THE PUBLIC-SECTOR INSURERS

Second strongest presence in the German insurance market
THE COMPANIES OF DEUTSCHE ASSISTANCE

Integrated into the Sparkassen-Finanzgruppe – Germany’s leading finance group
THE COMPANIES OF DEUTSCHE ASSISTANCE

Group & shareholdings

Deutsche Assistance Versicherung
Primary insurers and reinsurers of the public-sector insurers of the Sparkassen-Finanzgruppe.

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

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

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

reha assist
Professional help in all aspects of rehabilitation.

ASSISTANCE
The silver fleet – outstanding vehicle service throughout Germany.
THE DEUTSCHE ASSISTANCE GROUP

- Various competencies bundled together under one roof

Deutsche Assistance

- PRIMARY INSURANCE AND REINSURANCE
  - e.g.
    - Personal inclusive cover
    - Inclusive cover for houses and apartments

- ASSISTANCE SERVICES
  - e.g.
    - Claims management

- COOPERATIONS
  - e.g.
    - Modular services with partner companies of the S-Finanzgruppe
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

Assistance services
- Organising medical consultations as well as return transportation and return journeys
- Cost containment

Value adds
- Travel booking service
- Discounts for hotel portals or car hiring

Rehabilitation services
- Arranging follow-up treatment

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

➡️ 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

- **Assistance services**
  - Organising home help, transport service, menu service, child care
  - Arranging home emergency call services
  - Teleinterviewing/-underwriting
  - Emergency call centre “Eldercare”

- **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

- **Services**
  - General information on products, services or companies
  - Discussion notes and case attachments
  - Medical emergency service information
  - Naming doctors and hospitals
THEME WORLDS

House and home

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

Legal services
- Initial consultation by telephone
- Mediator talks

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

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

Assistance services
- Organising craftsman services, domestic help, winter service
- Claims management and settlement
- Emergency call centre for smart home systems and home emergency call

Rehabilitation services
- Support for converting homes for the handicapped or aged

Services
- General information on products, services or companies
- Discussion notes and case attachments
- Information on/naming of craftsmen, removal services, interior decorators, garden specialists
THEME WORLDS

Mobility

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

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

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

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

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

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
THEME WORLDS

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 courses
– Bicycle coding

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

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

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 advantages
DEUTSCHE ASSISTANCE VERSICHERUNG AG

Insurance products

- Car inclusive cover (at home and/or abroad)
- Internet buyer protection for Sparkassen customers
- Inclusive cover for buildings
- Guarantee insurance
- Mobile phone insurance
- Mobile phone and laptop insurance
- Mobile phone and laptop insurance PLUS
- Emergency money insurance
- Ticket insurance
- Insurance cover for credit card misuse
- Insurance cover for cash cards
- 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

<table>
<thead>
<tr>
<th>Employees</th>
<th>Network</th>
<th>Process</th>
<th>Company shareholdings</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ 175 permanently trained employees</td>
<td>▪ Around 215,000 cooperation partners worldwide</td>
<td>▪ Transparent, quality-checked workflows</td>
<td>▪ Member of S-Finanzgruppe</td>
</tr>
<tr>
<td>▪ Over 20 languages</td>
<td>▪ Selected on the basis of strict quality criteria</td>
<td>▪ Audit-based controlling</td>
<td>▪ Companies of the ÖRAG companies</td>
</tr>
<tr>
<td>▪ Individual assistance</td>
<td></td>
<td>▪ Quality-assured IT solutions</td>
<td>▪ Own company shareholdings</td>
</tr>
<tr>
<td>▪ Almost 1.1 million calls per year</td>
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</tbody>
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Deutsche Assistance
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 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**
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!