



- 1. Introduction of BDAE
- 2. Company structure
- 3. BDAE customer structure
- 4. Advantages of BDAE
- 5. Products of BDAE
 - **5.1. Offer for corporate customers**
 - **5.2. Offer for private customers**







All services under one roof

- From liability-proof consulting...
- ... through processing...
- ... to performance billing.





Insurance solutions from specialists

- Solution provider on the topic of "Living and Working Abroad" since more than 25 years
- Offers globally valid insurance for private individuals and internationally operating companies
- Recognised and reliable specialist in this field
- ✓ Together with its parent company MSH, BDAE supports more than 500,000 expats in 194 countries.







More and more people live and work abroad

- The importance of innovative insurances for expatriates, expatriates and their families is proven, among other things, by the figures of a study by the service provider Finaccord.
- According to the study, 87.5 million people worldwide were expected to live abroad in 2021 for private or job-related reasons.





Full insurance cover also in the event of pandemics and travel warnings

- Complete coverage abroad, even during travel warnings
- Under certain conditions, BDAE will cover the costs for COVID-19 test
- Vaccination against COVID-19 is included in the coverage of the EXPAT INFINITY product in the premium variant







Sales Director and International Expert of BDAE, Torben Roß, about the advantages of a sales partnership with BDAE

Become our sales partner!

- DAE Group has been actively collaborating with sales partners worldwide since its founding in 1995.
- New partners are always welcome!
- We offer existing and potential partners more than just a diverse product portfolio:
 - Attractive commissions,
 - favorable special conditions and comprehensive services,
 - as well as supportive consulting expertise to minimize potential liability risks.



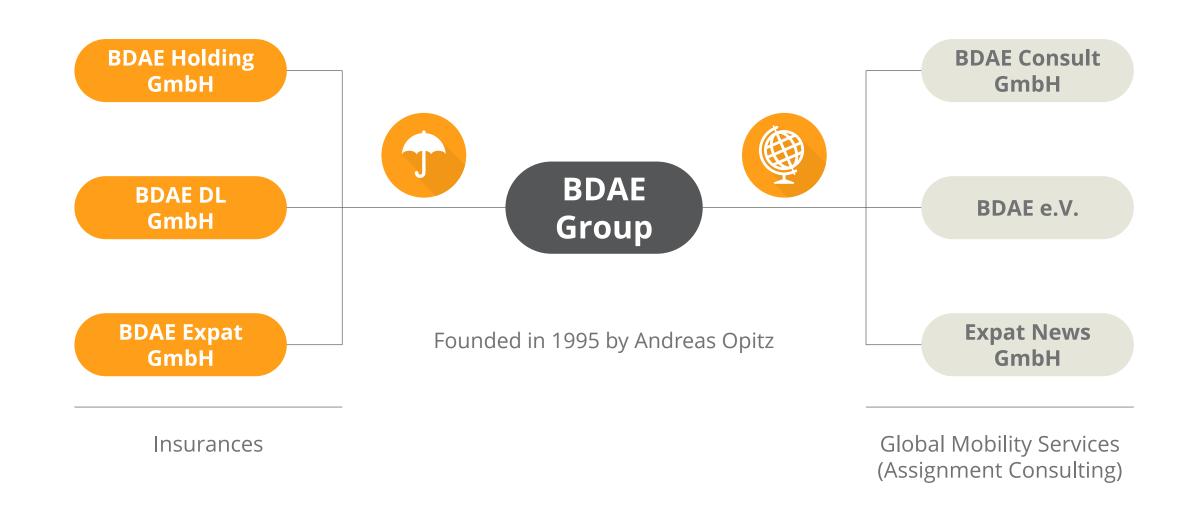


Our advantages at a glance:

- Exclusive insurance portfolio with tailored and compelling solutions for both private and business customers
- Attractive commissions
- Expertise and detailed information about our products
- Distribution support services and training
- Consultation on social insurance, tax, and residence law matters at discounted rates
- Dedicated individuals as points of contact (no call center)

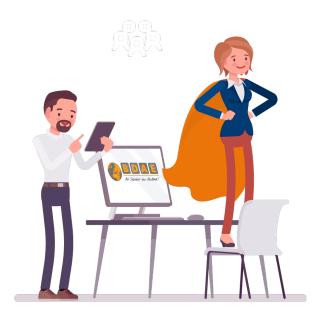












Since July 2017, BDAE Group has been 60% owned by the French conglomerate MSH International - a part of Siaci Saint Honoré





Selected references from MSH

Energy and transportation







Consumer goods







• Banking, insurance and finance































Intergovernmental organizations























Target Groups





The appropriate international health insurance for everyone

- Whether it's for children, expats, emigrants, students, retirees, or world travelers - our international health insurances are designed for all individuals who seek a secure stay abroad
- Our products are designed in a way that considers the **specific needs** of each of our **target groups**, as well as their varying **financial resources**



CLIENT SEGMENTS

PRIVATE CLIENTS

BUSINESS CLIENTS

- Families
- Foreigners in Germany and worldwide
- Retirees
- "Real" emigrants
- World travelers
- Students

- Employees (expatriates and impatriates)
- Middle management
- Executives
- Managers

(increasingly younger, without family and local contracts)

- SMEs
- Associations
- Clubs
- NGOs



- § Patient legal protection in case of medical malpractice
- Our insurances can also be purchased aborad
- Many of our products do not have **performance limits**
- Insurance coverage for life
- We embrace oppenness and transparency



- Assistance services in insurance coverage
- We do not exclude any professional groups
- We also include **home stays** in our insurance
- Dedicated & competent team offering personalised support
- Additional support with BDAE e.V. association





Travel with confidence with our international insurance products for business customers and expats:

- International health insurance
- Daily sickness benefit insurance
- Legal expenses insurance with integrated employment law coverage
- Unemployment insurance
- Residual cost insurance





Travel with confidence with our international insurance products for private customers:

- Focus on international health insurance
- Legal expenses insurance
- Liability insurance
- Accident insurance
- Annuity insurance





