

Multiasistencia on the Internet (A)¹

Javier Busquets

Rev. February 2006

Tres Cantos, Madrid, May 2000

"My concern was dividing the board of directors in two," recalled José María Añón, the new CIO and COO for Multiasistencia, the leading independent 24-hour household repairs company in Spain, Great Britain and France. The firm had grown in less than twenty years from providing their service to individual subscribers to servicing approximately 100 corporate clients, such as insurance companies, banks, savings banks and retail chains which offered Multiasistencia's services to 7 million end customers.

The Group's operational heart was its International Control Center located in the outskirts of Madrid. The Customer Service Representatives (CSR) at the Control Center managed the entire claim and repair process, from the reception of home repair job requests to the deployment of repair jobs to a network of affiliated trade professionals who then carried out the work.

After the firm's expansion between 1994 and 1999 (see Exhibit 1), Multiasistencia was facing an increasing number of service quality complaints as a result of its escalating operational problems. "Decision making was an urgent issue," recalled one executive, "since Multiasistencia was facing a major challenge in its reputation built on a strong service orientation." Mr. Añón was preparing the final details of his presentation due to be given at the special board of directors meeting, where the main issues to be discussed were the problems with its operations.

But for José María Añón, who joined the company a few months after the resignation of the previous CIO, "We had to face a major change in transforming our operational model and our business relationships. The question was how to use and take maximum advantage of the Information and Communication Technologies (ICTs) to achieve that goal." He added,

"My perspective, in short, was that we needed to place Multiasistencia on the Internet"

Not all executives agreed with the use of more technology, particularly the Internet, since the firm's culture was based on personal communications. Business relationships were mainly supported by telephone. "Business growth needed more people in the Control Center," they claimed. Therefore, the first hurdle Mr. Añón had to overcome was in defining the right arguments as he had to present his case and get approval to carry out his plans.

The New CIO

A few months earlier, in January 2000, José María Añón was packing up his personal belongings on his last day as Project Leader for the Boston Consulting Group. He was about to begin a new stage in his career, working for an internet "start-up" company, financed by a capital risk firm. José María, 31 years old at the time, was a Telecommunications Engineer and had a Master's from Stanford University in Software Engineering. Upon returning to Spain, he worked on various business projects in which key aspects included creativity, people management skills and designing technical strategies. He participated in the launch of the Universitat Oberta de Catalunya² (UOC), one of the first Virtual

¹Case written by Javier Busquets, Director of the Department of Information Systems (xavier.busquets@esade.edu). The case has been written as the basis for class discussion rather than illustrating either effective or ineffective handling of a business situation. Copyright © ESADE 2006 (www.esade.edu). This case may not be copied, reproduced or transmitted by any means, including electronic. Its use is not permitted without the express permission of the author and ESADE. Further information on Multiasistencia at www.multiasistencia.com. The case is based on real facts, even though some names and situations have been fictionalized. All data, photographs and graphics are reproduced with the explicit permission of Multiasistencia.

² More information available at: www.uoc.edu.

Universities on Internet. He was also Head of Electronic Channels for a medium-sized Savings Bank, developing its e-Banking strategy and telephone service. Lastly, he worked as Technological Strategy Project Manager for BCG.

His cell phone started ringing. He immediately recognized the voice of his former colleague and partner at BCG, Javier Bartolomé. José María Añón remembered the conversation this way,

“Javier Bartolomé called me to wish me luck. I thanked him for his call and asked him how it was going for him in Multiasistencia since he had been appointed CEO a few months before.”

Mr. Añón added,

“Mr. Bartolomé told me that his priority was to make the most of the information technology available to improve company operations. As a matter of fact, they were looking for a new CIO, and then he asked me: Do you know anyone who fits the profile I’m looking for?”

José María Añón joined Multiasistencia as CIO in March of 2000. In addition, Mr. Añón assumed responsibility for Organization and Operations as well. “After joining the company,” José María Añón added,

“I spent some weeks meeting corporate client managers, trade professionals and our corporate staff in order to understand the operational problems from their point of view. In 2000, everybody was talking about and investing large amounts of money in the Internet. But the question was beyond using Internet or not. I was sure that we had to define our operational and technological solution grounded from the perceived reality of our people, our clients and our business partners. Therefore, the solution had to cover real needs and solve real problems.”

Company and Market Background

The First Steps to Corporate Client Management (1983-1990), “Yes, we can”

The Multiasistencia Group was founded in 1983 by Nicolás Luca de Tena. Multiasistencia started its operations by offering a household repair service through which the firm tried to standardize the highly fragmented and heterogeneous household repair field (plumbers, glaziers, constructors, etc.). In the beginning, Multiasistencia provided its subscription services directly to small hotels and restaurants, ensuring after-hours availability and preset prices. Nicolás Luca de Tena explained,

“The world of repairs generates a lot of mistrust. People always have three basic fears: How much it will cost, when the worker will show up, and, if it doesn’t turn out right, who will fix it. What we proposed was to establish criteria for these repairs, guaranteeing a set price, and levels of service and quality. What we proposed initially, and there were three or four people when we began, was to establish a criterion for the world of home repairs, with a guaranteed price, service and quality.”

Service quality was a key issue in the company’s culture. This commitment was expressed in its slogan and promise, “Yes, we can”.

In 1986, due to the initial success of this model, American Express asked Multiasistencia to offer the repair management service to its card holders in the Madrid region. “We got 20,000 end customers in one fell swoop”, added Mr. Luca de Tena.

Comprehensive Claim Management Service and the BankAssurance Sector (1990-1996)

With the success of the American Express initiative, Multiasistencia focused its sales activity on signing deals with corporate clients that would subcontract the Multiasistencia service and through which the company would have access to a large number of end customers. In 1990, one major Spanish Insurer, "La Unión y el Fénix", was the first corporate client to sign a service deal that, since then, has been called the Comprehensive Claim Management Service (CCMS), Multiasistencia's current service (see Exhibits 2 and 3). By 1997, 50 insurers worked with Multiasistencia's CCMS.

The service was based on applying pre-defined prices, transparent conditions, establishing service performance and quality assurance procedures, guaranteeing response time (within 24 hours or 3 hours for emergencies) and providing a 6-month warranty for the work carried out.

In the 1990's, the financial market in Spain was in the throes of liberalization with three main effects: First, commercial and savings banks started to compete in terms of interest rates, capital and other financial services; second, they were quickly entering other financial services, such as insurance; and third, many financial entities were adopting a very aggressive expansion strategy, opening new branches to manage customer accounts.

In 1996, the company created a new bundle of services focused on this market. The bundle was called "Multiasistencia Gestión y Ayuda" (Multiasistencia Management and Assistance) and consisted of a time-saving and cost-reducing solution to replace the institution's internal process of altering standing orders, credit or debit cards, direct payments and pension payments linked to a savings account³ whenever a retail customer moved their accounts and business from one institution to another or even in case the customer moved from one branch office to another. "With this bundle solution, the costs associated to these changes were reduced by 70%." Nicolás Luca de Tena added,

"This service opened the doors for Multiasistencia to the BankAssurance sector which, on the one hand, wanted to reduce the costs of complex processes and, on the other hand, wanted to quickly enter other business areas, such as the insurance sector, where outsourcing the claim management process regarding home insurance was a very convenient option."

BankAssurance institutions offered the home repair service as an added value to their home insurance policies or as a part of their customer loyalty programs in order to differentiate their service from others' (see Exhibit 4).

International Expansion (1996-2000)

Philippe Kerno joined Multiasistencia in 1996 as International Managing Director, and the company began its international expansion program the same year. Mr. Kerno grew up in the US and had a degree in Law and an MBA from Wharton. Before joining Multiasistencia, he worked for an Investment Bank on Wall Street.

The company opened its United Kingdom headquarters in London's Docklands with 100 employees initially, including a small call center. Operations started in January, 1997, and closed its first contract one month later with Preferred Direct. In March, 1998, when Barclays signed up, the UK operation was managing a network of 3,000 trade professionals. Mr. Kerno, explained,

"The UK is the most competitive and sophisticated market in Europe. In the beginning, we tried to impose our model in the UK, but we needed to adapt it to the particular market needs. They weren't at all interested in the CCMS. Since almost all insurers wanted to keep their front-office call centers, they were much more interested in getting

³ In Spain, payrolls and many payments are managed via direct "on line" transfers to bank accounts. Checks are hardly used. Accounts are also managed by the branch.

a bolt-on claims management service. As a matter of fact, we offered repair services through our trade professional network.”

In late 1996, Multiasistencia was approached by SMABTP (*Société Mutuelle d’Assurances du Bâtiment et des Travaux Publics*), France’s leading construction and public works insurer and parent company of ASEFA, one of the Spanish corporate clients⁴ already working with Multiasistencia. Since SMABTP had immediate credibility in the French insurance market, this helped Multiasistencia carry out a profitable claims repairs service. One year after operations started, Multiassistance France handled 60,000 repairs. One executive commented, “It was a difficult market for us, with one point of entry, Banking Insurance, plus one or two insurance companies.”

The International Control Center

The International Control Center was located in the outskirts of Madrid. “It was the Multiasistencia’s heart and brain,” added one executive. The Customer Service Representatives (CSR) in the Control Center (see Exhibit 5) were the coordinators of the repair management process, engaging in the reception of the home repair requests and deploying repair jobs to the appropriate affiliated trade professional.

Since 1996, the technological infrastructure behind the Control Center was based on Lucent Technology’s Definity Automatic Call Distribution (see Exhibit 5). Mr. Luca de Tena added,

“When the UK started its operations, there was an attempt to build a second Control Center in the UK, but in 1998 all CSRs were centralized in Spain⁵ due to the lower labor costs. Then we reached an agreement with an international telecommunications carrier. An end customer calls a local contact telephone number from his or her insurance company and pays for a local call, no matter where the call comes from. Therefore the customer’s experience is transparent to this process.”

The Control Center was the key element to providing Outsourcing services to Multiasistencia’s corporate clients. As José María Añón explained,

“We have two ways of “integrating” our Control Center with those of our clients. Firstly, we can offer complete Outsourcing, in other words, Multiasistencia acts on behalf of the client from the beginning of the claim receipt process until it is closed. Secondly, there is partial Outsourcing, where the client companies transfer the information on the claim to us and we manage the repair process from Tres Cantos (Madrid). In either case, each client has its own special characteristics and we can personalize our service to meet their specific needs.”

In 1999, there were 403 CSRs from six different countries and they managed 17,000 calls a day, 13,000 from end customers and 4,000 from trade professionals from the different countries where Multiasistencia offered its services.

The Trade Professional Network

Multiasistencia’s repair services were carried out through a nationwide network of self-employed trade professionals. “Since the trade professional network was built up very slowly at the beginning,” explained one manager, “many of them knew our President and founder Nicolás Luca de Tena personally and some of the trade professionals had a very good personal relationship with him.”

⁴ For SMABTP, Multiasistencia was the only company able to successfully replicate what it had done in Spain so both parties decided to form a French subsidiary in which both participated according to their contributions. SMABTP had a 34% share

⁵ Since 1997, Multiasistencia has contracted a BT Concert Voice Virtual Private Network (VPN) in France, Great Britain and Spain to concentrate all the European voice traffic in Tres Cantos and ensure local call fees for all callers. The Spanish delegations were connected via Telefónica’s VPN, supporting voice and data.

In 2000, there were some 11,000 trade professionals in Europe: 4,500 in Spain, 3,300 in the UK and 3,200 in France. This network was different in each country and was, therefore, administered geographically by the local management team divided into area offices, responsible for the selection, monitoring and quality of the different contractors. The offices were located in Madrid, London and Paris. In Spain the company had offices in Barcelona, Seville, Bilbao and Valencia.

Multiasistencia required the trade professionals to sign a service agreement whereby the professionals guaranteed quality of service, use of an optional uniform, that they would be polite with end customers and use and respect recommended price tables. As Javier Bartolomé added,

"All fees were governed by price tables which were standard and preset for repair jobs, substituting the time and materials formula. Price tables were designed to avoid "over-scoping" and, therefore, over-pricing home repairs."

In 1996, one year after its introduction, Multiasistencia claimed that this scheme had led to its corporate clients saving 4 million euros (see Exhibit 6).

One of the most important issues Multiasistencia had since its foundation was how best to increase trade professional loyalty. José María Añón added,

"The assumption we found was based on the concept of loyalty which was very much related with their "culture of freedom". So, trade professionals were not obligated to accept our work, even though we represented a constant flow of work, which, on average, accounted for 20% of their activity in the year 2000."

Information and Communication Technologies (ICT)

"Multiasistencia is an ICT-enabled company," stated José María Añón. For that reason, investing in ICTs was one of the firm's top priorities.

"In the 1990's, mainstream insurance companies still relied on paper-based systems," one manager explained. "This was a slow and expensive way to make decisions affecting premiums and policies. Average claim cycle completion was 30 days. Customers expected much higher response times."

In 1997, Multiasistencia assured that they had cut claim cycle completion time from 30 to 5 days. Nicolás Luca de Tena explained,

"Since its conception, CCMS was thought of as a process guided by technological means. Therefore, we invested 3% of our revenue in technological infrastructure and software applications from 1996 to 1999."

In addition, an information system was designed to support all of CCMS, the claim and repair process (see Exhibits 2 and 3). CSRs were the system users, allowing them to open the claim, follow up the repair status and close the claim. The software was basically a data entry system to update claim information and repair status and also allowed them to access the trade professionals' database. "It was very difficult to update since the network was growing so rapidly," one manager added.

The application was fully developed in-house by the Department of Information Systems which reported to the COO, Santiago Asís⁶.

"Since Multiasistencia invented this service, the software was coded to suit our CCMS process. Therefore, it was a key asset," added one executive.

⁶ The name is fictional.

The Information Systems group was formed by some 15 staff basically dedicated to building and supporting applications and IT-infrastructures. The group's culture was strongly based on permanent innovation. As one of the members added,

"I joined Multiasistencia because of Nicolás Luca de Tena's entrepreneurial spirit. His "magic" was based on the thrill involved in developing new ideas very fast. All these ideas needed developments in information technology. In order to be flexible, we organized jobs and development, support and user care roles by self-adaptation."

Multiasistencia in 1999

In 1999, the repair market⁷ was estimated to be worth 3 billion euros⁸ and its structure was changing. Insurers traditionally resolved the repair service, linked to the household policies, internally, but some of them started to outsource due to cost-reduction policies. In addition, commercial and Saving Banks increasingly offered repair services in their household policies. The repair market had been traditionally very fragmented, and it became very appealing to major companies. There were some new alternatives, like Reparalia, for instance, FCC's repair company⁹, that were planning to enter the market. Some other insurance groups were thinking about entering this market as well.

From the mid-nineties onward and due to the success of the initial Multiasistencia business model, the process of attracting important corporate clients was accelerated. The Company managed some 750,000 repairs in 1999. This made it necessary to manage a much larger scale of operations. As Nicolás Luca de Tena explained,

"Companies are supposed to be structured and organized. But we didn't have time to think about it because we grew so fast. The world of insurance is powerful, big and very structured, with a lot of inertia, dragging along a lot of customers. We were receiving more and more service requests, and we needed to incorporate more structure, technology, and development, all very fast."

As of 1999, some service problems began to appear. Multiasistencia had to face an increasing number of complaints from their end customers and corporate client base. Ensuring response times and work quality was beginning to be hard to achieve. In the fall of 1999, Multiasistencia changed its old computing system for a new one. One corporate client's executive remembered,

"Technical problems made the transition to the new Multiasistencia computer very hard, and the system shut down for two days. As a result, we did not get any updated information about the repair services carried out by Multiasistencia during that period. The feeling of lack of control projected to our end customers damaged our brand image."

Multiasistencia's management was told that some corporate clients might cancel their contract if the operational situation did not change. For them, the alternative was to build the service on their own or find another provider.

The Group's New CEO

Nicolás Luca de Tena understood that both Multiasistencia's organization and operational model were reaching their limit. He realized that important changes needed to be made. His first decision, after several weeks mulling it over, was to leave his role as CEO to become company Chairman and create some distance and perspective on the day to day activities. "A very difficult decision for an entrepreneur like him," added one executive.

⁷ This paragraph is based on public sources. Multiasistencia's policy is to not make any comment about the market and competition.

⁸ 3,000 million euros. Source: El Mundo, Nueva Economía, 4-June-2000. (www.elmundo.info/nuevaeconomia).

⁹ FCC is one of the biggest construction companies in Spain. www.fcc.es

Therefore, Mr. Luca de Tena needed to find a new operative CEO and CIO for the Group, new executives he could trust to carry out the changes needed and who would adapt to Multiasistencia's culture. Javier Bartolomé was appointed the Group's CEO at the end of 1999.

Mr. Bartolomé had a BA in Economics and Law and an MBA from INSEAD. He developed his analytical and organizational skills in the various management positions he held at Pepsico España as Head of Logistics and Distribution. Additionally, he also worked in the consulting sector with Accenture and the Boston Consulting Group (BCG), where he was a partner until the fall of 1999 when he joined Multiasistencia. Mr. Bartolomé added,

"Multiasistencia was very innovative and creative. It had grown a lot, and we had maybe reached a ceiling and we did not understand all that well how to control a lot of fragmented operations in a more professional, more automatic and faster way. And, in fact, we had a series of problems because we lacked a modern operating model, a model that would lead us to greater integration in all directions of the company. It was also very difficult to foresee operating costs due to the type of relations that we maintained with the network of professionals."

Multiasistencia in 2000: The Glass Ceiling

Due to Multiasistencia's success in attracting new corporate clients, the increase in end customer calls was dramatic. "But the process was mainly manual, based on telephone contacts, and our information system was mainly used for data entry. The system only gave partial information about the repair status to the CSR at that time," added José María Añón.

An end customer could only use the telephone to contact Multiasistencia and report the damage to his/her home, but the subsequent process was manual. The CSR from the Control Center assessed the seriousness and how long it would take to solve the problem before passing the "follow up process" to another CSR who looked for a trade professional by phone in order to comply with the deadline established. In 2000, the average number of calls generated by the Control Center to locate an available professional went up to 5.5, reaching elapsed times of 2-3 hours before a trade professional was reached to do the job. In addition, Multiasistencia needed an increasing number of CSRs. José María Añón explained,

"We had two main issues. First, there was a resource allocation problem. We could not fulfill the increase in demand and the management of peak exceptions due to weather conditions, for example. We thought we were facing a paradox: by adding more people, both in the Control Center and in the trade professional network, we were worsening the process because of the delay implied in adding resources. Second, we had a productivity problem as well because CSRs were often busy with customer complaints, error management, finding information, reporting to corporate clients and searching for trade professionals. End customers and corporate clients were calling to find out the repair status while we were still tracking down the trade professionals."

The paperwork problem was considerable. All the information concerning the month's repair orders was compiled and classified manually for every insurance company and subsequently sent by fax or mail for their approval. "The last week of every month there was a work peak in the Control Center, basically related with invoicing and payment," stated José María Añón. In addition, as one trade professional explained, "We had to wait one or two weeks to get paid for the invoices sent to Multiasistencia."

Speeding Up the CCMS Process

Company management believed that ICTs were a key factor to improving operations. "The corporate board asked for more speed,, explained José María Añón, "so we concentrated on improving the Control Center's performance." The first initiative was to speed up the CSR staff's access to customer information when they received a call. To that end a Computer Telephone Integration (CTI) application (see Exhibit 5) was implemented in order to connect telephone operations with the information system. This allowed them to retrieve customer information more rapidly. José María Añón added,

"The second initiative was the use of automatic dialers in order to speed up the process of searching for trade professionals by "pushing" the telephone calls. Generating phone calls was very fast. But the result was not satisfactory. The majority of outbound calls ended in voice mails."

Then, the CSR's had to manage the peaks of returning calls through our toll-free number from the trade professionals we could not reach. Then Mr. Añón designed a system through which CSR's tried to send messages via cell phones, but they had the same problem as only 40% of trade professionals had one. Mr. Añón claimed,

"What we learned was very clear: We automated a non-efficient process. We needed to define a new one."

Control Center Organization and Incentives: "Listen, understand, help and smile"

After the Multiasistencia management team visited Disneyland in California back in 1997, they decided that all CSRs should wear name tags with the date they joined the firm. A key, central idea was written on banners and signs hanging from the ceiling in Spanish, English and French: "Listen, understand, help and smile." These were symbols for the values Multiasistencia promoted among the CSR staff, such as professionalism, empathy, kindness and personal communications.

All contact was made by telephone since the company's values stressed the importance of personal contact and voice communication. Not only end customers, but trade professionals were supported by a toll-free number. Customers were first, so CSRs were allowed to "break the rules" if this favored the customer. One executive added,

"On many occasions, discrepancies arose due to the repair's scope and the amount and qualities of materials used in the repair. So we had to negotiate in order to satisfy customer needs. What was much more problematic was the lack of satisfaction due to a quality issue in the repair. Since Multiasistencia offered a six month warranty, we had to send the same, or sometimes another trade professional, or even an employee to assess the problem in the customer's home. We then carried out the right repair, all this, at Multiasistencia's expense."

The CSR had different kinds of responsibilities, from lowest to highest category: First, the CSR who managed the trade professionals; second, the CSR managing the incoming calls from end customers (general and insurance repairs); third, the CSR for corporate client policy holders; and finally, the highest category for a CSR was to assist the corporate client itself.

The company started a revolutionary system called "mental salary," the basic idea being to stress personal responsibility without direct supervision. When this was achieved, the company offered a bonus of 20%. The bonus was determined by three factors. The first factor was related to achieving the company's objectives. The second factor was professionalism according to CSR performance measures, like "waiting times", "errors" and "time per call" indicators. The third factor was the employees' attitude.

CSRs evaluated each other in a quarterly poll for the above factors. Those scoring the highest points received the "attitude" bonus. One supervisor explained,

"The system is very good because you feel permanently observed," she claimed. "People want to know what their colleagues think about them."

In 1999 and particularly in 2000, with all operational problems, the levels of mistakes and stress among the CSR's rose significantly, "as a consequence, the labor climate worsened as the mental salary, designed initially to increase team work, shifted to a perverse "big brother" mechanism," as one executive added.

Multiasistencia on the Internet

In 2000, the impact of the Internet was being analyzed. In fact, Multiasistencia had plans to set up an Internet Portal for trade professionals. The main objective was to increase communication and information sharing with the trade professionals in order to increase their loyalty.

"The Internet did not have a very good reputation at Multiasistencia," added one executive. "In 1997, we built a web-based Market Place for repair equipment and parts for trade professionals. Conditions were very good since we took advantage of our potential for trading large volumes. The initiative was not at all successful since trade professionals preferred the personal contact offered by their everyday stores."

In addition, the company was exploring the option of supplying trade professionals with 4,000 COMPAQ C-Series computers, a very small laptop valued at 841 euros. If the trade professional was interested, he only had to pay 15 euros a month for its maintenance and insurance.

"But there were two main concerns about that project's viability, so it was left on stand-by," added one executive. "First, there might be "cultural" problems: we couldn't ask craftsmen to work in a highly technological environment and Internet would be perceived as a controlling element. Second, the lack of knowledge in ICTs was seen as a major barrier. The use of PCs among these trade professionals was below 10%."

There were also issues related with Multiasistencia's internal culture. As one executive explained,

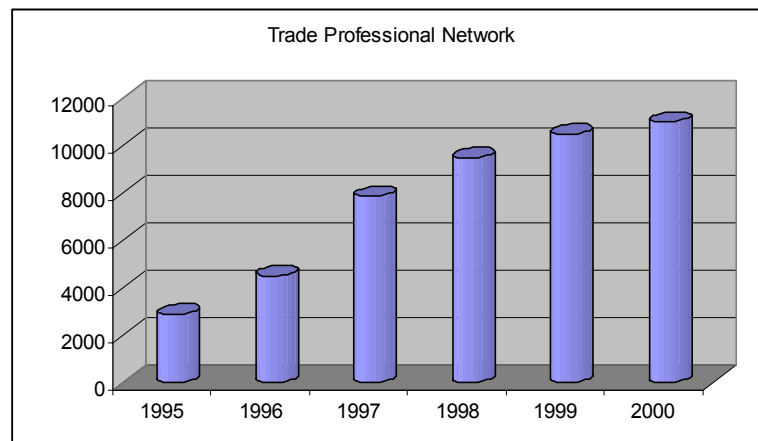
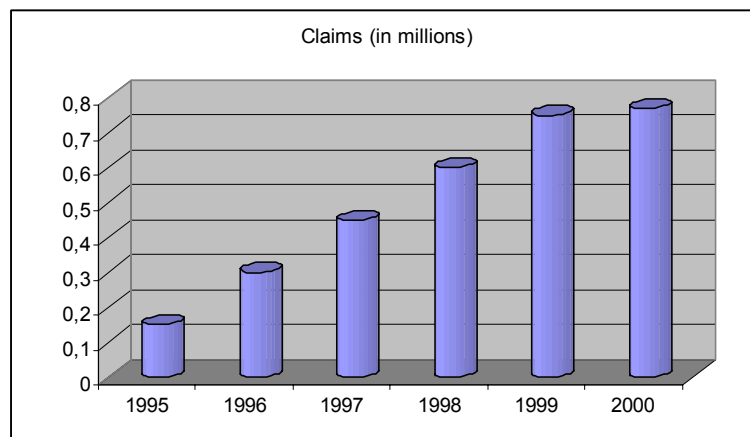
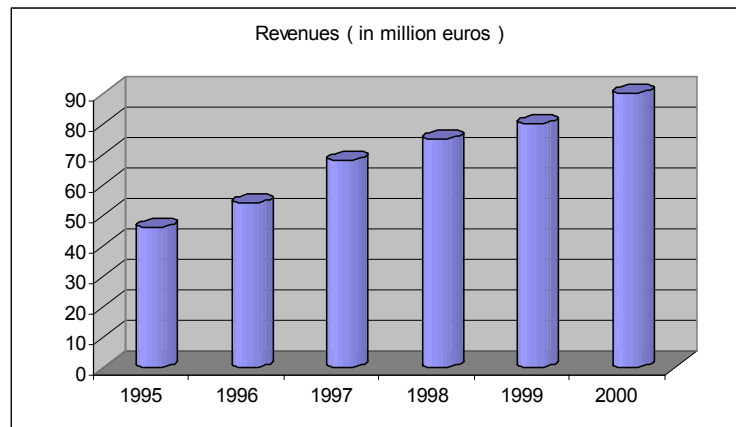
"Internet was a threat since it could change our traditional personal communication culture and style. Internet would have been considered as a low-value contact channel, but never a key element in our relationship model with end customers, corporate clients and, in particular, trade professionals."

In May 2000, a special board meeting was scheduled to define a plan to solve the operational and information system situation. José María Añón had to present his point of view and plan of action. "My wish is to get the vast majority of executives on board," he thought. Mr. Añón (CIO) started his presentation with the following words:

"We must explore every opportunity to use information technology to automate the process of managing contact with our corporate clients and end customers by electronic channels. The objectives are to ensure the control and continuity of the process, to ensure its scalability and to endow it with the tools to manage peaks in demand and exceptions. We, therefore, need to take advantage of the opportunity to use the Internet as a communication channel and as an element of integration with our network of clients, end customers and trade professionals. By placing Multiasistencia on the Internet we need to define and agree on how we are going to do it."

José María Añón paused and looked at the board members' faces for a minute. Everybody was wondering what his proposed approach and priorities for the years to come were going to be.

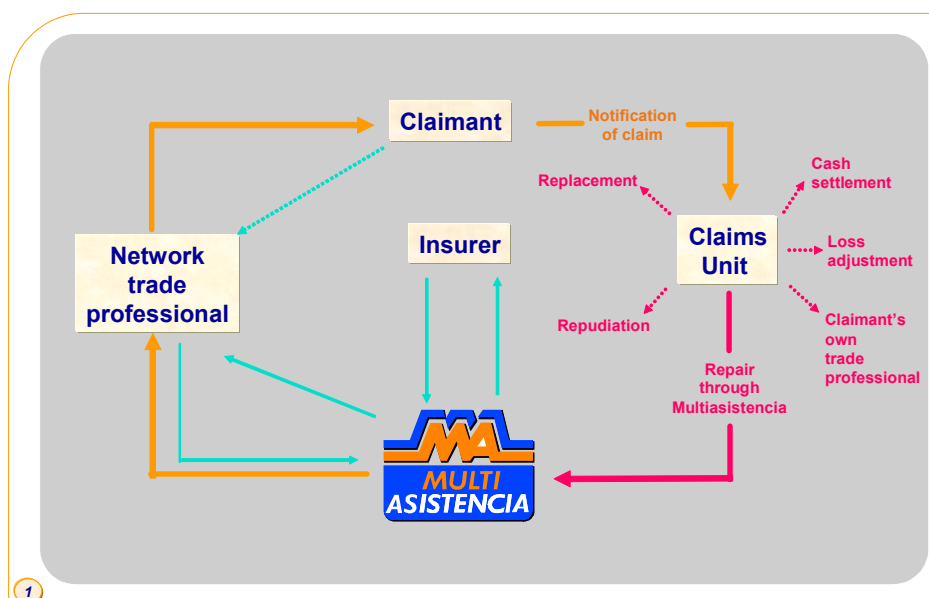
Exhibit 1: Multiasistencia in numbers



Source: Multiasistencia
Equivalence: 1 euro = 1,2 \$

Exhibit 2

CLAIMS MANAGEMENT SERVICE



1

CLAIM MANAGEMENT SERVICE: When a policyholder calls an insurance company, he or she generates a claim, becoming a claimant. Then,

- (1) The Insurer's Claims Unit assesses the claim and decides what to do: a replacement if there is a damaged or stolen good; rejection if the claim is not found to be acceptable; cash settlement; loss adjustment if the first contact assessment recommends asking for a loss-adjuster to assess the claim on-site.
- (2) If a repair is needed, the insurer sends a trade professional.

Multiasistencia offered:

- (1) Complete Outsourcing - Managing the whole process described above and acting on behalf of the insurer. This is Multiasistencia's Comprehensive Claim Management Service (CCMS). This is the standard procedure in Spain, Portugal and France.
- (2) Partial Outsourcing - The claim can be assessed and managed by the insurer and a job or repair request is sent to Multiasistencia which is carried out by the latter's network of trade professionals. This is the standard procedure in the United Kingdom.

Depending on the service, Multiasistencia charges the insurer a fee per user or per event.

REPAIRS & IMPROVEMENTS SERVICE: This is an "open market" service where the request generated by the end customer is managed by Multiasistencia. The trade professional invoices the end customer directly according to the Price Table. If the damage is covered by the insurance policy, the trade professional charges Multiasistencia for the hours worked in accordance with the previously negotiated rates. If the incident is not covered by the claimant's policy, the trade professional charges the claimant his fees directly and reports the job to Multiasistencia. In the latter case, Multiasistencia charges the trade professional a pre-defined royalty (on average between 10-14%).

Source: Multiasistencia

Exhibit 3: The CCMS process in the year 2000

	Opening	Assignment	Follow-up	Closing & Invoicing
Description	<ul style="list-style-type: none"> - Claim assessment on behalf of Insurer (optional) - Receipt of the repair request 	<ul style="list-style-type: none"> - The TPs are searched for by the CSRs (push) by telephone - CSR data entry into the systems 	<ul style="list-style-type: none"> - Trade professionals followed up by CSRs via telephone (push) - CSR data entry into the systems 	<ul style="list-style-type: none"> - Manually asking the TPs and paperwork - Manually sending invoices to insurers
ICT	Telephone	Telephone	Telephone Cell phones in some cases SMS in some cases	None (invoices are prepared on paper and checked manually)

Abbreviations used:

- TP: Trade Professional
- CSR: Customer Service Representative
- ICT: Information and Communication Technologies
- SMS: "Short Message Service". Text Message by cell phone

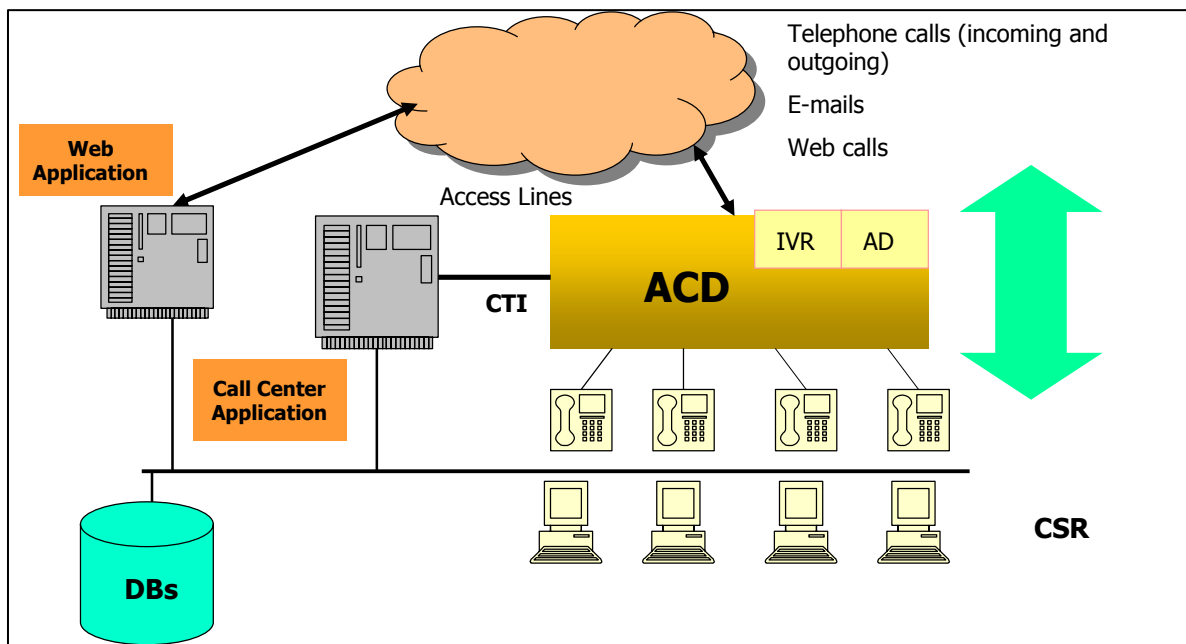
Source: Multiasistencia

Exhibit 4: Insurance Ranking in Spain (2000)

Ranking	Insurance Company	Market Share	Provider
1	Mapfre	7.75%	Own structure
2	BBVA Seguros(*)	7.49%	Multiasistencia
3	"la Caixa" Seguros (*)	6.13%	Multiasistencia
4	SCH Seguros (*)	3.86%	Multiasistencia
5	Allianz Ras	3.69%	Multiasistencia
6	AXA Seguros	3.07%	Other provider
7	CASER	2.80%	Multiasistencia
8	Caja de Madrid Seguros	2.75%	Multiasistencia
9	Winterthur	2.70%	Own structure
10	Genesis	2.63%	Multiasistencia
11	Zurich España	2.02%	Multiasistencia
12	Vitalicio Seguros	1.90%	Other provider
13	Estrella Seguros	1.85%	Multiasistencia
14	BancSabadell Seguros(*)	1.74%	Multiasistencia
15	ASCAT	1.70%	Other provider
16	ASEVAL	1.57%	Other provider
17	ANTARES	1.57%	Other provider
18	Catalana Occidente	1.47%	Other provider
19	AEGON	1.43%	Own structure
20	Santa Lucia	1.38%	Own structure
21	Banesto Seguros (*)	1.37%	Multiasistencia
22	Mutua Madrileña Automovil	1.37%	Own structure
23	Plus Ultra	1.37%	Other provider
24	Deutsche Banc Seguros(*)	1.28%	Multiasistencia
25	Ibercaja Seguros (*)	1.25%	Multiasistencia
26	ADESLAS	1.19%	Multiasistencia
27	OCASO	1.04%	N.A.
28	Sanitas	0.97%	N.A.
29	Nationale Nederlanden	0.81%	Other provider
30	Bankinter Seguros (*)	0.73%	Multiasistencia
31	Rest of the Market	29.12%	

(*) BankAssurance Company
 This ranking includes aggregated "non-life" and "life" businesses
 Sources: Multiasistencia and ICEA (www.icea.es)

Exhibit 5: Call Center technologies



The technologies present in a call center or control center include telecommunications infrastructures and software applications.

ACD: The calls clients can make through a toll-free or conventional number are organized into queues and are assigned to the Customer Service Representative (CSR) or group of CSRs through a switchboard. The switchboard is called *Automatic Call Distribution (ACD)*. The ACD makes it possible to assign calls to the available agent in accordance with a very flexible definition of queue management criteria. This makes it possible to define specialized groups of agents, supervision functions and telephone traffic processing capacity.

CTI: In many call centers, this information is sent directly to the agent due to the fact that the ACD is directly connected to the information system that supports the application with information on customers and business processes, including Comprehensive Claim Management Service (CCMS). This connection is called *Computer Telephone Integration (CTI)*. This makes it possible to identify clients by their telephone number, and the CTI function enables the agents to access the records and details from the information system on screen when they answer a call.

IVR and AD: It is also true that many repetitive calls are not answered by employees but by 'robots' (such as *'Interactive or Intelligent Voice Response Systems'*, or *IVR*), which usually deal with repetitive queries, freeing up agents to perform functions of greater value. There are also *Automatic Dialers (AD)* which allow CSRs to automate outbound calls.

Web Collaboration: Customers are also invited to solve problems by means of self-service applications supported by the Internet. It is increasingly common for Internet portals to include the *Call me* function, which makes it possible to put the client in contact with an agent, holding a conversation via the network itself, using IP voice technology, or via a chat function. This option makes it possible to hold a written conversation between the client and the agent in real time.

Exhibit 6

MULTIASSISTANCE

*Post Magazine
November 21, 1996
Page 22*

DO YOU KNOW HOW MUCH MONEY YOUR COMPANY LOSES EVERY TIME A POLICYHOLDER MAKES A CLAIM?

Multiasistance, Europe's largest third party home claims administrator, having managed more than 1 million claims for over 50 insurers, can save you money and help you lower your average household claims costs. Now operating in the United Kingdom, Multiasistance is offering its Comprehensive Property Claims Management service, which not only provides insurance companies a way to save money, but also boasts the following unique advantages:

- The application of Fixed Price Tables offers substantial costs savings whilst reducing claims leakage.
- Full access to on-line real-time information on all claims and repudiations lets you place claims management in our hands but not out of your control.
- For policyholders, dealing with a claim is as simple as picking up the telephone. Just one call sets in motion Multiasistance's excellent service, eliminating all paperwork, payments (except any excess) and hassle for the policyholder.
- Our reliable service is backed up by a nation-wide network of hand-picked tradespeople from 23 trades, who provide round-the-clock 24-hour service for normal jobs and 3-hour service in emergencies*, 365 days a year.
- A written 6-month guarantee on all jobs and a written money-back service commitment, ensure that you and your policyholders receive outstanding service every time!

If you would like to know more about the unique ways in which Multiasistance can reduce your claims costs, call Paul Wakefield or David Brimblecombe on 0171 519 2000.

* except in case of force majeure events

GLAZING	
Supply and fit of double glazing (per pane)	100.00
Supply and fit of single glazing (per pane)	50.00
Supply and fit of leaded glass (per pane)	150.00
Supply and fit of safety glass (per pane)	200.00
Supply and fit of toughened glass (per pane)	250.00
Supply and fit of laminated glass (per pane)	300.00
Supply and fit of glass blocks (per sq. ft.)	10.00
Supply and fit of glass doors (per door)	200.00
Supply and fit of glass windows (per window)	150.00
Supply and fit of glass partitions (per sq. ft.)	12.00
Supply and fit of glass balustrades (per sq. ft.)	15.00
Supply and fit of glass ramps (per sq. ft.)	18.00
Supply and fit of glass stairs (per sq. ft.)	20.00
Supply and fit of glass lifts (per sq. ft.)	25.00
Supply and fit of glass elevators (per sq. ft.)	30.00
Supply and fit of glass handrails (per sq. ft.)	10.00
Supply and fit of glass panels (per sq. ft.)	12.00
Supply and fit of glass screens (per sq. ft.)	15.00
Supply and fit of glass doors (per door)	200.00
Supply and fit of glass windows (per window)	150.00
Supply and fit of glass partitions (per sq. ft.)	12.00
Supply and fit of glass balustrades (per sq. ft.)	15.00
Supply and fit of glass ramps (per sq. ft.)	18.00
Supply and fit of glass stairs (per sq. ft.)	20.00
Supply and fit of glass lifts (per sq. ft.)	25.00
Supply and fit of glass elevators (per sq. ft.)	30.00
Supply and fit of glass handrails (per sq. ft.)	10.00
Supply and fit of glass panels (per sq. ft.)	12.00
Supply and fit of glass screens (per sq. ft.)	15.00

ROOFING	
Supply and fit of roof tiles (per sq. ft.)	10.00
Supply and fit of roof slates (per sq. ft.)	8.00
Supply and fit of roof felt (per sq. ft.)	5.00
Supply and fit of roof insulation (per sq. ft.)	12.00
Supply and fit of roof gutters (per sq. ft.)	15.00
Supply and fit of roof downpipes (per sq. ft.)	18.00
Supply and fit of roof chimneys (per sq. ft.)	20.00
Supply and fit of roof dormers (per sq. ft.)	25.00
Supply and fit of roof porches (per sq. ft.)	30.00
Supply and fit of roof verandas (per sq. ft.)	35.00
Supply and fit of roof balconies (per sq. ft.)	40.00
Supply and fit of roof terraces (per sq. ft.)	45.00
Supply and fit of roof pergolas (per sq. ft.)	50.00
Supply and fit of roof gazebos (per sq. ft.)	55.00
Supply and fit of roof awnings (per sq. ft.)	60.00
Supply and fit of roof canopies (per sq. ft.)	65.00
Supply and fit of roof marquees (per sq. ft.)	70.00
Supply and fit of roof tents (per sq. ft.)	75.00
Supply and fit of roof marquees (per sq. ft.)	80.00
Supply and fit of roof tents (per sq. ft.)	85.00
Supply and fit of roof marquees (per sq. ft.)	90.00
Supply and fit of roof tents (per sq. ft.)	95.00
Supply and fit of roof marquees (per sq. ft.)	100.00
Supply and fit of roof tents (per sq. ft.)	105.00
Supply and fit of roof marquees (per sq. ft.)	110.00
Supply and fit of roof tents (per sq. ft.)	115.00
Supply and fit of roof marquees (per sq. ft.)	120.00
Supply and fit of roof tents (per sq. ft.)	125.00
Supply and fit of roof marquees (per sq. ft.)	130.00
Supply and fit of roof tents (per sq. ft.)	135.00
Supply and fit of roof marquees (per sq. ft.)	140.00
Supply and fit of roof tents (per sq. ft.)	145.00
Supply and fit of roof marquees (per sq. ft.)	150.00
Supply and fit of roof tents (per sq. ft.)	155.00
Supply and fit of roof marquees (per sq. ft.)	160.00
Supply and fit of roof tents (per sq. ft.)	165.00
Supply and fit of roof marquees (per sq. ft.)	170.00
Supply and fit of roof tents (per sq. ft.)	175.00
Supply and fit of roof marquees (per sq. ft.)	180.00
Supply and fit of roof tents (per sq. ft.)	185.00
Supply and fit of roof marquees (per sq. ft.)	190.00
Supply and fit of roof tents (per sq. ft.)	195.00
Supply and fit of roof marquees (per sq. ft.)	200.00
Supply and fit of roof tents (per sq. ft.)	205.00
Supply and fit of roof marquees (per sq. ft.)	210.00
Supply and fit of roof tents (per sq. ft.)	215.00
Supply and fit of roof marquees (per sq. ft.)	220.00
Supply and fit of roof tents (per sq. ft.)	225.00
Supply and fit of roof marquees (per sq. ft.)	230.00
Supply and fit of roof tents (per sq. ft.)	235.00
Supply and fit of roof marquees (per sq. ft.)	240.00
Supply and fit of roof tents (per sq. ft.)	245.00
Supply and fit of roof marquees (per sq. ft.)	250.00
Supply and fit of roof tents (per sq. ft.)	255.00
Supply and fit of roof marquees (per sq. ft.)	260.00
Supply and fit of roof tents (per sq. ft.)	265.00
Supply and fit of roof marquees (per sq. ft.)	270.00
Supply and fit of roof tents (per sq. ft.)	275.00
Supply and fit of roof marquees (per sq. ft.)	280.00
Supply and fit of roof tents (per sq. ft.)	285.00
Supply and fit of roof marquees (per sq. ft.)	290.00
Supply and fit of roof tents (per sq. ft.)	295.00
Supply and fit of roof marquees (per sq. ft.)	300.00
Supply and fit of roof tents (per sq. ft.)	305.00
Supply and fit of roof marquees (per sq. ft.)	310.00
Supply and fit of roof tents (per sq. ft.)	315.00
Supply and fit of roof marquees (per sq. ft.)	320.00
Supply and fit of roof tents (per sq. ft.)	325.00
Supply and fit of roof marquees (per sq. ft.)	330.00
Supply and fit of roof tents (per sq. ft.)	335.00
Supply and fit of roof marquees (per sq. ft.)	340.00
Supply and fit of roof tents (per sq. ft.)	345.00
Supply and fit of roof marquees (per sq. ft.)	350.00
Supply and fit of roof tents (per sq. ft.)	355.00
Supply and fit of roof marquees (per sq. ft.)	360.00
Supply and fit of roof tents (per sq. ft.)	365.00
Supply and fit of roof marquees (per sq. ft.)	370.00
Supply and fit of roof tents (per sq. ft.)	375.00
Supply and fit of roof marquees (per sq. ft.)	380.00
Supply and fit of roof tents (per sq. ft.)	385.00
Supply and fit of roof marquees (per sq. ft.)	390.00
Supply and fit of roof tents (per sq. ft.)	395.00
Supply and fit of roof marquees (per sq. ft.)	400.00
Supply and fit of roof tents (per sq. ft.)	405.00
Supply and fit of roof marquees (per sq. ft.)	410.00
Supply and fit of roof tents (per sq. ft.)	415.00
Supply and fit of roof marquees (per sq. ft.)	420.00
Supply and fit of roof tents (per sq. ft.)	425.00
Supply and fit of roof marquees (per sq. ft.)	430.00
Supply and fit of roof tents (per sq. ft.)	435.00
Supply and fit of roof marquees (per sq. ft.)	440.00
Supply and fit of roof tents (per sq. ft.)	445.00
Supply and fit of roof marquees (per sq. ft.)	450.00
Supply and fit of roof tents (per sq. ft.)	455.00
Supply and fit of roof marquees (per sq. ft.)	460.00
Supply and fit of roof tents (per sq. ft.)	465.00
Supply and fit of roof marquees (per sq. ft.)	470.00
Supply and fit of roof tents (per sq. ft.)	475.00
Supply and fit of roof marquees (per sq. ft.)	480.00
Supply and fit of roof tents (per sq. ft.)	485.00
Supply and fit of roof marquees (per sq. ft.)	490.00
Supply and fit of roof tents (per sq. ft.)	495.00
Supply and fit of roof marquees (per sq. ft.)	500.00

PLUMBING & DRAINAGE	
Supply and fit of copper pipes (per sq. ft.)	10.00
Supply and fit of galvanized pipes (per sq. ft.)	8.00
Supply and fit of lead pipes (per sq. ft.)	12.00
Supply and fit of plastic pipes (per sq. ft.)	5.00
Supply and fit of cast iron pipes (per sq. ft.)	15.00
Supply and fit of stainless steel pipes (per sq. ft.)	18.00
Supply and fit of aluminium pipes (per sq. ft.)	20.00
Supply and fit of brass pipes (per sq. ft.)	25.00
Supply and fit of nickel pipes (per sq. ft.)	30.00
Supply and fit of titanium pipes (per sq. ft.)	35.00
Supply and fit of carbon steel pipes (per sq. ft.)	40.00
Supply and fit of mild steel pipes (per sq. ft.)	45.00
Supply and fit of low carbon steel pipes (per sq. ft.)	50.00
Supply and fit of high carbon steel pipes (per sq. ft.)	55.00
Supply and fit of alloy steel pipes (per sq. ft.)	60.00
Supply and fit of stainless steel pipes (per sq. ft.)	65.00
Supply and fit of titanium pipes (per sq. ft.)	70.00
Supply and fit of carbon steel pipes (per sq. ft.)	75.00
Supply and fit of mild steel pipes (per sq. ft.)	80.00
Supply and fit of low carbon steel pipes (per sq. ft.)	85.00
Supply and fit of high carbon steel pipes (per sq. ft.)	90.00
Supply and fit of alloy steel pipes (per sq. ft.)	95.00
Supply and fit of stainless steel pipes (per sq. ft.)	100.00
Supply and fit of titanium pipes (per sq. ft.)	105.00
Supply and fit of carbon steel pipes (per sq. ft.)	110.00
Supply and fit of mild steel pipes (per sq. ft.)	115.00
Supply and fit of low carbon steel pipes (per sq. ft.)	120.00
Supply and fit of high carbon steel pipes (per sq. ft.)	125.00
Supply and fit of alloy steel pipes (per sq. ft.)	130.00
Supply and fit of stainless steel pipes (per sq. ft.)	135.00
Supply and fit of titanium pipes (per sq. ft.)	140.00
Supply and fit of carbon steel pipes (per sq. ft.)	145.00
Supply and fit of mild steel pipes (per sq. ft.)	150.00
Supply and fit of low carbon steel pipes (per sq. ft.)	155.00
Supply and fit of high carbon steel pipes (per sq. ft.)	160.00
Supply and fit of alloy steel pipes (per sq. ft.)	165.00
Supply and fit of stainless steel pipes (per sq. ft.)	170.00
Supply and fit of titanium pipes (per sq. ft.)	175.00
Supply and fit of carbon steel pipes (per sq. ft.)	180.00
Supply and fit of mild steel pipes (per sq. ft.)	185.00
Supply and fit of low carbon steel pipes (per sq. ft.)	190.00
Supply and fit of high carbon steel pipes (per sq. ft.)	195.00
Supply and fit of alloy steel pipes (per sq. ft.)	200.00
Supply and fit of stainless steel pipes (per sq. ft.)	205.00
Supply and fit of titanium pipes (per sq. ft.)	210.00
Supply and fit of carbon steel pipes (per sq. ft.)	215.00
Supply and fit of mild steel pipes (per sq. ft.)	220.00
Supply and fit of low carbon steel pipes (per sq. ft.)	225.00
Supply and fit of high carbon steel pipes (per sq. ft.)	230.00
Supply and fit of alloy steel pipes (per sq. ft.)	235.00
Supply and fit of stainless steel pipes (per sq. ft.)	240.00
Supply and fit of titanium pipes (per sq. ft.)	245.00
Supply and fit of carbon steel pipes (per sq. ft.)	250.00
Supply and fit of mild steel pipes (per sq. ft.)	255.00
Supply and fit of low carbon steel pipes (per sq. ft.)	260.00
Supply and fit of high carbon steel pipes (per sq. ft.)	265.00
Supply and fit of alloy steel pipes (per sq. ft.)	270.00
Supply and fit of stainless steel pipes (per sq. ft.)	275.00
Supply and fit of titanium pipes (per sq. ft.)	280.00
Supply and fit of carbon steel pipes (per sq. ft.)	285.00
Supply and fit of mild steel pipes (per sq. ft.)	290.00
Supply and fit of low carbon steel pipes (per sq. ft.)	295.00
Supply and fit of high carbon steel pipes (per sq. ft.)	300.00
Supply and fit of alloy steel pipes (per sq. ft.)	305.00
Supply and fit of stainless steel pipes (per sq. ft.)	310.00
Supply and fit of titanium pipes (per sq. ft.)	315.00
Supply and fit of carbon steel pipes (per sq. ft.)	320.00
Supply and fit of mild steel pipes (per sq. ft.)	325.00
Supply and fit of low carbon steel pipes (per sq. ft.)	330.00
Supply and fit of high carbon steel pipes (per sq. ft.)	335.00
Supply and fit of alloy steel pipes (per sq. ft.)	340.00
Supply and fit of stainless steel pipes (per sq. ft.)	345.00
Supply and fit of titanium pipes (per sq. ft.)	350.00
Supply and fit of carbon steel pipes (per sq. ft.)	355.00
Supply and fit of mild steel pipes (per sq. ft.)	360.00
Supply and fit of low carbon steel pipes (per sq. ft.)	365.00
Supply and fit of high carbon steel pipes (per sq. ft.)	370.00
Supply and fit of alloy steel pipes (per sq. ft.)	375.00
Supply and fit of stainless steel pipes (per sq. ft.)	380.00
Supply and fit of titanium pipes (per sq. ft.)	385.00
Supply and fit of carbon steel pipes (per sq. ft.)	390.00
Supply and fit of mild steel pipes (per sq. ft.)	395.00
Supply and fit of low carbon steel pipes (per sq. ft.)	400.00
Supply and fit of high carbon steel pipes (per sq. ft.)	405.00
Supply and fit of alloy steel pipes (per sq. ft.)	410.00
Supply and fit of stainless steel pipes (per sq. ft.)	415.00
Supply and fit of titanium pipes (per sq. ft.)	420.00
Supply and fit of carbon steel pipes (per sq. ft.)	425.00
Supply and fit of mild steel pipes (per sq. ft.)	430.00
Supply and fit of low carbon steel pipes (per sq. ft.)	435.00
Supply and fit of high carbon steel pipes (per sq. ft.)	440.00
Supply and fit of alloy steel pipes (per sq. ft.)	445.00
Supply and fit of stainless steel pipes (per sq. ft.)	450.00
Supply and fit of titanium pipes (per sq. ft.)	455.00
Supply and fit of carbon steel pipes (per sq. ft.)	460.00
Supply and fit of mild steel pipes (per sq. ft.)	465.00
Supply and fit of low carbon steel pipes (per sq. ft.)	470.00
Supply and fit of high carbon steel pipes (per sq. ft.)	475.00
Supply and fit of alloy steel pipes (per sq. ft.)	480.00
Supply and fit of stainless steel pipes (per sq. ft.)	485.00
Supply and fit of titanium pipes (per sq. ft.)	490.00
Supply and fit of carbon steel pipes (per sq. ft.)	495.00
Supply and fit of mild steel pipes (per sq. ft.)	500.00

GENERAL BUILDING	
Supply and fit of brickwork (per sq. ft.)	10.00
Supply and fit of concrete (per sq. ft.)	8.00
Supply and fit of plaster (per sq. ft.)	12.00
Supply and fit of paint (per sq. ft.)	5.00
Supply and fit of wallpaper (per sq. ft.)	15.00
Supply and fit of floor tiles (per sq. ft.)	18.00
Supply and fit of wall tiles (per sq. ft.)	20.00
Supply and fit of ceiling tiles (per sq. ft.)	25.00
Supply and fit of door frames (per sq. ft.)	30.00
Supply and fit of window frames (per sq. ft.)	35.00
Supply and fit of roof trusses (per sq. ft.)	40.00
Supply and fit of roof rafters (per sq. ft.)	45.00
Supply and fit of roof joists (per sq. ft.)	50.00
Supply and fit of roof beams (per sq. ft.)	55.00
Supply and fit of roof columns (per sq. ft.)	60.00
Supply and fit of roof walls (per sq. ft.)	65.00
Supply and fit of roof floors (per sq. ft.)	70.00
Supply and fit of roof ceilings (per sq. ft.)	75.00
Supply and fit of roof walls (per sq. ft.)	80.00
Supply and fit of roof floors (per sq. ft.)	85.00
Supply and fit of roof ceilings (per sq. ft.)	90.00
Supply and fit of roof walls (per sq. ft.)	95.00
Supply and fit of roof floors (per sq. ft.)	100.00
Supply and fit of roof ceilings (per sq. ft.)	105.00
Supply and fit of roof walls (per sq. ft.)	110.00
Supply and fit of roof floors (per sq. ft.)	115.00
Supply and fit of roof ceilings (per sq. ft.)	120.00
Supply and fit of roof walls (per sq. ft.)	125.00
Supply and fit of roof floors (per sq. ft.)	130.00
Supply and fit of roof ceilings (per sq. ft.)	135.00
Supply and fit of roof walls (per sq. ft.)	140.00
Supply and fit of roof floors (per sq. ft.)	145.00
Supply and fit of roof ceilings (per sq. ft.)	150.00
Supply and fit of roof walls (per sq. ft.)	155.00
Supply and fit of roof floors (per sq. ft.)	160.00
Supply and fit of roof ceilings (per sq. ft.)	165.00
Supply and fit of roof walls (per sq. ft.)	170.00
Supply and fit of roof floors (per sq. ft.)	175.00
Supply and fit of roof ceilings (per sq. ft.)	180.00
Supply and fit of roof walls (per sq. ft.)	185.00
Supply and fit of roof floors (per sq. ft.)	190.00
Supply and fit of roof ceilings (per sq. ft.)	195.00
Supply and fit of roof walls (per sq. ft.)	200.00
Supply and fit of roof floors (per sq. ft.)	205.00
Supply and fit of roof ceilings (per sq. ft.)	210.00
Supply and fit of roof walls (per sq. ft.)	215.00
Supply and fit of roof floors (per sq. ft.)	220.00
Supply and fit of roof ceilings (per sq. ft.)	225.00
Supply and fit of roof walls (per sq. ft.)	230.00
Supply and fit of roof floors (per sq. ft.)	235.00
Supply and fit of roof ceilings (per sq. ft.)	240.00
Supply and fit of roof walls (per sq. ft.)	245.00
Supply and fit of roof floors (per sq. ft.)	250.00
Supply and fit of roof ceilings (per sq. ft.)	255.00
Supply and fit of roof walls (per sq. ft.)	260.00
Supply and fit of roof floors (per sq. ft.)	265.00
Supply and fit of roof ceilings (per sq. ft.)	270.00
Supply and fit of roof walls (per sq. ft.)	275.00
Supply and fit of roof floors (per sq. ft.)	280.00
Supply and fit of roof ceilings (per sq. ft.)	285.00
Supply and fit of roof walls (per sq. ft.)	290.00
Supply and fit of roof floors (per sq. ft.)	295.00
Supply and fit of roof ceilings (per sq. ft.)	300.00

PAINTING & DECORATING	
Supply and fit of paint (per sq. ft.)	10.00
Supply and fit of wallpaper (per sq. ft.)	8.00
Supply and fit of plaster (per sq. ft.)	12.00
Supply and fit of floor tiles (per sq. ft.)	5.00
Supply and fit of wall tiles (per sq. ft.)	15.00
Supply and fit of ceiling tiles (per sq. ft.)	18.00

Exhibit 7: Definitions

- **END CUSTOMERS:** These are the agents who demand the provision of the service should they require a home repair as a result of a claim. In general, they take out an insurance policy with an insurance company, a bank, a financial services entity or large department store. These policies may include a variety of coverage types, ranging from the repair of any kind of claim to the simple coverage of the professional's travel expenses, where the customer is responsible for labor and material costs.
- **COMPANY CLIENT:** As already mentioned, these include insurance companies, banks, financial services entities or large department stores. Most of these entities provide insurance for repairs as a service that forms part of their services portfolio. For other companies, the service focuses on increasing the customer's life value, developing crossed or incremental sales policies.
- **TRADE PROFESSIONAL:** These are responsible for 'manufacturing' the repair in the end customer's home, the home of the person who is actually the service consumer.
- **HOME ASSISTANCE:** Round-the-clock, nationwide service which solves all emergencies, repairs and odd-jobs in the home and business.
- **INSURANCE AND BANK-ASSURANCE COMPANIES' ASSISTANCE:** Comprehensive Property Claims Processing is a service which, by using the Home Assistance infrastructure, substitutes the concept of indemnification for the settlement of repairable home property, without the use of a loss adjuster.
- **FINANCIAL INSTITUTIONS' ASSISTANCE:** Service which quickly and efficiently handles specific administrative processes for the financial sector, such as changes in direct debits & standing orders, and the cancellation of credit, debit and charge cards.
- **PERSONAL ASSISTANCE:** World-wide comprehensive medical assistance and home repatriation service for people who have been involved in an accident or who have fallen ill while traveling.
- **VEHICLE ASSISTANCE:** Comprehensive technical assistance and towing service for vehicles that have broken down or which have been involved in an accident..
- **REPAIR PROFESSIONAL ASSISTANCE:** Overnight-delivery catalog purchasing service for products most frequently used by repairs professionals.