50 YEARS OF INNOVATION IN THE CARE SERVICES
Managing a worldwide network, Europ Assistance is today very much part of the day-to-day lives of tens of millions of consumers around the world. Benefiting from its proud history, the attractiveness of its range of products and services and its value in the eyes of the general public, the Europ Assistance brand is known, recognised and appreciated by its clients. Its brand recognition level is particularly high in France, Italy, Belgium and Spain, where the company has been based for a long while. Everywhere around the world, the Europ Assistance brand, which is chiefly included in the packages offered by its clients and partners, is synonymous with innovation and performance. For this reason it is not only a highly appreciated brand in its own right, but above all one which is preferred and chosen by hundreds of other major brands.

50 years of attentively tracking emerging needs. This admirably sums up Europ Assistance’s history. The story of Europ Assistance begins back in 1963, at the initiative of Pierre Desnos: he was the first to identify the emerging needs of holidaymakers back then, fully appreciating the scale of the changes underway and the unprecedented growth in tourism and motoring. He invented the assistance concept, which in turn gave rise to the Group. This new business activity quickly came on to play important role in the day-to-day life of consumers wishing to enjoy maximum protection during their trips, whether on holiday or in their car. After the 1980s, a time of international expansion, a decisive moment came in the 2000s with the creation of two new activities: health and personal services. This was a response to what we refer to as the “Care Revolution”, characterised by an ever-growing need for personalised services, the continued growth in demand for care, increasing urbanisation, greater mobility and rising life expectancy, etc. Over the course of half a century, the Europ Assistance Group has enjoyed the unwavering support of its shareholder, Generali, in the development and promotion of assistance around the world. By combining human intervention with the latest technology, moving from assistance in specific situations to ongoing assistance with day-to-day life, we have rolled back the boundaries of the assistance industry and created a new generation of services for the benefit of all of our clients: the Care Services. This new concept has become a day-to-day reality for our 300 million customers worldwide.

Pierre Desnos: a visionary

If assistance is today a universal concept available worldwide, this is thanks to the extraordinary intuition of one man, Pierre Desnos. By inventing the medical repatriation concept in 1963, he not only created Europ Assistance but a complete industry which has since gone on to anticipate new consumer needs. Pierre Desnos was also an entrepreneur, ahead of his time in the marketing field. Here, we are talking about marketing in the noble sense of the term: offering consumers useful services to make their lives easier. Pierre Desnos was always attentive to the winds of change and was always a keen source of new ideas, instilling in his Group a modern and resolutely forward-looking corporate spirit. When he passed away in 2007 Pierre Desnos left behind him an incredible human and entrepreneurial success story of which all of the Group’s staff are the heirs and protectors. For now and always.

Martin Vial, Group CEO

A HISTORICALLY STRONG BRAND

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Sources:
1 TNS Sofres (September 2012),
2 Ipsos (March 2013),
3 Doxa (December 2012).

Europ Assistance has advertised since its inception in France and in many other countries.
“We’re all going on a summer holiday!”

The 1960s also saw the happy advent of the third and later the fourth week of paid holiday in France. The whole of French society discovered tourism, camping, youth hostelling and holiday camps. People were happy, keen to enjoy a lungful of fresh air at the seaside or in the country! Extended summer holidays became the norm, with the ideal holiday being as long as possible, taken at a single stretch in summer. This period also saw the start of foreign holidays in Spain, Italy and later in Greece. With the launch of Europ Assistance, anyone could now travel with total peace of mind, knowing that they would be supported and assisted if needed.

1963, THE EMERGENCE OF THE ASSISTANCE CONCEPT

Profundely moved after hearing of the problems encountered by a couple of friends who suffered an accident in Spain and their difficulty in obtaining immediate help, Pierre Desnos became aware of the lack of protection available to travellers. With the help of Generali’s French subsidiary, the insurance company Concorde, he founded Europ Assistance and invented a completely new concept of assistance. On May 2, 1963, a telephone number – Pigalle 73-19 – became available to all French citizens looking to travel abroad with total peace of mind! If you were ill, injured or involved in an accident, a simple phone call was now all it took to organise your repatriation by air ambulance.

OTHER HIGHLIGHTS FROM THE 1960s...

1964
A year after it was founded, the Europ Assistance Group opened its first subsidiary outside France, in Belgium. The Group’s international adventure was now underway.

1965
Europ Assistance signed an agreement with the French aircraft manufacturer Marcel Dassault for the continuous provision of a Falcon 20 fitted out as an air ambulance.

1967
The Group offered its French clients a United States-Canada subscription.
“More and more of us are travelling...”

With the car boom in full swing, Fiat, Renault, BMW and Volkswagen competed with the stylish American models out on the holiday roads of Europe. Now more mobile than ever, European holidaymakers began travelling much further. In villages along the holiday routes, wayside grocers’ shops began installing petrol pumps to top up passing cars. Travelling still had an exotic touch of adventure about it, including the uncertain reliability of the family car, and frequent punctures, etc. Drivers now knew that they were protected if a problem arose. This was also the period when young idealists turned their backs on the consumer society and took to the highways heading for Kathmandu or Istanbul. Air travel became more accessible thanks to charter flights. To support these new travellers, Europ Assistance’s cover extended to these new, faraway destinations.

In just over a decade, assistance had become a commodity, increasingly in demand from consumers while tourism and car ownership had both also boomed. Holidaymakers were encountering new obstacles for which they were not always prepared when discovering new countries (road accidents, breakdowns, the impossibility of obtaining spare parts, etc.), obstacles which were included in Europ Assistance’s cover. No one would seriously think of setting of on holiday or getting behind the wheel without having taken out an assistance contract. Whether travelling to the other side of the world or just around the corner, by plane or by car, assistance was available everywhere and for everyone. And Europ Assistance played a valuable part in this. In France of course but also worldwide.
"New horizons"

1989: The event virtually monopolised the media: the Berlin Wall had come down. A world divided into two self-contained “blocs” was now over. New destinations were possible. With the progress in transport and communication technology, we could now dream of a world without borders, free of distances, in which inhabitants could move around freely. Tourism enjoyed a spectacular surge. High-speed trains were introduced. Ever more airline companies were introducing package deals in partnership with hotel chains and car hire firms. People could now travel easily and inexpensively to the four corners of the earth! Europ Assistance paved the way by organising its network of local agents and carrying out a detailed inventory of the resources available at each destination including healthcare establishments, the condition of roads, helicopters, etc. Everything was now ready to assist travellers keen to get off the beaten track. Europ Assistance was leading the way once again.

At the end of the Cold War, the economic, technical and cultural superiority of the United States was more evident than ever. The American way of life, a symbol of prosperity and consumption, attracted Europeans in ever larger numbers across the Atlantic to discover the American dream. In response to this trend, the Group also expanded in the US, initially to support its clients in a country whose extremely expensive health system encouraged travellers to take out decent insurance and assistance cover. Later, in 1981 this was followed by the creation of the first subsidiary in the United States. This marked the start of the Group’s international expansion beyond Europe’s borders.

OTHER HIGHLIGHTS FROM THE 1980s...

1980
The opening of a subsidiary in Germany.

1984
After Europe and North America, the Europ Assistance Group expanded in a third continent, Africa, with the creation of a new South African subsidiary.

1989
Europ Assistance opened a representation office in China, as a support centre for its clients.
“A time of great technological progress”

The rise of the Internet in the 1990s brought with it the promise of a networked society and access to knowledge for all. Information could now travel around the world in the blink of an eye. It was finally possible to demand everything, right now! While awaiting the arrival of broadband, you still had to ask mom to hang up the phone before you could surf. This was also the era in which mobile telephones first appeared, although back then these were huge, bulky devices which required an antenna to connect to the rudimentary networks of the day. Fully in keeping with the innovation culture found at Europ Assistance, this new technology made it possible to improve and expand the Group’s products and services and to speed up the expansion of its activities.

With communication revolutionised by the development of the mobile telephone and the Internet, Europ Assistance launched an initial teleassistance solution enabling elderly and dependent persons to inform their friends and family or the emergency services if they encountered difficulties. Thanks to these new technologies combined with human input, the Group was able to constantly innovate from there on to develop high added value personal services. This marked the start of a new era. The foundations have been laid for a genuine revolution.

OTHER HIGHLIGHTS FROM THE 1990s...

1991
The Group performed 740,000 interventions worldwide and had 1,300 staff (including 361 in France).

1997

1997
Following a coach accident in Turkey, around 20 Japanese clients were repatriated in record time onboard a Boeing 747. This operation required a medical team of 15 people and 1.8 tonnes of medical equipment.
Needs were changing. Everyone was keen to make the most of their private and family life, and to focus on the things that matter: their health, their home, their free time, their travel and their holidays. With the Care Services, Europ Assistance reinvented the traditional range of assistance products by offering millions of clients a new generation of assistance services. This concept was designed to satisfy a new and growing need expressed by consumers: to receive personalised, continuous assistance meeting their requirement for well-being, health and help with all of life’s little day-to-day problems. Yet another invention from Europ Assistance!

“This is the Care Revolution!”

With health, home services and wellbeing, new needs are now appearing. New services are being launched. The task is to meet an ever greater demand for personal services, in which human relationships take precedence. This revolution reflects a change in mentality and the major social changes witnessed around the world. These include an ageing population, increasing urbanisation, the breakup of the family unit and the increased focus on health and well-being. All factors which are driving the demand for personal services in both industrialised countries and the emerging nations. The Care Revolution is underway.

OTHER HIGHLIGHTS FROM THE 2000s...

2004
Launch of the Columbus plan, a global strategic plan based on the development of two new activities: Health and Home & Family assistance.

2004
Following the tsunami which devastated south-east Asia, Europ Assistance organised a global crisis cell to coordinate operations for all 15 Group subsidiaries concerned by this disaster. Among the resources deployed, the Group chartered an Airbus converted into a flying hospital, the first of its kind.

2007
The Group’s turnover exceeds €1 billion.

2008: Publication of The Care Revolution
In 2008, Europ Assistance Group’s CEO Martin Vial published The Care Revolution, a book which would go on to become a reference in the assistance field. In his book, Martin Vial argued that the new technologies combined with local services would now make it possible to offer a wider range of assistance services and to give assistance greater economic value.
“What about social innovation too?”

The world around us is fragile. Peoples’ basic expectations have changed, with the emphasis now on an equitable and sustainable lifestyle. People now buy local, share, barter and recycle. These are all beneficial habits for the planet but also for our budgets. The economic crisis is here, impacting on employment and making each of us more vulnerable. The issues of poverty and the lack of access to essential services for many population groups is viewed as a source of injustice by citizens around the world. Taking note of this, Europ Assistance is committed to the notion of developing a positive social footprint. The company is seeking to assess the social and societal impact of its activities on its ecosystem and continues to expand in keeping with its values, displaying a genuine focus on the long-term.

The Group has committed itself to supporting social entrepreneurship internationally, one of its key corporate social responsibility goals, by working with Ashoka, the largest international association operating in this field to directly contribute to the development of this model in 10 countries by selecting and supporting 10 “Fellows” whose projects are chiefly related to dynamic innovation in the fields of health and family services.

2010s
THE GROUP IS COMMITTED TO ACHIEVING A POSITIVE SOCIAL FOOTPRINT

The Group has committed itself to supporting social entrepreneurship internationally, one of its key corporate social responsibility goals, by working with Ashoka, the largest international association operating in this field to directly contribute to the development of this model in 10 countries by selecting and supporting 10 “Fellows” whose projects are chiefly related to dynamic innovation in the fields of health and family services.

OTHER HIGHLIGHTS FROM THE 2010s...

2010
- The Group adopts a new global corporate slogan: “You live, we care” expressing the highly innovative “Care Services” concept.

2010
- The creation of “Europ Assistance First Selected Green Network”, the first network of approved environmentally friendly service providers in the automotive field.

2013
- Europ Assistance celebrates its 50 years of experience serving 300 million clients. The Group now has 8,000 staff including 4,700 assistance coordinators. The Europ Assistance adventure continues.
50 YEARS OF EUROP ASSISTANCE

On March 25, Pierre Desnos registers the company Europ Assistance in the French trade register and a new business activity is born: assistance. The company begins trading in Paris with 12 permanent staff, 17 agents, and 160 assistance interventions for this first year.

— 1963 —
- Europ Assistance opens its first subsidiary outside France, in Belgium.

— 1964 —
- Europ Assistance signs an agreement with Marcel Dassault to secure the permanent availability of an "air ambulance" version of the Falcon 20.
- The first Mystère 20s enter service at Europ Assistance, facilitating medium and long distance medical transportation.

— 1965 —
- Europ Assistance proposes a USA-Canada subscription for its French clients.
- Europ Assistance sets up in Italy.

— 1966 —
- Europ Assistance sets up in Germany.
- Europ Assistance comes to its clients’ aid during the fire on the cruise liner "Helena" with 1,200 passengers onboard.
- The Fiat Group acquires a 40% shareholding in Europ Assistance. At the time, Generali owns 53% of Europ Assistance’s equity.

— 1967 —
- Europ Assistance enters the French market for corporate services and now provides specific contracts covering staff while travelling and expatriates.
- Europ Assistance sets up in in Japan.

— 1968 —
- Europ Assistance opens a representation office in China.

— 1969 —
- The company continues to expand on the American continent with the opening of a subsidiary in the United States.

— 1970 —
- On July 11, Europ Assistance swings into action to help those of its clients who are victims of the explosion of a tanker truck in Spain. The images are seen worldwide.

— 1971 —
- Europ Assistance opens a representation office in China.
- Europ Assistance comes to its clients’ aid during the fire on the cruise liner "Helena" with 1,200 passengers onboard.
- Europ Assistance sets up in Greece by creating a branch there.

— 1972 —
- Europ Assistance sets up in Brazil, Poland and Austria. In Italy, Europ Assistance VAI now offers motorway assistance services.

— 1973 —
- In 1991, the Europ Assistance Group performs 740,000 interventions worldwide and has 1,360 staff.
- Europ Assistance sets up in Greece by creating a branch there.

— 1974 —
- Europ Assistance sets up on a third continent with the creation of a new subsidiary in South Africa.
- Europ Assistance sets up in Brazil, Poland and Austria. In Italy, Europ Assistance VAI now offers motorway assistance services.

— 1975 —
- Europ Assistance repatriates Japanese clients following a coach accident in Turkey.

— 1976 —
- Europ Assistance opens its USA-Canada subscription.
- Europ Assistance enters the French market for corporate services and now provides specific contracts covering staff while travelling and expatriates.

— 1977 —
- Europ Assistance opens its first subsidiary in Asia, in Japan.

— 1978 —
- Europ Assistance sets up in China.
- Europ Assistance signs an agreement with Marcel Dassault to secure the permanent availability of an "air ambulance" version of the Falcon 20.

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— 1991 —
- The Europ Assistance Group celebrates its 10th anniversary and introduces its first contract in France covering faraway countries such as Brazil and Kenya.

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1998

- 115 million people are now covered by Europ Assistance worldwide and 3.75 million cases are handled each year by 2,500 staff.

- Europ Assistance opens a subsidiary in India with a new subsidiary-based in Mumbai, and in Romania.

- The Group acquires the company Icare (the French leader for mechanical breakdown warranties).

- Europ Assistance adopts a new global signature: “Premiers à vos côtés. With you all the way” and launches the first pan-European “Barometer” holiday survey involving a sample of 3,500 European consumers.

- In July, a coach accident on the A71 in France leaves 2 people dead, 12 severely injured and 53 suffering light injuries. The coach is carrying a group of young Belgians on their way back from Clermont-Ferrand. The whole of Europ Assistance Belgium is fully mobilised to assist its clients.

- Europ Assistance tests a remote interactive medical solution for isolated environments.

- The Europ Assistance Group’s equity following the withdrawal of the Fiat Group.

2000

- The Group introduces its “Ivocate” corporate social network for the 80 members of the Group Council.

- The Europ Assistance Group wins its place in the Top 100 of Best French companies by the “Top 100” association.

- Europ Assistance, the leader for Care Services, is present in 33 countries via 44 companies.

- Europ Assistance celebrates its 50 years’ expertise serving its 300 million clients worldwide and now has 8,000 staff and 4,700 assistance coordinators.

- Europ Assistance strengthens its presence in Personal services fields by taking control of “Ia viat e la cartie” and joins forces with Malakoff Médéric.

- Europ Assistance opens a subsidiary in Chad.

- Europ Assistance sets up in Angola.

- The Group continues its geographical expansion in America with the acquisition of two companies: GAMI in the health field in Florida and CSA Travel Protection in San Diego, in the travel field. The Group opens a subsidiary in Atlanta.

- Europ Assistance sets up in Turkey and in Cameroon.

- After doubling in size and tripling its results within 5 years, Europ Assistance now intends to become the most innovative company in the care services sector by 2015.

- The Group adopts a new worldwide slogan “You live, We care”.

- With EAE-verse, the version 2.0 of the Group’s internal information system, all Europ Assistance staff worldwide are now constantly connected with one another.

- The Europ Assistance Group makes support for social entrepreneurship a global commitment in terms of its corporate social responsibility and joins forces with Ashoka.

2001

- Europ Assistance performs 6,500,000 assistance missions worldwide and continues its expansion, setting up in Russia and the Czech Republic.

- The Europ Assistance Group achieves a turnover of more than €1 billion.

- Europ Assistance opens an office in South-East Asia, the consequences are serious for the Group (with 115 clients injured, 18 dead and 53 missing). The Europ Assistance Group mobilises 150 staff 24 hours a day to deal with more than 1,000 clients and charters an Airbus converted into a flying hospital, the first of its kind.

- Europ Assistance sets up in Chile.

- The Group acquires the company Icare (the French leader for mechanical breakdown warranties).

- Europ Assistance launches the Columbus strategic plan.

- On December 26, following the tsunami in South East Asia, the consequences are serious for the Group (with 115 clients injured, 18 dead and 53 missing).

- The Europ Assistance Group’s international risks.

2002

- Europ Assistance opens a subsidiary in Polynesia, based in Tahiti, as a support centre for this part of the world. The Generali Group now owns 100% of the Europ Assistance Group’s equity following the withdrawal of the Fiat Group.

- Europ Assistance strengthens its presence in the Czech Republic in the Automotive, Travel, Health and Home & Family markets.

- The Generali Group now owns 100% of the Europ Assistance Group’s international risks.

- The Group acquires the company The Canadian Medical Network, specialists in the management of medical services and networks. The Group opens a subsidiary in Canada and in the Bahamas.

- Europ Assistance opens a subsidiary in Chad through its international health division.

- Along with the French polling company CSA, the Group publishes the first “Barometer” survey into public opinion of the health systems in five European countries (Germany, France, Great Britain, Italy and Sweden); this initiative is intended to support and promote the Group’s expansion in the health field.

2003

- The Europ Assistance Group strengthens its presence worldwide and 3.75 million cases are handled each year by 2,500 staff.

- The acquisition of the company The Canadian Medical Network, specialists in the management of medical services and networks. The Group opens a subsidiary in Canada and in the Bahamas.

- Europ Assistance opens a subsidiary in Nigeria.

- Europ Assistance tests a remote interactive medical solution for isolated environments during the “Vendée Globe” round the world yacht race.

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- Europ Assistance opens a subsidiary in India with a new subsidiary-based in Mumbai, and in Romania.

- Europ Assistance, the leader for Care Services, is present in 33 countries via 44 companies.

- Europ Assistance celebrates its 50 years’ expertise serving its 300 million clients worldwide and now has 8,000 staff and 4,700 assistance coordinators.

- Europ Assistance strengthens its presence in personal services fields by taking control of “Ia viat e la cartie” and joins forces with Malakoff Médéric.

- Europ Assistance tests a remote interactive medical solution for isolated environments.

- The Group’s CEO, Martin Vial, publishes “The Care Revolution”.

- The Group’s new visual identity.

2005

- Europ Assistance opens a subsidiary in Hong Kong.

- Europ Assistance opens a subsidiary in Angola.

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- The Europ Assistance Group’s equity following the withdrawal of the Fiat Group.

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- The Group’s new visual identity.

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- Europ Assistance strengthens its presence in personal services fields by taking control of “Ia viat e la cartie” and joins forces with Malakoff Médéric.

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