



**Welcome to
ERGO Insurance Group**

ERGO



Dear Reader!

If people are looking for protection or provision, we almost certainly have a suitable solution in our wide-ranging portfolio. Above all, however, we are on hand to answer questions and listen to our customers' wishes. We look to understand people first as a person, and then insure them. We ask for their opinion and consistently gear our products and services according to our customers' and partners' needs – so that you may get exactly the products and services you are looking for.

Torsten Oletzky

Dr. Torsten Oletzky
Chairman of the Board of Management



“We will tell you exactly what you can expect from us – in plain and simple terms.”

Well insured

Whether insurance, provision, advice or service – our experts at ERGO always have a solution for our customers' concerns. We are constantly developing our range of products and services in order to meet the needs of our customers as best we can.

Integrated solutions which go further

People seek protection from all sorts of eventualities and wish to make provisions for the future – and they prefer the convenience of solutions from a single source. ERGO fully meets this need with its comprehensive and appealing range of products and services: private and company pensions, health and travel cover as well as property protection and legal expenses solutions. We focus on quality in all these areas. As a result, we feature among the leading providers in the market.

We constantly work towards solutions that go further and which have made us a pioneer in providing new services, such as offering legal advice over the phone, text messaging with severe weather warnings or health prevention programmes. As a result of this variety, we are able to offer our customers a personalised solution to their problem.

Excellent financial strength

We have been in the business of assessing risk for many decades, and our long-term experience gives a sense of security and creates trust. Our experts for asset and integrated risk management continuously monitor the emergence of new risks. They prepare in good time for all eventualities and ensure that profitable and sustainable investments are chosen to protect our customers' assets. We primarily invest in fixed-interest securities such as bonds or government bonds. As our Group manages a major portfolio, we can spread our investments across

a wide range, which creates additional security. All these are good reasons why independent rating agencies attest to the excellent financial strength of the Group's major companies.

Many roads lead to ERGO

Our customers and prospective clients decide for themselves which route they wish to take to ERGO. They can get advice locally from our large number of highly competent sales partners. As regards brokers, the ERGO broker sales organisation in Germany combines the products of various brands into a comprehensive and conveniently accessible portfolio. ERGO also has experts in direct sales within the Group.

We maintain a far-reaching sales partnership with the major European bank Unicredit Group in Central and Eastern Europe. In Germany, we have been cooperating with the Unicredit subsidiary HypoVereinsbank for many years. Local partners in the banking sector in other European countries also include our products in their portfolio.



Our brand names provide guidance

ERGO operates in the market under its own name as well as with the brands of its specialist insurers. Each brand stands for specific areas of activity.

Life and property-casualty insurance products are primarily featured under the ERGO brand, and this broad range is supplemented by our specialists for health insurance (DKV), legal protection (D.A.S.) and travel insurance (ERV). They are all experts in their own fields and rank among the leading providers in their respective segments.

Our roots go back a long way

ERGO can rely on experience gained in the German and international insurance markets which stretches back into the nineteenth century. The brands of our specialist insurers stand for successful entrepreneurship right up to the present day. ERV has enjoyed the trust placed in it by travellers for around a century. And legal protection insurer D.A.S. and health specialist DKV have been working on behalf of our customers for more than 80 years.

Our claim: To insure is to understand

We wish people to feel that they are in good hands with us. When it comes to understanding our customers, nobody has to show us how it's done. This is why we strive to come ever closer to meeting our customers' wishes.

People want to be able to trust their insurance completely. It is therefore important that they know exactly what they can expect from us. ERGO sets great store by clear and understandable communication and seeks to avoid jargon wherever possible. What is unclear to the customer is explained in detail. This is, of course, not always possible immediately and everywhere. This is why we constantly work on the language we use and ask whether it is understandable.

“Plain language creates trust”

Only through plain language do our customers know exactly what they will and will not get from us. It ensures clarity and creates trust – and customer satisfaction in the long term.

Our customers take part in shaping our products and services

We rely on the input and criticism of our customers in order to improve what we offer. We therefore place great emphasis on their feedback and ask them what they think as often as possible. This applies whether they are in personal contact with our sales partners and staff or using our website. In Germany, the ERGO Customer Workshop invites users to assess letters, brochures or products online.

The members of the ERGO Customer Advisory Board also give us their views concerning our products and processes. The ERGO Customer Advocate represents the interests of our customers within the company in Germany and seeks solutions to disputes.

We think and work hand in hand

Our manifold solutions and broad range of products and services make us an attractive partner, since we readily share our knowledge – in sales partnerships, joint ventures and, of course, when entering new markets.

We have extensive know-how. Thanks to our close-knit network, we can always put it to optimum use in the right place – an important asset for our partners. After all, good ideas win the day – in different markets.

Quality from one source

Central functions have been consolidated, meaning that we can ensure consistent quality throughout the Group. Our asset manager, MEAG, manages our customers' assets. With an investment volume of over 200 billion euros, MEAG is among the major investors in the European financial sector. Its experienced portfolio managers adopt a strategy of great prudence and sustainability, thereby ensuring secure and profitable investments in the long term.

As regards information technology, a large team of specialists makes its expertise available to the entire Group – our service provider ITERGO. The IT specialists provide all Group companies with the latest information technology, pick up on trends at an early stage, develop custom-fit solutions for all needs and maintain all systems.



We are part of Munich Re

Our advantage: as Munich Re's primary insurer, we are able to put the Group's entire know-how to good use. As a result of its integrated business model of reinsurance and primary insurance, the EURO STOXX 50-listed company Munich Re covers the entire spectrum of risk protection. In reinsurance, Munich Re is one of the leading providers

worldwide as the "insurer's insurer". When entering new segments we, as primary insurer, benefit from the knowledge of the reinsurer regarding the general risk situation in the respective market.





Success on the international stage

More than one fifth of ERGO's total business stems from markets outside of its home market Germany. We intend to achieve significant further growth in international markets over the next few years – primarily in Central and Eastern Europe as well as in Asia. The rising prosperity of these areas will lead to a further increase in the demand for risk and pension provisions.



Internationally, the Group focuses on life and non-life insurance. Thanks to our special expertise, we have already succeeded in establishing legal protection and travel insurance as new business models in numerous markets, and we will continue along this path. We will also take advantage of our expertise in sales via tied agents exclusively offering our products and in over-the counter sales in banks to enter new business fields.

With openness and respect

When entering new markets, we rely on strong partners. We bring extensive experience, a broad product range and financial strength to the partnership, our partners know the local market and its sales structures. They are major players in their respective markets, with well-known brands and well-established distribution channels. Our collective strengths form the ideal basis for shared success.

“We seek to learn about other cultures”

Mutual respect is the hallmark of a good partnership. Our business approach reflects our openness to different cultures and our respect for their special features. As regards management, our formula is to capitalise on local competence too. As a rule, our companies are run by a local management team which is supported by dispatched experts.

Service across borders

International thinking has tradition in our company. Our insurance cover and services often accompany our customers abroad. When something unexpected happens, for instance on a trip, we are there for them around the clock. Our corporate clients, too, benefit from this international tightly knit network, which can help or provide partners even beyond country borders.

We think and act long-term

You can rely on us. We look after what our customers entrust to us, and over a long period. We plan for the long term – in our business, on environmental and social matters and as an employer.

For us, it goes without saying that we must act responsibly with our customers' assets and personal data. Transparency matters to us: we disclose what we do and why we do it. We comply with the high standards of the German Corporate Governance Codex. Furthermore, we have our own Code of Conduct which defines high ethical standards for work undertaken by employees, sales partners and managers.

As an insurer we enable people to shape their lives without fearing the future. We also strive to smooth the way for people with our social commitment by helping them to take responsibility for themselves and others, and thereby have a stake in society.

Commitment – an ERGO tradition

ERGO and its brands promote a large number of social projects and health initiatives in various countries and support cultural and scientific endeavours. Many employees support social projects with a financial contribution or actively take part themselves, for example by raising funds or donating blood. This commitment has a long tradition which we will continue in the future.

Sustainable business is our guiding principle, which applies to both the economic success of our company and to our ecological and social commitment. We make continuous efforts to reduce our energy consumption and CO₂ emissions, for example by using modern air conditioning technology. We invest in sustainable capital investments and also offer this option to our customers through MEAG's sustainable funds. Our experts assist companies in avoiding environmental damage, and we promote the use of renewable energies by means of innovative insurance concepts and through the operation of solar systems.





Attractive employer

Our 50,000 employees and sales partners have long-term prospects. We offer them a wide variety of tasks in an international Group with ambitious goals – and the opportunity to grow through these challenges. We support the professional development of our employees by means of individual training and systematically prepare them for new tasks.

Plain and clear language is not only important to us when communicating with our customers. Within the company too, we strive to achieve an open and fair exchange at all levels of the hierarchy. Reliability, respect and a spirit of partnership characterise our internal relations in the same way as they do concerning contacts with customers or our business partners.

As life is not all about work, we enable our employees to reconcile professional and family demands with our flexible working time models. ERGO has been awarded the “work and family” certificate by the German non-profit Hertie foundation – a reflection of our family-friendly personnel policy.

“Our family-friendly approach has high priority”



We accompany you into the future

We strive to convince customers of our services far beyond the point of signing the contract. And we always wish to demonstrate how we adhere to our promise “To insure means to understand”.

That is the reason why we take great care to assist them in all imaginable situations and stages of life. We are there for our customers when it comes to insuring personal risks or planning their future. We also see ourselves as being there to solve problems. Our customers can rely on our concrete support to prevent and overcome damage and loss.

We wish to gain people’s trust over the long term with our promise “To insure is to understand”. Many people know of this from past experience or have heard about it from others: we are on hand when our customers need us. That is the reason why our sales partners and companies have been giving many customers advice for years on end.

This will remain the case in the future too. Consequently, we repeatedly adapt our insurance solutions and services to the changing needs of people and companies.



Our customers expect a lot from us and sometimes more than we offer them today. This motivates us. We work with passion and commitment to satisfy their wishes.

“We are constantly on the move exploring new avenues into the future”

We have set ourselves ambitious goals because our customers are right to be demanding. By closely aligning ourselves with our customers' wishes, we aim to be one of the pioneers in shaping the further development of the industry. So that people get the insurance protection and services that best meet their needs.

We would be pleased if you were to join us on our journey.



ERGO at a glance

ERGO is one of the major insurance groups in Germany and Europe. Worldwide, we are represented in more than 30 countries, focusing on the regions of Europe and Asia.

ERGO offers a broad range of insurance cover, provision und services which are consistently aligned to meet customers' needs.

50,000 people work for the ERGO Group, either as salaried employees or as self-employed sales partners.

ERGO is part of Munich Re, one of the world's leading reinsurers and risk carriers.

For up-to-date key figures and information about ERGO Insurance Group, please visit www.ergo.com.



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