24/7 ROUND THE CLOCK SERVICES YOU CAN RELY ON





THE PUBLIC-SECTOR INSURERS

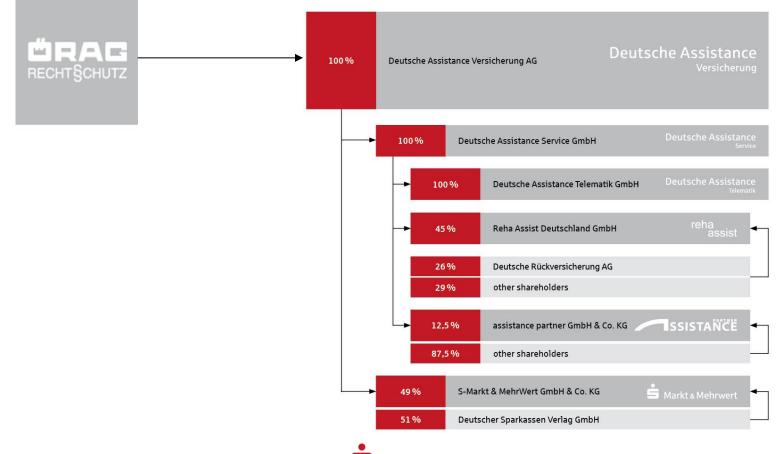
→ Second strongest presence in the German insurance market



Finanzgruppe

THE COMPANIES OF DEUTSCHE ASSISTANCE

Integrated into the Sparkassen-Finanzgruppe – Germany's leading finance group



Finanzgruppe

Deutsche Assistance

Page 3

THE COMPANIES OF DEUTSCHE ASSISTANCE

Group & shareholdings

Deutsche Assistance Versicherung

Deutsche Assistance Service

Deutsche Assistance

S Markt & Mehrwert

reha assist Primary insurers and reinsurers of the public-sector insurers of the Sparkassen-Finanzgruppe.

Organising the assistance and claims services integrated into the inclusive cover concepts since 1992.

THE central telematics service provider of the public-sector insurers in the Sparkassen-Finanzgruppe, with branches in Berlin and Magdeburg.

Fostering professional customer ties and offering sales support for the Sparkassen-Finanzgruppe.

Professional help in all aspects of rehabilitation.



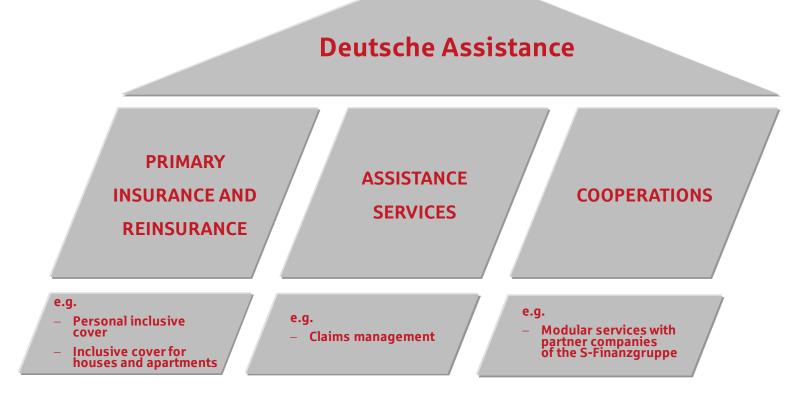
Deutsche Assistance

The silver fleet – outstanding vehicle service throughout Germany.



THE DEUTSCHE ASSISTANCE GROUP

→ Various competencies bundled together under one roof



Deutsche Assistance

Š Finanzgruppe

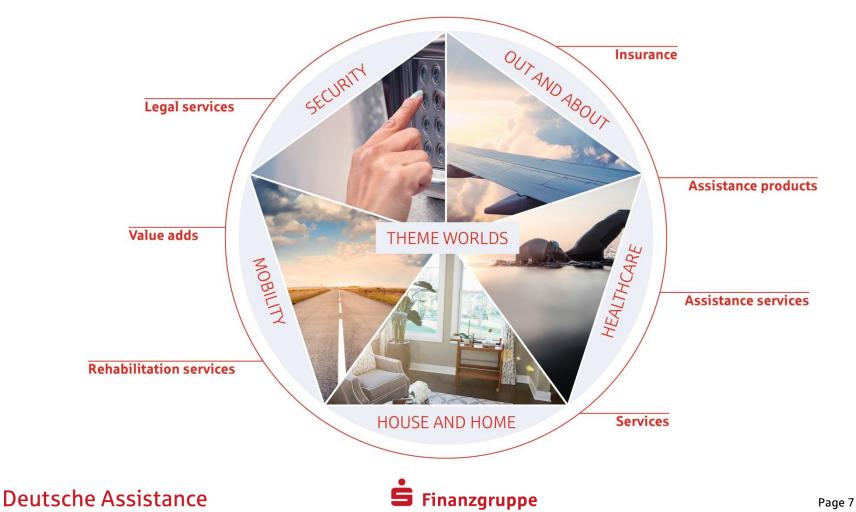
REHA ASSIST DEUTSCHLAND GMBH

→ One of the market leaders in personal claims management





→ 5 theme worlds – 7 service areas



Out and about

Legal services

- -Initial consultation by telephone
- -Legal support abroad
- -Mediator talks

Insurance

- -International car inclusive
- cover
- -Private legal cover

Assistance products

- -International travel health assistance
- -Car assistance
- -Vehicle claims management

Value adds

Travel booking service
Discounts for hotel portals or car hiring

Rehabilitation services –Arranging follow-up treatment



Assistance services

 Organising medical consultations as well as return transportation and return journeys
 Cost containment

Services

- -General information on products, services or companies
- -Discussion notes and case attachments
- -Country information
- -Naming doctors and hospitals





Healthcare

Legal services

-Arranging lawyers

- -Advice on drafting patient decrees or wills
- Mediator talks

Insurance

-Private legal cover

-Professional legal cover

Assistance products

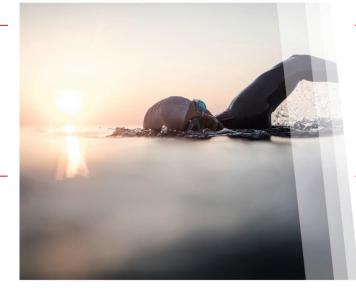
-Personal assistance

-Teleinterviewing/-underwriting

Value adds

Arranging trips for senior citizens
 Discounts for fitness clubs, back
 training schools or medical supply
 stores

Rehabilitation services -Service care/support in nursing matters



Assistance services

-Organising home help, transport service, menu service, child care

- -Arranging home emergency call services
- -Teleinterviewing/-underwriting
- -Emergency call centre "Eldercare"

Services

-General information on products, services or companies

–Discussion notes and case attachments

-Medical emergency service information

-Naming doctors and hospitals





House and home

Legal services

-Initial consultation by telephone

Mediator talks

Insurance

- -Household goods inclusive cover
- -Inclusive cover for buildings
- -Internet inclusive cover
- -Legal protection for houses and apartments
- -Legal protection for building contractors

Assistance products

- –Assistance for buildings
- -Cyber protection
- -Claims settlement

Value adds

Discounts for DIY stores,
 electricity and gas tariffs, hired appliances
 or construction suppliers

Rehabilitation services

-Support for converting homes for the handicapped or aged

Assistance services

-Organising craftsman services, domestic help, winter service

-Claims management and settlement

-Emergency call centre for smart home systems and home emergency call

Services

-General information on products, services or companies

–Discussion notes and case attachments

-Information on/naming of craftsmen, removal services, interior decorators, garden specialists



Mobility

Legal services

- -Initial consultation by telephone
- -Arranging lawyers
- -Mediator talks
- -Support with fines

Insurance

- -Car inclusive cover
- -E-car inclusive cover
- -Excess insurance for hired cars
- or car sharing
- -Car legal cover

Assistance products

- -Vehicle assistance
- –Vehicle claims management
- -Telematics

Value adds

- –Discounts for car sharing, hired cars or A.T.U.
- -Bicycle coding
- -Advice on electric and hybrid vehicles

Rehabilitation services

-Supporting physically-impaired policyholders -Support for converting vehicles for handicapped drivers



Assistance services

- -Organising breakdown service, towing, vehicle return transportation
- -Replacement driver or also return
- transportation of injured persons
- -Claims management and settlement
- -Emergency call centre for telematics systems

Services

- -General information on products, services or companies
- -Discussion notes and case attachments
- -Information for breakdowns or vehicle glass repair, recharging points for e-vehicles





→ Security

Legal services

- -Initial consultation by telephone
- -Arranging lawyers
- Mediator talks

Insurance

- -Insurance cover for internet access
- -Internet inclusive cover
- -Mobile phone and laptop insurance
- -Insurance cover for cash cards
- -Guarantee insurance
- -Private legal cover
- –Professional legal cover

Assistance products

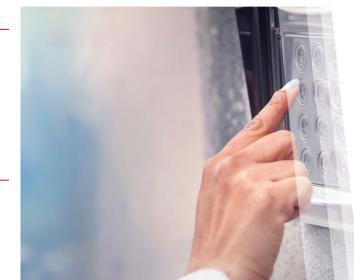
- -Cyber protection
- –Assistance for buildings
- -Claims settlement

Value adds

Discounts for security software, smart home systems or self-defence coursesBicycle coding

Rehabilitation services

-Psychological support after insurance events with traumatic consequences (e.g. burglary or attacks)



Assistance services

- -Organising recovery of data
- -Arranging psychological counselling for cases of cyber bullying
- -Emergency call centre for smart home systems
- -Telematics systems and home emergency call -Claims management and settlement

Services

-General information on products, services or companies

-Discussion notes and case attachments

- -Advice and information on burglary prevention
- -Digital administration of estates





VALUE ADD ASSISTANCE

- → Our products and services ...
 - ... cover the entire assistance spectrum: from risk bearers to assistants
 - ... support the core business of our partners and generate competitive advantages
 - ... strengthen customer satisfaction/customer loyalty and thereby generate market





DEUTSCHE ASSISTANCE VERSICHERUNG AG

→ Insurance products



Mobile phone insurance



Ticket insurance



Deutsche Assistance

Internet buyer protection for Sparkassen customers



Mobile phone and laptop insurance



Insurance cover for credit card misuse



Š Finanzgruppe

Inclusive cover for buildings



Mobile phone and laptop insurance PLUS



Insurance cover for cash cards



Guarantee insurance



Emergency money insurance



Car sharing/ excess vehicle insurance





DEUTSCHE ASSISTANCE SERVICE GMBH

THE specialist for assistance services in the Sparkassen-Finanzgruppe offers services on your behalf – around the clock – 365 days a year – worldwide

| Employees | Network | Process | Company shareholdings |
|--|---|--|--|
| 175 permanently trained employees Over 20 languages Individual assistance Almost 1.1 million calls per year | Around 215,000 cooperation partners worldwide Selected on the basis of strict quality criteria | Transparent, quality- checked workflows Audit-based controlling Quality-assured IT solutions | Member of S-Finanzgruppe Companies of the ÖRAG companies Own company shareholdings |



Finanzgruppe

S

DEUTSCHE ASSISTANCE SERVICE GMBH

- Awards and certifications in various fields
- ISO certification DIN EN 9001
 Certified since 2008 in accordance with quality management standards
- Certification according to the standards of the Sparkassen organisation's information centre
 Data security and data transfer in accordance with the "Safe IT operation" directives
- Top-service claims manager 2015, 2016, 2017 and 2018
 Consecutive awards for professional service and high-quality customer and order processes







PRODUCTS

→ 10 products for your service portfolio

- Car assistance
- Vehicle claims management
- Telematics
- International travel health assistance
- Personal assistance
- Cyber assistance
- Teleinterviewing/-underwriting
- Assistance for buildings
- Claims settlement
- Service telephone





SERVICES

Services at all levels

Organising assistance and services

Personal managers: Product concept, selection and launch

•Claims handling and settlement: Setting up a file, checking service claims, selecting service providers, service examination, invoicing and cost assumption, checking prolongation of services

Preparing reports and statistics

Settling third-party costs and flat rate payments





SOLUTIONS

Demand-oriented solution models

Services and/or insurance benefits

•Services: Clients as risk bearers, we as assistants and service partners

Insurance benefits: Deutsche Assistance
Versicherung as risk bearer

Stand-alone solution or add-ons

•Stand-alone: Arranging individual inclusive cover together with you

•Add-ons: Your product upgraded with selected assistance services





VALUE ADDS

More than 20 years' experience and professional competence

- Sophisticated products: Assistance, claims management, inclusive cover (cross/up-selling)
- Demand-oriented value adds customised to your product
- Strong customer ties: 24/7, 365 days a week, recording the claim, coordination, solving the claim, processing invoice and payment
- Insurance perceived as positive experience thanks to all-round service
- Costs kept to a minimum: Standardised maximum price agreements with network partners, volume bundling, expert opinions through regulators

- > Optimising your claims ratio
- Optimised processes: DIN ISO 9008 certified quality standards, shorter claims processing times backed by standardised processes, transparency by means of digital interface management
- > Efficient support for your claims department



OUR REFERENCES



24/7 ROUND THE CLOCK SERVICES YOU CAN RELY ON

Deutsche Assistance

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Talk to us. We look forward to hearing from you!



