MAPFRE ASISTENCIA INTERNATIONAL NEWSLETTER

SIAM | NEWS

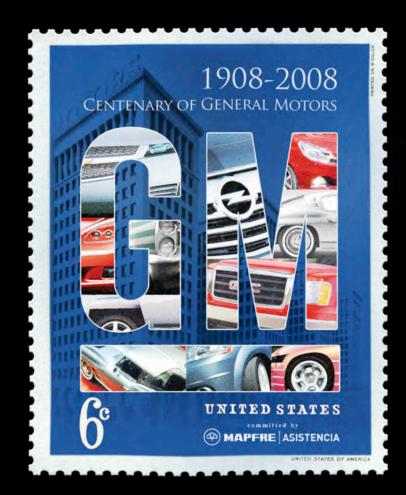
third quarter 2008 -issue 32



The Internal Control System, guiding our objectives

Our Tribute

TO GENERAL MOTORS ON ITS 100 YEARS ANNIVERSARY





www.mapfreasistencia.com

MAPFRE ASISTENCIA corporate advertisement placed in the special issue of the General Motors magazine published to celebrate the company's one hundred years of history



This year, MAPFRE ASISTENCIA and its business units, Christmas greeting consisted of an e-card and a flash animation on their corporate and local web pages, all personalised with each company's logo and in the local language.

Commemorative dinner to mark MAPFRE's 75th anniversary Presided over by the King and Queen of Spain

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n 17 September, Their Majesties the King and Queen of Spain presided over the gala dinner hosted by MAPFRE to commemorate its 75th anniversary. The celebration, which took place in the Palacio de los Deportes in Madrid, was also attended by HRH The Infanta Elena, who recently joined FUNDACIÓN MAPFRE as Director of Social and Cultural Projects, Pedro Solbes, Second Vice President and Minister of Finance of the Spanish government; David Vergara, Secretary of State for the Economy; Ricardo Lozano, Director General of Insurance; Pilar González de Frutos, President of Asociación Empresarial del Seguro (Unespa); representatives of the Spanish insurance sector and business and financial world; and the Group's board members, directors and staff.

The Chairman of MAPFRE, José Manuel Martínez, outlined the Group's history and highlighted the effort made by its staff, collaborators and management, which has been a key factor in making MAPFRE the largest Spanish insurance company and the leading Non-Life Insurance company in Latin America.

"Our revenues and profits confirm that we are one of the leading company's in Spain, and one of the 500 largest companies in the world in any activity, and our direct presence in 44 countries accords us the status of a multinational Spanish insurance company", said José Manuel Martínez.





During the act he also reconfirmed MAPFRE's excellent prospects for the future, as the company has a sound basis on which to continue growing in all the markets in which it operates, and highlighted the new, significant challenges the Group faces.

King Juan Carlos opened his speech by thanking the MAPFRE Group for its kind invitation and referred to the pride its staff must take in the company with the words: "75 years that you celebrate with justifiable pride, as the sum of the efforts and achievements which have led to the development of a great Spanish company like MAPFRE. A true multinational with sustained growth and prestige, in a sector such as insurance, marked by strong international competitiveness".

He also highlighted the fact that MAPFRE is "a company which represents the tremendous drive and sound position of the business sector worldwide, as it is present in over 40 countries" and emphasised: "MAPFRE's track record is an excellent example, not only of the construction of a sound



business group, but also of the growing international focus of Spanish companies, in its desire to take advantage of opportunities and meet the challenges of globalisation".

The King ended his speech by making special mention of "those people who have made it possible to create and develop this great company".

The gala dinner was attended by around 1,000 people who also enjoyed the joint performance given by two outstanding figures from the world of music and dance, Joseph Carreras and Sara Baras, and a show by the great Israeli artist Ilana Yahav, who created beautiful animations with sand and light.

MAPFRE executives meet with the Governor of the State of Georgia

n 1 October several executives representing MAPFRE's international business divisions held a meeting with Sonny Perdue, Governor of the State of Georgia (USA), at the Group's offices in Madrid. The Governor of this

south-eastern state was on an official visit to Spain to encourage investment in the US market.

Rafael Senén, Chairman and CEO of MAPFRE ASIS-TENCIA, and Javier Fernández-Cid, General Manager of MAPFRE INTERNACIO-NAL, expressed their satisfaction with the meeting and thanked the Governor of Georgia for visiting MAPFRE. Governor Perdue stated: "We are honoured that MAPFRE ASISTEN-



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CIA chose Georgia as the location for the ROAD AMERICA MOTOR CLUB 24-hour roadside assistance call center. Georgia workers are known for the kind of great customer service that helps companies like MAPFRE to remain industry leaders".

MAPFRE began its US operations in 1993 through its Assistance subsidiary and MAPFRE ASISTENCIA currently

has two call centers based in Miami (Florida) and Columbus (Georgia), through which it provides 24-hour national and international roadside assistance programmes. MAPFRE

ASISTENCIA handles over 11 million calls and performs around 3 million services each year throughout the country.

GRUPO MAPFRE, which also has Direct Insurance operations in Florida and Puerto Rico, has significantly boosted its activity in this business through the acquisition in June this year of The Commerce Group, the leading insurer in the State of Massachusetts in personal Non-Life Insurance. The

new company, a subsidiary of MAPFRE INTERNACIONAL, also operates in three other states, California, New York and Ohio, and already holds a licence to commence activities in the rest of the country. The acquisition of The Commerce Group was the largest operation in the Group's history and clearly underscores its firm commitment to the US market.

RESULTS FOR THE THIRD QUARTER OF 2008 MAPFRE increased net profit by 41.6 percent, to 715.6 million

n the third quarter of the year MAPFRE obtained a growth in net attributable profit of 41.6 percent, attaining a figure of 715.6 million euros, which represents 26.73 cents per share, an increase of 20.4 percent. This reflects the sound performance of the Spanish business, a market in which the company achieved Non-Life growth rates above the rest of the sector, as well as sustained growth in the international business, and the integration of Unión Duero Vida & Duero Pensiones.

Excluding extraordinary earnings, in the first nine months of the year MAPFRE's profit grew by 38.2 percent, to 698.3 million euros.

The Group's consolidated revenues increased in the first nine months of the year by 16.7 percent, exceeding 13,056 million euros, and premiums amounted to 10,668 million, a 13.9 percent increase compared to the same period of 2007. Managed funds amounted to 23,425.2 million euros, a 0.7 rise, and net assets increased by 355 million in the last quarter.

Of the total volume of premiums, almost 8,355 million euros correspond to the Non-Life business, which grew by 18.4 percent, while the Life business recorded premiums of 2,313.2 million, an increase of 0.2 percent.

Premiums from the Spanish business amounted to 5,966 million euros, an increase of 2.5 percent. Premiums from the international business amounted to 4,702.2 million euros, 32.6 percent more than in 2007. The following aspects are particularly worthy of mention:

- MAPFRE AMÉRICA, which in the third quarter concluded its merger with MAPFRE AMÉRICA VIDA, obtained premiums of 2,640.9 million, a 20.9 percent increase.
- MAPFRE INTERNACIONAL, which includes the Direct Insurance business in the US, Turkey, Portugal and Philippines, obtained premiums amounting to 723.3 million euros
- MAPFRE RE increased its premiums by 12.3 percent, to 1,355.3 million

MAPFRE, award for the best Spanish company of the year in the USA

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APFRE has received the "2008 Spanish Company of the Year" Award, presented by the Spain US Chamber of Commerce in Miami in recognition of the company's successful expansion process in the country. José Manuel Martínez, Chairman & CEO of MAPFRE, received the Award from José Luis Esteve, President of the Spain US Chamber of Commerce in Miami, at a gala dinner held in the city on 14 November. In addition to MAPFRE, the singer Alejandro Sanz and the doctor Valentín Fuster also received awards, as Universal Spaniards in the Art and Science categories respectively.

José Manuel Martínez said that the Award represents "a crowning achievement for 2008, the year in which MAPFRE celebrates its 75th Anniversary". The Chairman thanked all those who have worked in the Group in the United States for the last 15 years. He also highlighted the fact that MAPFRE, a leader in Spain and Latin America, also aims to gain a leadership position in the USA in the coming years



by innovating, offering modern products, managing social responsibility, creating employment and proving assistance, prevention and insurance services, which are crucial for developing the personal and collective welfare of millions of people.

Reorganisation in the International Division

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ith a view to increasing synergies between the various international businesses and offering clients global solutions, the MAPFRE Board of Directors approved a reorganisation, effective from 1 January 2009, which affects the Companies Unit and the International Division, whereby:

- The Companies Unit will focus on the current Industrial Risks and Agricultural Risks businesses and on developing its technical services subsidiaries SERMAP and MAPFRE SERVICIOS DE PREVENCIÓN, with a view to achieving greater development and coordination of these businesses. The advisory body will continue to be the Agriculture and Livestock Advisory Council
- Given their highly international nature, the GLOBAL RISKS Division and the CAUCIÓN Y CRÉDITO businesses which currently form part of the Companies Unit will be managed by MAPFRE INTERNACIONAL which will approve a strategic plan on this matter, with the special support of the Reinsurance Unit
- The current Advisory Council of the Companies Unit will become the International Advisory Council of GLO-BAL RISKS
- ITSEMAP will continue to be shared by the Companies Unit and the International Division, although an analysis will be performed on the convenience to focus more on activities related to insurance for large industries

Within the framework of this restructuring, the Executive Committee has agreed to propose to the Board of Directors that it should authorise the following appointments:

- Companies Unit:
- Esteban Pedrayes Larrauri: Chairman of the Board of Directors and of the Management Committee
- Antonio Vigil-Escalera: General Manager of Industrial Risks
- International Division:
- Javier Fernández Cid: CEO of MAPFRE INTERNA-CIONAL
- Alfredo Castelo Marín: Director General of MAPFRE INTERNACIONAL and senior executive of the GLOBAL RISKS and CAUCIÓN Y CRÉDITO areas, for which purpose he will be appointed Chairman of the Management Committee for these businesses and Chairman of the Board of Directors of MAPFRE CAUCIÓN Y CRÉDITO
- Alfredo Arán Iglesia: General Manager of GLOBAL RISKS

ber a training course was carried out for the agency network which will in turn instruct the dealers' staff.

European Motor Pack has been launched on the market with a full set of marketing material to support its sale by

the agency network and the dealers. These elements consist of: informative leaflet, product files –these include the technical specifications for each product–, conditions, rates, booklet and poster.



EUROPEAN MOTOR PACK is an innovative commercial offer aimed at the European market which brings together a comprehensive selection of the services most in demand in vehicle sales: Warranty Extension for new and used vehicles, GAP, Tyre Insurance and Roadside Assistance.

► Warranty Extension for new vehicles: extends the vehicle's warranty period, in accordance with the clients' specifications, for repair or replacement of mechanical, electrical and electronic parts which prevent the vehicle from operating correctly. It comes into force once the manufacturers' warranty expires

Warranty Extension for used vehicles: covers the financial risk in the event of a mechanical, electrical or electronic failure occurring to the vehicle while under warranty. It is used as an extension of the warranty issued by the second hand vehicle vendor

GAP: provides protection against financial debt arising from the total loss of the vehicle due to accident, fire or theft, and complements the insurance company's compensation, increasing the client's protection, customer loyalty and the company's profits and revenues

► Tyre Insurance: guarantees the most appropriate protection in the event of a tyre blow out or puncture and includes roadside assistance in this situation

► Roadside Assistance: this covers any unforeseen incident on the road occurring to the passenger vehicle and is chosen by all types of companies to be included as an added value for their clients. Includes replacement vehicle



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GÁBOR TALMÁCSI PRESENTS THE EUROPEAN MOTOR PACK IN HUNGARY

APFRE WARANTY Hungary was the first European company to present the new European Motor Pack to its dealers. For this purpose, on 4 July it organised a commercial event at Budapest Technical University which was attended by Gábor Talmácsi, 125 cc World Motorcycle Champion and one of the country's leading sports personalities, who lent his support to the project.



Alejandro Boutín (left), Gábor Talmácsi and Javier Gómez



The European Motor Pack presentation

Accompanied by Alejandro Boutin, Deputy Director of the Europe Regional Directorate, Javier Gómez, European Commercial Networks Manager, and Georgy Szirtesi, General Manager of the Hungarian business unit, the world champion explained: "European Motor Pack offers an unbeatable opportunity to boost the insurance and motor sectors in this country. I would like to thank MAPFRE ASISTENCIA for its commitment to developing first class products and services for Hungary and the rest of the countries in which it is present". During the event, which was attended by over a hundred MAPFRE WARRANTY Hungary clients, Georgy Szirtesi explained that Hungary had

been chosen as the country in which to launch European Motor Pack due to the tremendous strategic importance of this country's motor sector for MAPFRE ASISTENCIA.

Also, referring to the advantages offered by this set of solutions, he highlighted: "European Motor Pack will contribute to the development and modernisation of the Hungarian insurance and motor market, as well as to the progress of all the companies and professionals within the sector".

A LEGJOBB VÁLASZTÁS A GÉPJÁRMŰVEK VILÁGÁBAN

EUROPEAN MOTOR PACK

Talma és a MAPFRE WARRANTY, Európa élmezőnyében a gépjármű biztosítási csomagok és szolgáltatások terén





Poster created for the launch of European Motor Pack in Hungary. This was given, together with other merchandising elements, to the dealers attending the presentation event. The translation of the information contained in this poster is the following: "The best solution for the motor world. EUROPEAN MOTOR PACK. Talmácsi with MAPFRE WARRANTY, the European leader in insurance and motor services"

Official inauguration of the Dubai representative office

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n 7 October Rafael Senén, Chairman of MAPFRE ASISTENCIA, officially inaugurated the multinational company's representative office in Dubai, which currently focuses on providing assistance services to the insurance, finance and motor sectors in its areas of influence, the United Arab Emirates and Oman. In the medium term, the company plans to launch the Mechanical Breakdown Warranty and GAP Insurance products, aimed at large dealer groups in the motor sector, a fast expanding industry in this emirate.

The act was attended by the Spanish Ambassador to the United Arab Emirates, Manuel Piñeiro. In his speech, the Ambassador highlighted the fact that Dubai and Spain enjoy an increasingly close commercial and investment relationships and added: "This MAPFRE ASISTENCIA office will strengthen these links even further". The act was also attended by the Spanish Consul, Vicente Cacho; the Attaché to the Spanish Embassy's Commercial Office, Manuel Valle; as well as the senior management of leading local and international insurance and motor companies present in the United Arab Emirates.

In his inaugural speech, Rafael Senén emphasised "the tremendous business opportunities and new marketing channels this commercial office offers our multinational company", which takes the total number of subsidiaries to 43. The Chairman of MAPFRE ASISTENCIA added that the GRUPO MAPFRE company is extremely proud to form part of this market and participate in its development.

Also present on behalf of MAPFRE ASISTENCIA were José Manuel Martínez, Director of the Asia, Middle East and Africa Regional Office; Essam Al Awami, General Manager of GULF ASSIST; Nabil Al Mukharriq and Moez Bergaoui, the Commercial and Finance Directors of the Bahrain subsidiary, and Adib Kamel, General Manager of the Dubai office. Adib, who has extensive experience in the commercial area of the motor industry, highlighted the great potential of Dubai's economy and stated: "We are committed to providing our clients with the highest level of service through a range of products designed to meet the various needs of our commercial partners".

In addition to this representative office in Dubai, which is excellently located just ten minutes from the airport in one



Nabil Al Mukharriq (left.), Moez Bergaoui, Rafael Senén, Essam Al Awami, Adib Karnel and José Manuel Martínez

of the city's financial areas, MAPFRE ASISTENCIA already had two other companies in the Middle East, specifically in Bahrain and Jordan.

Over the last five years the economy of the United Arab Emirates has seen an annual growth of 5.62 percent. This economic expansion is reflected in the dynamic activity of a number of sectors, such as construction, the motor industry, financial intermediation or tourism, and offers excellent opportunities for companies setting up in this region.

With an economy based predominately on oil and gas, the Sultanate of Oman saw a growth of 6.5 percent in 2007 and GDP is expected to reach 9.3 percent in 2008. The government plans to diversify the economy towards other sectors which will continue to further this expansion.

The new contact details of this representative office for the United Arab Emirates and Oman are:

Emirates Islamic Bank Tower 3rd floor, office # 312 P.O.Box: 117921 Dubai - UAE Tel.: +971- 4 294 2666 Fax: +971- 4 294 2333

PROMOTES ITS TRAVEL INSURANCE AT THE ABTA CONVENTION

British business unit participated in the annual convention of the Association of British Travel Agents (ABTA), the British tourist industry's leading event, which this year was held in Las Palmas de Gran Canaria (Spain) and where the company promoted its travel insurance.

MAPFRE ASISTENCIA, which has been present in the United Kingdom since 1999, had its own stand in the Talk Zone, a business area from which it informed on its travel insurance products, a segment in which it specialises and which it offers in the United Kingdom through tailored travel insurance for groups and private individuals – including travel assistance and claims handing services. The convention also enabled the company to carry out commercial activities with potential clients as well as to meet up with the present members of its portfolio.

At the event, which was attended by Leire Jiménez, Travel Assistance and Insurance Manager, and Tammie Goh, Busi-



The MAPFRE ASISTENCIA UK team welcomes agents from Co-op Travel, a leading group of travel agencies linked to the bank with the same name, at the company's stand

ness Development Manager, and coinciding with the changes to the regulations governing the sale of travel insurance effective in the United Kingdom from 2009 whereby the Financial Services Authority will make it mandatory for tourist companies marketing this product to provide their staff with specific training, MAPFRE ASISTENCIA presented its new online training and travel insurance claims management tools, both of which will prove essential for distributing this product from next year.

SIAM NEWS Pag 22 3rd quarter 2008 "We are delighted to be able to offer the British travel industry a wide range of tailored travel insurance products, including some of the most innovative solutions available, fully prepared for the upcoming market regulation in 2009. The success of our stand, which was one of the most visited at the convention, clearly shows sector's interest in our offer", declared Gregorio R. Santos, CEO of MAPFRE ASISTENCIA's business unit in the United Kingdom.

The Association of British Travel Agents was set up in 1950 and today, with around 1,500 members from all areas of the British tourist industry, it is the largest association in its sector in the UK, the birthplace of, among others, travel insurance and the most highly developed and competitive European market in this product.

AND PARTICIPATES IN AN EVENT ORGANISED BY THE SPANISH CHAMBER OF COMMERCE IN THE UNITED KINGDOM.

In addition to participating in the ABTA convention, the London office was one of the companies invited to an insti-

MAPFRE ASISTENCIA presented its new online training and travel insurance claims management tools.

tutional event organised by the Spanish Chamber of Commerce in the United Kingdom and the water company Bristol Waters to promote and strengthen commercial relations between Spanish and British companies. These internationalisation actions organised by the Chamber of Commerce also aim to position Spanish brands operating outside their home country.

The event consisted of a day's fishing in Chew Valley, one of the Bristol Waters nature reserves, and guests included representatives of a number of Spanish companies also present in the United Kingdom -Televisión Española, Caixa Galicia and Hoteles Barceló, among others- as well as British companies.

MAPFRE ABRAXAS RECEIVES THE "MOTOR INDUSTRY COMPANY OF THE YEAR 2009" AWARD FROM THE INSTITUTE OF TRANSPORT MANAGEMENT

he Institute of Transport Management (ITM) has awarded MAPFRE ABRAXAS, MAPFRE ASISTENCIA's UK Unit, its most prestigious award, "Motor Industry Company of the Year 2009", in recognition of its outstanding contribution to "successfully feeding revenue into the automotive sector at dealership level and boosting the productivity of the automotive industry", according to the press release issued by the ITM.

The Institute of Transport Management also highlights MAPFRE ABRAXAS's commitment to customer service and its ability to diversify and adjust products and services to suit the needs of the automotive market, given the current economic climate affecting the sector. Patrick Sheedy, Media and PR Director for the ITM said: "MAPFRE ABRAXAS stands apart from the crowd in the automotive industry as a whole and we wholeheartedly recommend the company as a role model".

Gregorio R. Santos, MAPFRE ABRAXAS CEO, said: "We are truly delighted to have been awarded the Motor Industry Company of the Year award, which joins the "Automotive Insurance Provider" award presented to us by the Institute last year. Winning the Best Motor Industry Company of the Year 2009 has been made possible thanks to the commitment and expertise of our staff. Being recognized as THE elite Motor Company in the UK is such a great reward for all the hard work".

The Institute of Transport Management is the leading UK institution devoted to analysis and research in the

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transport sector in the fields of Aviation, Automotive, Maritime Transport, Logistics, Technology and Communications and the Environment. In the 2009 edition of its prestigious awards, MAPFRE ASISTENCIA's UK company competed against top companies in the industry such as Volkswagen, Nissan and the finance company Carlyle Finance.

Segurviaje

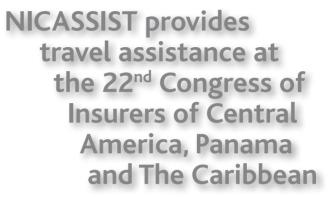
Now in Ecuador



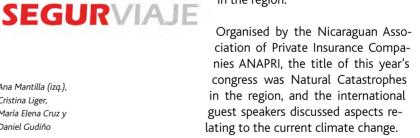
arketing Segurviaje as a travel assistance service is carried out through a commercial office located in the capital of the country and through a sales team, which currently consists of four people, led by

María Elena Cruz (see Appointments) and which will be expanded with two more commercial agents for the cities of Guayaguil and Cuenca.

This team's main task is to make this product known to potential clients -travel agencies and companies- and position it within the tourist sector as a service which can be tailored to the customer's request and also offers different products based on the type of travel activity -Hunting and Safari, Golf, Ski, Adventure Sports, Student Travel, Hiking and Camping.



his Congress was held in the capital of Nicaragua from 19 to 22 October and MAPFRE ASISTENCIA's company in this country was responsible for the travel assistance service for the 300 participants, senior executives of insurance and reinsurance companies operating in the region.





Ana Mantilla (izo.). Cristina Liger, María Elena Cruz v Daniel Gudiño

Segurviaje is marketed in almost all the business units of MAPFRE ASISTENCIA's Latin America Regional Office. This is a strategic product and the company is investing strongly in brand positioning and high street sales points close to areas of interest which, together with its own sales force for travel agencies and clients, will enable it to obtain a significant sales volume.

> According to the World Tourism Organization, in 2007 the Ecuadorian market obtained revenues of 637 million dollars from international tourism.



PERÚ ASISTENCIA

ERÚ ASISTENCIA has been marketing travel insurance since 2007 mainly through local travel agencies. Its recent actions to promote this product to the general public, people who visit these agencies to make their travel reservations and also take out their insurance, include the campaign launched in October to mark the arrival in the country of the bands REM and Los Fabulosos Cadillacs. The system used was very simple: for a minimum amount spent on Segurviaje travel insurance purchased through one of PERÚ ASISTENCIA's associate travel agencies, customers received a ticket for the concert of their choice. Simple and effective! So effective that the tickets purchased by PERÚ ASISTENCIA sold out and the campaign achieved its goal: to continue expanding and promoting this product through the retail channel.

In addition to this activity, the Peruvian company also carried out an advertising campaign aimed at travel agencies in a local travel magazine. The campaign consisted of five adverts, each explaining an advantage of Segurviaje, which also represent benefits which these agencies can offer their end customers. These are:

SUPERAMOS

EXPECTATIVAS

Cor





The final activity carried out by PERÚ ASISTENCIA to promote Segurviaje in recent months was its participation for the second time in the Visit USA workshop. This event is organised by the organisation Visit USA Committee Peru, which aims to support and promote the United States as a tourist destination, in this case among Peruvians.

Visit USA Committee Peru is one of the leading Visit USA groups in Latin America and currently has over 50 members, including wholesale travel agencies, retail travel agencies, airlines, vehicle rental companies, assistance cards, specialist press, US tourism offices, cruises, global distribution systems and language institutes.

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MAPRE ASISTENCIA UK Registers with CompeteFor, the site for the 2012 Olympic Games

APFRE ASISTENCIA UK has registered with CompeteFor in order to gain access to business opportunities relating to the 2012 Olympic and Paralympic Games, to be held in the city of London. CompeteFor is the London 2012 site for publication of Gamesrelated business activities, and acts as an intermediary between buyers in the entire supply chain for London 2012 and potential suppliers.

CompeteFor also provides access to business support services, as well as recruitment and training to ensure that British companies have access to business opportunities relating to the organisation of the London 2012 Olympic Games.



Registering on this site allows MAPFRE ASISTENCIA to bid for any commercial operation within its sector, which means that it has more possibilities of benefiting from all the options that may arise from these Olympic Games. It will also receive automatic notification of any business opportunity, whether new or updated existing opportunities, which matches their business category, although it will also have access to all the other sectors.

MAPFRE ASISTENCIA Ireland 17th Annual Suppliers Conference and Fair

n 7 October, MAPFRE ASISTENCIA's agency in Ireland held its 17th Annual Suppliers Conference and Fair in Athlone, County Westmeath, Ireland. This year's event was attended by over 210 delegates from its vehicle and home assistance provider networks, as well as British and Irish motor industry exhibitors and some of the company's main corporate clients.

The Network Director, Philip Barnes, opened the indoor training session by talking about the team's global performance, the rating system, the level of activity, matters

relating to safety and hygiene, and the new developments being carried out.

Customer service and stress management played an essential part in this year's training programme, aimed at the Vehicle Rescue agents. The environment within this sector is becoming increasingly perilous,



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to achieve a quality service and customer satisfaction. It showed the negative effects of poor customer service and provided examples of good practices that tow truck drivers should introduce in their daily work.

All the assistance operators also received customer service training focussing on telephone customer service, communication and handling of complaints.

Philip Finnegan, of Travellers Insurance Company Limited, a client company of MAPFRE ASISTENCIA Ireland, spoke about the insurance requirements of the motor sector and highlighted some of the risks and losses that may occur. This proved to be an extremely positive conference for the tow truck drivers, who greatly welcomed information from

a specialist on this matter.

The outdoor training included an exhibition by Peugeot Ireland on how to identify technical issues. The company used a range of its vehicles and proved their usefulness when it comes to providing information on the most recent technical changes in these vehicles. Other exhibitions were given by the tow truck drivers Eamon Kelly and De-

with tow truck drivers facing difficult situations and customers on the roads. The guest speaker, Dermot McConkey, an expert in customer service development and training, gave a training session entitled *How to handle difficult customers. Stress management in the work environment.* This session described a number of methods for dealing with the stress caused by the difficult situations and customers that need to be handled in roadside assistance services, in order rek Behan, who showed how to perform motorcycle, overturned vehicle and parked vehicle rescues using their specialist equipment.

The day ended with a lunch followed by the presentation of awards to the best vehicle and home assistance providers by the General Manager of MAPFRE ASISTENCIA Ireland, Marco Magliocco, who thanked all the network providers and staff for their commitment to achieving a superior model of service, which is resulting in a higher level of business activity. Marco Magliocco said: "We all need to focus on



The award to the home assistance supplier of the year was received by Andy Mahon, of Andy Mahon Building Services, County Kildare.

cost control and efficiency in these times of change. As we approach 2009, we want to launch a new combined product on the market, aimed at the retail sector, called European Motor Pack, which will create new opportunities for earnings. We also plan to introduce our Futura system in all our providers."



Marco Magliocco presents the vehicle assistance provider of the year award to Ken Morgan, of Autocheck, Dublin

IBERO ASISTENCIA Philippines launches its auto club web page

ast year, IBERO ASISTENCIA Philippines launched an ambitious project: setting up its own auto club (see SIAM NEWS 28), which has just published its web page: www. iberoautoclub.ph. A channel for communicating with the company's customers and the general public which contains full information on this project with an attractive design and logically structured, accessible contents.

The main navigation bar contains the sections *Welcome*, *Who is IBERO ASISTENCIA Autoclub and Expertise and Experience*. The first two sections describe the auto club and the company it belongs to -IBERO ASISTENCIA Philippines is the country's leading roadside assistance company whose clients include major firms such as BMW, Porsche, Ford, Mazda and Volvo- and the vision, mission and values of this project, always aimed at achieving customer satisfaction by providing the best service, staying one step ahead and meeting their expectations in accordance with the strictest quality standards.

Expertise and Experience, in addition to describing the company's expertise in its sector, provides a vision of all the company's clients with images of their logos as well as a

description of the full provider network's efficiency -from different types of platforms- tow trucks to medical centreswhich meet clients' various needs. It includes an album with photographs of all the team of breakdown vans and tow trucks.

The left-hand part is reserved for a lateral navigation column with a hierarchical tree containing the following modules: About us -with the three main sections of the web page-; Membership benefits, for both vehicles -such as minor on-site repairs, towing of vehicle and location of spare parts-, and for the driver and their companions -accommodation, transport of luggage and relay of urgent messages, among others- as well as the exclusive services available to members -discounts in a network of establishment partners-; FAQ's, which consists of some twenty questions and answers about the company, the club, its benefits, the areas of the country it covers, how to join, what happens in the event of different circumstances that may arise, the cost, etc.; In the news, which contains news and press releases on the club; and Contact us, which is the contact channel, via email and telephone, between members and the club. It also enables members to send their suggestions and comments with feedback on their experiences with these services.



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New Lost & Found brochure

ost & Found is one of the products MAPFRE ASIS-TENCIA wants to promote throughout the coming year, especially in the Latin America Regional Office, as there are a

lot of young airlines in this part of the world for which this service is of great use, and also the multinational has a telephone platform in this part of the world, CISA (located in Uruguay), which is specialised in this product.

Published by the Commercial & Marketing Directorate in collaboration with the Latin America Regional Office,



Lost & Found is an assistance service which locates lost luggage in any airport worldwide

this brochure is divided into four sections: Services, Advantages for your airline, Cutting edge technology and MAPFRE ASISTENCIA's guarantee and experience. These offer airlines a complete vision of this product and what MAPFRE ASISTENCIA can provide.

In short, a support tool for the Latin America Regional Office's commercial team which can be extended to any other regional office, and which will serve to continue adding new benefits for MAPFRE ASISTENCIA.

marketing

ALGERIE ASSISTANCE publishes its commercial brochure

t is essential for the activity of the commercial teams of the various MAPFRE ASISTENCIA business units to have the necessary tools with which to carry out their work. There is a wide range of alternatives - commercial or institutional presentations, general catalogue and specific product commercial brochures, posters, audiovisuals, the web site itself, etc. In the case of the multinational most of these tools are provided by the International Commercial & Marketing Directorate and then adapted by each subsidiary, as each market has its own rules and their objectives cannot be attained by simply translating texts literally.

In the case of the recently created Algerian company, in this issue we report on the creation of its commercial brochure, designed in line with the parameters established by the company's headquarters and adapted to the company's local activity as it currently focuses on distribution of roadside and travel assistance. The company has also created a specific set of commercial tools for roadside assistance, specifically the brochure and the card & sticker for vehicles, which it has personalised and distributed for its client insurance companies (see page 44).



