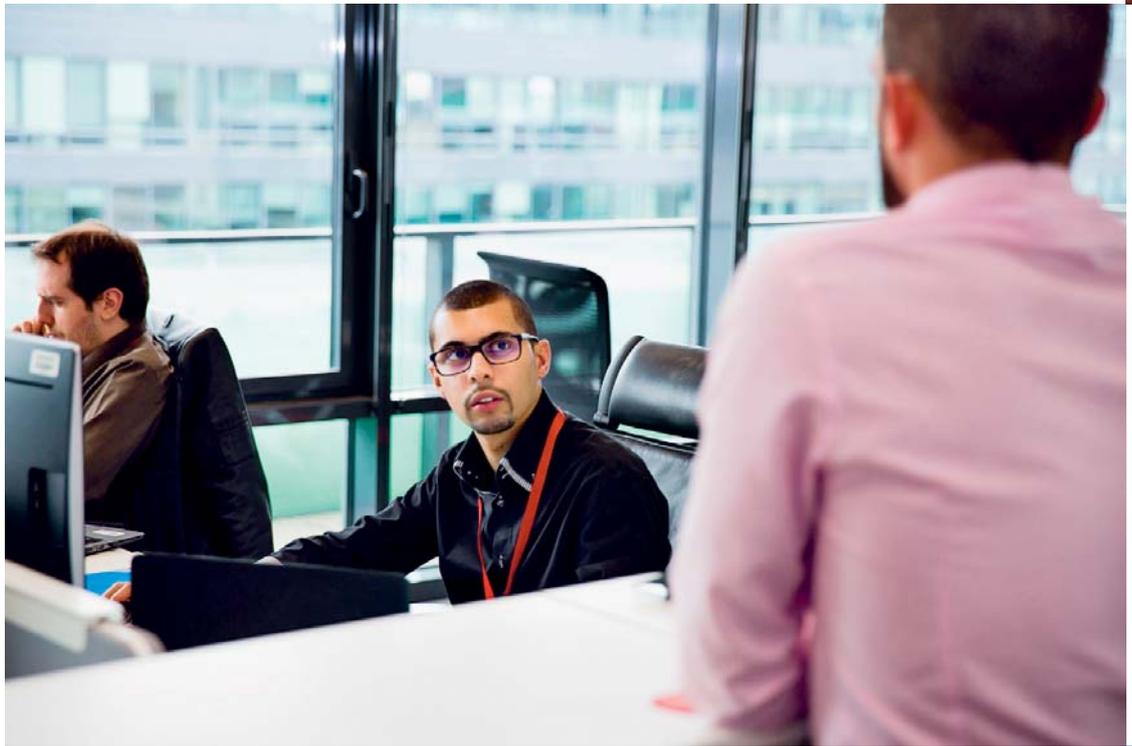


ACTIVITY REPORT  
2016-2017



# Caring FORWARD >

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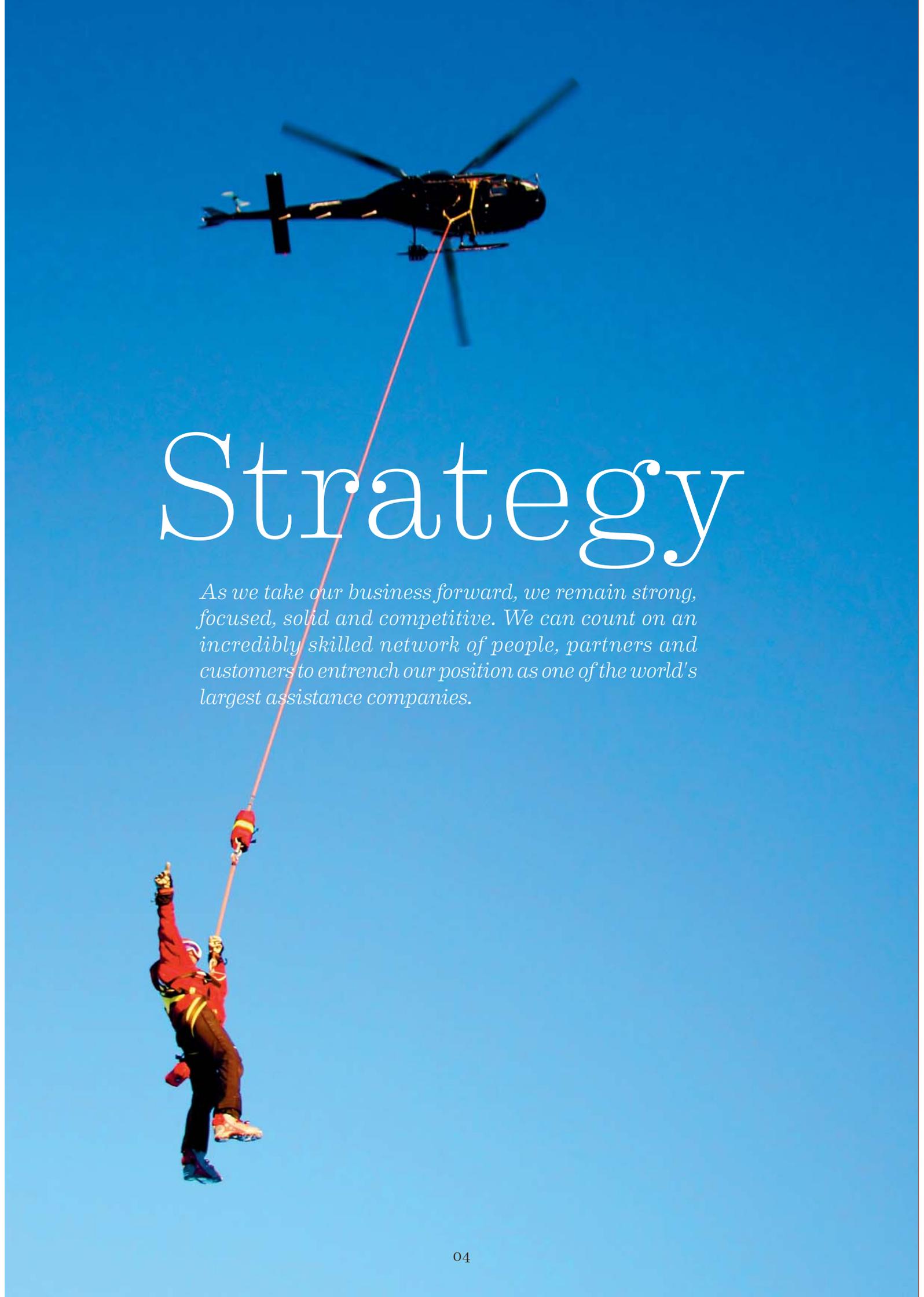
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A black helicopter is positioned in the upper half of the frame against a clear blue sky. A red rope extends from the helicopter down to a person rappelling in the lower half of the frame. The person is wearing a red jacket and dark pants, and is holding onto the rope. The word "Strategy" is written in a large, white, serif font across the middle of the image, with the red rope passing through the letter 'y'.

# Strategy

*As we take our business forward, we remain strong, focused, solid and competitive. We can count on an incredibly skilled network of people, partners and customers to entrench our position as one of the world's largest assistance companies.*



**Antoine Parisi,**  
Group Chief Executive  
Officer

*“Our company is stronger, simpler, smarter and faster. Our figures prove this: from €1,300 million revenues at the end of 2014 to close to €1,500 million in 2016”*

## **Pushing the Boundaries of What is Possible in the Assistance Industry**

We launched our We Connect Strategic Plan late 2014, and since then I am extremely proud of what the team has achieved in such a short time frame.

We have revived our spirit of innovation, Europ Assistance is again a pioneer. Several of our innovations have won important awards, and, to mention one example, we can now handle roadside assistance cases fully digitally through our virtual agents.

We have successfully refocused our teams on the customer and on sales. We have made ours the core Lean Management principle to focus on the customer and deliver what they need. We introduced the Net Promoter System (NPS) to constantly measure and check that we are on track, and, if needed, improve our actions. Our people are fully empowered, and, it is translating in results.

Our company is stronger, simpler, smarter and faster. Our figures prove this: from €1,300 million revenues at the end of 2014 to close to €1,500 million in 2016.

Moving forward, we are on track to achieve our €2 billion revenues target by 2020.

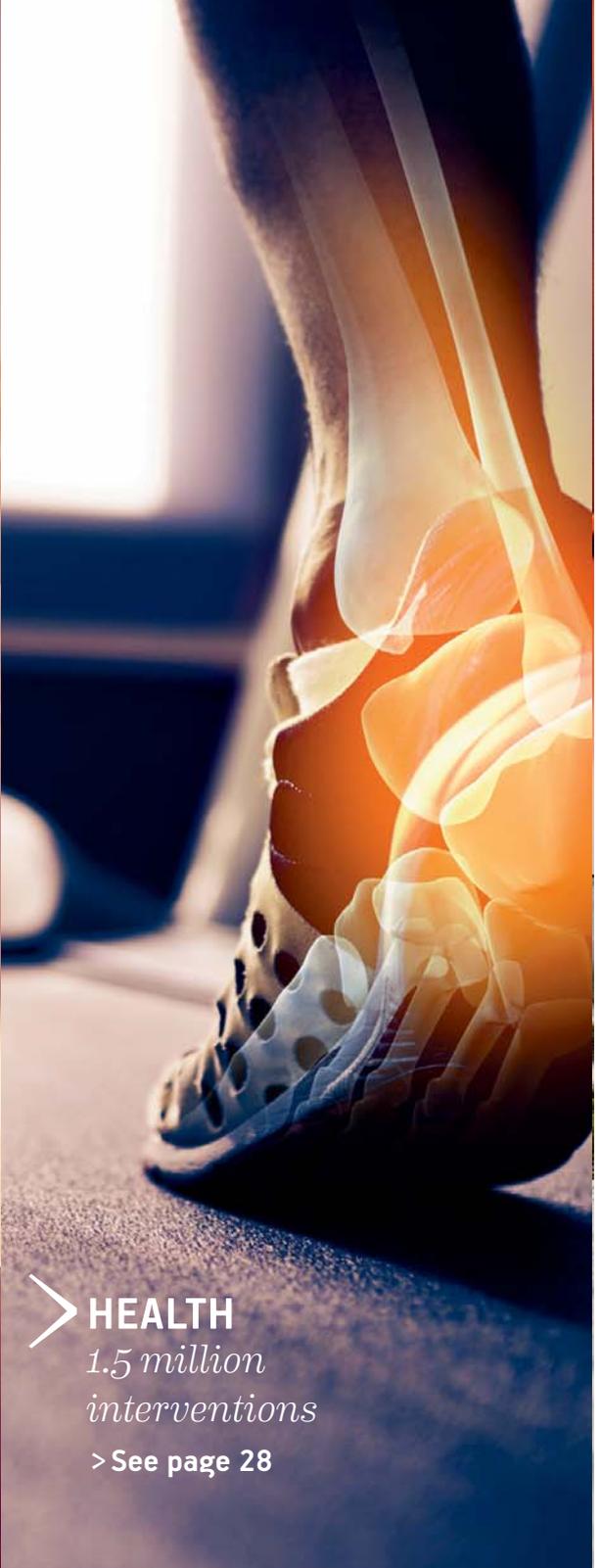
But charting a path for the future would not be within reach without client trust. This is why, today, more than ever, I thank our clients for enabling us to unlock our potential, and our teams and partners for making it happen.



> **AUTOMOTIVE**

*6.9 million interventions*

> See page 24



> **HEALTH**

*1.5 million interventions*

> See page 28

# A Proven Track Record

*With greater agility built into our company, Europ Assistance is a truly customer-centric organization. Year after year, this allows us to reach new heights in the assistance industry.*

**300**  
million customers

**2**  
calls handled every second



> **TRAVEL**

*1.1 million  
interventions*

> See page 22

> **HOME  
& FAMILY**

*1 million  
interventions*

> See page 26

> **CONCIERGERIE  
& OTHERS**

*1.2 million  
interventions*

> See page 30

> **TOTAL**  
*11.7 million  
interventions*

€1,480 M

IN CONSOLIDATED REVENUE

€92 M

IN OPERATING RESULTS

# The Way We Work

## LEAN MANAGEMENT AND NET PROMOTER SYSTEM ALIGNED BY A COMMON PURPOSE

*The Lean Management Program and Net Promoter System work in close association to empower people, and as a result, better cater to customers.*



Europ Assistance initiated a multi-year, Group-wide Lean Management transformation in 2015. The program, mobilizing now more than 40 of our full-time employees on three different continents, aims at changing the way we work by empowering people to take ownership, and improving efficiency, quality, and customer value as a result. Meanwhile, the Net Promoter System (NPS) is active in 12 different entities, including Global Travel Units. NPS is a simple yet powerful tool used to measure customer satisfaction and deal with “customer pain points.”

The immediate impact of NPS is that it allows all team members to swiftly identify and fix issues when they arise. However, this entails a more significant long-term impact. Over time, NPS is designed to change the organization's very structure to deal with the root causes that lead problems to arise in the first place.

### Initiative Transformation Across the Board

Altogether, these two programs have helped us craft a truly human-centric service business. They are aligned by a common purpose: placing customer needs at the heart of everything we do. NPS allows us to better understand the needs of

# Shapes the Way We Care

## *The Net Promoter System Explained*

With the Net Promoter System (NPS), we contact clients after they have had an interaction with us. For example, after a client has bought a policy, required assistance or filed a claim, Europ Assistance systematically asks questions about the experience. The survey takes less than two minutes to complete. We are committed to closing the loop by calling back all our business customers and all unhappy retail customers (B2C), thereby delving into the root causes of dissatisfaction. This simple and expedient mechanism puts the voice of clients out in the open for our teams to analyze and allows us to get a better understanding of what drives promoters, passives and detractors.

our customers, while Lean ensures we deliver what they expect—no more, no less—by tackling the various pain points based on a logic of continuous improvement. All in all, this contributes to the formation of a complete and effective feedback loop system.

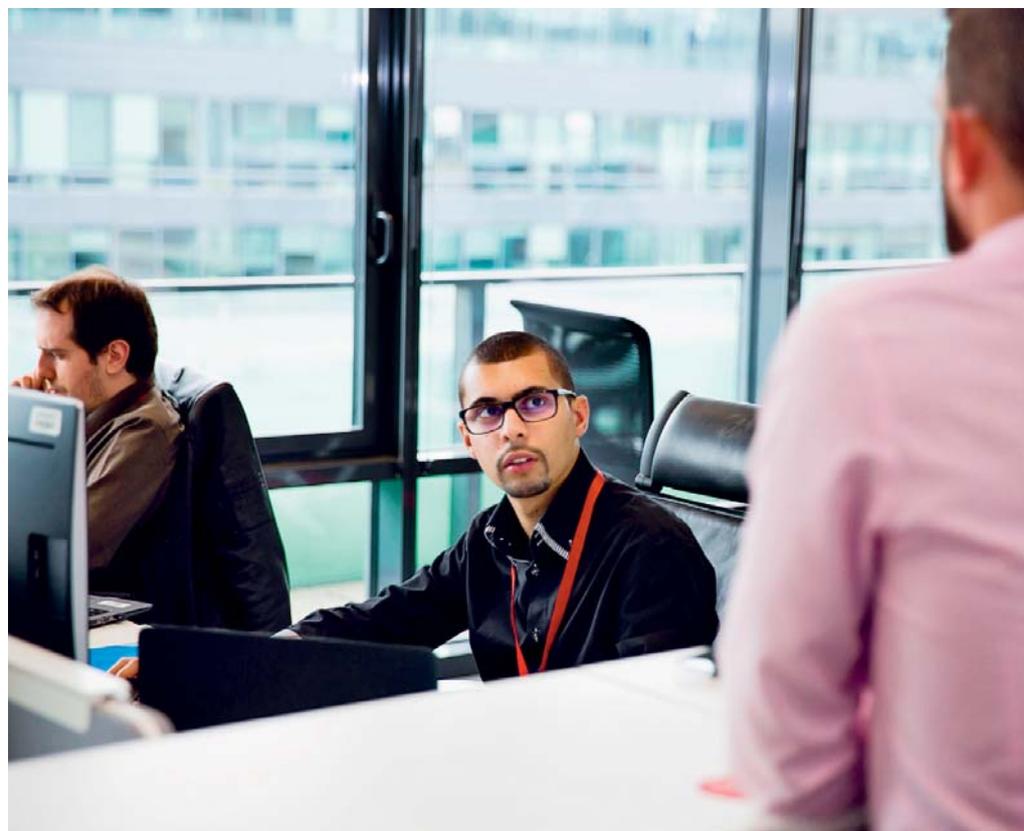
### **Empowering People to Proactively Find Solutions**

Having a comprehensive and accurate view of what needs to be changed and replaced is necessary, but it is not enough. What is needed is to empower those most exposed to client needs with the means necessary to take expedient action when they see fit.



## EMPOWERING PEOPLE TO TAKE EFFECTIVE ACTION FOR CHANGE

*Instilling a culture of empowerment throughout the company means making sure everyone possesses the means to take ownership of the problems they face.*



**Since Europ Assistance was created 54 years ago,** our mission has remained the same: caring for people and improving their lives by providing services that resolve difficult or stressful situations. To fulfil our ambitions, we are taking concrete steps to create an open environment where everyone can contribute to our collective success and make a difference through their work.

### *Engagement Survey 2017*

One of Europ Assistance's flagship human resources initiatives is to listen to the voice of our people and empower them to express their opinions in an honest and transparent way. First launched in 2015, the Group-wide engagement survey is conducted every two years. For its first edition, 2,986 participants took part in the survey in nine countries. The response rate was high reaching 81%. The survey also led to 24 actions plans in seven countries. So far, 60% of the actions are already implemented.

Engagement surveys are crucial because they give employees a venue for open feedback and insight into the reasons that prevent employees from being committed to the success of our organization.



## Echoing what is already being done

through the Lean Management Program and the Net Promoter System, we are pursuing a culture of empowerment by providing people with the means to act on the issues they identify. Implementing NPS and Lean has a lasting, meaningful and long-term impact on our organization. This is based on the belief that each interaction is a chance for us to learn more about our clients and make a lasting impression. What they need, what makes them satisfied, but also what they would like to see us change in the way we work.

### *Smart and Flexible Offices*

Since September 2016, we have entirely redesigned our HQ office spaces. By getting rid of assigned seats for everyone within the company—from the bottom up—we are breaking down barriers and instilling a sense of open collaboration. In addition, we are testing out the practice of remote work in a variety of sites, giving employees the flexibility to choose where to work.



**Above all, empowering people** means also managing their performance and talent. This is why we are spreading a company culture in which every individual has clear objectives to reach and conducts at least one performance dialogue a year. Because we are a people-oriented business, we also have started assessments to scout for talent within the company. We seek people who are not just competent and professional, but also truly passionate about caring for other people. This is something that is at the very heart of our identity, and that can be found at every level, and in every role of the organization.

## We are a service-oriented business.

Protecting and assisting clients is what we do. Broadly speaking, this reflects our wish to see everyone play a key role in building a truly customer-centric organization as we know that to carry out our mission in the best way that we can and stay true to our ambitions, we have to be pragmatic and place common sense above any other value. This means combining autonomy, responsibility, strong ownership, and a willingness to go the extra mile.

# Present in over 200 Countries and Territories

*Our assistance teams benefit from the strength, reliability, and international reach a global company brings to the table. Across borders, cultures, and languages, we're proud to provide reliable care and assistance services to all types of individuals and businesses.*

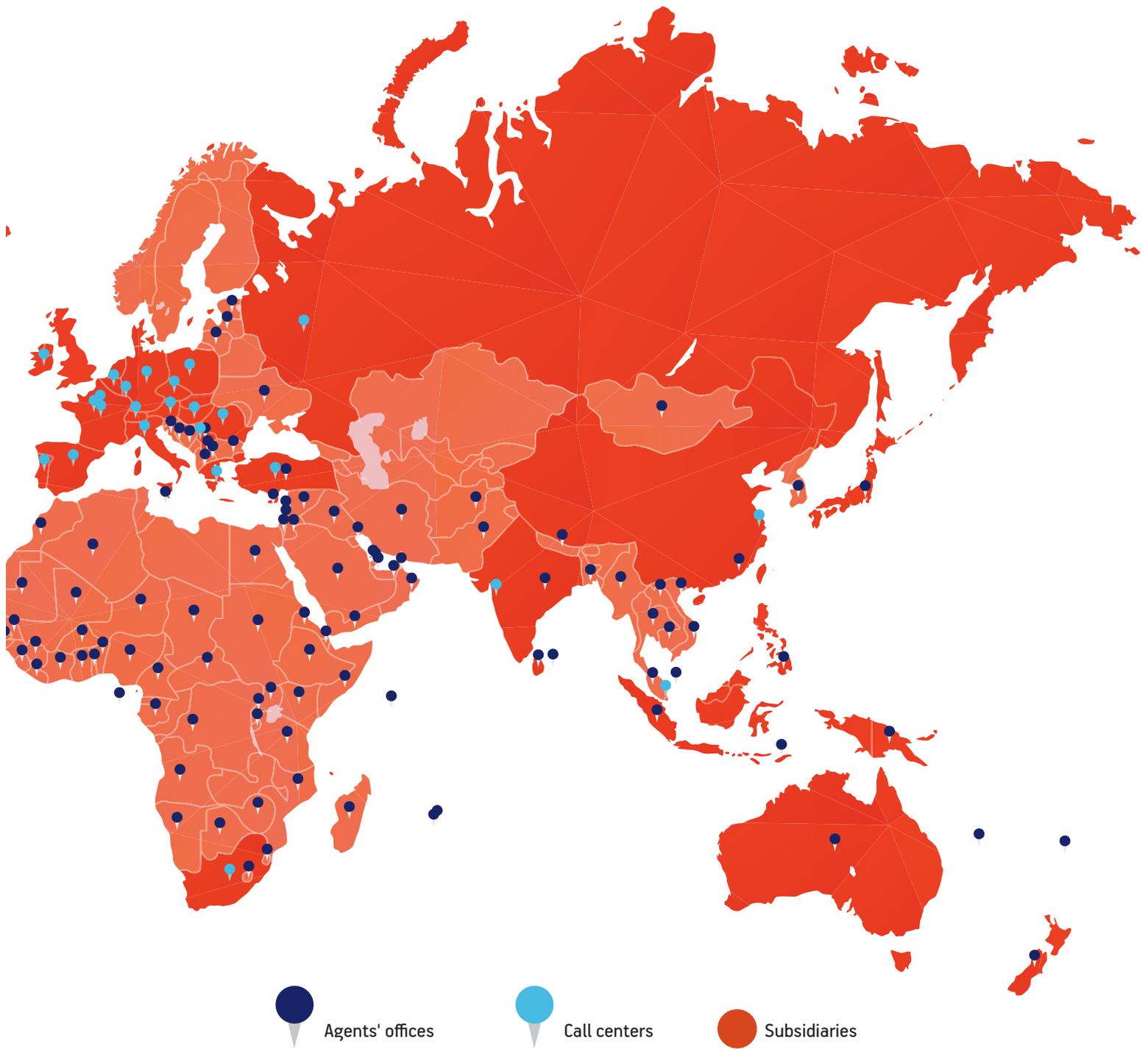
7,898

EMPLOYEES

OVER

200

COUNTRIES AND  
TERRITORIES COVERED



750,000

PROVIDERS, INCLUDING MEDICAL, TRAVEL,  
AND ROADSIDE ASSISTANCE

35

ASSISTANCE CENTERS

# Success Stories

*As we take our business forward, we remain strong, focused, solid and competitive. We can count on an incredibly skilled network of people, partners and customers to entrench our position as one of the world's largest assistance companies.*



# Awards & Innovations

*Our award-winning track record reflects our innovation culture, but also the dedication of the high performing teams who work on our projects to bring the highest level of service possible to customers.*

## AWARDS FOR OUR 5-STAR QUALITY SERVICE AROUND THE WORLD

### TRIP ADVISOR 2017 TRAVELERS' FAVORITE AWARD IN ITALY

- > 4,000 TripAdvisor users in Italy chose Europ Assistance as the best company to rely on for assistance when traveling.

### COSMOBIKE TECH 2016 IN ITALY

- > Europ Assistance Italy received an award for its commitment to company research at the world-famous CosmoBike Show held in Italy.

### LASTMINUTE.COM BEST PARTNERSHIP AWARD IN SPAIN

- > Europ Assistance received the best partnership award for its level of expertise and consumer-focused strategy.

### ARGUS INSURANCE 2016 AWARDS IN FRANCE

- > Homio received the Bronze Award for the Grand Prize in Digital Strategy in the E-Commerce category.

### DECAVI INSURANCE 2016 AWARDS IN BELGIUM

- > Decavi awarded the Insurance Trophy in the Travel Insurance category to Europ Assistance for its annual NoGo cancellation insurance. Europ Assistance has already won the Decavi Trophy for travel insurance for the same product in 2007, 2008, 2014, and 2015.



### *Bag Track Wins EFMA's Connected Insurance & Ecosystems Silver Award*

Our footprint as the first truly global player in travel insurance and assistance has given us unrivalled insight into the solutions that ensure peace of mind for all travelers. We turn this insight into innovation that removes friction from the user experience. Bag Track, a smart luggage locator solution and insurance policy, was created this way.

# New Truck Global Business for Commercial Vehicles

*As the Light and Heavy Commercial Vehicles market continues to grow in size, Europ Assistance has moved swiftly to create our new Truck Global Business Unit that is both fully customizable and includes our leading-edge IT support system.*



With more than 45% of goods exchanged on the road, across multiple countries, the Light and Heavy Commercial Vehicles Market continues to show high potential. To seize this opportunity, Europ Assistance has recently launched a 'Truck Global Business Unit', bringing together a variety of world-class experts from the sector. Together, they created a multilingual European Operational Center, which serves as a network of Elite partners and developed an offer dedicated to Trucks entitled Protruck. Protruck is highly personalizable as it was created to precisely reflect the needs of all businesses, regardless

of their size. Not only does it include assistance products in risk & service, but will, in the near future, include Telematics features as well.

**A state-of-the-art IT system supports the Truck assistance activity** with

fully embedded geo-localization for operations, networks and products. This allows for fully digital and multilingual assistance and the creation of a differentiated range of products to allow fleets—among others—to minimize immobilization time, but also reduce operating costs. Although the new unit is already up and running in Italy and Spain, Europ Assistance's ambition in the foreseeable future is to deploy these highly adaptable solutions across-the-board. As such, the launch will continue in France, Germany, Poland, Belgium, Hungary, Romania, Czech Republic and Slovakia throughout 2017, effectively extending our pan-European reach. And it doesn't stop there. From 2018 onward, the offer will be extended across the entire European continent.

**By and large, the launch of Europ Assistance's new truck business unit**

brings to light how our strong track-record in seizing new opportunities and scaling up assistance solutions internationally. This is characterized by our ability to pinpoint client need, create a fully customized product offering, experiment in local markets, and take the offer fully global.



# A Robust Pan-European Alliance in Motor Services

*With our new European Road-services Alliance, customers can rely on unrivalled levels of technical expertise, innovation, experience and reach across Europe.*



“Having already worked together for a number of years, it’s clear where our organizations have particular strengths in common, and there is a shared desire to embrace technology such as telematics, digital solutions and CRM capabilities to enhance customer experience,”

*David Wallace, RAC Business Services Director*

“Our clients are confronted daily with the complexity of delivering a seamless, top-quality experience to their customers, whether they are in the UK, in France, in the Netherlands, in Germany, or in Russia.

The aim of the new agreement is to provide them with one single trusted partner which can help them assist their drivers and dealers across Europe,” explains *Andrea Fiorani, Group EVP P&C Business Lines, in charge of Group Automotive Business Development.*



**ERA stands for “European Road-services Alliance.”** With ERA Automotive, Europ Assistance brings a single and enhanced service to motoring businesses across 28 different countries in Europe. Relying on a vast network of over 10,500 local providers, Europ Assistance now covers approximately 94% of all vehicles on the continent.

**The alliance is composed of Europ Assistance, RAC, and VHD,** three partners who share a long history of cooperation and complement one another in a variety of aspects. The aim of the alliance is to share best practices, and deliver the same offering and the same quality to all of our customers in all countries.

**By acting together** under the aegis of a single entity, the alliance also greatly boosts our ability to compete for business in Europe, making it a lot easier to tap into new business opportunities.



# Staying at OF OUR



# the top GAME



*In everything we do, our aim is to place customers at the very center, seeing each interaction with customers as an opportunity to provide personalized, seamless and memorable experiences.*



# Building a Future-Proof Organization



**Pascal Baumgarten**  
General Manager  
and Chief Operating  
Officer

**Pierre Brigadeau**  
Global Head of Business Lines  
and Chief Sales & Marketing  
Officer

“Organizing the company into five different business lines has led to tangible positive outcomes for customers.”



### In what ways are Europ Assistance's solutions adapting to the evolving needs of clients?

**Pierre Brigadeau:** Keeping pace with the changing expectations of customers requires us to understand the trends that shape the lives of individuals and businesses alike. For example, today, customers no longer seek a service but an experience. They are driven not just by the product, but by the overall experience, by all the interactions they have with a company. They value our offer not only from the need that is met but also by the emotions they feel in the process of receiving this service. Having said this, we are considering each interaction with customers as an opportunity to provide seamless and memorable experiences. We have done this by finding the right balance between providing a 'human touch' in the way we deliver services along with digitizing all of our touchpoints with customers to better capture their needs. Another trend that is

having a considerable impact is the the need to provide products and services that can be easily integrated into the business model of brands. Customers want products and services that precisely reflect their needs. They expect clear information and flexibility in the way we build an offer. That's why, in everything we do, we put the customers at the very center – listening to them, understanding what keeps them awake at night, and providing smart solutions. We have also responded to this trend by giving customers the choice on how to activate the required assistance. For instance, this is how we deliver Digital Roadside Assistance, offering our clients “à la carte” types of services – be it through a virtual agent, a chatbot, an app or a phone call.

### In your eyes, what are the greatest challenges and opportunities to come?

**Pascal Baumgarten:** We are in an industry facing significant challenges.

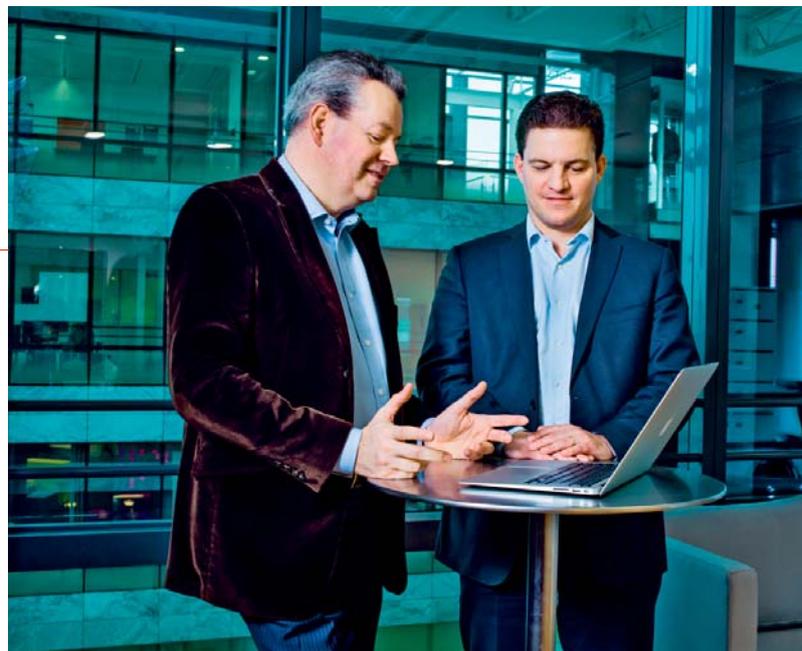
The consumer revolution has created empowered consumers who expect to deal with empowered service providers, who can anticipate and satisfy increasingly high expectations. At the same time, this is what allows us to grow and stay at the top of our game. We have no choice but to build an organization that is aligned to the speed of change of our sector. We continue to leverage our unique assets, and this means being a truly global company assisting customers everywhere with our global network of providers. Our global exposure brings a great deal of advantages, including the ability to deploy our services to brand new markets at a faster pace. We can also adapt our global operational offer to create tailored solutions to better suit client needs. Another challenge is that we are no longer competing exclusively within the insurance and assistance industry — innovation can come from any player, anywhere. Technology is leading to massive disruption across all industries. The ongoing automation and digitization of services represents a unique opportunity

**“Empowered consumers expect to deal with empowered service providers, who can anticipate and satisfy increasingly high expectations.”**

and we are working hard to deploy these across the board. Moreover, by having introduced our cutting-edge, personalized and premium Concierge & CRM services associated with in-house marketing capabilities, we are taking advantage of these new technologies that have taken the world by storm.

#### **How is Europ Assistance innovating to enrich its business offer?**

**Pierre Brigadeau:** We also have to recognize that innovation is not only about technology but organizational design. The success of the "We connect" strategic plan is not only about leveraging cutting-edge technology, but also about building long-lasting relationships with customers, empowering people to take ownership of the company's challenges to deliver on its promises, and boosting our collective ability to tackle challenges in order to get the most out of what the organization has to offer. Organizing the company into five different business lines has led to tangible positive outcomes for customers. We are now more capable of concentrating our efforts on building offers that more accurately reflect industry and specific segment needs along with quickly integrating new technologies into their business model.



# Anticipating the Evolving Needs of the Global Traveler

*Global mobility is on the rise. More than 1.2 trillion USD was spent on travel in 2015. By 2020, it is estimated that over 2 billion travelers will take to planes, trains, and hotels every year. The upswing in trip disruptions and new travel, medical and security risks means that comprehensive travel protection solutions are increasingly important to people on the move.*



## **Europ Assistance uniquely positioned to meet evolving needs**

As the first travel insurance and assistance player to become truly global, we continue to innovate along the traveler journey to ensure accessibility anytime and anywhere.

Our dedication to operational excellence coupled with our expertise at harnessing the power of technology has allowed us to build best-in-class solutions with consistent, high quality standards in all countries. We rely on the continuous experience feedback of our 300 million customers across the globe to improve quality of service at every step of the customer journey. Leisure and business travelers, as well as expatriates, count on us to help them travel and live away from home in smarter and safer ways. On top of offering comprehensive

financial protection, we provide 24/7 multilingual assistance through our logistics, medical and security experts around the world. Our objective is to offer integrated protection for a worry-free journey.

## **A tailor-made and seamless customer experience**

Customers no longer seek a 'one-size-fits-all' approach. Europ Assistance builds offers entirely from scratch to answer the specific needs of all of our customers. We do this by jointly building solutions with our clients to fit the needs of all traveling population types and organizations of any size. Our end-goal is to improve customer experience by providing a seamless digital customer journey. From the moment of purchase to the return

## **Carewings: Protecting Corporate Mobility**

Carewings is our unique integrated travel risk management solution providing complete travel, medical and security protection to your mobile employees whenever, wherever they need help. With pre-trip travel risk intelligence and comprehensive insurance benefits and assistance services, business travelers and expatriates have peace of mind throughout their journey.

2  
billion  
travelers



300  
million  
customers across the globe

back home, we take into consideration all milestones of a customer's trip: from receiving customized coverage recommendations, information and advice on all destinations, and proactive assistance for lost baggage and travel, medical and security response. Depending on traveler or industry-specific needs, our offer can also be supported by any digital channel, this being an app, a chatbot as well as a virtual agent.

**Global strength and local knowledge**

Europ Assistance is a truly global company with a strong local presence and a robust experience of over 50 years. Our assistance teams benefit from the strength, reliability, and international reach of a global company as well as the agility of our



**Morgane Pourchet**  
Club Med Group, Head of Risk and Insurance

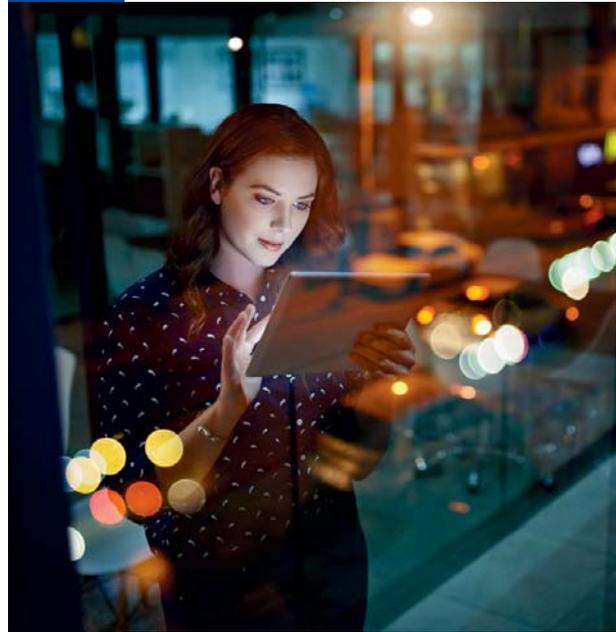
At Club Med Group we put great value in Europ Assistance's global reach which support our international development on the five continents, and particularly in China.

local implants wherever we operate. This means we can swiftly provide customers with the most relevant solutions supported by our strong knowledge of local needs and realities. The result? A strong position allowing us to best answer our customers' global expectations and to rapidly enter new markets on demand. Onward and upward, we go.

**Brian O'Neill**  
eDreams Odigeo, Director of Ancillary Revenue

eDreams ODIGEO truly values its ongoing partnership with Europ Assistance and we are very pleased to be renewing our agreement for yet another year. Without a doubt, our collaborative partnership with them has gone from strength to strength as they have serviced our customers over the last five years, and although profitability is important, several other factors make Europ Assistance the best partner for us. They are a business that understands us and our industry, and as a result they are able to deliver speedy, dynamic and best in class service to our 17 million customers, who are our top priority when it comes to offering the best products and services on the market.

Already deployed in France, Italy, and Spain, Digital Roadside Assistance will expand to **9 countries** in 2017



**Manlio Lostuzzi**  
Genertel, CEO

Europ Assistance has revolutionized the way roadside assistance operates by setting a new standard on accessibility. With Digital Roadside Assistance they got us through the worst of the past snowstorms we had in Italy by delivering real-time and comprehensive assistance to our customers. They are the first assistance player to introduce a real digital customer journey giving end-users the choice on how to activate and access the services.

## Pushing the Frontiers of Roadside Assistance

*Significant transformations in the automotive industry are spurring a change in the way consumers activate roadside assistance. A new era is emerging with a general shift from cars to mobility, self-driving vehicles, and new practices as seen in the rise of car-sharing.*



**Santo Ficili**  
FCA, Head of Motor Service,  
Parts & Customer Care EMEA

Our partnership with Europ Assistance in Italy and other European countries is a long term collaboration that grows from year to year, both in terms of customized mobility programs and services offered to customers. For instance, in Italy a special program was implemented for Alfa Romeo Giulia Ambassador in 2016 and for Alfa Romeo Stelvio Ambassador in 2017. FCA Companies were also involved. In 2016, Europ Assistance become RSA Partner even for Spain and Russia and in 2017 for Leasys.



## 6.9 million interventions per year worldwide

Europ Assistance is proactively helping its customers seize the wealth of new opportunities made possible by these changes in consumer behavior and preferences by investing heavily in technological and organizational innovation all the while closely listening to customer needs.

We rely on our Net Promoter System (NPS) to get a better understanding of the services end-users most seek. Using this approach, we found out that one of the most frequent demands of customers was the ability to receive real-time information as they wait for patrols to arrive on-site.

### Fully seizing the digital revolution

Today, our roadside assistance operations represent almost 6.9 million

**interventions** per year, and will only grow as vehicle registration burgeons in fast-growing markets. Our comprehensive offer ranges from phone fix, repair-on-spot, towing, and replacement car offers to trip organization and assistance. This is underpinned by Digital Roadside Assistance (DRSA), a truly distinctive digital solution that geo-locates vehicles, facilitates access to the assistance requests and provides simpler, faster, real-time information throughout the entire process. A first of its kind in the assistance industry, "DRSA" is part of a multi-channel contact solution, fully integrated into an end-to-end digital customer journey that provides service via web, phone, chat bot and virtual

agent. "DRSA" is a prime example of how we are leveraging emerging technologies to offer distinctively new capabilities in digital services. Already deployed in France, Italy, and Spain, the service will be available in at least another nine countries starting in 2017.

Recently, we have strengthened its position by forming the European Road-service Alliance (ERA Automotive), bringing together unrivalled levels of technical expertise, experience and reach throughout Europe. Thanks to this, we are now leveraging these capabilities across a wider range of countries and enriching our value proposition.

# Smart Technologies for Home Emergency and Assistance

*At Europ Assistance, we are committed to finding smart and tailored solutions to our customers' and their families' specific needs at home and on the go. Customers can easily access our digital and multichannel solutions, 24 hours a day, 7 days a week.*



## Innovative services at home for all customer segments

Because customer satisfaction is our main concern, the solutions we offer are adapted to the needs of every member in the family. For instance we protect our customers' homes through our home maintenance services, IT assistance at home as well as administrative support. In addition, we have included a range of on-demand services in our offer to enhance customer wellbeing, such as providing care and assisting families in finding a babysitter or care-givers. Since our work is more than just providing services. We are committed to leveraging technological innovation in order to deliver proactive care to all our customers and their families. Be it through prevention and lifestyle programs, Europ Assistance offers innovative services at home for all customer segments. These solutions can easily be integrated and adjusted to suit the needs of any client.

## Putting technology at the service of home and family care

Whether it be for handling stressful emergency interventions like finding a plumber to stop a flooding, or a locksmith when a person has locked themselves out of the house, Europ Assistance uses the latest technologies to grant 24/7 access to our certified network of providers. Through our digital and multichannel solutions, we ensure that our customers are covered in every situation. Likewise, our end-to-end customer service model guarantees our clients receive personalized, speedy and reliable solutions when they need it most. Customers can count on our global network to handle emergency interventions, protect homes, and even deliver personalized care and assistance to families. An excellent example of how we cater to customer needs is our Homio solution. Homio is a digital marketplace that connects customers to selected and qualified

24/7  
access to our certified  
network of providers

### *Homio: guarantees for customers*

Selected professionals rated by the community

• Smart & simple digital user experience

• Fair price guarantee & transparency

• Secured payment until the job is done

Homio is a digital marketplace that **connects customers to qualified craftsmen**



craftsmen for all of their home repair, renovation and emergency necessities. It acts as an integrated platform of payment, booking, geo-location and multichannel contact. Homio is available in a direct business model to retail customers, and can be adapted as a white label solution into a reference tool for repair-in-kind intervention or a value-added alternative for all home renovation work.

**Protecting privacy**

Europ Assistance also launched Iris in 2016. With an easy-to-use dashboard, customers can review product features, enroll and activate their services online, monitor their personal information and view alerts and credit reports in a secure area. Thanks to its flexible and modular design, it is entirely customizable and available globally.

**Nicola Lanzetta**  
Enel, Head of Italy Global Market



With the help of Europ Assistance, we are now able to provide all our customers with a capillary network of providers all over, extending the service from mere emergency assistance to comprehensive maintenance solutions.

**Michele Luigi Grassi**  
Enel Romania, CEO



When Enel launched in Romania Enel Asistenta and Enel Asistenta+, it looked for a strong, reliable and committed partner, who could offer world-class services when it comes to handling home emergency situations. Europ Assistance was the answer to this request and together we have made one of the most successful propositions for Romanian customers, who can rely on this partnership 24 hours a day, 7 days a week, when they need it most.



**Alfred Leu**  
Generali Austria, CEO

Together with Europ Assistance we developed an innovative made-to-measure offer for the Austrian insurance market named IT Assistance. IT Assistance specialists support retail-customers via phone, chat or remote connection, if they face any IT related problems. This innovative service is included in every Generali Classic- or Premium home insurance. Of course, this unique service is provided in real-time, around the clock and 365 days a year.

With our *“Connected Learning Platform,”* connected motion sensors detect any unusual behavior



**Jean-Michel Molette**  
La Poste, Mail and Parcel  
Services Steering and  
Transformation Unit Director

In partnership with Europ Assistance, we have launched the "Take care of my parents" program in France to give family members and loved ones the peace of mind of knowing that seniors are safe and taken care of. Thanks to Europ Assistance's top-of-the-line home solutions, we are able to help the elderly remain independent and active.

# Using Groundbreaking Technology to Enhance People Care

*Europ Assistance is proud to revolutionize the way care is delivered to people. Our solutions are designed to meet the daily needs of our customers' health. Be it for active and healthy people, the elderly, people at risk of a condition or with a chronic disease who need quick and reliable support, we combine technological innovation with enhanced people care for the purpose of making life easier.*



*Connect&Moi*  
perceived as attractive  
by caregivers and active  
seniors

### Helping Seniors Stay Active and Independent

Europ Assistance is a leader in teleassistance solutions since at least 15 years. As a key player in the silver economy, we develop solutions to face the various intergenerational challenges to come. Our services meet the needs of seniors who want to remain active and independent, as well as all those who wish to remain safely at home despite dependency. By equipping homes with our connected assistance solutions, we bring comfort to healthy and active seniors, safety to people losing autonomy, reassurance and respite to caregivers. This ranges from simple temperature monitoring against hot weather consequences to sophisticated motion sensors and algorithms to detect falls and faints.

### Disrupting Assistance Services at Home with Connect&Moi

A primary example of this approach is Connect&Moi, a "Connected Learning

Platform" that was voted best disruptive product/service in 2016 by the Efma and Accenture Innovation in Insurance award. Seniors and caregivers can use the digital solution on their own or until an emergency occurs, which alerts Europ Assistance operators. Users can also choose to delegate the monitoring of selected home and health measures with adequate day-to-day assistance at home services. Connected motion sensors detect unusual behavior that may indicate that the customer needs help and alert our assistance platform, which can contact customers, their families, or when necessary, call emergency services.

Thanks to a combination of technological innovation and high-end, personalized care services, Europ Assistance enables senior customers to preserve their autonomy and remain safe at home rather than live in a retirement facility while getting the care they need 24 hours a day, 7 days a week.

### *Making Technology Useful and Attractive*

Although technology continues to advance, a great deal of stigma still exists when it comes to using wearable devices. And this is especially true of active seniors.

In order to overcome senior resistance, a key success factor was to combine both "high tech" and "high touch" components into our offer. This strategy proved to be successful as Connect&Moi is perceived as attractive by both caregivers and active seniors alike.

# Taking CRM Services to the Next Level

*With our cutting-edge, personalized and premium Concierge & CRM services, our aim is to satisfy customers' every need. Our highly qualified, multilingual concierges are available 24/7 through an omni-channel platform; a one-stop shop accessible by phone, text message, email, social networks, chat, website, or a dedicated app, personalized for each corporate client.*



Our high-end concierge services are based on *advanced data analytics*

Powered by *artificial intelligence*, chatbots can identify requests made by customers in an online conversation

## Exclusive partnerships for fully personalized services

From flight bookings and exclusive restaurant reservations to autographs or rare objects and VIP access to events or other "inaccessible" perks, our teams are capable of responding to a large array of requests. Our ability to craft remarkable experiences is of unique value to customers. This has been possible by forging exclusive partnerships in a variety of sectors such as banking, traveling or luxury. One of our most emblematic achievements is the access to the world's largest inventory of gastronomic restaurants offering the

best value for money. These white label "BtoBtoC" services are designed for prestigious international brands looking to create close, tailored relationships with their customers. Each corporate client can benefit from a personalized interface exploiting its visual identity and brand attributes, strengthening customer satisfaction and loyalty as a result.

## Ushering in a new era in customer relationship management

Our high-end concierge service are based on advanced data analytics. Thanks to the cutting edge technology of our proprietary CRM system, we can

fine-tune the customer profile at each interaction and increase the accuracy of proposals over time: whether it's the monthly get-away with the family in a 4-bed hotel room by the beach, or going to a football match with a friend, we will make the most relevant offers at the right time.

This new generation of concierge services also rely on the use of chatbots. Chatbots are changing the face of CRM as we know it. As conversational robots they behave like personal assistants. Powered by artificial intelligence, chatbots can identify requests made by customers in an online conversation. The

Our highly qualified, *multilingual* concierges are available 24/7 through our omni-channel platform



objective is not to replace human relationships. Rather, chatbots add value by providing a first layer of communication that is available around the clock. This is especially valuable for consumers who live in a 'mobile always' world and who want to make their wish come true at the push of a button.

Europ Assistance's state of the art Concierge & CRM Services are enhancing the way we do business at BNP Paribas. By providing the fastest implementation and onboarding times, EA makes it easy to switch Visa cards to Europ Assistance. Even when handling huge projects –like ours– they make sure the implementation process is a breeze.

Here is a striking example. Five years ago, two of our customers—Robin and Michelle—had met in one of Paris' most coveted Michelin-star restaurants. It was the perfect location for an unforgettable night. For their anniversary, Robin decided to recreate

his first date by taking her back to the same location. But, this time around, the plan seemed off-limits. The restaurant was fully booked. Desperate, Robin contacted us for help.

Hoping to make the best of one their life's biggest moments, our concierge services went above and beyond. And they succeeded— they were even able to secure the exact same table where they had met! The magic is in the details, as they say.



**Jean-Marie Dragon**  
BNP Paribas, Head of Cards, Acquiring and Innovative Payments

# International Reach

*Our strong network of long-standing, global business alliances along with a culture based on performance enable us to deliver the same offering and the same quality to all of our customers, wherever they are.*

OVER

17,000

AUTOMOTIVE PROVIDERS  
WORLDWIDE

29,225

PLANE TICKETS ISSUED

# Global Network: a Key Driver in Best-in-Class Service



It's a challenge to both exceed customer expectations and deliver the best service at the best price, but

not one impossible for Europ Assistance, according to Raffaele Ripamonti, Head of Group Procurement and Automotive Networks. It all comes down to strong network of global business alliances and a culture of performance that has made the Group a best-in-class service provider. What motivated the Group to impose such an ambition upon itself? In a word, increasingly interrelated client needs. To offer a true 360° solution to value added services across the automotive, home, travel and medical assistance sectors, Europ Assistance has transformed itself into a truly global player. The result of solid alliances and partnerships.





*To strengthen our relationship with our global partners Europ Assistance regularly holds Regional Meetings. Above is an example of an event held in Brazil.*

OVER  
**3,000,000**  
TOWING SERVICES

### A global network for utmost flexibility

Swift and tailored interventions rely upon a distributed network that combines local knowledge with global coordination. Local correspondents use their understanding of local realities in conjunction with regional and global management to deliver solutions. This gives the Group the flexibility to find and provide the most relevant solution based on the distinct circumstances surrounding each issue. In the medical & travel assistance network, patients have access to state-of-the-art medical care provided by in-network facilities. In fact, the Group has created its own Global Assistance Preferred Provider Organization managing care for patients and providing assistance on a cashless basis. In the automotive network, where the goal is to get the driver back on the road as quickly as possible, this takes the form of repair on the spot or driving our customers to the nearest or most appropriate repair network, taking into account the increasing complexity of vehicles. Over the last years, the group has developed specialty providers dealing with the rise of vehicle hybridation, full electric cars, heavy trucks or even luxury vehicles with very high expectations from their owners.

### Partnering for performance

Networks of providers and alliances are the driver of performance at Europ Assistance. A robust ability to aggregate different players has allowed the Group to streamline the management process and ensure overall coherence. Introducing a shared culture of performance hasn't been easy; with a presence in over 200 countries, 35 assistance centers and 750,000 partners, the size of the global network has proven a large undertaking. Part of what makes the network work so fluidly, however, is the relationship of trust that exists between the Group and its partners. Indeed, it's the Group's long-standing partnerships that help keep operations running smoothly. As one major European tour operator working with the Group for the past ten years states, "we trust EA to protect our customers when they are enjoying their holidays in one of our clubs worldwide. It's never easy as we are sometimes in beautiful but remote places, but whatever the medical emergency may be, Europ Assistance always finds a way to assist our customers who either fall sick or need to be repatriated back home. This means a great deal for our company as customers see us as a trusted brand who works only with trusted partners."



# 750,000

**MEDICAL & TRAVEL ASSISTANCE PROVIDERS**



**Prema Lalji**  
CEO The Rickshaw Travels  
Tanzania

We've been working with Europ Assistance for 38 years. Our long-standing relationship based on trust means a lot to us. They know they can count on us to provide swift and reliable assistance to their members and we have surely benefited from this partnership to expand our medical assistance activity in Tanzania and other countries.



# 7,719

**AIR AMBULANCE FLYING HOURS**

## Ensuring high quality standards, containing costs

High quality standards and consistency are the backbone of excellence in service, yet they must meet the reality of cost containment. A global network not only allows Europ Assistance to negotiate contracts but also to create harmonious processes and implement digital tools that help to decrease external costs. Agreement on basic definitions and KPIs makes alignment to a single standard much easier. Before contracting with a partner, rigorous processes exist to screen providers to ensure that standards will be met for our joint expertise. Once validation occurs, providers are audited and reviewed on a regular basis, not only by Group experts, but also by customers themselves so that holistic feedback is gathered. The digitalization of our network of providers is a key pillar of the customer journey design as we deploy them across the geographies. All information is piloted using a performance dashboard with programmed metrics, such as monthly volumes in terms of towing in the case of the automotive network, or average costs and complain ratios in the case of medical & travel network, making it possible to see overall trends and find remedies for issues when they arise.



# The Group Management Committee: Boosting Competitiveness

*The Europ Assistance Group Management Committee (EA- GMC) is responsible for simplifying the Group corporate governance system and organization.*



- |  |   |
|--|---|
| <p><b>1 Antoine Parisi</b><br/>Group Chief Executive Officer</p>   | <p><b>6 Béatrice Ogée</b><br/>Chief Executive Officer<br/>France</p>              |
| <p><b>2 Pascal Baumgarten</b><br/>General Manager and Chief<br/>Operating Officer</p>                              | <p><b>7 Bruno Scaroni</b><br/>Chief Executive Officer Italy</p>                   |
| <p><b>3 Pierre Brigadeau</b><br/>Global Head of Business<br/>Lines and Chief Sales<br/>&amp; Marketing Officer</p> | <p><b>8 Juan Carlos Guzman</b><br/>Chief Executive Officer<br/>Western Europe</p> |
| <p><b>4 Roberto Ravagnani</b><br/>Chief Human Resources<br/>&amp; Communication Officer</p>                        | <p><b>9 Chris Carnicelli</b><br/>Chief Executive Officer North<br/>America</p>    |
| <p><b>5 Samir Lahlou</b><br/>Chief Financial Officer</p>   | <p><b>Jan Colle</b><br/>Group General Counsel<br/>(missing on the picture)</p>    |



➤ The Group Management Committee focuses on efforts to improve our decision-making processes and accelerate the transformation of our group to meet the challenges of the assistance and travel insurance sectors. This is done by enhancing the group's competitiveness, facilitating team collaboration, and consolidating our global presence. This way, we can achieve the goals laid out in the We Connect strategic plan and better place customers at the heart of everything we do.



# They Make it Happen

*Our team's dedication to operational excellence is a key success factor in our ability to provide swift and relevant assistance solutions worldwide.*

## USA

Lucrecia

Elisee

Maeva



## Belgium

Frederic

Ilaria

Sam



Yves

Adam, Lungisa

Mohamad

## Austria

Michell

Richard



## Brazil



## Turkey

Yassine, Ilias, Joffrey, Cedric, Mikael, Adil

Muhammed

Muriel

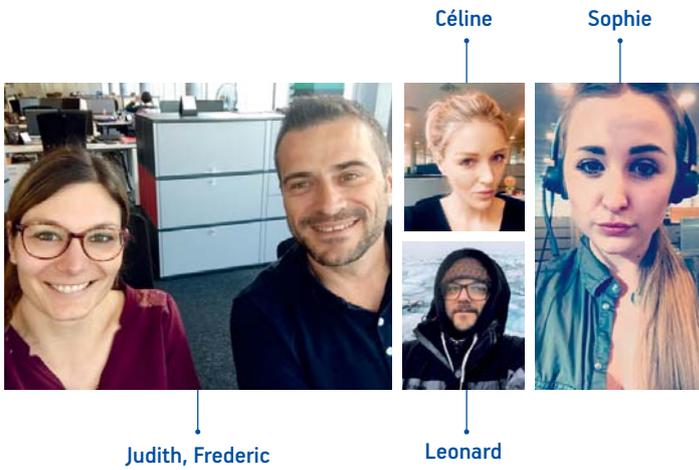


Brazilian Operations team



Turkish Operations team

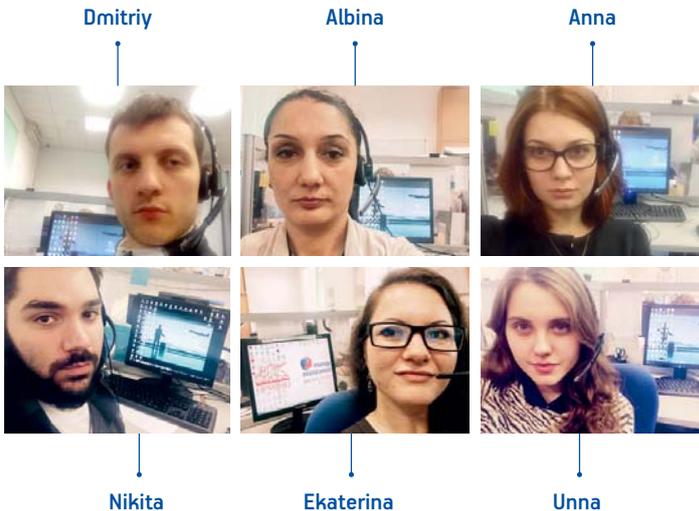
### Switzerland



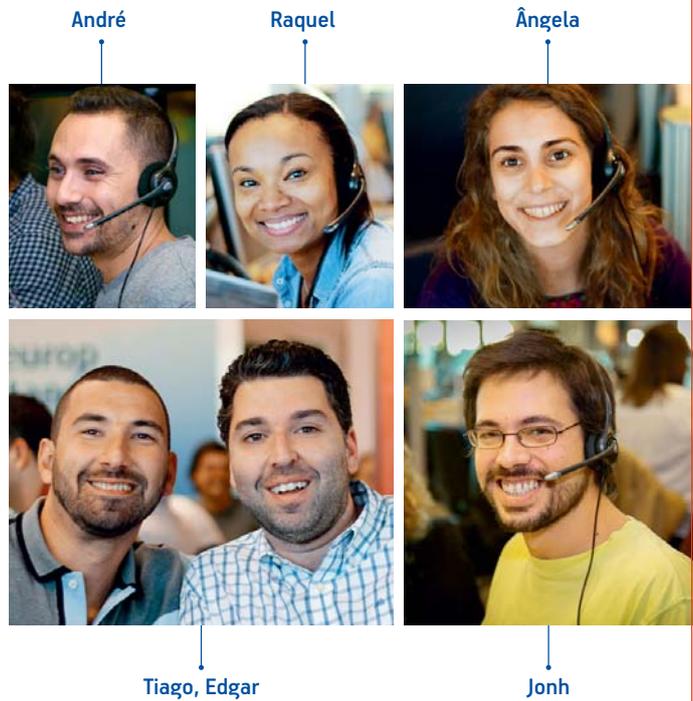
### Spain



### Russia



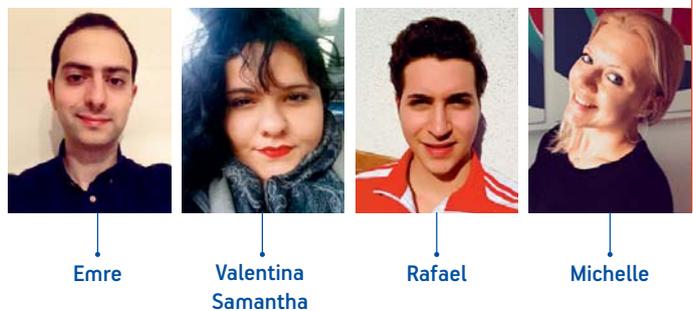
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## **50+ Years of Pioneering Assistance Services**

*Since we invented the assistance concept over 50 years ago, our solutions have known no boundaries. Whether it be for travel, roadside assistance, home emergency, concierge services, or medical insurance, we use highly-customized, modular, ready-to-sell, single or bundled solutions to resolve difficult or stressful situations for 300 million customers across borders, cultures, and languages.*