

CONFERENCE

## Personal services at home

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EUROPEAN  
FINANCIAL  
MANAGEMENT  
&  
MARKETING

Tapping into real growth potential

Paris, 18 - 19 November 2008

# Personal services at home



## Tapping into real growth potential

The concept of "personal services at home" (PSH) varies from country to country. There are few clear definitions, although France's Borloo Plan provides a useful framework by creating an exhaustive list of services.

Personal services usually fall into one of three main categories: child minding and home tutoring; care services for the elderly/vulnerable; and household services (cleaning, ironing etc.).

For banks and insurance companies, PSH can boost customer loyalty by enabling them to diversify into high value-added services. There are several factors affecting the European market:

- Various socio-demographic factors should increase demand for PSH services.
- The predicted growth hasn't yet materialised, due to a lack of visibility and market clarity, an unstructured supply, and a fragmented approach.
- Most consumers prefer direct contracting (usually undeclared work with lower costs). The challenge is to migrate them to the declared market. Demand could be stimulated by a simple offering with minimal constraints – And with customer incentives.

## Key issues

The conference will explore issues such as:

- **The pan-European view** – How do different governments view this potential growth driver? What PSH models are used in Europe?
- **Current trends** – What trends favour growth and what are the main obstacles? Who are the main players? How can financial institutions differentiate their products? What have been the keys to success in the US market?
- **Moving forward** – What incentives can be offered to customers? How should PSH services be marketed? What are the best business models?

## Personal services at home survey

A research project, currently undertaken by Exton Consulting, will be presented at this conference

This Efma-Exton Consulting survey will draw up an overview of the market in five major European countries (Germany, Spain, France, Italy and the United Kingdom) and analyse the main trends. These country monographs will be supplemented by a survey among consumers in the countries in question (to assess their expectations) and a series of interviews with bankers, insurers and professionals in the personal services at home sector.

TUESDAY 18 NOVEMBER 2008 / MORNING

**"Personal services at home" 2008, Efma & Exton Consulting study result**

Presented by **Bertrand Lauzeral**, Directeur Associé, **Exton Consulting**, France

**Overview of the personal services sector in Europe: what potential is there for financial services players?**

- Overview of the personal services sector in Europe
  - The characteristics and growth prospects of the personal services sector: socio-demographic factors, the role of the authorities, the main participants
  - Consumer expectations in Europe and France
- How can personal services be incorporated into the offering of financial services companies?
  - Examples of European and North American organisational models

**Thierry Depois**

Directeur Délégué de la Région  
France-Bénélux, Icare & Tunisie-Libye  
**Europ Assistance**  
France

**The care revolution: will the new post-industrial revolution be personal services?**

- A changing society and growing demand for care services
- The boom in healthcare demand
- High tech and innovative services: the winning ticket
- A market looking to expand and a business model that is still open

**Jowynna Michel**

Service Delivery Leader  
**CareScout**  
**Genworth Financial Group**  
United States

**The current model for home health care services supported by long term care insurance in the U.S.**

- How to expand the benefit of long term care coordination to elders without insurance coverage
- What benefits are generally offered by long term care insurance for home health care?
- How does the insurance company help policy holders navigate the long term care event?
- What have we learned from 30 years of paying long term home health care benefits?
- How can that knowledge be used to build a business model for uninsured services?

**Frédéric Lipka**

Directeur Marketing & Communication  
**Natixis Assurances**  
France

**How to access the personal services market through insurance products: the experience of Natixis Assurances**

- Positioning yourself on the market through your core business
- Devising and selling insurance products adapted to this market
- Building a network of partners/participants to implement the services chosen by customers

**Bob Hand**

Chairman  
**Affinity Solutions**  
**Fortis Group**  
&  
**Colette McKeaveney**  
Director  
**Age Concern Luton**  
United Kingdom

**The role of voluntary sector in home service provision – A UK case study**

- Home service provision in the United Kingdom – Background and funding
- How do Age Concern Luton and other voluntary organisations provide help for older people?
- Case study of Age Concern Luton – An organisation providing a range of practical services to people aged 60 plus
- Other examples of services models which develop and deliver personal services

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**Bruno Arbouet**

Directeur Général  
ANSP - Agence Nationale  
des Services à la Personne  
(National Agency for  
Personal Services at Home)  
France

**The growth plan for personal services in France**

- Presentation and progress report
- Similarities and differences with the models developed by other European countries

**Joan Pinyol**

General Manager  
Alares  
Spain

**Offering a wide range of personal services at home in Spain – Alares case study**

- Why and how Alares has chosen to develop this offering: history and results
- The development of a wide range of services in order to improve the quality of life at home for different populations
- Presentation of various services for different targets: global family assistance, services for permanent or occasional dependency, specialised phone assistance...

**Emmanuel Verny**

Directeur Général  
UNA - Union Nationale de l'Aide  
des Soins et des Services  
aux Domiciles  
(National Union for Help, Care  
and Services at Home)  
France

**The business model deployed by a non profit player: the case of UNA**

- UNA, its structure, objectives and operating method
- The business model adopted: the need to ensure profitability activity in order to finance future growth
- What is the current range of services on offer?
- The originality of the distribution model adopted: the use of three different channels

**Davide Vivaldi**

Retail Financing Manager  
MPS - Monte dei Paschi di Siena  
Italy

**Reverse mortgages – A way to seniors**

- Monte dei Paschi di Siena's vision in loans and services
- Reverse mortgages: a key for bundling
- New needs, new offers: new relationship?

**Catherine Touvrey**

Directrice Prévoyance Individuelle  
& Services à la Personne  
MACIF  
France

**Which financing for which services?**

- The issue of assessment, out-of-pocket fees and taking family members into account
- The relevance of supply and demand within the framework of socially responsible financing
- The role of insurers in regulation: covering the dependency risk and reimbursing services for senior citizens
- Unaffected products (savings) and underdeveloped products (reverse mortgages)

WEDNESDAY 19 NOVEMBER 2008 / MORNING

**Cindy Carrillo**

Chief Executive Officer  
**Work Options Group**  
United States

**How Work Options Group became the leader in backup care**

- Presentation of the Work Options Group
- A brief description of the Work Options Group business model
- The key factors behind Work Options Group's success and industry leadership
- What's next?

**François Duchesne**

Vice-Président à la Commercialisation  
& au Soutien aux Ventes  
**Desjardins Groupe**  
**d'Assurances Générales**  
Canada

**The implementation of a joint teleprevention scheme by Desjardins Assurances and Chubb**

- Characteristics and goals of the scheme
- The business model adopted and the central position of customer services
- The profile of subscribers, changes in demand, satisfaction monitoring, etc.
- What profitability does this scheme generate?

**Shai Misan**

Amministratore Delegato  
**Medic4all Italia**  
Italy

**The growth of telemedicine services: what prospects are the future for players from the world of finance and insurance?**

- Presentation of telemedicine services and their growth in Italy and Europe
- Current and projected partnerships under with banks and insurance companies to create a joint offering on the market for telemedicine services based on online medical records

**Bruno Leresche**

Président  
**Cardif Services**  
**Groupe BNP Paribas**  
France

**Presentation of the positioning and offering of Cardif Services on the personal services market**

**Jérôme Bedouk**

Directeur des Participations  
Services à la Personne  
**Axa Assistance**  
France

**Choosing a vertical integration model: the experience of Axa Assistance**

- The reasoning behind this choice
- Expected synergies
- What results have been achieved so far in terms of expanding and marketing the services offered?
- What future developments are expected?

# WEDNESDAY 19 NOVEMBER 2008 / AFTERNOON

**Daniela Ducato**  
Coordinatrice dell'Osservatorio  
**Banche del Tempo**  
Italy

## "Banche del Tempo", an initiative parallel to the market based on an economy of relationships

- A model based on a reciprocal and interdependent dialogue: values that are increasingly difficult to crystallise
- Operating methods and reasons behind the success of Banche del Tempo in Italy
- Banche del Tempo: sources of new opportunities for the economic and business world: the example of Edilana and Ovile Sardo design

**Helena Suchankova**  
Advisor on Retail  
& Private Banking Strategy in CEE  
**UniCredit Bank**  
Czech Republic  
&  
**ATF Bank**  
Kazakhstan

## Personal financial services at home - UniCredit CEE experience shaping the retail offering in Central Asia

- Personal financial services at home – Czech and Kazakh market overview
- Developing an offering for mass affluent and private banking customers in UniCredit Bank Czech Republic and in ATF Bank Kazakhstan
- Trends and projected of the future developments

**François Gandon**  
Head of Products  
**MasterCard**  
France

## The role of a leading payment network in the development of personal financial services - The french example

- Back to the old times: when cards were for payments only
- Recent trends: major market changes pave the way for new services
- A look into the future: prospects and opportunities

**Bülent Ersöz**  
Card Payment System Marketing Director  
**TEB - Türk Ekonomi Bankası**  
Turkey

## Personal services linked to credit cards: realities and developments on the Turkish market

- How to use cards as a support for proposing personal services to customers
- Which services for which targets?

**Yann Marteil**  
Directeur du Développement  
**Monoprix**  
France

## In what way are distributors relevant participants in the personal services sector?

## TUESDAY 18 NOVEMBER 2008

<b>08 : 15</b>	Welcome coffee & registration
<b>09 : 00</b>	<b>Bertrand Lauzeral</b> , Exton Consulting
<b>09 : 30</b>	<b>Thierry Depois</b> , Europ Assistance
<b>10 : 00</b>	Panel session
<b>10 : 20</b>	Break
<b>10 : 50</b>	<b>Jowynna Michel</b> , CareScout
<b>11 : 20</b>	<b>Frédéric Lipka</b> , Natixis Assurances
<b>11 : 50</b>	<b>Bob Hand</b> , Affinity Solutions – Fortis Group & <b>Colette McKeaveney</b> , Age Concern Luton
<b>12 : 20</b>	Panel session
<b>12 : 45</b>	Lunch
<b>14 : 15</b>	<b>Bruno Arbouet</b> , ANSP - Agence Nationale des Services à la Personne
<b>14 : 45</b>	<b>Joan Pinyol</b> , Alares
<b>15 : 15</b>	<b>Emmanuel Verny</b> , UNA - Union Nationale de l'Aide, des Soins et des Services aux Domiciles
<b>15 : 45</b>	Panel session
<b>16 : 10</b>	Break
<b>16 : 40</b>	<b>Davide Vivaldi</b> , MPS - Monte dei Paschi di Siena
<b>17 : 10</b>	<b>Catherine Touvrey</b> , MACIF
<b>17 : 40</b>	Panel session
<b>18 : 00</b>	End of day one
<b>20 : 30</b>	Dinner for participants

## WEDNESDAY 19 NOVEMBER 2008

<b>08 : 15</b>	Welcome coffee
<b>09 : 00</b>	<b>Cindy Carrillo</b> , Work Options Group
<b>09 : 30</b>	<b>François Duchesne</b> , Desjardins Groupe d'Assurances Générales
<b>10 : 00</b>	<b>Shai Misan</b> , Medic4all Italia
<b>10 : 30</b>	Panel session
<b>10 : 55</b>	Break
<b>11 : 25</b>	<b>Bruno Leresche</b> , Cardif Services - Groupe BNP Paribas
<b>11 : 55</b>	<b>Jérôme Bedouk</b> , Axa Assistance
<b>12 : 25</b>	Panel session
<b>12 : 45</b>	Lunch
<b>14 : 15</b>	<b>Daniela Ducato</b> , Banche del Tempo
<b>14 : 45</b>	<b>Helena Suchankova</b> , UniCredit Bank & ATF Bank
<b>15 : 15</b>	Panel session
<b>15 : 35</b>	Break
<b>16 : 05</b>	<b>François Gandon</b> , MasterCard
<b>16 : 30</b>	<b>Bülent Ersöz</b> , TEB - Türk Ekonomi Bankası
<b>17 : 00</b>	<b>Yann Marteil</b> , Monoprix
<b>17 : 30</b>	Panel session
<b>18 : 00</b>	End of conference



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# Registration form / Personal services at home

Paris, 18 - 19 November 2008

## Attendee's information

Mrs / Ms / Mr

Last name

First name

Job title

Institution

Address

Tel.

Fax

email

## Assistant's information (or person in charge of the registration)

Last name

First name

email

Tel.

- I will be pleased to join the Efma dinner as a guest on Tuesday 18 November 2008
- I cannot attend the Efma dinner

## Practical information

### > Dates

The conference will begin with a welcome coffee on Tuesday 18 November 2008 at 8:15 a.m. and it will end on Wednesday 19 November 2008 at 6:00 p.m.

### > Location

Meridien Montparnasse  
19, rue du Commandant Mouchotte  
75014 Paris - France  
Tel.: +33 1 44 36 44 36 - Fax: +33 1 44 36 49 00  
www.lemeridien.com

### > Languages

Simultaneous translation in English and French will be provided during the sessions.

### > Accommodation

Each participant must pay the cost of his or her accommodation directly to the hotel before departure. Rooms have been provisionally reserved for the nights of 17 & 18 November at the Meridien Montparnasse. The cost of a single or double room per night is 190 euros, including all taxes, but excluding breakfast at 25 euros. Once you have registered and received a confirmation from Efma, an accommodation form will be available for download by logging onto [www.efma.com/myregistrations](http://www.efma.com/myregistrations),

your personal space on our website. To book your room, please send this form to the Tour Congress Department by fax: +33 1 44 36 49 00 before Monday 20 October. After this date the hotel cannot guarantee neither room availability nor prices. The hotel will automatically bill unoccupied rooms or late cancellations.

### > Registration

The registration fee covers participation in the conference, documents, lunches, coffee breaks and a dinner on Tuesday 18 November. Registration fees must be paid in full prior to the event. Efma reserves the right to refuse entry to any delegate who has not paid his or her invoice prior to the event. We welcome late-bookers, but credit card information must be provided.

### > Cancellations

All cancellations must be received in writing. A 20% cancellation fee will be applied to all cancellations received on or before Tuesday 4 November 2008. The full fee will be charged to cancellations made after that date, as well as to delegates who are unable to attend on the day, unless a substitute delegate is provided. Substitutions are accepted at any time.

### > Payment

- By bank transfer to Efma Sarl bank account  
IBAN: FR 76 3000 7999 9904 2252 7800 001  
BIC: CCBPFRPP - Natixis, 115, rue Réaumur, 75002 Paris, France

- By credit card:  Mastercard  Visa  American Express

Card n° | | | | | | | | | | | | | | | | | | | | | |

Expiry date: | | | | |

### > Registration Fee

All registrations are strictly individual.

- 1,600 euros (+ VAT 19.6 % = 1,913.60 euros)  
for representatives of Efma member institutions
- 2,400 euros (+ VAT 19.6 % = 2,870.40 euros)  
for representatives of non-member institutions

Date

Signature



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