



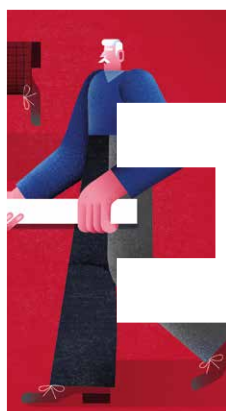
**YOU LIVE, WE CARE**

ACTIVITY REPORT 2017 | 2018













## OUR APPROACH

Caring 3.0  
At a Glance



## SUCCESS STORIES

7	Awards & Milestones	12
8	There When It Matters Most	14
	A Word From Our Partners	18



## WHAT WE DO

Global Eyes, Local Hands  
Simple, Seamless Service  
The Backbone of Caregiving  
A Little Magic in Everyday Life  
How Can We Help?



## HOW WE WORK

22	Working the EA Way	34
24	A Word From Our People	38
26	Chiefs of Care	40
28		
30		



## FUTURE CARE

Empowering Positive Thought	44
The Future of Caregiving	46
Our Offices	48



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**Antoine Parisi**

*Group Chief Executive Officer*

# CARING 3.0

**We are a care business,  
delivered by people.**

Three years – a triennial – is a perfect moment to step back and take a good look at what we've achieved together. I believe two things stand out: trust and growth. Our NPS results show that our customers trust that we care for them. This trust, combined with our competitiveness and our ability to innovate and offer more and better services to our clients, has resulted in amazing growth.

**We've achieved 23% growth across all our business lines, all over the world.**

We've grown bigger, but also leaner, more flexible, more adaptable. We've achieved this through our lean management program, the digitalization of our service lines, and most importantly thanks to the agile, entrepreneurial spirit of our employees.

We are a care business, delivered by people. I believe we are lucky to have the most caring, reliable workforce possible. Our business is making our customers' lives easier, by providing relief during stressful and dangerous situations, as well

as convenience and safety in everyday life. Our employees spend every day making sure this happens. **For all of us at Europ Assistance, "care" means being caring, available, reliable and easy to work with.**

The title we chose for this annual report summarizes our company's mission and brand attributes: "You Live, We Care" means we will be here for you, no matter what happens. We want our customers to feel free to live their lives, enjoy their experiences and rest easy knowing Europ Assistance is ready to help.

Moving forward, we want to keep innovating and winning their trust so that they will continue to consider Europ Assistance the "most reliable care company in the world."

The strengths we've consolidated together over the course of this triennial allow us to push forward into the future with confidence, following a path of healthy, organic growth. We'll be there, taking care of our customers when they need us:

**"You Live, We Care!"**





## EUROP ASSISTANCE AT A GLANCE

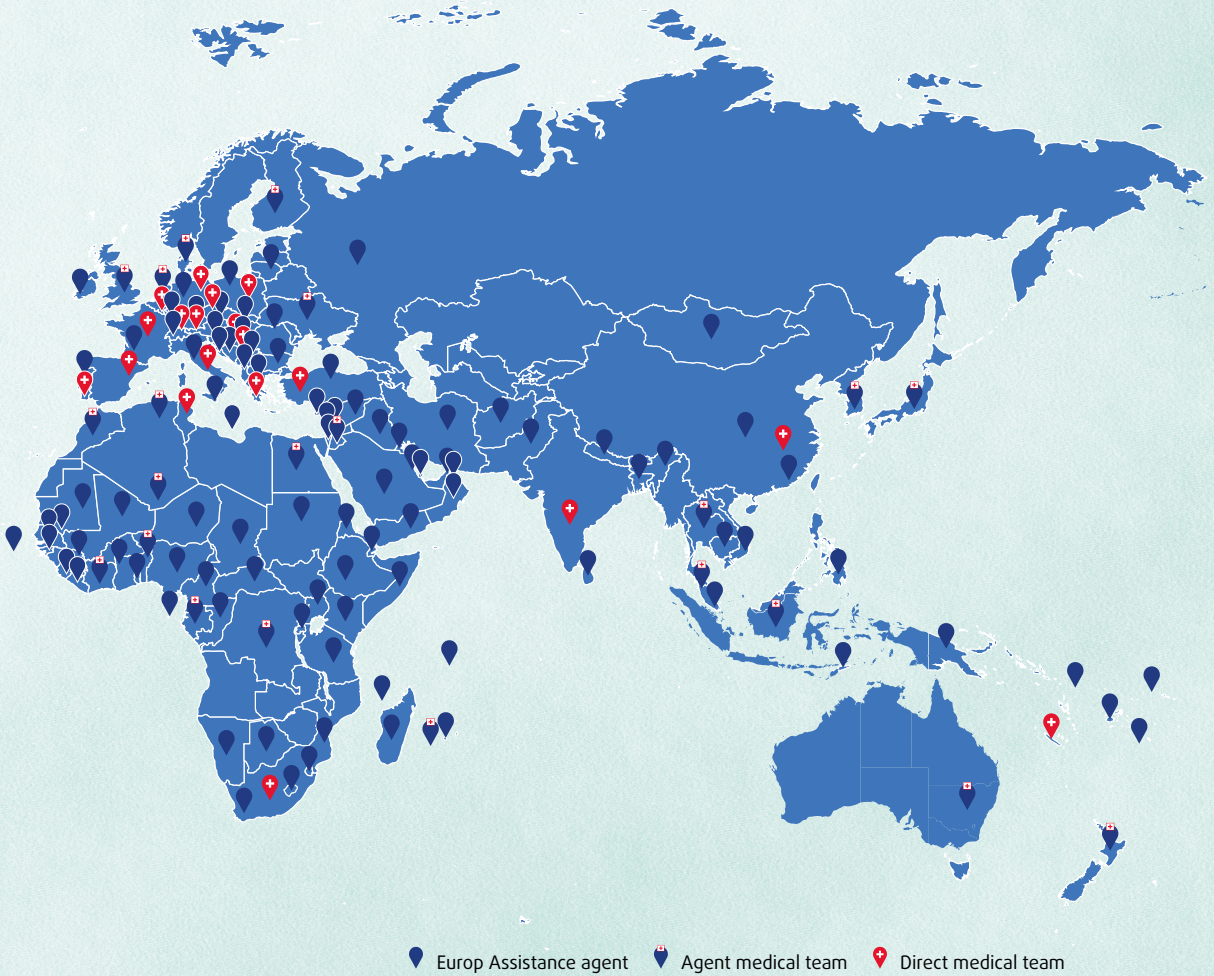
€ **1,591** M  
in consolidated  
revenue

€ **94** M  
in operating  
results

Total:  
**10+**  
million interventions  
worldwide



## OUR APPROACH



**300**  
million  
customers

Over  
**200**  
countries and  
territories covered

**37**  
assistance  
centers



S U C C E S S



# S T O R I E S





# Awards & Milestones

**Every year the hard work, dedication and care expressed by our 7,530 employees translates into recognition for our company. Here's a quick look at some of the most important awards and anniversaries Europ Assistance celebrated in 2017.**



## **TRIPADVISOR TRAVELERS' FAVORITES AWARD (Italy)**

*TripAdvisor*

For the second year running, Europ Assistance was voted insurer of choice for travel insurance, as chosen by the TripAdvisor travelers' community.



## **B2 AWARD**

*ANA Business Marketing*

Generali Global Assistance – Identity and Digital Protection won this prestigious award for "Face-to-Face Marketing, Integrated Trade Show Marketing Program under \$100K." Companies submitted over 500 entries to the 2017 B2 Awards, and only the top 82 took home a prestigious B2 Trophy!



## **DECAVI TROPHY**

**for travel cancellation product "NoGo"**

*Decavi*

Decavi recognized Europ Assistance Belgium for NoGo, considered the most comprehensive travel cancellation insurance available on the market, covering all trips taken year-round, regardless of reservation.

## **GOLDEN BRIDGE AWARDS**

Today in its 10th year, the Golden Bridge Awards program honors achievements in every industry around the world.

Generali Global Assistance's Resolution Center Team (IDP) **won gold for Customer Service Department of the Year – Business Products and Services.**

Generali Global Assistance's Marketing Team (IDP) **won silver for Marketing Team of the Year – Business Products and Services.**

## **PARENT TESTED PARENT APPROVED SEAL OF APPROVAL**

The PTPA Seal of Approval is one of North America's most prestigious consumer product award certifications.

**Generali Global Assistance's identity protection platform became one of only two platforms to receive this prestigious recognition,** a testament to its leadership position and proven effectiveness.

# Stevie Awards

## INTERNATIONAL BUSINESS AWARD

Created in 2002 to honor the achievements and positive contributions of companies all over the world, the Stevie Awards are considered the planet's premier business awards, and are divided into ABAs (American Business Awards) and IBAs (International Business Awards).

Generali Global Assistance's Resolution Center Team (IDP) won a **gold ABA for Customer Service Team of the Year** in the Advertising, Marketing, Public Relations and Business Services category.

Generali Global Assistance's Marketing Team (IDP) won a **bronze ABA in Small-Budget Marketing Campaign of the Year (<\$3 million)** in Marketing Campaign of the Year – Specialty Category (recognizing the debut of our identity protection platform at the Global Business Travel Association Trade Show).

Generali Global Assistance's Resolution Center Team (IDP) won a **gold IBA for Customer Service Team of the Year** in the Advertising, Marketing, Public Relations and Business Services category.

Generali Global Assistance's Marketing Team (IDP) won a **bronze IBA for Small-Budget Marketing Campaign of the Year (<\$3 million)** in Marketing Campaign of the Year – Specialty Category.



### Europ Assistance Italy

Europ Assistance Italy celebrated its 50<sup>th</sup> anniversary with a gala event at the Palazzo del Ghiaccio in Milan. The celebration was titled "Ready for the Future," underlining the division's ambitions for customer services as it takes caring into the twenty-first century.



### Europ Assistance Spain

Europ Assistance inaugurated its Spain division in 1977. Activities grew from travel to automotive, home, family and health, and today the division is positioned to offer a wide range of services to its customers, from roadside assistance to remote computer assistance and more.



### Europ Assistance Portugal

Europ Assistance celebrated 25 years of proud service, launching a new visual identity created specifically for the anniversary and highlighting milestones the company has achieved in the decades following its inception.



# THERE WHEN IT MATTERS MOST

Every day we strive to serve our customers, providing support and relief in times of distress. Here are a few stories that highlight just how important our work is and the effect it can have on the lives of the people who rely on us, told from the points of view of their protagonists.

Please note: names and identifying details in these stories have been changed to protect individual privacy.



## 📍 France

### FROM DISTRESS...

"Our car broke down and didn't run anymore. We had to call somebody for help. Usually my mom and dad take care of everything, because I'm just a boy. But both my parents are deaf. They couldn't listen or talk to the operator, so I had to do it for them. They dialed the number and I took the cell phone. At first the operator didn't believe me. She thought maybe I was joking. Then I explained again and she understood and helped us right away. I was really happy when the mechanic arrived. I helped my parents and I even got to sit up front in the tow truck!"

#### ■ Emile

(9-year-old son  
of Europ Assistance customers)



### ...TO RELIEF

"We don't receive many calls from nine-year-olds requesting tow trucks! At first I thought the boy was playing a practical joke, and I started to explain that emergency assistance is a serious matter, not something to joke about. But he remained calm and serious, and I understood he wasn't kidding. I worked through the assistance process step-by-step with Emile, having his parents show him the registration card and vehicle information so that he could read them out loud to me. Then I asked him to describe their car, which he did very well. As soon as I had the necessary information, I contacted the mechanic and explained the situation. He drove immediately to the scene of the breakdown, identified the problem and took their vehicle back to the shop to be fixed. When everything was over, our whole team got together to contact the family and congratulate little Emile. We were all amazed a nine-year-old boy could keep his wits about him and do such a wonderful job coordinating everyone during such a stressful situation. His parents must be very proud!"

■ Renée (Europ Assistance employee)

## 📍 Italy

### FROM DISTRESS...

"My sister and I were vacationing in Sardinia, in Italy. We were having a lovely time, swimming and walking and enjoying the local cuisine. Then, on Saturday afternoon, disaster struck. My sister slipped and fell while we were out on a nature hike. She broke her shoulder, and the doctors were afraid she had fractured a cervical vertebra too. They recommended surgery within the next twelve hours, if possible. But we were in a small, local hospital, and I don't speak Italian. I couldn't understand a lot of what they were saying. I felt so alone and helpless!"

■ **Isabelle** (*Europ Assistance customer*)



### ...TO RELIEF

"I immediately understood Isabelle's concerns. Unfortunately we didn't have a medical report, without which we couldn't authorize moving her sister. To make matters worse, the patient was also undergoing kidney treatment, and would soon run out of medication. We needed to act. I managed to get the doctors to agree to an emergency medical plane. By midday everything was organized: airplane, ambulances and all the necessary documents. We even prepared a detailed list of medications they had to bring along. That evening, when the patient landed in Switzerland, an ambulance was waiting to take her straight to the hospital for surgery. The next day Isabelle was much calmer and happier. The operation was a complete success. Later the family sent a very warm message to our entire team, thanking us for our professionalism and the help we provided in their time of need. Whenever I'm feeling down about work, I think of that letter and my spirits rise!"

■ **Anita** (*Europ Assistance employee*)

## 📍 United States

### FROM DISTRESS...

"It's embarrassing, but I was completely freaked out. Of course I'd heard of identity theft and computer viruses, but I'm usually careful with my computer and I never thought I'd become a victim. They'd taken everything: all my personal information, my financial information, even what I earn! You've been attacked by someone you don't know, someone who is invisible to you, and you're powerless to stop it... It was a horrible feeling!"

■ **Sheila** (*Europ Assistance customer*)



### ...TO RELIEF

"My first step was to remain as calm as possible and reassure the customer. That might sound counterintuitive, but she was extremely upset and in order to help her as quickly and effectively as possible, I needed her to work with me. I made it clear that I would take care of everything, that we would find a solution together, and this calmed her down. I walked her through the forms she needed to fill out so that I could quickly take as many steps as possible to protect her personal information.

Once it was all over and Sheila understood she was out of danger, she thanked me profusely. She was absolutely delighted I'd been able to help. Experiencing someone else's relief and happiness, even just on the phone, is the best part of a job like mine. That kind of joy is contagious!"

■ **Marcus**

(*Europ Assistance employee*)







# A WORD FROM OUR CLIENTS

**We asked companies who have chosen us to share what it's like to work with Europ Assistance on a daily basis.**

“

“At HomeAway we're committed to providing travelers with the safest, most reliable holiday rental experience possible, because nobody wants their vacation to be a source of frustration or pain. That's why we work with Europ Assistance: to make sure our customers have reliable protection wherever they and their families find themselves in the world.”

**– HOMEAWAY**

“

“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 18 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.”

**– NISSAN**

“Europ Assistance offers us solutions that fit perfectly with our products and distribution channels. They’re receptive and agile when we want to make changes to process management, and always adapt to our needs. This flexibility brings enormous added value... Last but not least, we should highlight the professionalism of their team and their alignment with our needs in terms of service, response and execution. We’re extremely satisfied with Europ Assistance, and believe we have excellent possibilities for developing additional new business together.”

**- METLIFE**

“We want to be a long-term partner to our clients, delivering first class service. Our customers want to feel satisfied and rewarded for their loyalty; this is the heart of our working relationship with customized concierge services. We offer our customers a tailor-made experience, one that pays attention to the details in life through regular interaction – something we feel helps us, as BNP Paribas, remain in our customers’ minds in a positive manner.”

**- BNP PARIBAS**



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WE DO



**TRAVEL**

# Global Eyes, Local Hands

**750,000 providers. 208 territories covered. 3 network hubs.**

**Our medical and travel networks combine global oversight with local expertise to make sure our customers receive precisely the services they need, anytime, anywhere.**



Europ Assistance's approach to guaranteeing high-quality medical and travel networks is to provide global coordination for regional hubs that in turn supply strong, problem-solving leadership at the local level to our providers, infield agents and doctors. It's an approach that has served EA well, allowing us to successfully handle millions of interventions every year.

Guaranteeing provider quality is part of what makes us unique. Last year we conducted over 200 healthcare facility audits across five continents. We listened carefully to feedback from our assistance center doctors, who manage more than 300,000 medical cases per year and help with patient repatriations or evacuations, providing an ulterior opportunity to visit and evaluate the facilities that host them. For companies, we have always paid close attention to cost containment and transparent pricing. This kind of commitment is increasingly important in a world where medical expenses remain on the rise. Our new internal Global Assistance Preferred Provider Organization is dedicated to mitigating medical expenses, guaranteeing that our client companies benefit from consistency in pricing terms and conditions. Another example of Europ Assistance's longstanding commitment to cost containment was our 2005 acquisition of a dedicated air ambulance auction tool that helps our branches source the most

adequate air ambulance provider at the most reasonable prices.

For the future, Europ Assistance will soon unveil a provider portal dedicated to all travelers, letting people evaluate our partners worldwide and plan ahead, for example identifying local affiliated hospitals or doctors we trust. The portal is further proof that wherever you are, whatever issues you're struggling with, our people are equipped and ready to turn your distress into relief!

# 1,184,845

**travelers assisted**

## AUTOMOTIVE

# Simple, Seamless Service

**Europ Assistance's Automotive division is constantly raising the bar for the vehicle assistance industry, from developing new digital capabilities to making sure we're there for you whenever and wherever you need us.**

Standing by the side of the road, your car engine hissing and steaming, cell phone in hand while you wait for the mechanic, have you ever stopped to wonder at the complex web of interactions that needs to be created in order for help to arrive at your side?

That web of interactions is what our Automotive division does best. We run the intricate network of call centers and service providers that make sure help arrives on time, every time, no matter where you and your car have wound up. We are the first assistance company in the world to unite digital capabilities and geo-referencing skills, creating geo-localization services that can bring help to your side with nothing more complicated than a tap on your cell phone screen, making us the market leader in digital roadside assistance services.

All this combines to provide truly rapid emergency response: for example on average our tow trucks reach people 35 to 45 minutes after first contact.

Today we're pushing further ahead, exploring ways to make this experience even simpler and more satisfying for our customers.





## WHAT WE DO

For example we're moving to a multichannel approach – including mobile assistance apps and the world's first virtual assistance agent – that provides an alternative to call centers in the event you want to request what you need right on your cell phone. We're even opening a dedicated chat service through Facebook as another way to make it easier for you to reach us.

Most recently we joined forces with Europe's primary road services assistance providers to form ERA (the European Road-services Alliance), an exclusive partnership designed to complete our coverage and provide unrivaled levels of technical expertise to customers in nearly every country in Europe.

Every day our people in the Automotive division develop and distribute surveys among our customers, using your valuable feedback to continuously fine-tune the way we interact with you and the services we provide. Our ultimate goal is to make sure the entire automotive assistance process is smooth, satisfying and seamless for you!

**4,983,874**  
**cars assisted**



## PERSONAL ASSISTANCE

# The Backbone of Caregiving

**Three distinct areas of business – Home & Family, Health, Senior Care – help Europ Assistance deliver reliable, easy to use services for complex situations, from health care to cyber-security, remote assistance, emergency services and more.**

In an increasingly connected world, the concept of personal assistance is expanding, and Europ Assistance's services are expanding along with it. Helping people has become more fluid, more mobile. Customers connect across a range of personal devices, and we work hard to be wherever you need us, whenever you need us.

Through **Home & Family**, we focus on the belongings both tangible and intangible that people hold dear. Whether you're having trouble with a door lock, domestic electrical problems, or facing a major home emergency, we're the ones who send trusted professionals to your door, ready to resolve them. The expansion of what were once merely home appliances like computers and mobile phones into pockets and backpacks has prompted us to expand the reach of these services, for example through our mobile guarantee insurance, covering accidental damage; or our cyber risk and security programs, which help provide software protection and digital monitoring. Our IT specialists are on call around the clock, ready to provide advice and problem-solving services to you on the go.

Our **Health** division is the beating heart of Europ Assistance, built around global medical networks and internal healthcare professionals that guarantee our customers the best medical care. And it's about much more than just emergency services. We also provide medical consultation via phone, chat and video, as well as assist the chronically ill, providing education, motivation and psychological support. When you need a combination of assistance services,

we're there with digital care coordination, helping you navigate hospitals, doctors, specialists, Europ Assistance health management services and self-managed care both inside and outside the home.

We want you to be free to focus on what's most important: getting healthy.

And to address the needs of aging populations, we recently developed a new division – **Senior Care** – designed to respond to and resolve issues specific to older people. These services range from

# 2+million

## people assisted

remote assistance and around-the-clock personal emergency response teams to an exciting new approach to care servicing that we're especially proud of: Carelinx, a vast team of personal assistants available to assist senior citizens on demand, leveraging the internet to provide the right care when and where it's needed! Whether or not you see our Europ Assistance logo, or are relying on the names and faces of companies you're already familiar with, chances are we're there, working behind the scenes with your trusted provider to make sure you receive the services and support you need, anytime, anywhere!



## CONCIERGE & CRM SERVICES

# A Little Magic in Everyday Life

**The future of custom-tailored personal care is taking shape today, and Generali Concierge Services is leading the way.**

Imagine a world of services built around you, one that knows your tastes, preferences and priorities. A world that places goods and services at your fingertips automatically, around the clock and all over the planet. The future of care is unfolding right now. It's called Generali Concierge Services, a platform that is already making waves in the custom-tailored care industry. Founded in May 2016, the platform has built up a dedicated following among clients in the financial and insurance sectors, with over 100,000 people in its care.

The concept is as simple as it is disruptive. It's a cloud-based platform that uses a detailed profile of every customer, including preferences, hobbies, desires and dislikes,

to inform the way it takes care of his or her needs. These detailed profiles are available to Concierge staff every time a customer connects – across multiple channels and including mobile devices – in order to request a service or product.

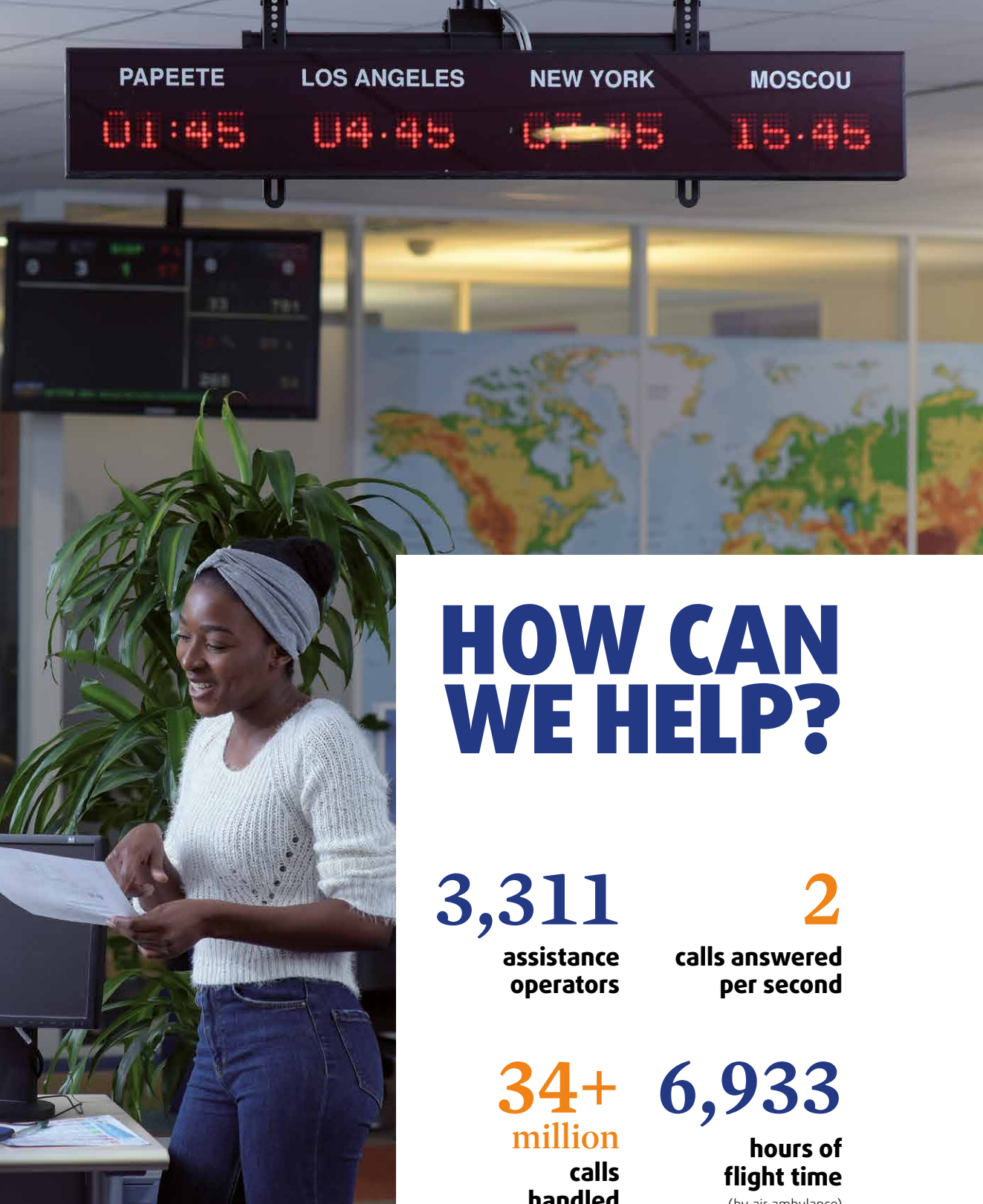
"These detailed customer profiles allow us to focus on offering the right thing, to the right person, at the right time," says Yann Emilian, CEO Generali Concierge Services.

"We might have offers for soccer tickets or luxury leather shoes highlighted in our newsletter, but the concierge can see on the profile that this customer is really interested in sailing and fine dining, allowing us to tailor our offering to what each customer really wants."

## WHAT WE DO

Concierge services are available to customers 24 hours a day, seven days a week in multiple languages. Although the platform relies on AI technology to maintain and update its profiles, the voices on the phone are real people: a dedicated concierge team trained by best-in-class service providers. Generali Concierge Services is also developing the service as an added value for companies in every industry, offering it as an extra element in employee benefit packages. "Right now we're working with major companies, where big workforce populations provide a giant group of potential customers," says Emilian. "I always remind our clients that paying positive attention to employees is no trifling matter. It makes a big difference in employee loyalty and staff retention. Show people you care, and people will care about you. They want more than just services. They're looking for a little magic. And that's what Generali Concierge Services is about: putting a little magic into everyday life."





# HOW CAN WE HELP?

3,311

assistance  
operators

2

calls answered  
per second

34+  
million  
calls  
handled

6,933

hours of  
flight time  
(by air ambulance)



## WHAT WE DO











# WORKING THE EA WAY

Two of Europ Assistance's  
top managers share insights  
into the company's  
successful business culture.

**Pascal Baumgarten**

*General Manager & Chief Operating Officer*



**Roberto Ravagnani**

*Chief Human Resources & Communication Officer*

**Pascal, Europ Assistance has developed an open, engaging work atmosphere across the company. What kinds of initiatives is the company working on to keep developing in this direction?**

We're doing a number of things that have a positive effect on the way we work. We have redesigned several of our locations (Paris, Madrid and Milan, among others), replacing traditional closed offices with open plans and flexible spaces. No one working in our Paris headquarters has a personal, allocated desk, not even Antoine, our CEO. EA's relaxed dress codes make a difference as well, allowing employees more freedom in how they present themselves at the office and dress for the working day. We are also promoting arrangements that let employees spend a significant part of their time working from home. Last but not least, we've put a special emphasis on diversity and inclusion, increasingly important principles in today's multicultural, multilingual society. The more diverse our workforce, the better we'll represent the world as a whole, and this of course brings us closer to our customers, making it easier for them to identify with us.

**Roberto, people who visit Europ Assistance's headquarters in Paris often say it feels more friendly than "corporate." How do you feel about this? Is a friendly work atmosphere something Human Resources strives to achieve?**

I believe it's a compliment, and it's the kind we enjoy hearing. We're always working to make our company culture friendlier, rather than detached and bureaucratic.

Friendliness has strategic importance for Europ Assistance, because caring about other people is central to the way we do business. And in order to care about customers, you need to care about your coworkers first, because they're the ones you'll be working with and relying on to provide the services our customers need. This is what we look for in our employees. Whenever we're recruiting new people, we're always on the lookout for an empathetic attitude, even for positions that don't deal directly with customers. When we sat down at the end of this year and drew up the brand attributes that define Europ Assistance, this kind of caring, friendly company culture was precisely what we had in mind. "We" are all EA employees, and together as one company we are distinctly Caring, Available, Reliable and Easy to work with. In short: We, CARE!

**Does Human Resources make a focused effort to extend Europ Assistance's friendly business culture your local offices around the world, Roberto?**

Our mission and vision – summarized in the title of this annual report, *You Live, We Care* – encapsulate the customer-facing approach we encourage among all our employees, no matter where they're living and working around the world. The idea we try to share with our customers every day – you go ahead and live your life, don't worry; we'll care for you and be here to take care of you when you need us – influences our company culture. Everyone who joins EA knows, or quickly learns, that they've joined a company defined by a culture of caring. That spirit truly drives our organization.

**When asked  
“Are you willing  
to work beyond  
what is required  
to help my company  
succeed?”  
84% of employees  
responded “Yes!”**





We all have one thing in common: we're in the caring business.



**Pascal, let's shift focus for a moment and talk about one of Europ**

**Assistance's most valuable assets: your assistance platforms and your network of providers. These are the men and women on the ground, delivering your services directly to customers. Does EA's work culture influence their behavior as well?**

I'm not sure I would say that our work culture "influences" them. I think it would be more accurate to say that we share the same goals, especially when it comes to caring for people in times of need.

We rely on teams spread across 208 different territories around the world.

Obviously it would be impossible to share a single language or culture.

But we all have one thing in common, from the operator answering a customer call to the doctor accompanying a medical evacuation halfway around the globe, or the management team in our Paris headquarters: we're in the caring business.

Taking care of other people is our *raison d'être*. Just consider: our doctors handle 300,000 cases a year, work tirelessly to make sure our platforms around the world are running the way they're supposed to, and perform on-site audits in more than 200 facilities every year. That's why a statement like "You live, we care" has such power for EA. Caring for others is embedded in our DNA. It's the way we work, every day.

# A WORD FROM OUR PEOPLE

“When you work in a company where everyone shares values like acceptance and respect, and employee and customer wellbeing is considered paramount, you realize you’ve found a “golden” workplace. Work becomes even more enjoyable with an employer who respects you for who you are and for what you bring to the company. In other words, mutual respect makes everyone’s daily life easier and more enjoyable... That’s what working at Europ Assistance is for me: mutual respect and happiness.

**Céline Vankeerberghen**  
*Recruitment Coordinator*

“I’m always happy to hear that our customers are very satisfied with the help they receive.

We’re on the front line at the Customer Contact Center, the first to hear this kind of feedback from our clients. It makes me proud of our company and the services we provide.

**Anne-Marie Decru**  
*Customer Contact Agent*

“I’m happy every time a customer calls us to thank EA Belgium. I love hearing how satisfied customers are with our team effort.

**Patrick Van Cappellen**  
*Customer Contact Center Agent*



“In EA we live to help our clients, and that’s what I like to do.

**Helder Gonçalves**

*Operations Backoffice Team*

“...tolerance, acceptance and the ability to live among and accept people who are different from you...

**Mónica Cravo**

*Team Leader, Home Asset Claims*

“After a young man had a terrible accident in Australia, we paid for his hospitalization and repatriation, making his parents extremely happy and grateful. They thanked us warmly, saying ‘If EA hadn’t helped us, we would have been forced to sell our house to bring our son back home safely...’ These kinds of cases make you feel really good. They give you a sense of satisfaction.

**Yassine El Boudaati**

*Team Leader, Travel Operations*

“An environment in which everyone is respected and valued for the qualities they bring to the table.

**Ilias Akazzab**

*Team Leader, Travel Operations*

“By chance, a friend of mine mentioned that Europ Assistance was looking for students to join its team of assistance officers for summer 2008. I applied for a position and started the following month. Today I’m the Operations Coordinator and proud to be part of a support team that shares my values and ambitions.

**Maureen Collaerts**

*Operations Coordinator*

## HR BY THE NUMBERS

### Employees

7,530

### By gender

61% female  
39% male

### Our engagement survey

84%  
participation

### More than

6,200  
responses evaluated





# CHIEFS OF CARE

## The Group Management Committee

<b>Chris Carnicelli</b> <i>Chief Executive Officer North America</i>	<b>Pierre Brigadeau</b> <i>Chief Executive Officer North Europe, CEE &amp; Asia</i>	<b>Fabio Carsenzuola</b> <i>Chief Executive Officer Italy</i>
	<b>Juan Carlos Guzman</b> <i>Chief Executive Officer Western Europe</i>	<b>Carmelo Reale</b> <i>Group General Counsel</i>



**Antoine Parisi**

*Group Chief Executive Officer*

**Samir Lahlou**

*Chief Financial Officer*

**Nicholas Sinz**

*Chief Executive Officer  
France*

**Roberto Ravagnani**

*Chief Human Resources  
& Communication Officer*

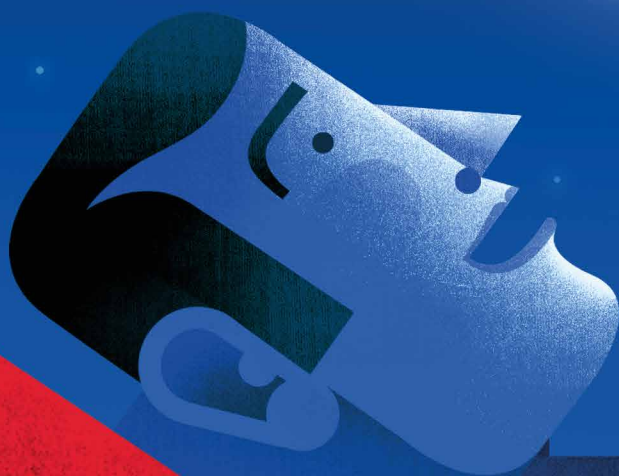
**Pascal Baumgarten**

*General Manager  
& Chief Operating Officer*

**Paul Williams**

*Group Head of Sales  
(not photographed)*

F U T U R E







# EMPOWERING POSITIVE THOUGHT

From Nostradamus to numerology, human beings have always been fascinated by the future. We've searched for answers to what tomorrow holds in just about every corner of our existence, from dream interpretation in ancient Rome to the algorithms today's investment bankers rely on to try and beat the market.

When asked about the future, most people fall into one of three camps: utopian, dystopian or the status quo. Utopians believe in a better future, one in which mankind's genius has created a better society, ended poverty and hunger, defeated

care for our clients. These improvements are not always great leaps forward – after all, what customer notices when an operator picks up after just two rings instead of three? – but they are protopian steps nonetheless.

Sometimes the improvements are more noticeable than others. Our new concierge service is giving us a way to better serve our customers in a wide range of different areas. It's helping improve lives, increase convenience and eliminate at least a little of the distress of daily life. Our online caregiver networks are helping put the right personal

**“I think our destination is neither utopia nor dystopia nor status quo, but protopia... a state that is better today than yesterday, although it might be only a little better. Protopia is much harder to visualize, because a protopia contains as many new problems as new benefits, and this complex interaction... is very hard to predict.”**

**Kevin Kelly**

*Founding executive editor of Wired magazine*

illness and death. Dystopians believe we'll be worse of tomorrow than we are today, stuck in societies that have grown worse or fallen apart altogether. The rest believe that life and the way we experience it will continue more or less unchanged.

At Europ Assistance, we favor a different view. We believe in protopia, a tomorrow better than today, even if by only a little. We believe that what we're doing this year is better than what we did last year. We believe in improving, developing and expanding our services in order to better

health assistants with the right people, and our new integrated digital services are making roadside assistance as simple and seamless as tapping a touchscreen. Ours is not a utopian effort. People will still have accidents in the future. Unexpected breakdowns and uncontrollable events will continue to interfere with people's lives. New markets and new geographies will present new challenges, requiring Europ Assistance to evolve even further, to identify new solutions and establish new services. We're looking forward to the challenge!



# THE FUTURE OF CAREGIVING

**At Europ Assistance we believe our knowledge, networks and people will continue to form the backbone of global care services for decades to come.**

What about tomorrow? What will the future of care services look like five, ten years down the road?

At Europ Assistance, we believe that no matter what technological developments or unexpected disruptions appear in our world, our company's experience, established network and focus on reliable care services form a backbone of support that people will continue to depend on into the future.

We're inspired by stories like that of Sherwin Sheik, CEO of Carelinx, a Europ Assistance caregiving and home care company based in the United States. Sheik turned the difficult experiences he encountered trying to provide care for his own family into an online platform that helps match caregivers with jobs in a way that is beneficial for both them and the people they're assisting. Or inventions like drones equipped with Automated

Electric Defibrillators, which the Swedish Transportation Agency is currently testing as a way to bring life-saving assistance to heart attack victims an average five times faster than emergency services.

These novel solutions and others like them are improving people's lives and providing new ways to get key services to people more quickly and efficiently than ever before. In order to do so, they'll need the networks, expertise and experience that Europ Assistance has excelled in supplying for nearly six decades.

No one knows for certain what the future will bring, but we are convinced our knowledge, networks and people will continue to form the backbone of global caregiving services for years to come. Wherever you need us, we'll be there, turning your distress into relief, anytime, anywhere.

## FUTURE CARE



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ELEMENTAL  
CHLORINE  
**FREE**  
GUARANTEED



The mark of  
responsible forestry

