

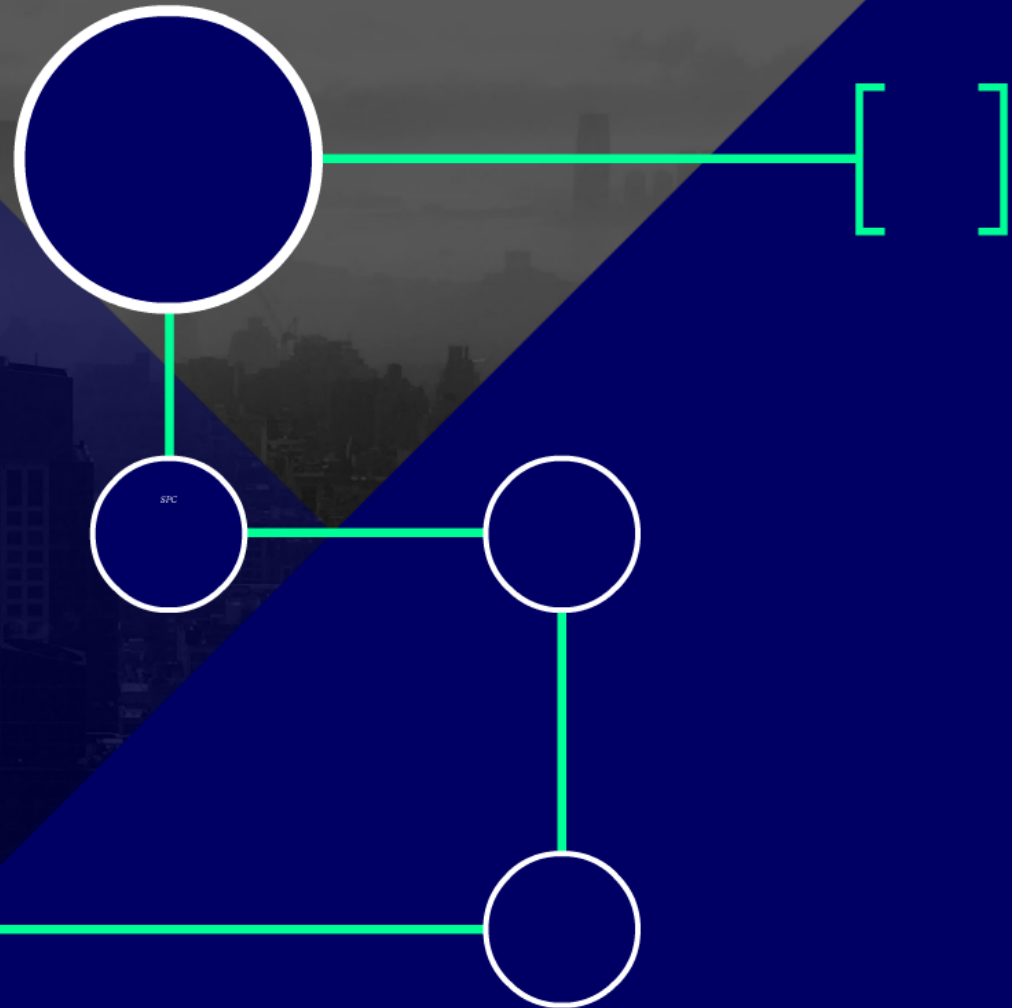
DAV

Deutsche Allgemeinversicherung

DAV

- Insurance company
- One of the largest in Europe - a giant in the industry
- Founded 1966
- 48 billion premiums 1996
- in over 32 countries

- 60% in Germany and the second largest insurance company
- other large companies - gaining on them
- Need to maintain the position
- two key factors of success:
 - Sound and secure traditional insurance management
 - Outstanding customer service
 - Exceeding customer expectations



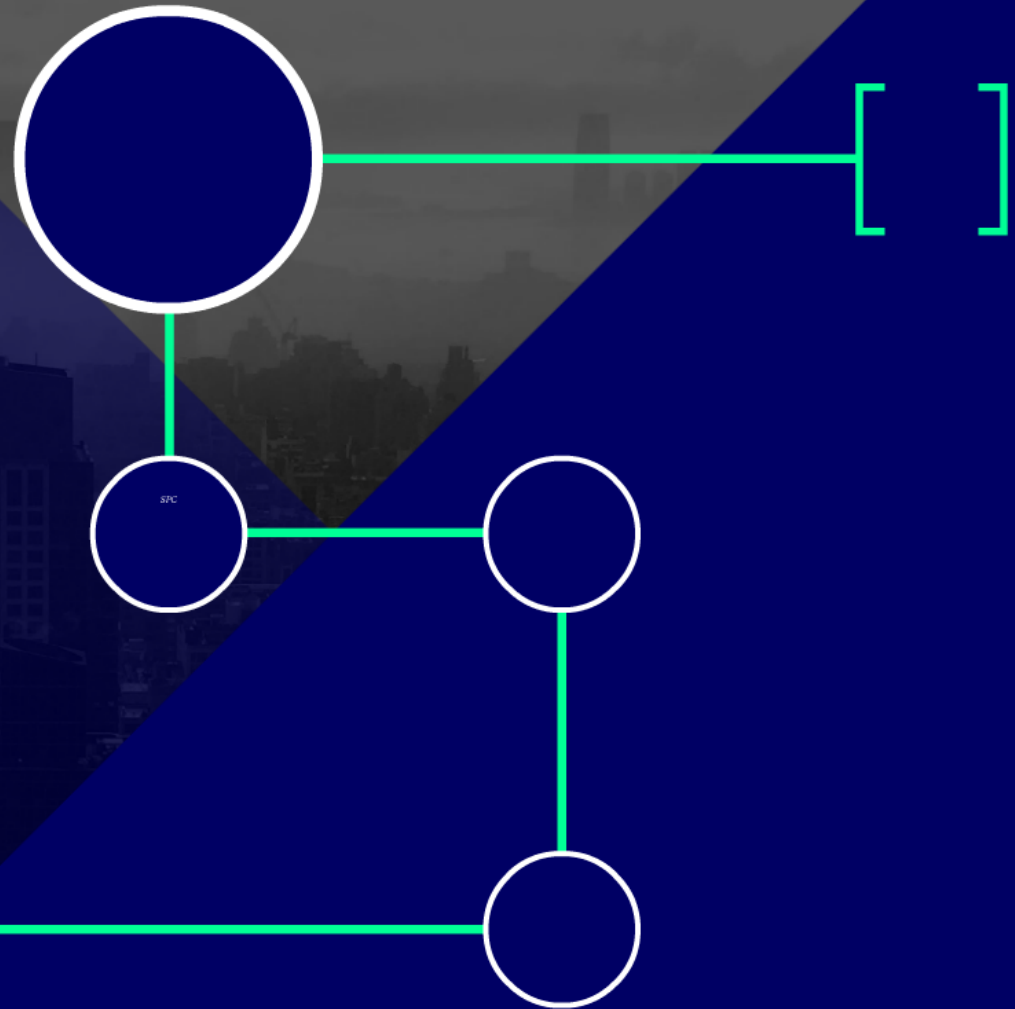
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