24/7 ROUND THE CLOCK SERVICES YOU CAN RELY ON





THE PUBLIC-SECTOR INSURERS

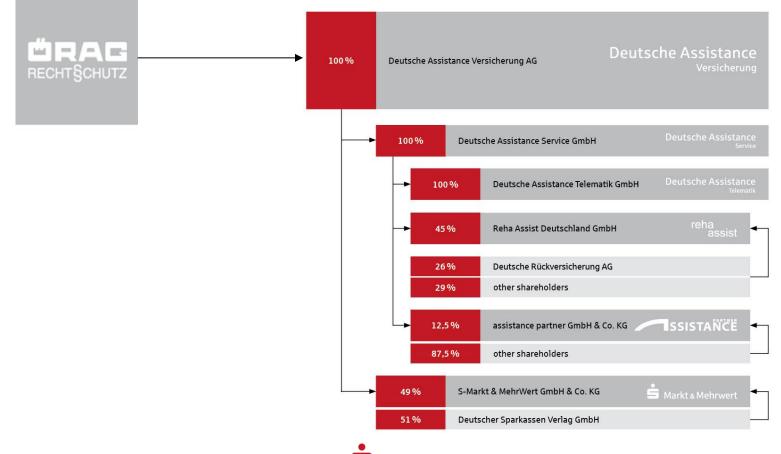
→ Second strongest presence in the German insurance market



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.



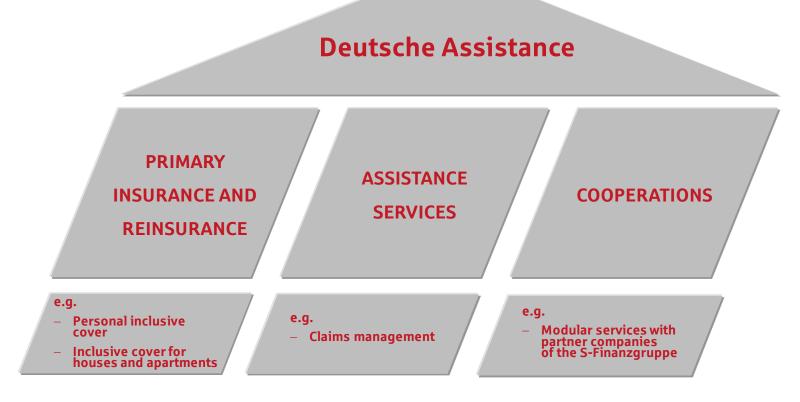
Deutsche Assistance

The silver fleet – outstanding vehicle service throughout Germany.



THE DEUTSCHE ASSISTANCE GROUP

→ Various competencies bundled together under one roof



Deutsche Assistance

Š Finanzgruppe

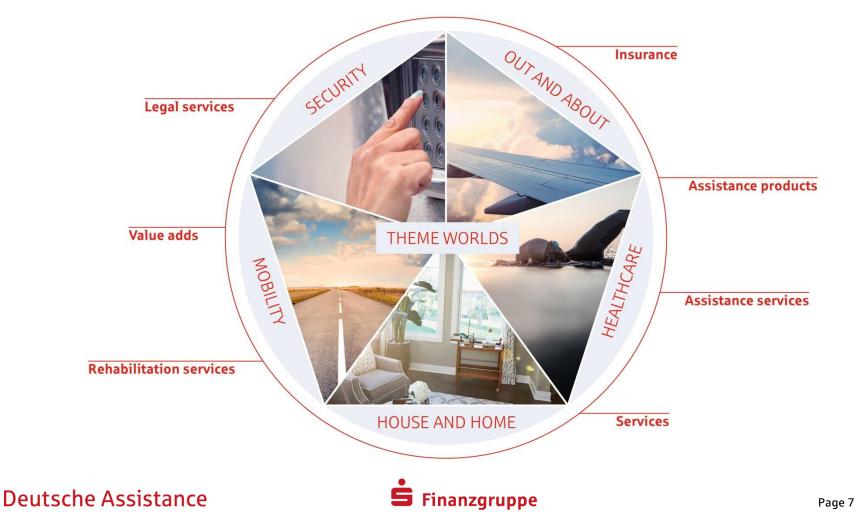
REHA ASSIST DEUTSCHLAND GMBH

→ 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

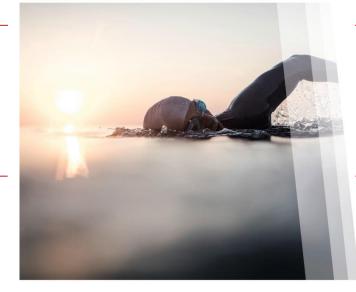
-Personal assistance

-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

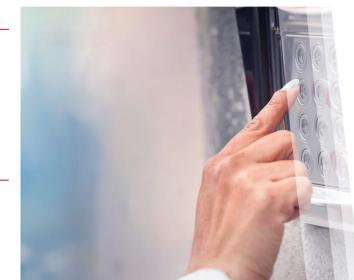
- -Cyber protection
- –Assistance for buildings
- -Claims settlement

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!



