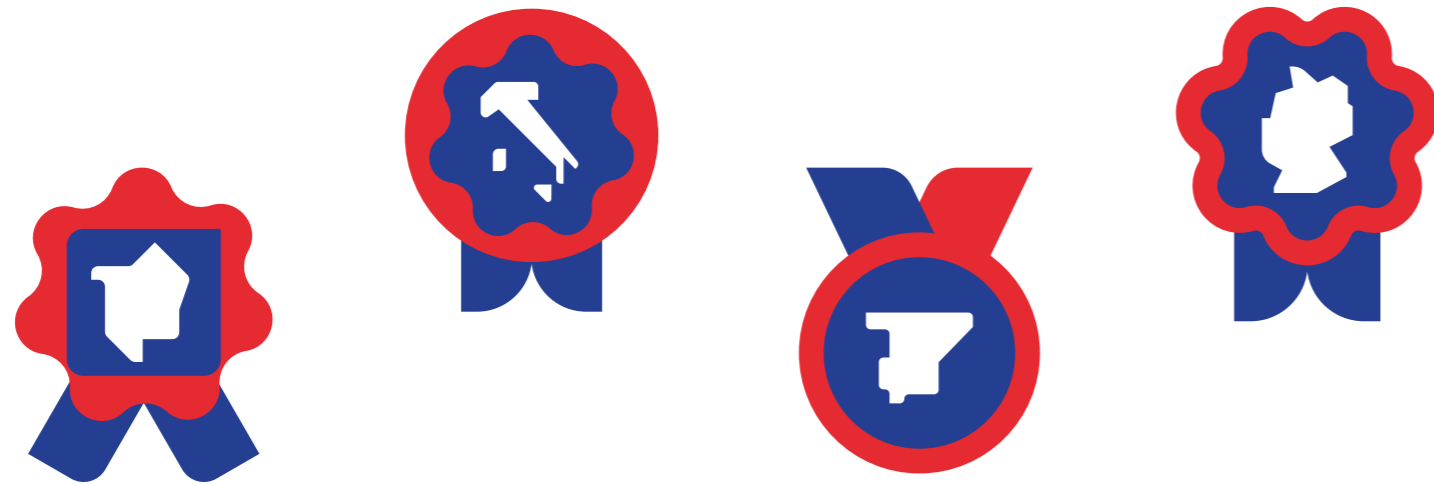
**Over 200**  
countries and territories



**750,000**  
medical, travel and roadside  
assistance providers

# Accolades

As the world's foremost caring company, we prefer to measure our success in problems resolved and customer anxieties laid to rest. But every year, both locally in individual countries and internationally across broad geographical areas, the products and services we provide garner widespread recognition. Here's a look at some of the awards Europ Assistance and its people earned over the course of 2018.



## FRANCE

A nationwide survey conducted by OpinionWay in the French banking & insurance sectors and designed to evaluate "French confidence in brands" recognized Europ Assistance as "the most trusted financial brand in France."



## ITALY

TripAdvisor users awarded EA Italia a "Travelers' favorite" award for "best travel insurance for TripAdvisor users."



## ITALY

EA Italia earned a travel insurance quality prize for its "Top Guarantees" vacation insurance.



## ITALY

Le Fonti Awards gave EA Italia an "Excellence of the year" award for "best Private Assistance."



## BELGIUM

For the eighth year in a row, Europ Assistance won the Decavi Award for best travel insurance. The Decavi is considered the Belgian insurance industry's most prestigious award.

## ANNIVERSARIES



## HUNGARY

Europ Assistance Hungary proudly celebrated the company's 20th anniversary, marking two full decades of protecting, caring for and assisting Hungarian clients no matter where they're located in the world.



## CHINA

Europ Assistance China celebrated its 30th anniversary. In 2018 the company more than doubled the number of clients served compared with the previous year, and Europ Assistance China is proudly pushing forward a range of digital tools that make it easier than ever before for Chinese customers to connect with EA when, where and how they prefer.



**HUNGARY**

Europ Assistance won the “Scalability Award” business prize for a skill assessment platform it created for employees.



**HUNGARY**

For the fifth time, Europ Assistance won top prize in the “Business-to-Business Superbrand” category. Superbrands are identified annually through an extensive, robust research process that measures the equity of thousands of brands in both direct-to-consumer and business-to-business markets. Only the most highly regarded brands achieve “Superbrand” status.



**POLAND**

Europ Assistance won the “Consumers’ Laurel,” a prize awarded by Poland’s biggest consumer association that celebrates products Polish consumers prefer and consider most trustworthy.



**GERMANY**

Europ Assistance won top honors from *Stiftung Warentest*, Germany’s foremost consumer review magazine, for both travel cancellation and travel health services.



**GERMANY**

*Reise & Preise*, a leading German travel magazine, gave Europ Assistance’s travel insurance product top honors.



**CHINA**

Europ Assistance won the prestigious “China Best Company / Innovation” award, arriving first in a competitive pool of over 200 different companies.



**CZECH REPUBLIC**

Europ Assistance’s “holiday barometer” earned first prize in the Financial Market and Financial Services category at the Czech PR Awards.



**UNITED STATES**

PIMA, the Professional Insurance Marketing Association, gave Europ Assistance’s Cyber & Identity Protection business line a silver award.



**UNITED STATES**

Europ Assistance’s Customer Service Team won a coveted Gold Stevie at the American Business Awards.



**UNITED STATES**

Europ Assistance won prestigious Stevie awards for travel insurance and for Marketing Team of the Year.



**SPAIN**

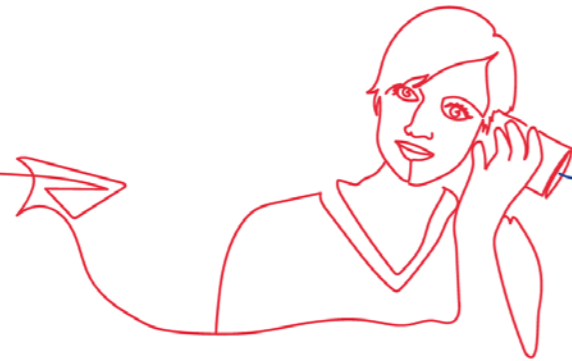
Spain’s Online Presence Ranking of Insurance Entities awarded Europ Assistance a prize for “best information online.”





1.

Mom and dad always said family is forever, and I agree. But sometimes even the strongest families need a little help.



2.

When I was sick and mom was traveling for work, she needed a doctor she could trust.



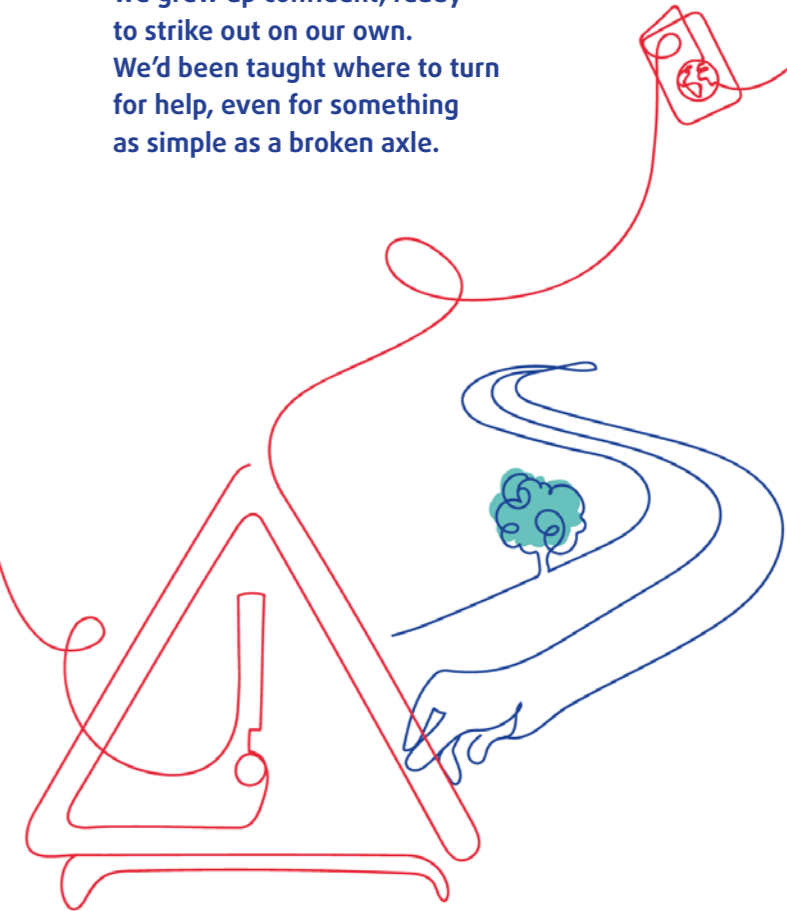
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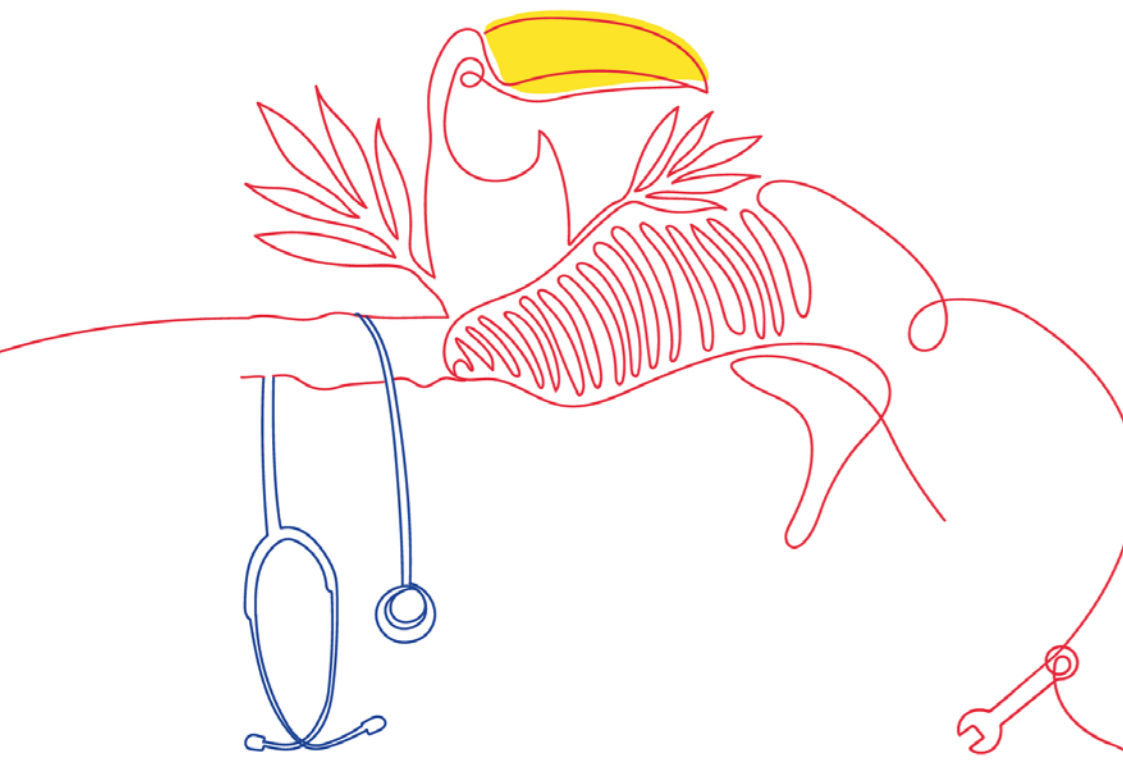
When my brother got into trouble on the internet, dad needed an expert, someone who could resolve the problem and protect us online.



4.

Loved, nurtured and protected, we grew up confident, ready to strike out on our own. We'd been taught where to turn for help, even for something as simple as a broken axle.



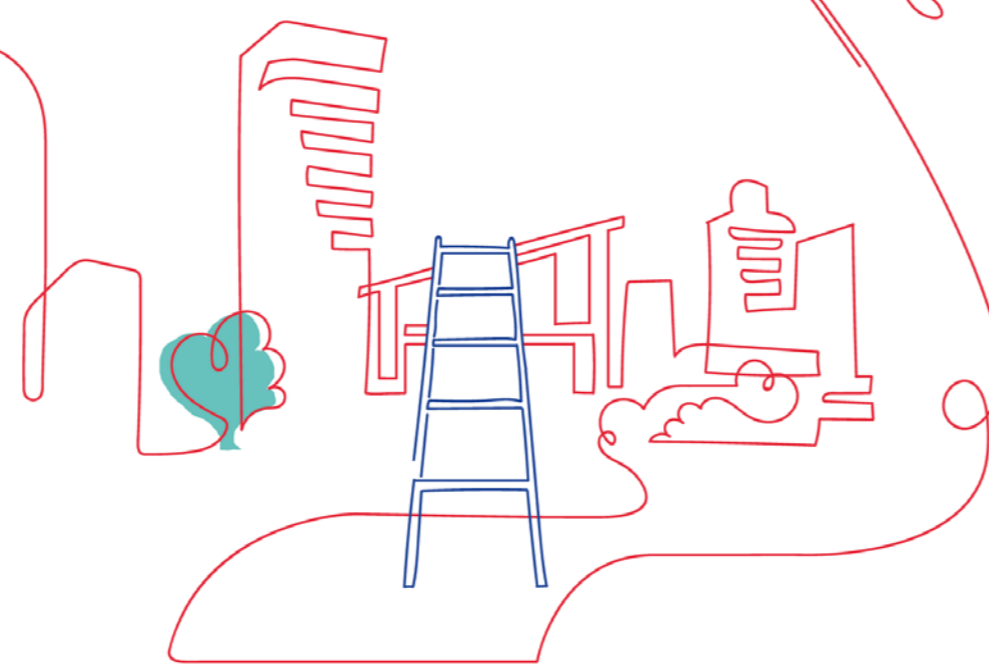


**5.**

When the family traveled overseas for a reunion and my brother caught the wrong virus, we knew who to call.

**6.**

Today I rely on Europ Assistance for more services than ever before, because they have the solutions I need, even for broken faucets and leaky roofs!



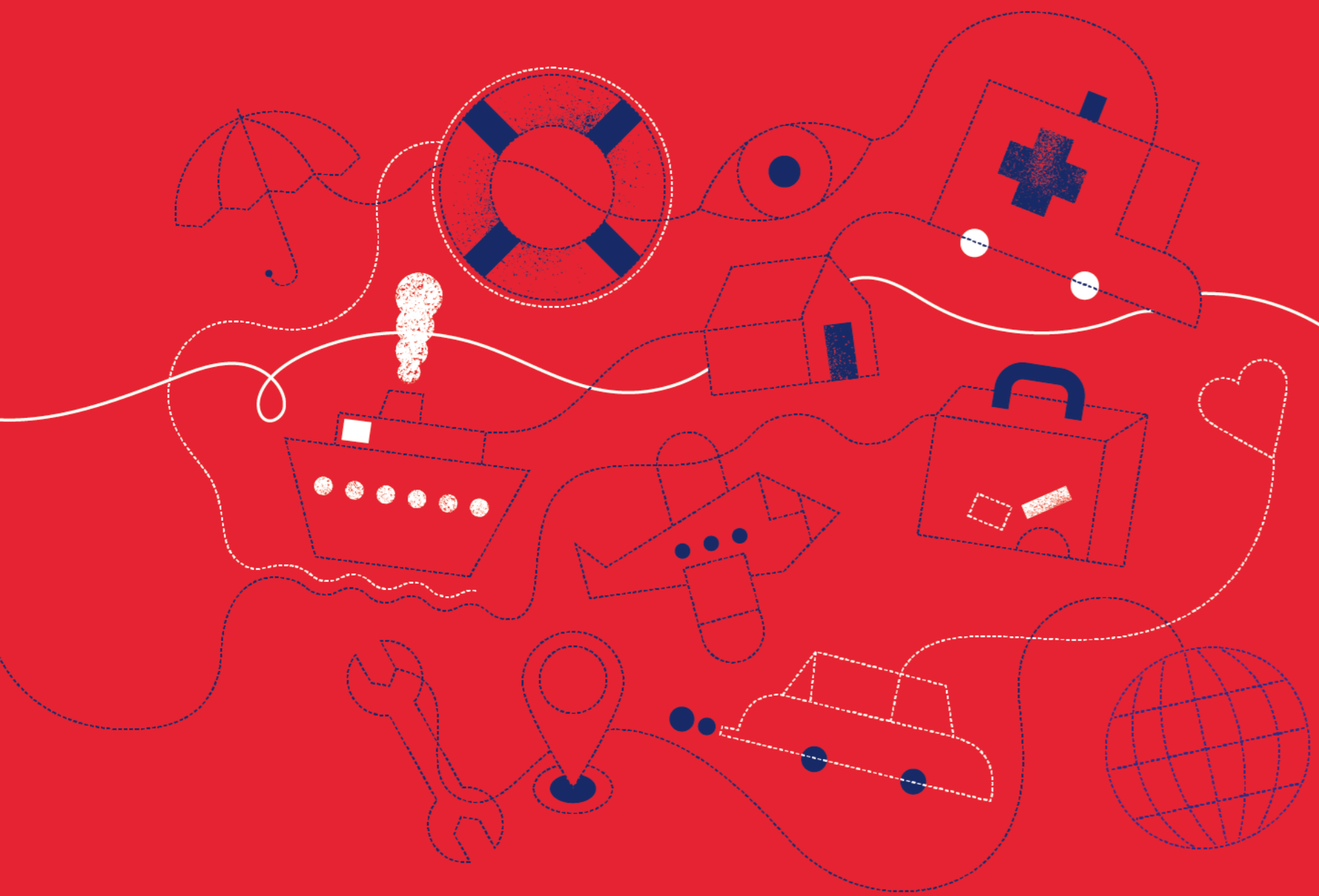
**7.**

They're always there for my family, one generation to the next, helping and protecting us anytime, anywhere. Eventually our mom and dad grew older and developed special needs. It felt natural to rely on Europ Assistance for help.

**8.**

Now I have a family of my own, and I'm proud to carry on the tradition my parents started. After all, every family should have a caring partner for life!





B U *Business* S S

With over 750,000 professional service providers coordinated through three international hubs and covering over 200 countries and territories worldwide, our assistance networks form the backbone of our business. From doctors to repairmen, cyber protection experts to claims handlers, we train our people to guarantee the highest level of service possible. We support them with digital tools, and organize workflows so that they're in a position to provide relief from distress anytime, anywhere in the world.

Over the following pages you can explore the full range of services and products we offer through these capable women and men, broken down by client segment in order to provide readers with an inside look at all the things Europ Assistance does to take care of its clients and their customers worldwide.

# INSURERS



Right Care, Right Time,  
Right Place

Insurers protect and defend people's lives, health, possessions and wellbeing. Today they are closer to their customers than ever before, accessible when and where people need them, providing not just coverage but advice, mobile services and prevention opportunities too. At heart, insurers protect people from the damage unexpected events can cause in life. This makes them a perfect fit for a caring company like Europ Assistance. Here's a look at how different Europ Assistance business lines help insurers care for their customers.



Closer to customers and **more accessible** than ever before

“Being a partner of those we insure in their daily health and well-being is at the heart of our commitment. Launched in January 2019 and gradually deployed to 1.5 million people, the medical teleconsultation service operated by Europ Assistance will regularly incorporate new features to better meet the expectations of our customers. I would like to thank the Europ Assistance teams for the work accomplished in just a few months to put in place this new service and improve the quality of our collaboration.”



**Yanick Philippon**  
EXECUTIVE COMMITTEE MEMBER, GENERALI FRANCE

### HEALTH

We offer medical assistance services, sending doctors directly to people’s homes, assisting rehabilitation following an accident, and consultation by phone, chat and even video, depending on the country. We also supply important non-medical services. For example providing transportation for patients, sending cleaning services and/or meals to people’s homes, and providing consultants who can help monitor and oversee treatments. In many countries our medical services extend to include ongoing consultation services with professionals who help patients deal with day-to-day care and provide advice on ways to live more productively with an illness.

### AUTOMOTIVE

Our automotive division delivers a host of key services on behalf of insurers that include roadside assistance; extended warranties in some countries in which we operate; and digital medical teleconsultation for people traveling by car outside their own countries. One of the great advantages we offer insurers is our focus on digital, telematics and connected cars. We leverage these evolving digital realities to deliver services that can help insurers fine-tune policies; install eCall services in cars that make automatic emergency calls in the event of a severe accident; or bCall devices that allow the driver to contact the roadside assistance center and share key vehicle data at the press of a button. These services and others like them help insurers create additional touchpoints with their customers, providing help when they need it, where they need it, often directly through a customer’s cell phone.



“Generali Italia chose Europ Assistance for its innovation. Digitale Sicuro, Europ Assistance’s newest identity theft protection program, will be a cornerstone of our new product ‘Immagina Adesso.’ We appreciated the way Europ Assistance is leveraging more than 15 years’ experience in the more mature US market to provide Italian customers with state-of-the-art identity protection, paired with their proven ability to assist clients in a way that is at once human and professional. This new identity theft protection service will help Generali position itself in a new, unexplored area of protection: taking care of Italians’ digital lives. It will help us stay true to our mission to be a lifetime partner for our customers by protecting them from rising criminal misuse of personal data.”

**Stefano Gentili**  
CHIEF MARKETING & DISTRIBUTION OFFICER, GENERALI ITALIA

### PERSONAL ASSISTANCE

Our personal assistance services respond to and resolve customer needs, providing help whenever and wherever necessary so that people interact more often with us and feel satisfied with the services we provide. These services include a broad range of on-call home repair professionals, from plumbers to electricians and more, who are dedicated to providing material assistance at home. They also include our renowned cyber protection services, which rely on professional cyber teams to provide personal data protection, defend a customer’s presence online, protect credit card information and more, including augmenting existing protections with legal assistance where necessary. We are even present to assist people struggling with a death in the family, through our dedicated funeral services.



“Europ Assistance is a market leader and a pioneer in digital roadside assistance. Insurers rely on us because we know the automotive insurance business inside and out. Our services help promote customer loyalty, improving their retention rates. We are a tried and tested service provider that works with the leasing leaders in Europe and large countries all over the world.”

**Paul Williams**  
GROUP HEAD OF SALES, EUROP ASSISTANCE

## SENIOR CARE

In a market characterized by strong growth, we help insurers deliver a range of senior care services including a vast network of over 300,000 caregivers across the US united through our Carelinx program; Uber connections for caregivers to make sure they arrive where they're needed; home-based staff that can provide additional support directly at a patient's residence; teleassistance, which leverages technology to reduce caregiving costs; and a virtual senior residence service that extends to a regular live-in residence once the patient is no longer able to remain at home. Many of our services are designed for assisted living solutions, lowering treatment costs and guaranteeing the best environment for healing. We focus on helping people take care of elderly parents. In China, for example, where hospital waiting times can be extensive and overwhelming for the elderly, we have created a program that sends a nurse to accompany them door-to-door, getting the patient where he or she needs to go and staying with them during the visit to make sure all their questions are answered and their problems addressed.

## CONCIERGE

Our primary mission is to build customer loyalty. We work with insurers to embed our personalized, data-driven concierge services into their existing service networks, for example offering concierge through yacht and/or real estate service programs, providing renters the help they need with their boat or property. We also work with rental spaces, helping companies create co-working environments, and offering individually tailored services through life insurance policies. We aim to transform the customer experience and provide greater satisfaction overall.



Cybercrime currently costs businesses an estimated USD \$600 Bn per year

## TRAVEL

Insurers rely on our expertise to help them contain costs and provide assistance for insured people traveling outside their home countries, for example services to monitor a customer's health during a long voyage, and health assistance through our vast international medical network. We're proud to have GMMI, the leading cost containment company in the US, which helps insurers monitor the healthcare journey of the people they insure, negotiating costs and making sure the insurer pays the right price for the required services.



"Insurers appreciate that we are cost-conscious. We focus on engaging clients, but at the same time pay close attention to things we can do to optimize internal costs. They appreciate that we have our own, in-house medical professionals, and that we take a hands-on, custom-tailored approach to delivering their services. For insurers, this kind of personal attention often translates to increased customer loyalty."

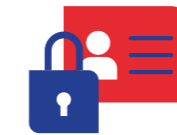
**Jean Yves Le Berre**

GROUP GENERAL MANAGER, EUROP ASSISTANCE

# BANKS & FINANCIAL INSTITUTIONS



Global offerings, local services



Secure, GDPR-compliant workflows & data

Today's banks and financial institutions are reinventing themselves, moving from human to digital, increasing the services they offer their customers, changing the ways they do business to meet evolving market demands. Their shared aim is to become lifetime partners for customers in a digital world. Here's a look at how different Europ Assistance business lines tailor products and services to help them achieve that goal, from bancassurance to concierge services and more.

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## Becoming **lifetime partners** for customers in a digital world

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### HEALTH

Thanks to our global health network, we collaborate with bank insurance programs to provide medical doctors when and where they are needed, for example through home visits and medical consultations over the phone or via video. Last year we supplied over 20,000 doctor home visits in Poland alone. We have also developed specific top medical expert networks to obtain second opinions on medical diagnoses and treatment recommendations, usually within 10 working days of completion of a patient's medical documentation.

"We get inside the skin of our banking and financial institution clients, familiarizing ourselves with the challenges facing the industry so that we can help resolve them. This translates into service and product offerings designed specifically for their customers that help these institutions be successful."

**Paul Williams**

GROUP HEAD OF SALES, EUROP ASSISTANCE

### TRAVEL

Banks and financial institutions rely on Europ Assistance for complete mobility protection when traveling. With over 750,000 service professionals around the world, coordinated by three international hubs, we can boast the operational capabilities banks and small- and medium-sized enterprises need in order to assist large numbers of individual customers. We can even provide help with travel emergencies like flight cancellation and baggage tracking.



"When we sit down with our clients at banks and financial institutions, we always point out that our success is contingent on theirs. We work to help them increase revenue, build margins and win the digital transformation. The proof can be found in our regularly renewable, subscription-based services: when the banks win clients through the services we provide, we win too!"

**Paul Williams**

GROUP HEAD OF SALES, EUROP ASSISTANCE

### PERSONAL ASSISTANCE

To help bring banks and financial institutions closer to their customers, we supply services like home assistance packages, family bancassurance and servicing packages, consumer financing opportunities, cyber protection services and more. Even our less-well-known services can have an enormous impact on clients' lives. For example in Brazil, our funeral services segment sprang into action following two major disasters – collapse of the Brumadinho Dam and a fire in the Flamengo youth soccer dormitory – to help identify bodies, coordinate local funeral services and cover funeral costs.



"We use the Net Promoter Score to constantly monitor the quality and success of every service and product we provide, finetuning what works and making improvements based on user feedback. It is a part of our daily lives."

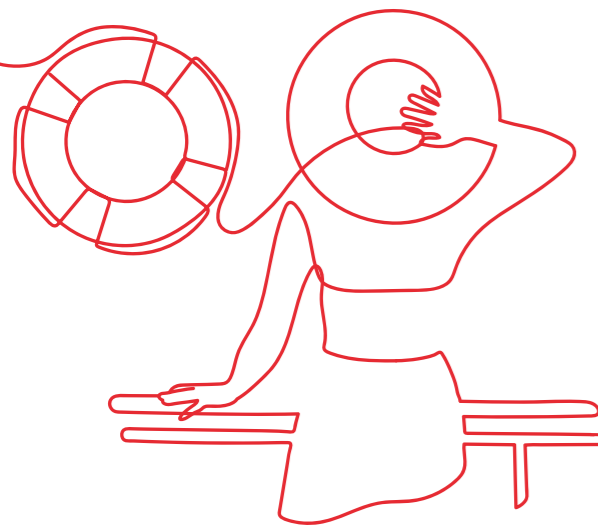
**Jean Yves Le Berre**

GROUP GENERAL MANAGER, EUROP ASSISTANCE

### CONCIERGE

For wealth and asset management firms, our Concierge services are tailored to important individual customers, providing all-inclusive and à la carte services that private banks can use to give their customers much appreciated special treatment, supplying white label services and boosting customer loyalty.

# CRUISE LINES



Providing **safe, relaxing** sojourns at sea

From closed-loop cruises to “nowhere voyages,” today’s cruise ships specialize in providing customers a safe, relaxing sojourn at sea. We’re there behind the scenes, providing services and products these companies need to protect their clients and make sure everything runs smoothly. Here’s a look at the things Europ Assistance business lines can offer cruise companies.

## TRAVEL

As one of the world’s primary players in the travel insurance sector, we provide travel insurance, assistance services and care options that help cruise companies take care of the hundreds of thousands of passengers who board their ships every year, covering them throughout their journey with the company, from reservations to debarking at their final destination. Services including travel insurance, trip cancellation and advance booking help guarantee that passengers’ time with the cruise line goes as smoothly as possible, resolving issues immediately as they arise. Our international hubs coordinate our global reach, and our local professionals provide support in individual regions wherever and whenever necessary.



“We research overall growth in the cruise sector to make sure we understand our clients’ needs. For example we know cruises are spending longer periods with customers, and that bookings are sometimes registered years in advance. Insights like these help us supply precisely the products and services our cruise clients need.”

**Francine Abgrall**  
HEAD OF TRAVEL PRODUCT LINE, EUROP ASSISTANCE



“Europ Assistance helps us make sure our passengers know that they can rely on professional, skilled people to help them whenever they need it. Their help is essential to guaranteeing every passenger on board can set sail without any worries.”

**Stefano Celada**  
TREASURY MANAGER, MSC CRUISES

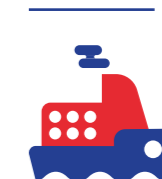
## HEALTH

We provide a range of insurance options designed to protect customers during their cruise, as well as medical assistance through our international network of medical professionals, and medical emergency management. We also provide medical teleconsultation so that customers in need can obtain medical advice directly from our doctors via phone, video or chat... even from the ship’s deck!



“Today the European cruise market is experiencing significant global growth. EA’s international capabilities and global solutions make us the perfect partner for cruise lines looking to provide the best medical emergency services, helping make their passengers’ stay onboard as safe, smooth and enjoyable as possible.”

**Pablo Moreno**  
HEAD OF GLOBAL TRAVEL SALES, EUROP ASSISTANCE



Synergies: Many of our OTA (Online Travel Agency) clients specialize in cruise vacations



# RENTAL CARS & LEASING



Pioneer in digital assistance



Premium loyalty programs included

Like car manufacturers, today's car rental and leasing companies understand that automobiles have become more than just a means to get from point A to point B. They are computers on wheels, providing digital services and comforts that help their customers feel at home even when home is far away. Here's a look at some of the things Europ Assistance business lines can do for these companies.

## AUTOMOTIVE

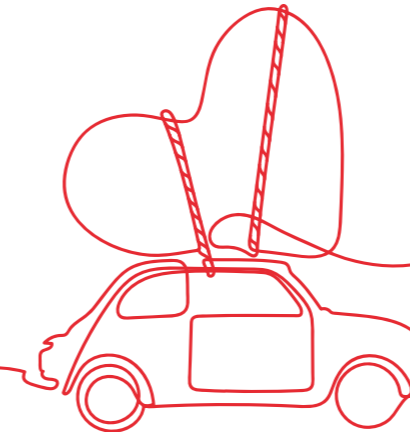
Travel services are part of our DNA, and our automotive division provides a host of convenient services and products to companies interested in giving their clients the best car experience possible, including roadside assistance and extended warranties in a number of different markets. Our "connected car" services include telematics, eCalls that send automatic signals whenever the car has an accident, and bCalls that send info about the car, including diagnostics and location, at the press of a button.



"We were among the first in our sector to unite digital capabilities with geo-referencing, creating geo-localization services and a virtual agent that can bring help to your side with nothing more than the tap of a touchscreen."

**Paul Williams**

GROUP HEAD OF SALES, EUROP ASSISTANCE



Digital services and solutions that make every car a **comfort zone**

## CONCIERGE

We provide emergency travel assistance, teleassistance and mobility services including digital experiences to car rental and leasing companies. Our MEMO loyalty program is particularly attractive for companies looking to increase customer retention.



"Concierge is about more than services; it's about providing what end-consumers desire. Satisfying their needs helps boost retention, customer usage and overall satisfaction."

**Andrea Fiorani**

HEAD OF AUTOMOTIVE PRODUCT LINE, EUROP ASSISTANCE

# UTILITIES, RETAIL & TELECOM



10+ years' experience in cyber protection in the US, where we can boast 5 million clients.

Smart metering, interconnected and transnational grids, international satellite coverage. Today's utility companies, retail businesses and telecoms have embraced the digital world, providing easier and more convenient services to their customers at a touch of the screen. Here's a look at how Europ Assistance business lines work with them to help guarantee a backbone of services designed to simplify customers' lives.

## PERSONAL ASSISTANCE

### Home Assistance

We help digitalize home assistance, including fully digitalized services across smartphones and connected home devices, to provide plumbers, maintenance and electricians when needed.

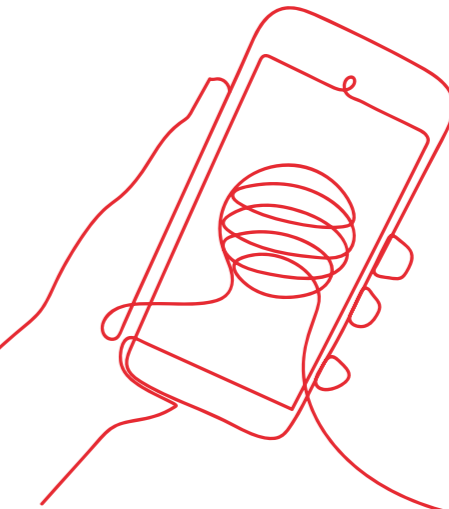


"Today people have numerous assets to protect, from homes to cars and personal possessions. We make it our job to find out where they're exposed and provide the coverage and protection they lack."

**Andrea Fiorani**

HEAD OF AUTOMOTIVE PRODUCT LINE, EUROP ASSISTANCE

Embracing the digital world to offer **easier, more convenient** services



### Cyber Protection

Europ Assistance's specialized cyber protection teams provide protection for personal data, online presence, credit card information, family protection and more. We also augment existing protection with legal assistance where necessary.



"We leverage our clients' knowledge of their customers to tailor packages that will add value to their bottom lines. It's not just about resolving problems; it's about helping them differentiate in order to build customer loyalty."

**Paul Williams**

GROUP HEAD OF SALES, EUROP ASSISTANCE

# CORPORATE & SMEs



Medical assistance including doctors and meals at home, rehabilitation, transportation. Even house cleaning!

With a population of employees to care for, reward and protect, corporations and Small- and Medium-sized Enterprises rely on Europ Assistance to provide a range of services and products that not only cover their employees, but play an active role in making their lives easier. Whether your people are working at home or abroad, on the move or settled in a new location, here's an overview of the kinds of things we do to bring them from distress to relief on a daily basis.

## TRAVEL

With employees on the move in different countries, our travel services help businesses cope with issues that can crop up en route so that their people can arrive where they need to be, when they need to be there. Our solutions are designed to mitigate risks and provide appropriate care in times of need. These may include roadside assistance, extended warranties, travel insurance, medical insurance, security services and other solutions. Our goal is to protect your mobility, helping your people stay productive no matter where they're traveling.



"It's important that corporations and SMEs understand our offering is complementary to their preexisting services. We are cost-conscious, focused on engaging patients while at the same time taking steps to optimize internal costs. We do this by relying on our own, in-house medical professionals, tailoring our services to fit the specific needs of each organization."

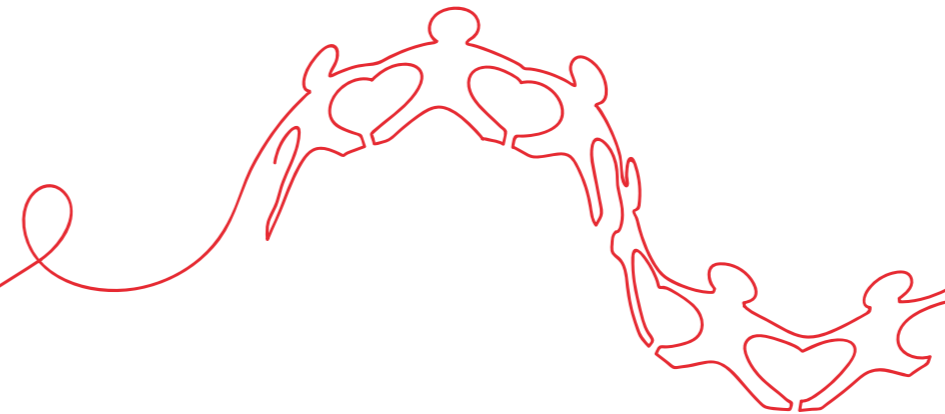
**Francine Abgrall**

HEAD OF TRAVEL PRODUCT LINE, EUROP ASSISTANCE

## HEALTH

We provide a range of health services for corporations and SMEs as part of their employee benefit programs, relying on our international network of doctors to provide medical support to individuals in need. We also supply both pre- and post-hospitalization services through our health partners, preparing patients for surgery and helping them recuperate faster and more fully after surgery is complete. In some countries, for example Germany and Austria, we offer employees and their family members psychological support services designed to combat stress, or specialized programs addressing ongoing medical difficulties such as diabetes, oncological issues, heart problems and more.

Protecting and providing for employees,  
**making their lives easier**



## PERSONAL ASSISTANCE

### Senior Care

Caring for the elderly is an increasingly important market, and we work with corporations and SMEs to find ways we can put our medical networks at the service of elderly members in their employees' extended families. In China, for example, where institutionalized senior care is a relatively new concept, we introduced an extremely successful pilot program in Changzhou that sends nurses to accompany patients from home to hospital and back again, making sure they have personal assistance as they navigate complicated and time-consuming medical visits.

## CONCIERGE

Your employees become our end consumers. Our concierge business line focuses on boosting employee retention and loyalty by tailoring useful services directly to individuals. These can include special services for VIPs and CEOs like luxury travel assistance, advice on everything from local restaurants to rental cars, and more. We use our detailed customer portfolios to engage your employees to help them feel at home no matter where they're working.



Lowering costs for senior care by boosting home care options: readmission rates reduced from 18% to 8% in the US.

## AIRLINES



Europeans spend an average €1,957 traveling for summer holidays



High-level loyalty programs that integrate Concierge services

Today the whole world is on the move, and the highly competitive airline market requires individual carriers to do more than just fly people from one place to the next. The experience people have with an airline – from booking via personal computer to checking luggage to walking out the door at their destination – can make all the difference for increasing customer loyalty and building business. Here is a look at the kinds of products and services we offer airlines that want to build productive, long-lasting relationships with their passengers...



“The technology behind our concierge services is cloud-based and our strategy is global. We build a detailed portfolio for every individual, satisfying their needs, using the data we have to fine-tune our offering, and by extension boosting employee retention and loyalty. Concierge services are a plus that can have a real impact on the lives of your management and employees.”

**Andrea Fiorani**

HEAD OF AUTOMOTIVE PRODUCT LINE, EUROP ASSISTANCE



Building **productive, long-lasting relationships** with passengers

### TRAVEL

Our extensive travel assistance network comes in handy for people who are often on the move, allowing us to provide a reliable digital experience for customers in difficulty in a foreign country so that they can get the help – from baggage tracking to assistance with flight cancellation and more – they need, when and where they need it. We carefully tailor our products to individual customer needs, creating added value for airlines by providing opportunities for extra revenue at every step of the booking process.



“The key for us is showing airlines how the high quality of products and services we provide translates to a high quality customer journey. In a brutally competitive market like air travel, a happy, satisfied customer is a customer who will return, and that kind of loyalty has tangible value for our clients.”

**Francine Abgrall**  
HEAD OF TRAVEL PRODUCT LINE, EUROP ASSISTANCE

### CONCIERGE

High-level airline loyalty programs are a key segment of our offering, allowing us to use our innovative technologies and global capacity to deliver products and services to passengers no matter where they're flying. Our detailed customer profiles allow airlines to customize offerings to each individual, providing white label services, utilizing our medical and travel networks to provide in loco services, supply supplemental travel insurance and more. Our goal is to use our knowledge of the customer to help airlines boost retention and loyalty.



“We help airlines maximize ancillary revenues at every stage of the booking process, providing best-in-class optimization technology that customizes travel insurance products to fit client needs based on individual booking characteristics.”

**Pablo Moreno**  
HEAD OF GLOBAL TRAVEL SALES, EUROP ASSISTANCE

# CARMAKERS



ERA: Pan-European Roadside Assistance



Multichannel solutions via web, phone, chat bot & virtual agent

Would Henry Ford know what to do behind the wheel of a modern car? Today's automobiles seem to evolve with every production cycle, adding everything from stolen vehicle tracking technology to adaptive cruise control to self-parking. Europ Assistance is a perfect partner for the companies making today's technologically advanced vehicles, offering digital solutions, comprehensive care networks and high quality services carmakers can leverage to provide the innovation, digitalization and flexibility their customers are looking for. Here's a look at some of the products and services Europ Assistance provides for the automotive sector...

## AUTOMOTIVE

Our flagship offering is the first of its kind in the assistance industry: a digital, virtual agent that allows customers to access automotive services anytime day or night, anywhere in the world, via their preferred digital device. This means that no matter what they need – on-the-spot repairs, towing, a replacement car – they can use our Digital Roadside Assistance to geo-locate the vehicle, facilitate assistance and immediately exchange real-time information about the car and the difficulties they've encountered. The virtual agent is part of a multichannel contact solution that also provides service via web, phone and chat bot. And in addition to roadside assistance, we provide extended warranties in numerous markets that help carmakers boost customer loyalty. We also provide a range of services that rely on the connected car model, from eCalls (the car will contact assistance services in the event of an accident) to bCalls (the touch of a dashboard button puts the caller in contact with assistance services, automatically communicating location and information about difficulties with the car). We often offer flexible pricing schemes that reduce costs significantly compared to traditional providers, while guaranteeing that these same costs reflect real-life usage.



“Europ Assistance is a pioneer in digital roadside assistance. We focus on providing high quality, innovative services that will help carmakers win customer loyalty, reduce expenses and provide opportunities for ancillary revenue flows.”

**Natacha Bouaziz**

HEAD OF AUTOMOTIVE PRODUCT LINE, EUROP ASSISTANCE



“Europ Assistance is a trusted partner for digital customer solutions, a key factor for our ongoing cooperation in numerous markets. Today we're working together in 14 countries through both our Nissan and Infiniti brands. Customer satisfaction is always our main goal, and we believe we can best achieve that goal by building on our existing partnership with EA. They understand our requirements and those of our customers.”

**Bram de Mooij**

CUSTOMER ASSURANCE & WARRANTY COORDINATOR, NISSAN EUROPE.

## CONCIERGE

Our concierge services afford carmakers a host of opportunities to connect further with customers, extending the relationship well beyond purchase and the early years of ownership. In addition to offering premium loyalty programs, concierge puts the full range of luxury and convenience services – from requesting restaurant reservations to booking tickets or shopping for hard-to-find items – at the driver's fingertips.



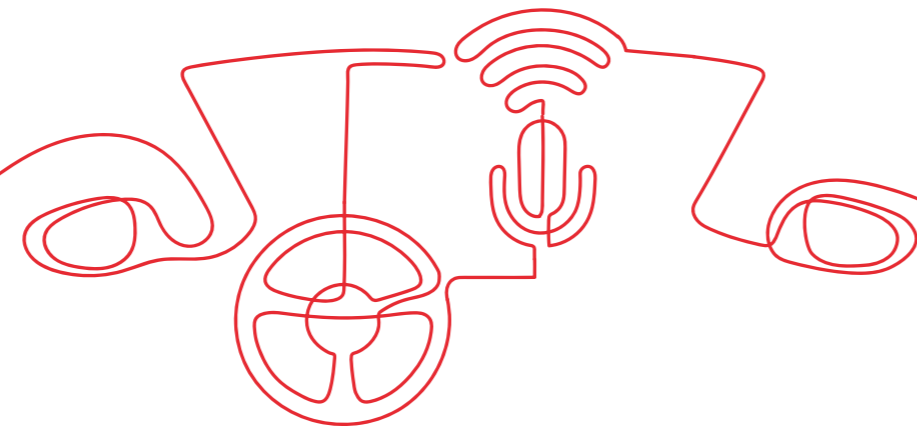
“Our virtual agent – the first of its kind in the insurance industry – provides convenience, peace of mind and ease-of-use. Customers connect via any digital device, instantly sharing location, information about the car and requests for assistance with our networks. It's fast, simple and effective, and provides instant relief to people experiencing difficulty on the road.”

**Jean Yves Le Berre**

GROUP GENERAL MANAGER, EUROP ASSISTANCE

## HEALTH

As part of our roadside assistance packages we provide digital medical assistance too, allowing drivers who have had an accident or find themselves in difficulty to contact not only mechanics and towing services, but also doctors and other medical professionals when necessary. These programs are fully digitalized, letting people make contact via the car's computer, cell phone, tablet or other personal digital device.



Building **productive,**  
**long-lasting relationships**  
between carmakers and drivers

# TOUR OPERATORS & TRAVEL AGENCIES



Products for cruises, outdoor and indoor sports, long-distance, customer profiles and more.

Today, with the transformation in travel introduced by the internet and do-it-yourself vacationing, tour operators, travel agencies and online travel services have to provide their customers more than just plane tickets and hotel reservations. Customer loyalty and ancillary revenues are more valuable than ever, and Europ Assistance tailors its products and services to meet the evolving needs of customers who rely on travel agencies.



A medical network of over 350 doctors and medical professionals online around the world

These tailored solutions come in many shapes and forms, from insurance coverage to training agents so that they fully understand our products; from creating holiday packages to providing e-claim services. Here's a look at the different ways we support and add value for the travel industry.

## TRAVEL

Our travel and medical networks of over 750,000 service providers form the backbone of our offering, guaranteeing expertise and assistance across the globe. We provide travel professionals a broad range of insurance coverages, including trip cancellation, travel protection, extended stay coverage, visa coverage (including our Schengen insurance), group and school group policies, a series of activity-specific coverage like ski insurance, and much more. The Europ Assistance brand has become synonymous with travel insurance in many markets, and we regularly win "most trusted brand" awards, including in Italy and France this year, providing an added advantage for travel agents who propose our solutions to their clientele. Additional proposals for travel agents include among other things marketing support, digital medical assistance for customers traveling far from home, e-claims and package holidays.



"Europ Assistance helps our customers feel serene and reassured. They know that someone will be near, even when they are far from home. They help complete our on-site assistance service, providing concrete support for customer care, and taking care of customer needs if and when an unexpected event arises during their travels."

**Girolamo Distefano**  
TRAVEL INSURANCE MANAGER, ALPITOUR



“Pierre & Vacances’ service offering has been enriched with medical teleconsultation since early January. Our insurance customers can access this service twenty-four hours a day during their stay, helping them make the most of their holidays. This new service is fully in line with our brand values of security, serenity and proximity to the brand. Thanks to this innovative and complementary service, Pierre & Vacances continues to reinvent itself, anticipating customer needs for people in search of trouble-free holidays. We were particularly attracted to Europ Assistance by its innovative services like teleconsultation and e-claims, perfectly in line with our vision. We also appreciated the time Europ Assistance spent on us during implementation of the project.”

**Cédric Malki**  
DIRECTOR OF RISK MANAGEMENT & INSURANCE,  
PIERRE & VACANCES-CENTER PARCS GROUP



“Time and time again, Europ Assistance has adapted its product portfolio and support infrastructure to meet the needs of our rapidly growing digital company, providing top-tier assistance to our customer base whenever needed. EA is more than just an excellent all-around partner. They truly stand out against the competition thanks to their partner-centric approach. Over the years we challenged EA with complex problems, asking them to solve ambitious targets. At each occasion they strived to meet our requirements, rapidly adapting their business to provide the products and level of assistance we felt our customers need. It is thanks to this flexible mindset that over the years EA has evolved from an insurance provider to an essential business partner for lastminute.com.”

**Guk Kim**  
CHIEF GROWTH OFFICER, LASTMINUTE.COM GROUP



“We understand that each market is different from the next. That’s why we train travel agents, familiarizing them with the product that best fits their customer needs, organizing challenges and incentives for them, and visiting and providing valuable support to them directly in the field.”

**Pablo Moreno**  
HEAD OF GLOBAL TRAVEL SALES, EUROP ASSISTANCE

## CONCIERGE

Concierge services are a perfect way for tour operators and travel agencies to expand their relationship with customers, providing a range of white label services as well as geo-located advice for family activities, travel tips, rental options, personal guides and more. The service can also help customers make reservations, purchase tickets, and provide local knowledge and tips useful for travelers at the touch of a button.

## PERSONAL ASSISTANCE

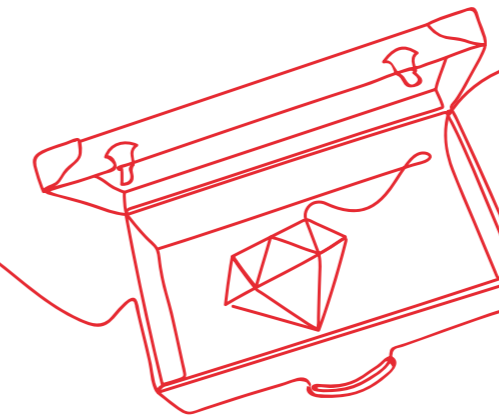
### Senior Care

For people traveling with elderly parents or family members, we provide peace of mind through products that cover unexpected medical events that may occur while they are far from home. Our senior care services supply medical experts, on-call doctors, recommendations about the best local facilities to use and other services designed to make their journey as relaxing and uneventful as possible.



“At Europ Assistance we pride ourselves on working closely with our clients, taking a flexible approach to supplying the products and services they’re looking for, learning together what works best and refining our offering to suit their needs.”

**Francine Abgrall**  
HEAD OF TRAVEL PRODUCT LINE, EUROP ASSISTANCE



Creating **added value** for the travel industry



# VACATION RENTALS



30+ years' experience in vacation rental insurance



24/7, multilingual emergency medical assistance

From bedrooms in Bologna to beachfront cabanas in Cuba, vacationers can choose from more hospitality options than ever before. As a consequence, renters have never had such a broad and intricate range of issues to deal with. Enter Europ Assistance's vacation rental solutions, appreciated around the world because they offer numerous advantages for both people traveling abroad and renting spaces to stay in, as well as for those providing these spaces, from single rooms to giant vacation complexes. Here's a look at the kinds of products and services we've been offering this bustling market for over three decades.



**Advantages** for homeowners, property managers and the people they serve

## TRAVEL

We provide full service vacation rental damage protection and travel insurance designed to help our partners generate ancillary revenue and improve guest satisfaction. All of our vacation rental property insurance programs integrate easily with today's top software platforms, and we make sure you know how to use them, providing comprehensive training and marketing solutions at no extra cost. We protect against standard cancellations, as well as certain weather-related events or emergencies that can cause guests to be delayed or leave early. Our vacation rental protection plans allow our clients to safeguard their business through cancellation penalties, while providing renters an attractive, cost-saving alternative to standard security deposits. We even offer baggage loss or delay coverage as an extra means for protecting travelers.

## HEALTH

Our renowned global network of medical professionals is available to travelers in over 200 countries and territories worldwide, with experts ready to provide advice, locate the nearest medical facilities, offer second opinions and more via phone, web and chat. Our insurance solutions and 24/7 multilingual emergency assistance services help protect guests' vacations, including emergency transportation and medical and dental expenses.

## PERSONAL ASSISTANCE

### Senior Care

Renters can benefit from our vast repair and service networks, putting expert repairmen and women, plumbers, electricians and more at your disposal. Our vacation rental damage protection covers both renters and homeowners from additional expenses in the event of accidental damage to the rental property. We even provide clients an opportunity to access our dedicated concierge services, offering a range of special offers, local tips, luxury services and more built around individually-tailored customer profiles.



“Our property damage protection has benefits for both owners and renters. Renters find that guests are less hesitant to pay because the costs are lower. It reduces hassle at checkout, provides greater protection and fast claims processing. Guests who use the service avoid credit checks and card holds, helping keep vacation spending under control. The process is simpler for them and they can relax completely knowing their vacation is in safe hands.”

**Francine Abgrall**

HEAD OF TRAVEL PRODUCT LINE, EUROP ASSISTANCE



Vacation Rental Damage Protection: an attractive, economic alternative to traditional security deposits

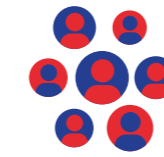


Excellent source of ancillary revenue for homeowners and property management companies

# HEALTHCARE, PUBLIC SERVICES & SENIOR HOMES



Medical consultation via phone, chat and video



Carelinx currently boasts roughly 500 direct consumers

Modern healthcare can be an expensive enterprise. From social security system penalties to pharmaceutical expenses, the sector is full of high cost propositions that can strain the budgets of even the most conservative providers. We work with healthcare providers, public services and senior homes, offering a range of additional support options that can help people recover more quickly and save money at the same time. Here's a look at how.

## HEALTH

Our medical assistance programs provide both pre- and post-hospitalization services that prepare patients for surgery and assist them once surgery is complete, lowering costs for healthcare providers. We also offer fully integrated discharge management and teleconsultation that relies on medical professionals to provide additional answers and advice. For the past 15 years we have partnered with social security services in French Polynesia, transporting patients who need special treatment to overseas hospitals within our networks, taking care of roughly 1,500 patients every year.



“As in many areas of Europ Assistance’s business, our experienced, professional networks make the difference, allowing clients to extend coverage not just beyond their immediate vicinity, but even halfway around the world at contained costs. It’s an added value for everyone involved.”

**Jean Yves Le Berre**  
GROUP GENERAL MANAGER, EUROP ASSISTANCE

## SENIOR CARE

In senior homes, our concierge services are aimed at both seniors and family caregivers, using digital technology that works in a way similar to a digital dating service, creating ideal matches based on the information members supply to match the right provider with the right patient and vice versa. The service also offers medical teleassistance, providing medical professionals who can give second opinions, answer questions and provide advice.

## PERSONAL ASSISTANCE

### Senior Care

In the US our senior care company, Carelinx, provides seniors, families and professionals with a digital platform that connects patients and professional caregivers, lowering costs while maintaining high quality service. Senior care services have proven enormously successful, with promoter scores via the NPS program averaging 60% positive responses. We also use our technology and know-how in healthcare to provide additional support beyond a residence, for example by installing technology like motion sensors and medical alarms in the home.



“It’s important for our healthcare partners to understand that we can help them lower costs while keeping quality of service high. We are complementary to their offering and work alongside them to find ways to provide effective, efficient care for their customers.”

**Andrea Fiorani**  
HEAD OF AUTOMOTIVE PRODUCT LINE, EUROP ASSISTANCE

“As a municipality, we pioneered teleassistance services for the elderly already in 2009. I have been in charge of the service for the past three years, and I can say it really works. It keeps older people connected with their support networks, gives them tranquility and often delays hospitalization. Europ Assistance has been an available, committed partner in this effort. They participate in other Elderly Department activities as well, proving they truly care about what we do for the oldest members of our community. Their employees are humane and professional, showing Europ Assistance’s real dedication to the community it serves through its home teleassistance. Everyone is very happy with the service.”



**Paola Godoy**  
ADMINISTRATIVE MANAGER  
(ELDERLY PERSONS DEPARTMENT);  
TECHNICAL INSPECTOR FOR  
THE TELEASSISTANCE PROJECT,  
MUNICIPALIDAD DE NUÑO A, CHILE.



**Efficient, focused,  
cost-effective care  
for patients worldwide**

## AUTOMOTIVE

Europ Assistance’s digital roadside assistance and medical assistance services offer healthcare providers another way for both staff and patients to remain connected while traveling, even during the short route from home to hospital.

## TRAVEL

Our global network of medical professionals can be made available to healthcare agencies and public services looking to extend coverage to a larger geographical area.

# DIRECT TO CONSUMERS



750,000+ service providers  
on call around the world

While a significant portion of our business is dedicated to supplying the products and services companies need to satisfy their customers, we also offer many services direct to the consumer. From students to families, travelers, couples on the go, senior citizens and more, our offerings provide protection, a digital experience and a human touch that has helped make Europ Assistance a household name in travel insurance all over the globe.

Whether you are on the road for work or away with the family for vacation, we are ready to protect, assist and support you anytime, anywhere in the world. Here's a closer look at the kinds of things we can do for individual consumers.



"We have become one of the world's leading travel insurers because caring for people has been part of our DNA since the company was created. Today our service network extends over 200 countries and territories around the world, and we're there when you need us, anytime, anywhere. People know they can rely Europ Assistance, and their trust the most valuable part of our business."

**Antoine Parisi**  
GROUP CEO, EUROP ASSISTANCE

## TRAVEL

When it comes to travel, Europ Assistance is a name people know and trust all over the globe. We offer a broad range of insurance policies to travelers, including trip cancellation, protection during travels, extended stay coverage, visa coverage, the world's leading Schengen visa insurance, policies for groups and school trips... even specific policies for outdoor sports enthusiasts! And when you're covered by Europ Assistance, you have immediate access to our vast international network of service providers as well: professional men and women who are on call to help you twenty-four hours a day, seven days a week, providing roadside assistance, help with baggage issues including baggage tracking, e-claims and reimbursement options, and much more... even pet insurance! Our network of medical professionals is on call too, helping clients locate the best medical facilities nearby, organizing repatriation when necessary, providing medical advice and even – in some regions – prescriptions if needed. Everything is guaranteed by Europ Assistance, the world's foremost care company.



TripAdvisor: Traveler's favorite award for best travel insurance

## HEALTH

Through MyClinic you can access our international network of medical professionals available twenty-four hours a day via phone, video and/or online chats. Medical teleassistance includes consultation, second opinions, setting up appointments, consultations with gynecologists, cardiologists, orthopedists, neurologists, geriatricians, psychologists and other dedicated professionals, self-evaluations and more. MyClinic guarantees your medical files remain with you and available wherever you go. In some countries, for example France, our medical professionals can even provide prescriptions. This "doctor in your pocket" solution supplies enormous peace of mind, providing medical assistance twenty-four hours a day no matter where you are located.



"Our success is tied to the quality of the services we provide, and we know it. There exists a deep sense of responsibility to end consumers in Europ Assistance: we created the assistance business, and we have to make sure the experience they have with us is synonymous with excellence."

**Jean Yves Le Berre**  
GROUP GENERAL MANAGER, EUROP ASSISTANCE



"After two years of preparations and fundraising, I was finally ready to realize my lifelong dream: to sail around Cape Horn. The dream came true, but unfortunately I suffered a heart attack not long after we rounded the Horn. My crew notified Europ Assistance, and they contacted the hospital and put a medical team in the field right away. Most important of all, they stayed in close contact with my wife back in Poland, who was terribly worried. After my operation and recovery, they flew me back home. I want to thank Europ Assistance for everything they did for me. It was a challenging experience, but they gave it a happy ending!"

**Bruno Salcewicz**  
A EUROP ASSISTANCE CUSTOMER

## PERSONAL ASSISTANCE

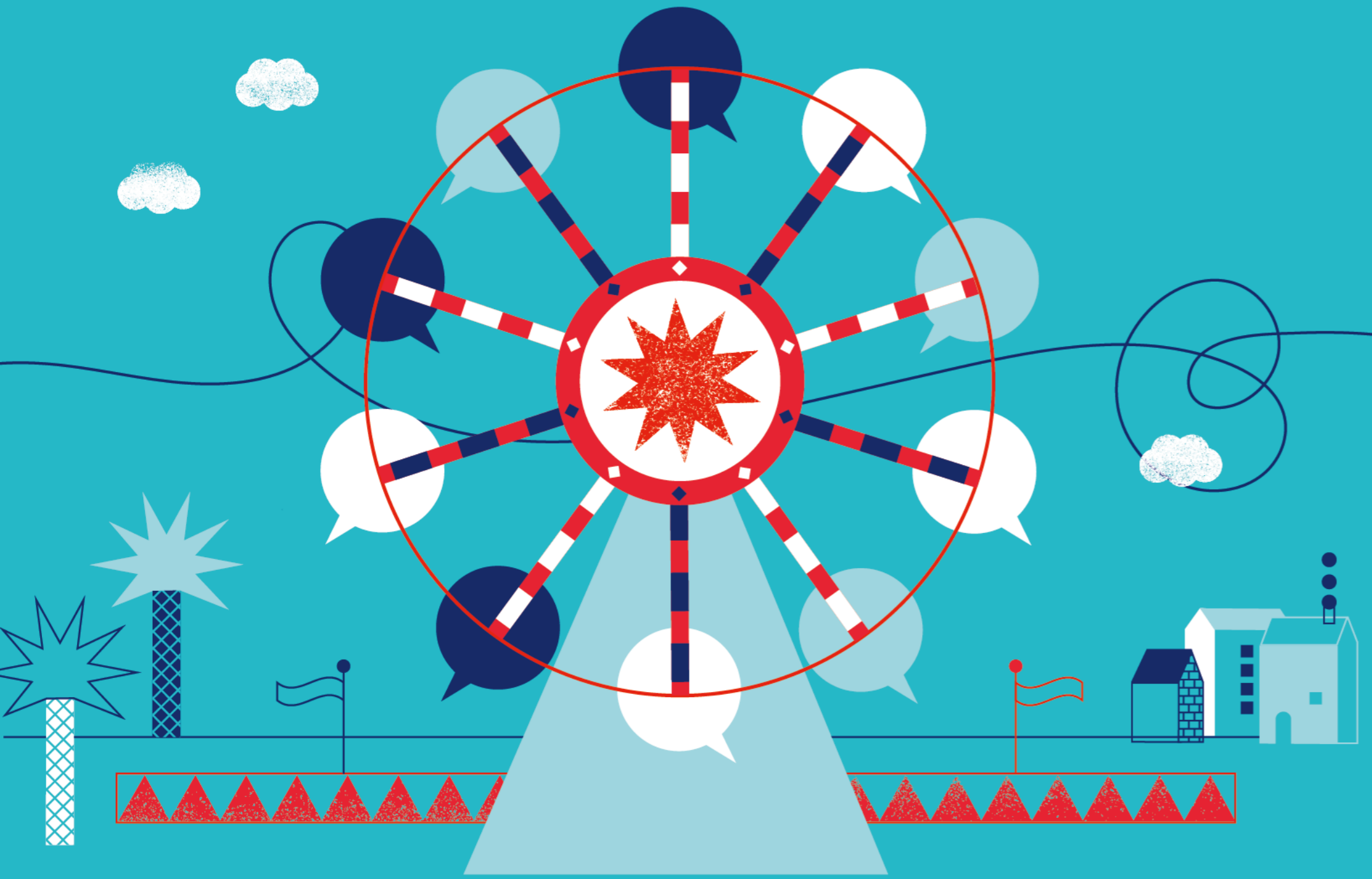
### Home & Family

Europ Assistance's personal assistance services for home and family include digitalized home assistance (sending plumbers, maintenance professionals, electricians, etc. directly to the customer's door), cyber protection packages (tailoring online protection to cover areas where customers have vulnerabilities), smart phone devices, home speakers, smoke detectors, leakage detectors and more.

### Senior Care

We leverage our network of medical professionals to provide teleassistance including second opinions and medical advice to seniors. In the US, our Carelinx company employs matchmaking technology to unite families in need of caregiving services with professional caregivers, lowering costs while guaranteeing high quality service.

Caring for you  
is **part of our DNA**

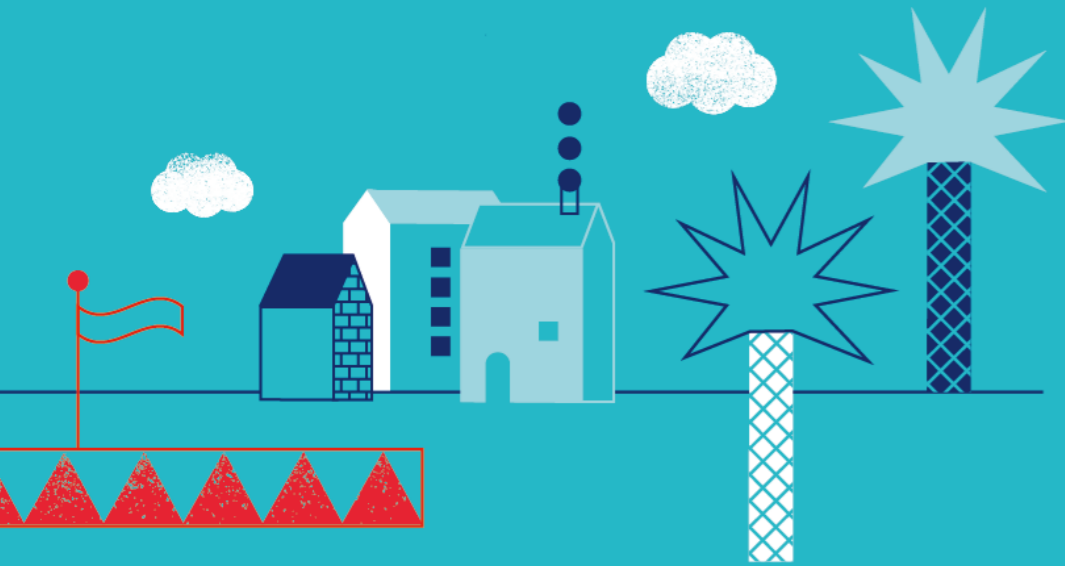


C U L T U R E

*Culture*

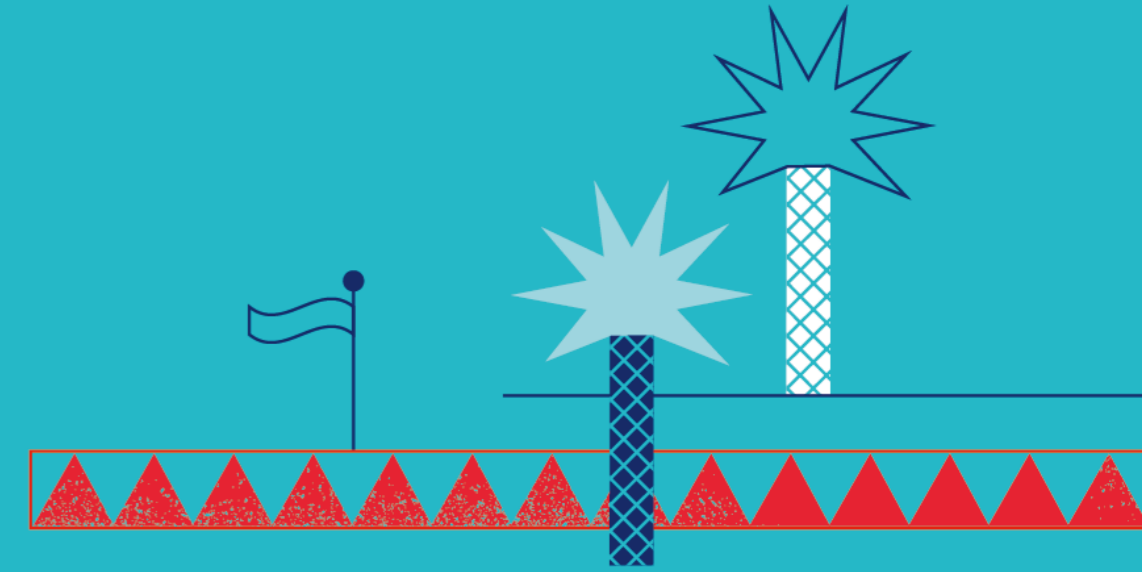
## CULTURE

# A Culture of Care



To help people outside Europ Assistance better understand what caring means to us, we've turned to the people who put that culture into play every day, everywhere we operate in the world. Their voices reveal an approach that makes the difference; a spirit that translates into the customer-centric behaviors we employ to achieve the service standards our clients expect. This culture is something we continue to develop and nurture, year after year, market after market, through dedicated learning programs, manager training and company-wide initiatives. We employ the NPS (Net Promoter Score) tool to constantly monitor feedback from end consumers, using the input they provide to improve wherever possible, perfecting what works and changing what doesn't. 2019 will be a landmark year for our NPS program as we extend this service to B2B2C clients as well, using it to cover more of our services and products than ever before.

Customer experience is also about our culture of lean, which empowers our employees to make the right decisions at the right time and ensure the customer is always at the heart of what we do. It's not about saving costs (though this is an added benefit), but about continuously refining and improving the experience customers have with us. To celebrate Europ Assistance's culture of care, in 2018 we launched an internal campaign asking our employees all over the world to share with us precisely what "caring" means to them. 1,247 employees participated, sending 2,604 messages and registering 16,952 "likes" on our dedicated internal platform. Here's a look at what employees from around the world had to say about our distinctive culture of caring.



“The caring spirit has to be spread across our entire organization, especially at the platform level, where our operators need to support our customers in the best way possible. The caring spirit has to be part of their DNA. ”

**Laurence Roucaute**  
GLOBAL KEY ACCOUNT MANAGER, EUROP ASSISTANCE HOLDING

“For our customers, I think that ‘You Live We Care’ means first and foremost the credibility, reliability and professionalism of our teams, especially when we’re talking about medical and health issues. ”

**Florence Jean**  
HEAD OF HEALTH, EUROP ASSISTANCE

“For my internal customers, You Live We Care is mainly about the easy-to-work-with part, trying to help them as much as possible to do the work that it is needed; trying to communicate and anticipate in advance what will be needed so that they are not taken by surprise.”

**Stanislas Belot**  
PROGRAM DIRECTOR, EUROP ASSISTANCE

“For most of us, pursuing our objectives and achieving our goals is not something we can accomplish on our own. We need the support of others. And we need to support others, our countries, our colleagues and the rest of the organization in turn!”

**Alberto Corradini**  
CHARTERED FINANCIAL ANALYST, GROUP HEAD OF PLANNING & CONTROL, EUROP ASSISTANCE



“I treat every customer as if he or she were unique, because they are! I personalize and individualize the needs of each person, which means that with each client I have different challenges to solve throughout the day.”

**Priscila**  
EUROP ASSISTANCE, BRAZIL

“Twenty-four seven, three hundred and sixty-five days a year. When you call on me, I will be there. Our duty does not end at quitting time. We continue to be champions regardless of the clock.”

**Melissa**  
EUROP ASSISTANCE, SOUTH AFRICA



“I am a team player able to work within a group of individuals. I am always willing to help. I have good listening skills and pay attention. I am reliable, well behaved and hard working. I respond quickly and react immediately to situations.”

**Modike**  
EUROP ASSISTANCE, SOUTH AFRICA

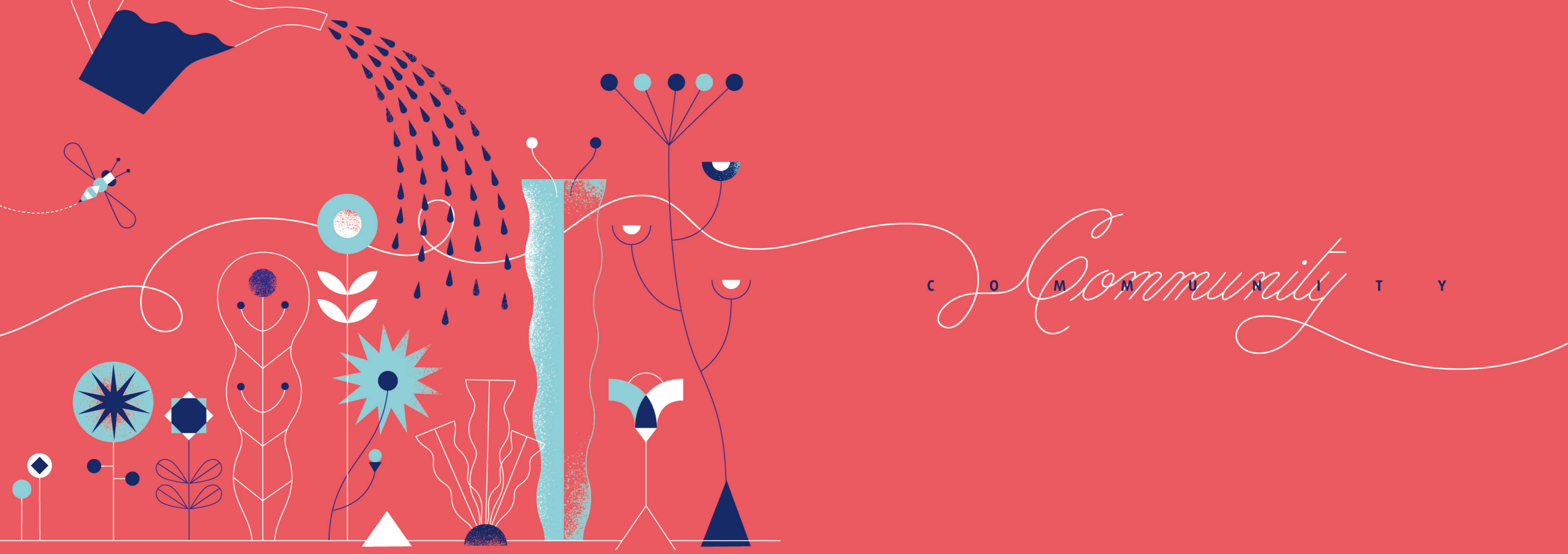


“When one door closes, Europ Assistance always opens another. The key is in your hands. Trust us.”

**Leila**  
EUROP ASSISTANCE, FRANCE







We strive to have a positive impact on societies and nature everywhere we operate. For Europ Assistance, this means putting people front and center, protecting local communities and the surrounding environment, as well as actively supporting the transition to a more sustainable economy.

As a global caring company, this commitment is manifest in everything we do, from focused local activities to broader regional and even international initiatives. We are proud to be part of the Generali Group, aligning our activities with the Group's commitment – reiterated at COP21, the 2015 United Nations Climate Change Conference – to continuously monitor and reduce the direct and indirect environmental impact of products, services and investments, dialoguing and collaborating with governments and associations to improve a world we all share.

Here is a look at some of the numerous projects, policies and initiatives we enact at a local level all over the world.

## ENVIRONMENT



**EUROP ASSISTANCE BELGIUM** makes seasonal fruit available weekly to all employees, and plants a fruit tree in Africa for each basket of fruit delivered.



**EUROP ASSISTANCE FRANCE** is part of the "First Selected Green Network," which identifies eco-responsible partners and helps recycle car waste and towing vehicles.



**EUROP ASSISTANCE GREECE** recycles used office supplies and donates them to public schools in need.



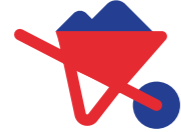
**EUROP ASSISTANCE ITALY** has installed a thermal power unit that saves energy by recycling excess heat from the condensing boiler.



**EUROP ASSISTANCE SWITZERLAND** encourages its employees to bike or take public transportation to work, reimbursing employees who participate.

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## SOCIETY



**EUROP ASSISTANCE ARGENTINA** supports “Techno Program,” which helps build houses for the homeless.



**EUROP ASSISTANCE BELGIUM** has created “Europ Assistance for Life,” an initiative that lets employees prepare and sell homemade meals to colleagues. For every euro collected, the company donates €5 to a charity of that employee’s choice.



**EUROP ASSISTANCE CHINA** donates clothing to remote villages in disadvantaged areas around China.



**EUROP ASSISTANCE FRANCE** has partnered with Fondation de la 2è chance (The Second Chance Foundation) to help underprivileged people find work; as well as with Mission Handicap, APEI and ESAT to help people with disabilities secure gainful employment.



**EUROP ASSISTANCE ITALY** supports a range of Italian charity groups including: Mission Bambini (through the Milan Relay Marathon’s charity program); the LILT Association; and Cometa, a charity organization dedicated to helping children and young people.



**EUROP ASSISTANCE PORTUGAL** is partnered with “Mão Amiga,” an association dedicated to helping disadvantaged children. The company also helps buy prostheses for people in need, and has partnered with the Portuguese Oncology Institute to buy medical supplies for the disadvantaged.



**EUROP ASSISTANCE SPAIN** is partnered with 1drop2lives to help provide medical equipment and blood analyses for pregnant women in Guatemala.

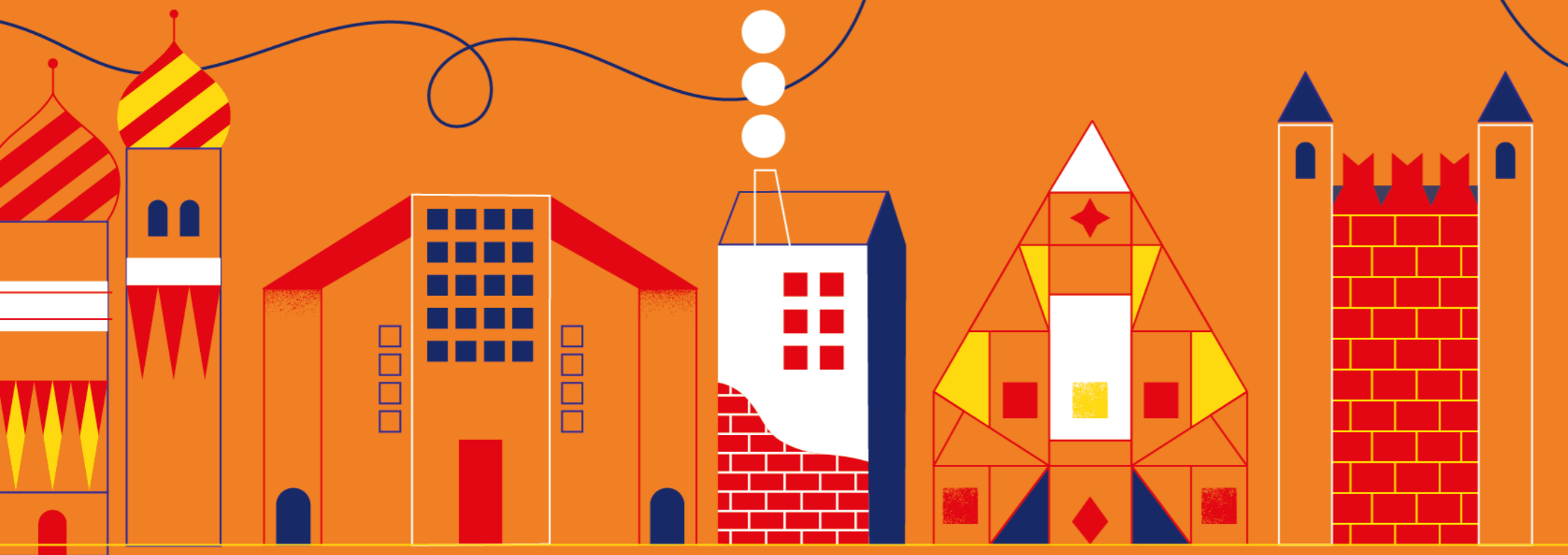


**EUROP ASSISTANCE USA** makes donations to the Make-A-Wish Foundation that are used to help children with disabilities.

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W O *Worldwide* D W I D E



# France



**Nicolas Sinz**  
CEO, FRANCE

“2018 was characterized by a strong growth dynamic, fast-paced transformation and digitalization of our Auto business - where we became the first care company to introduce a digital assistant into our customer relationship - as well as concrete successes in developing new territories including senior care and teleconsultation for both insurance and travel.

Looking forward, our ambition is to become a multi-specialist assistance company, accelerating the transformation of our longstanding auto and travel business while strengthening our senior care, health and home assistance positioning, relying on a multi-distribution model (B2B, B2B2C and B2C) and leveraging our strong brand.”

### 3 KEY FACTS

- Winner of the “most trusted financial services brand” award for the 2nd year in a row.
- Europ Assistance pioneered assistance in France 55 years ago; the value of assistance is part of our DNA.
- Leadership position in the travel market.

# Northern, Central and Eastern Europe, South Africa and Asia



**Pascal Baumgarten**  
CEO NORTHERN, CENTRAL  
AND EASTERN EUROPE,  
ASIA AND SOUTH AFRICA,  
EUROP ASSISTANCE

“The NorCEE, Asia and Africa regions play a key role in ensuring that we really bring our customers from distress to relief anytime, anywhere in the world. Today we are taking an extremely entrepreneurial approach to expanding our footprint in high-growth regions like these.”

### 3 KEY FACTS

- In South Africa, we send helicopters to help customers who have breakdowns out on the road.
- In China, we won the “2018 China Best Company | Innovation” award.
- Over the past 12 months we opened new offices across the CEE in: Olomouc (Czech Republic), Debrecen (Hungary), Pirot (Serbia), Maribor (Slovenia) and Skopje (Macedonia).

# Italy



**Fabio Carsenzuola**

CEO, ITALY

“We believe in continuous innovation as a key differentiator for consolidating our leadership in the insurance industry. The world is changing, and we must change with it, offering solutions to help our clients deal with emerging needs such as cyber protection and senior care. For a care company like ours, people-centricity is the only way forward, not just with customers but with colleagues too, and we are proud of the increasing number of company welfare initiatives we have established to serve them.”

### 3 KEY FACTS

- Celebrated our 50<sup>th</sup> anniversary with significant business achievements.
- Awarded the “TripAdvisor Travelers’ Favorite Travel Insurance Company” award for the 2nd year in a row.
- We take a caring approach to employee wellbeing, including smart working options, welfare and health prevention programs.

# Iberia and Latam



**Juan Carlos Guzman**

CEO, IBERIA AND LATAM

“It makes no difference whether I’m in Spain, Portugal, Argentina, Brazil, Chile or Peru. No matter where I am, I can always feel the strength and energy of our ‘We Care’ spirit.”

### 3 KEY FACTS

- Spain is the heart of our global operation center network.
- Europ Assistance Portugal celebrated its 25th anniversary in 2018.
- In 2018, we acquired 100% of Europ Assistance Portugal.

# North America



**Chris Carnicelli**  
CEO, NORTH AMERICA

“Our growth story in travel insurance continued with acquisition of general agent Trip Mate, which specializes in the tour operator segment. This acquisition and our strong organic growth have combined to make us the 3rd largest travel insurance provider in the US, a \$2.8 Bn USD industry worldwide.”

### 3 KEY FACTS

- In 2018 Carelinx, our senior care business, signed with two top health insurers, establishing contracts with two of the largest healthcare systems in the US.
- Award-winning Global Cyber & Identity Protection business has expanded to launch in Italy, France, Spain and India.
- Plans to expand Global Cyber & Identity Protection to an additional 12 countries in 2019.

A decorative orange line graphic that starts from the left edge, curves downwards, then upwards, and ends in a loop on the right side. Another orange line starts from the top right and curves downwards towards the bottom right.

**Creativity & production**  
Ragù Communication  
[ragucommunication.com](http://ragucommunication.com)

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**Photographs**  
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**Text**  
Aaron Maines

Printed in Italy  
by Tipografia Quintily spa  
August 2019



The image features a vertical split background. The left side is white, and the right side is a solid red color. A thin red line starts at the top left, curves across the white background, forms a loop, and then crosses the vertical boundary into the red background. A thin white line continues from the red background, mirroring the curve of the red line, and also forms a loop. The text 'WWW.EUROPE-ASSISTANCE.COM' is centered horizontally across the white background.

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