

A Step Ahead of the Unexpected for 50 Years and Counting

Generali Global Assistance (GGA) is in the business of helping people – your people. It's a simple concept: our experts putting their knowledge to work for others around the globe, one person at a time. From travel insurance to identity theft protection, GGA is a proven partner in reducing distress, providing peace of mind and above all, putting people first in times of need. **The Europ Assistance (EA) Group,** GGA's parent company, has been a pioneer in the assistance industry since its founding in 1963. The EA Group is a division of the multinational Generali Group, a Fortune 50 company and one the largest insurance providers in the world, which for over 185 years has created a presence in 60 countries with over 76,000 employees. GGA leverages the significant global resources of its parent entities to provide assistance in the most difficult of circumstances, building a foundation of trust with clients. GGA specializes in offering partners' customers and employees expertise, support, and peace of mind.

EUROP ASSISTANCE GROUP



300 million customers assisted in 2015



Operations in 25+ countries



40+ global offices



\$1.5 billion consolidated revenue in 2015



8,500+ employees worldwide



Global Presence

Our international presence is one of our greatest strengths. Europ Assistance, our parent company, is a multinational organization that continues to expand its global footprint intelligently and selectively. This geographical diversification is balanced between more than 40 offices in nearly 30 countries. Generali Group, the parent company of Europ Assistance, over 185 years has created a presence in 60 countries with over 76,000 employees, and we leverage this international reach to provide services to our clients across the globe. We are a global assistance and insurance provider, serving our customers wherever they are and staying on the edge of ever-changing demand. Technology has enabled us to build more efficient solutions and global operational platforms to deliver the same high quality standards across the world. All of our services, solutions and teams are interconnected, and we draw on our strong international coverages and networks. We combine a global business structure that keeps pace with the globalized business of our corporate clients, but remain closely connected to local assistance networks and customers. 29,225 PLANE TICKETS ISSUED TO REPATRIATE OUR CUSTOMERS

2 CALLS HANDLED EVERY SECOND ACROSS THE WORLD

1 INTERVENTION EVERY 2 SECONDS

7,749 AIR AMBULANCE FLYING HOURS





750.000

CERTIFIED

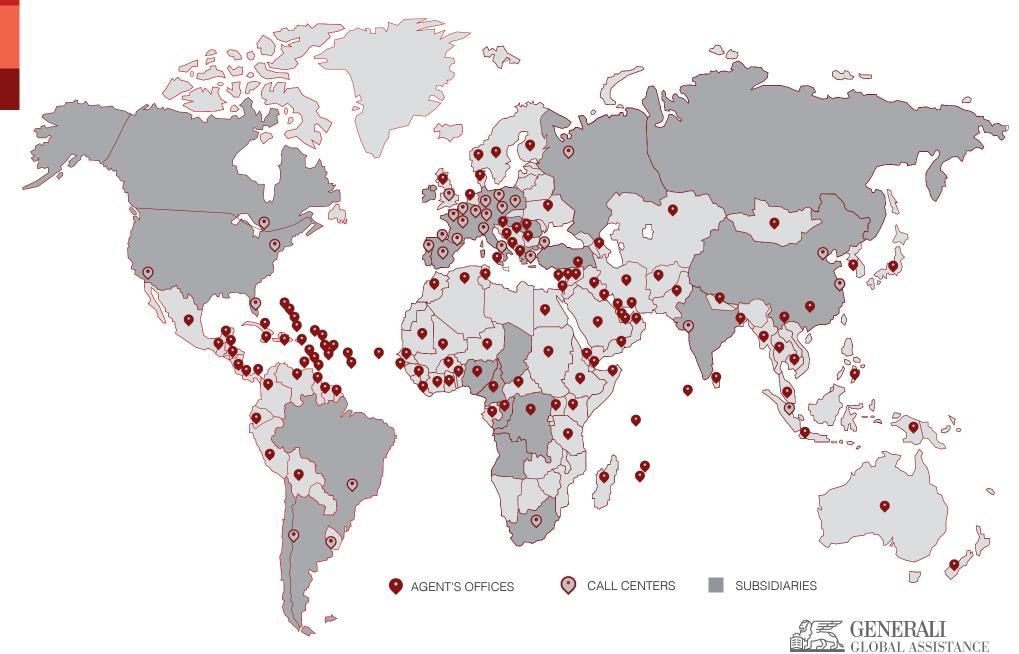
PARTNERS

208 COUNTRIES COVERED



35 ASSISTANCE CENTERS

Global Presence

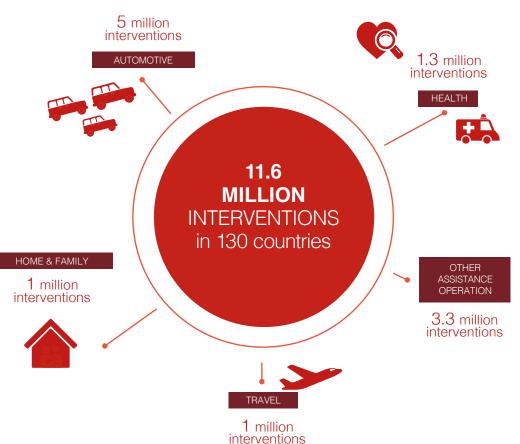


Solutions

With You Every Step of the Way

Let's face it: life is unpredictable. That's why Generali Global Assistance (GGA) offers a suite of protection services to our partners that provide their customers and employees individualized assistance and peace of mind when the unexpected happens: while traveling away from home, in the event of identity fraud or in the aftermath of a loved one's death.

Europ Assistance, our parent company, pioneered the travel assistance industry over 50 years ago and GGA has leveraged this competency to meet changing market needs, offering travel insurance that provides peace of mind, technology to mitigate and detect identity fraud as well as services that take care of the administrative details involved in closing a loved one's affairs – all combined with our caring, hands-on assistance. Our team is available 24/7 to respond to the unexpected.



Traditionally, insurance companies offer generic, off-the-shelf solutions. However, the needs of our corporate customers are increasingly interrelated – companies want a 360° solution for risk management and value-add services, not a series of unrelated products. We fulfill these needs through our broad and comprehensive solutions.



Identity Protection

Iris® OnWatch is a comprehensive identity protection platform that minimizes the risk and fallout of identity theft through a single, easy-to-use online dashboard. Iris provides 360° identity protection services inclusive of the four pillars of identity protection – prevention, monitoring, alerts and resolution.

The platform is customizable for the unique needs of each organization, and can be white labeled, cobranded, or Generali Global Assistance-branded in order to increase revenue, drive customer/employee engagement, enhance brand loyalty, and more. Iris addresses all areas of need for companies and their customers, offering prevention, monitoring, alerts, award-winning resolution services, and identity theft insurance.

Generali Global Assistance identity protection services are offered as a solution to over 25 million people by leading Fortune 500 companies and some of the largest organizations in the insurance industry.

Consumer Travel Insurance

You dream. You plan. You save. Even the best laid travel plans can be affected by trouble at home, medical emergencies, lost luggage, flight delays or severe weather. A travel insurance and assistance plan from Generali Global Assistance can help protect your vacation investment from certain unforeseen events that could upset your travel plans and cost you.

Problems happen more often than you think. One in six U.S. adults reported having to cut a trip short or change travel plans, and of those affected, only 22% had travel insurance to protect their investment, according to a recent U.S. Travel Insurance Association survey.

Between the time you plan a trip and when you leave, many things that are out of your control could affect you, your traveling companions, or family members, and force you to cancel or change your trip. Luckily, with GGA you can be reimbursed for unused, pre-paid, nonrefundable trip costs if you need to cancel your vacation for a covered reason.



Travel Insurance Partners

CSA Travel Protection, GGA's sister company, partners with a variety of travel agents and travel suppliers who help protect their clients' valuable trip costs. The best laid travel plans can be affected by trouble at home, medical emergencies, lost luggage, delayed flights or severe weather – even when arranged by professionals. Help protect your clients and their vacation investment with leisure travel insurance from CSA Travel Protection.

When you partner with CSA to sell travel insurance, you and your clients are backed by an industry leader with decades of experience and award-winning customer service. CSA was even ranked number one for "The Best Travel Insurance for 2016" by TopTenReviews.

CSA works closely with travel insurance partners to set up the ideal program for their business and helps agents learn best practices for selling travel insurance to help protect more of their customers' trips.

Beneficiary Companion

The death of a loved one triggers a series of tasks that require immediate attention. Attempting to remember and handle all the necessary notifications and cancellations can be overwhelming. With GGA's Beneficiary Companion services, your life insurance policyholders' beneficiaries don't have to face this mountain of tasks alone. We will take care of the administrative details, notify third parties and undertake proactive measures to protect the deceased from identity fraud – relieving the stress of paperwork and allowing beneficiaries to focus on the healing process.

While emotional counseling and funeral concierge services are common complements to life insurance programs, they still leave beneficiaries on their own to deal with the confusion and hassle of trying to close out a loved one's affairs. The personal, hands-on service of our Beneficiary Assistance Coordinators is unique and fills the gap that these services don't provide.



Travel Assistance

Europ Assistance, our parent company, pioneered the travel assistance industry in 1963 and today, we are the leader in providing real-time assistance anywhere in the world, solving complex problems 24/7/365. With the largest operational footprint in the assistance industry and decades of volume and case history, we offer clients unparalleled global expertise and experience.

Europ Assistance has been on the front lines of nearly every major crisis over the last half century, and has the global reach and resources to handle any large-scale event. From the Asian tsunami in 2004, when we assisted more than 1,000 customers, to the earthquake in Japan to the Arab Spring, we're experienced at marshaling resources, and activating our providers and assets around the world to ensure the safety and well-being of our customers.

Travel Risk Management

Our travel risk management solution provides companies with the knowledge and experience to respond to the risks of international business travel. For our clients, care is neither a duty nor an obligation; it's an engine for success. We are driven by the desire to help you convert risk into reward by providing travel risk management solutions that reflect your need for simplicity, accountability and scalability.

We firmly believe that whether your company has 20 travelers or 20,000, your travel risk management program should reflect the unique needs of your company and be developed with consideration for your global activity, risk profile, corporate culture and the resources you have available to manage your traveling population. Our suite of travel risk management solutions can be tailored to meet your business needs and activities – whether you are Fortune 500 or on your way there.



Brands

Our services span a number of corporate and product brands, all providing best-in-class solutions to our clients and customers.









Generali Global Assistance

The primary corporate brand in the United States for our travel insurance, travel assistance, identity and digital protection, and beneficiary companion products.

CSA Travel Protection

The corporate brand in the United States for business-to-business partners that distribute travel insurance products.

Europ Assistance

The parent company of Generali Global Assistance and CSA Travel Protection.

Iris®

The product brand for our identity and digital protection solution.



Awards

2016

- Identity Protection Customer Service Team Gold Stevie at International Business Awards for Customer Service Department of the Year in the Advertising, Marketing, Public Relations & Business Services category
- Identity Protection Customer Service Team Silver Stevie at American Business Awards for Customer Service Team of the Year in the Business Services Category
- CSA Travel Protection Marketing –Gold Travel Weekly Magellan Award in the Advertising/Marketing Campaign category for Protect & Go launch
- CSA Travel Protection Customer Service –Bronze Stevie Award for Sales & Customer Service for online eClaims solution

2015

- Named one of Washington DC's fastest growing "Blue Chip" companies by SmartCEO Magazine
- Identity Protection Customer Service Team Silver Stevie at International Business Awards for Customer Service Department of the Year in the Business Services Category
- Travel Protection Training--Silver Travel Weekly Magellan Award in the Online Education Program category for Agent University program
- CSA Travel Protection Customer Service –Bronze Stevie Award for Innovation in Customer Service
- CSA Travel Protection Customer Service—Bronze Stevie Award for Customer Service Department of the Year

2014

- Named one of Washington DC's fastest growing "Blue Chip" companies by SmartCEO Magazine
- Intelligent Call Routing Technology Bronze Stevie at American Business Awards for the Best Use of Technology in Customer Service Category

2013

- Identity Protection Customer Service Team Silver Stevie at International Business Awards for Customer Service Team of the Year in the Banking, Financial Services and Business Services Category
- Travel Assistance Customer Service Team Silver Stevie at International Business Awards in the Customer Service Department of the Year in the All Other Industries Category

2011

• Future 50 award by SmartCEO Magazine



Corporate Social Responsibility

Ever since its creation, Europ Assistance has been driven by the same mission: caring for people and improving their lives by providing services that resolve difficult or stressful situations. These values are at the heart of the Europ Assistance Corporate Social Responsibility (CSR) approach towards its employees, partners, service providers and customers. First and foremost, the Group intends to further strengthen the relationship between its employees and customers, as this is already a key point recognized by our employees, as revealed by the first Group-wide engagement survey we launched in 2015.

Europ Assistance has always developed many CSR initiatives at a local level. Education, health, social entrepreneurship, green actions to protect the environment, helping families in need: the scope of its actions is quite broad. In 2015, Europ Assistance decided to initiate a global CSR approach, to optimize and maximize the impact.

The first step of this global CSR approach was the launch of a global initiative towards individuals with disabilities. Europ Assistance has a large number of employees and customers with disabilities, and therefore disability is at the heart of the Group's concerns. Supported by the Group Management Committee members who are sponsoring the various actions, this Group-scale initiative is based on three major cornerstones: making life easier for Europ Assistance employees with disabilities; adapting our services to the needs of customers with disabilities and developing innovative products designed for individuals with disabilities. To promote employee awareness and involvement in this respect, the Group organizes dedicated meetings focused on the topic of disabilities, mobilizing employees, management teams as well as external stakeholders worldwide.



Management

Company Executives & Executive Team

CHRIS CARNICELLI Chief Executive Officer

JOHN MARTINI Chief Financial Officer

ANGELA KINSELLA Chief Human Resources Officer

FLORENT SECULA Chief Operating Officer

PAIGE L. SCHAFFER President & CEO, Identity & Digital Protection Services Global Unit **ROB GERMAIN** President, Travel Assistance and Health

TIFFANY GLASS Head of E-Commerce, Travel Insurance

JIM MURPHY VP of Programming & Business Excellence

HENRIK ROMBERG VP of Sales & Product Development, Travel Insurance

BOB CHAMBERS VP of Operations, Travel Insurance

