

Mobility in transition

May 2017, Cologne



#01

ConVista – a strong partner

#02

Mobility in transition – your chance

#03

ConVista PAVE

#01

ConVista – a strong partner

Since 1999, ConVista offers its customers expert advice with extensive technical and methodological competence.

Operationalization of your business strategy

- Design and optimization of business processes
- Advice on technical problems and their operational (technical) implementation

Competent partner for process optimization via software integration and development

- Implementation, optimization and maintenance of SAP software and portals based on Microsoft®/SAP technology
- Development and expansion of Java, ABAP and .Net solutions

Domain Know-how



Overview of ConVista – figures, data, facts

350

customers

680

employees

78

million revenue

19

locations worldwide

18

years organic growth

10

of the top 30 DAX companies
(Germany) belong to our customer
base

22

out of the 30 biggest German utilities
belong to our customer base

1

principle

A group of business professionals in an office setting. In the foreground, a man with a beard and dark hair is leaning over a woman with long brown hair, both looking intently at a computer screen. To the right, another man with glasses is partially visible, also looking towards the screen. In the background, two other people are blurred, suggesting a busy office environment. The scene is brightly lit, likely by natural light from large windows.

**We advise our customers
throughout the entire value
chain of our competence
centers.**

From the identification of strategic issues to the organizational and technical implementation on site

	Business Consulting	Application Lifecycle Management	Custom Development Service	Innovations
▶ Analytics	Planning, Reporting & Compliance			
▶ Financials	Financials & Controlling, Consolidation			
▶ Payment Management	Payment & billing management			
▶ Sales & Service	Sales Force Management, Sales Operations & Customer service			
▶ Collaboration & Communication	Portals & Social Intranets, Self-Services, SharePoint-SAP integration, User Centered Design			
▶ Treasury & Financial Asset Management	Cash- & liquidity management, Hedge Management, Commodity risk management			
▶ Industry-specific core processes	Insurance, energy & banking			

The most important part of our success: our customer satisfaction



Extract

Insurance industry

achmea ▪ AIG ▪ Allstate ▪ ARAG ▪ Assimoco ▪ AXA ▪ Capita Insurance Services ▪ Car Garantie ▪ Catalana Occidente ▪ CNP Vida ▪ CSS Versicherungen ▪ Daimler Financial Services ▪ DBV-Winterthur ▪ Delta Lloyd ▪ Deutscher Ring ▪ DEVK Versicherungen ▪ ERGO ▪ Euro Hypo ▪ Folksam ▪ GenRe ▪ Gothaer ▪ Great Western Insurance Company ▪ Groupama ▪ Gruppo Generali ▪ HDI Gerling ▪ Heidelberger Leben ▪ Helsana ▪ ICBC ▪ Inter Versicherungen ▪ Liberty Seguros ▪ Línea Directa ▪ LV 1871 ▪ Mapfre ▪ Mannheimer Versicherungen ▪ Mass Mutual Financial Group ▪ MLP ▪ Munich RE ▪ MVA Fund ▪ Ocaso ▪ Old Mutual ▪ Provinzial ▪ R+V Versicherung ▪ Regent Life ▪ Santalucía ▪ SCOR ▪ Signal Iduna ▪ Standard Life ▪ Stuttgarter ▪ SV Versicherungen ▪ Swiss Life ▪ Techniker Krankenkasse ▪ VHV Versicherungen ▪ Vienna Insurance Group ▪ Volkswagen Financial Services ▪ Wüstenrot & Württembergische ▪ Zurich

Energy industry

E.ON ▪ EnBW ODR ▪ Energieversorgung Leverkusen ▪ ENSO Energie ▪ envia Mitteldeutsche Energie ▪ eprimo ▪ EWE ▪ Gelsenwasser ▪ Industrielle Werke Basel ▪ Mainova ▪ NEW Niederrhein Energie und Wasser ▪ MVV Energie ▪ RheinEnergie ▪ SpreeGas ▪ Stadtwerke Düsseldorf ▪ Stadtwerke Leipzig ▪ Stadtwerke Mainz ▪ Stadtwerke München ▪ SÜWAG ▪ Syna ▪ Thüga

Banking

ABSA ▪ Blackrock ▪ Caixa Catalunya ▪ GMAC Bank ▪ ING Bank ▪ ISBAN SL ▪ La Caixa ▪ Lloyds TSB ▪ Northern Trust ▪ Santander Group ▪ Standard Bank

Other sectors

ADP ▪ Arborea 3A ▪ Business Connexion ▪ M. DuMont Schauberg ▪ Melitta ▪ MLP ▪ NetCologne ▪ o2 ▪ OBI ▪ Porcelanosa ▪ REWE Group ▪ Risogallo ▪ SAP ▪ Telefonica ▪ Ticketmaster ▪ Telekom ▪ Toyota Tsusho ▪ TÜV Rheinland ▪ WAZ Mediengruppe

#02 Mobility in transition – your chance

Mobility is in transition...

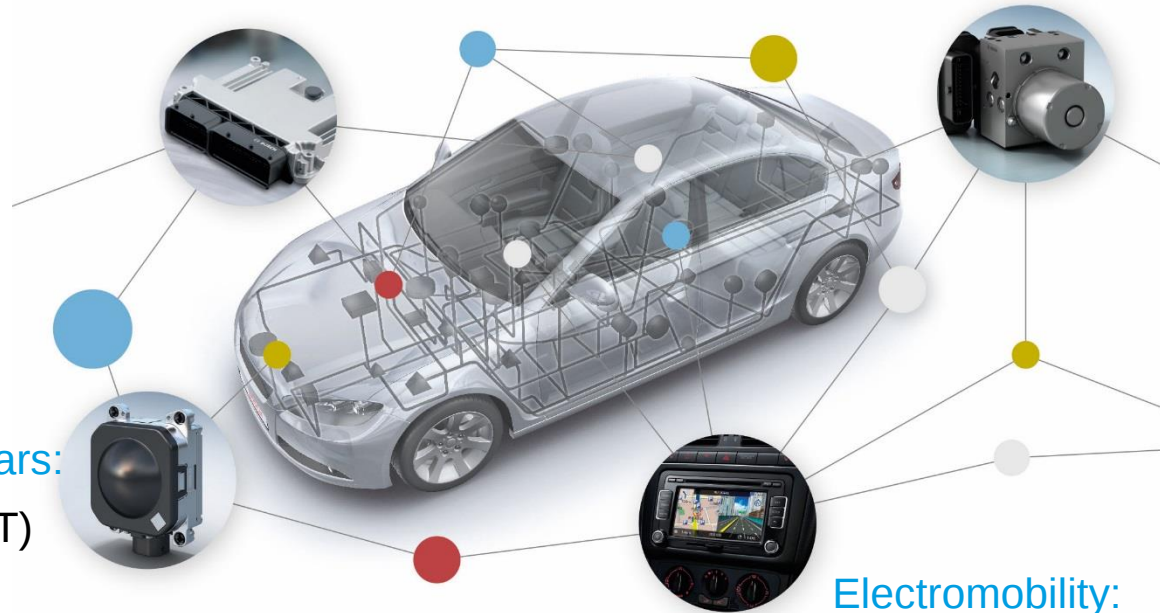
The new economy of sharing...

The change in value:

- Status symbol vs. object of utility
- Renouncement of an own car
- Sharing-Community

Interconnectedness of cars:

- Internet of Things (IoT)
- eCall
- Hotspot
- Blockchain



Autonomous driving:

- Mobility: tied to a station vs. not tied to a station

New market participants:

- Uber
- Tesla
- Google

Electromobility:

- E-filling station
- Traffic control

Usage behavior is changing to sharing models

...and the business models are changing

... the Silikon Valley is leading the way

The business model based on individual traffic with an own car is changing:

- Technologies such as combustion engines are being challenged.
- Uncertainty about the future market participants (Old Economy vs. Silicon Valley) and their roles
- New providers of products and services

New markets are emerging and existing business models are questioned



New challenges are setting new trends

- The current offers regarding the individual mobility do not adequately cover the **growing technology** and **customer needs of the future**.
- New offers must be submitted to the customers and their needs to cover them and to grow with them.

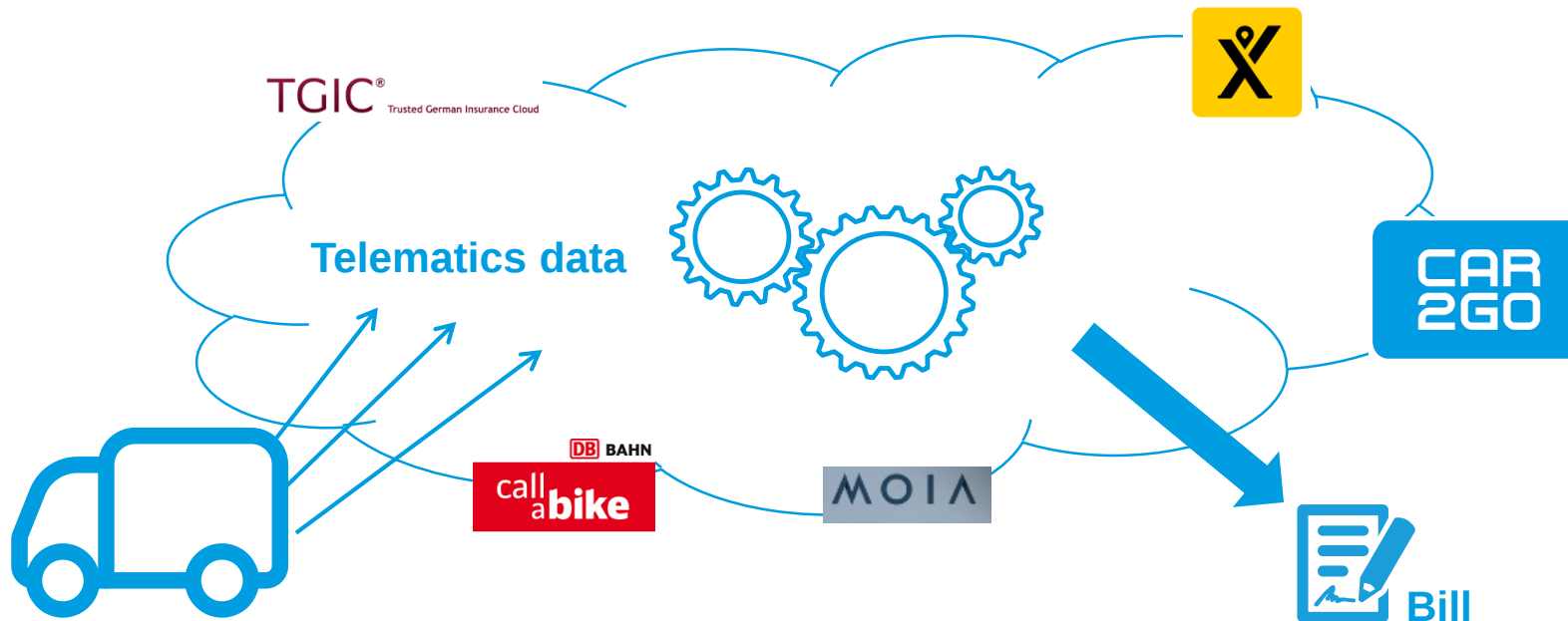
Solution: Positioning as partner of mobility services



Your chance – to design the change

Establishment of a billing platform for vehicle insurances

The market is occupied on the basis of the existing business model Pay-As-You-Drive.
The platform forms the basis for the billing of own and third-party services in the medium term.



Billing platform for insurance companies as a pioneer of new mobility services

Your benefit

Participation in future innovations

- On the basis of the existing business model own services can be offered
 - Insurances for car or ride sharing
 - Spot Insurance
 - Risky routes
 - Insurance for autonomous driving
 - Fleets
- Additional services regarding billing such as billing for sharing communities
- Renting the platform to new service providers/ start-ups for still unknown mobility concepts
- Partner for other mobility providers
- Re-use of legacy core insurance systems



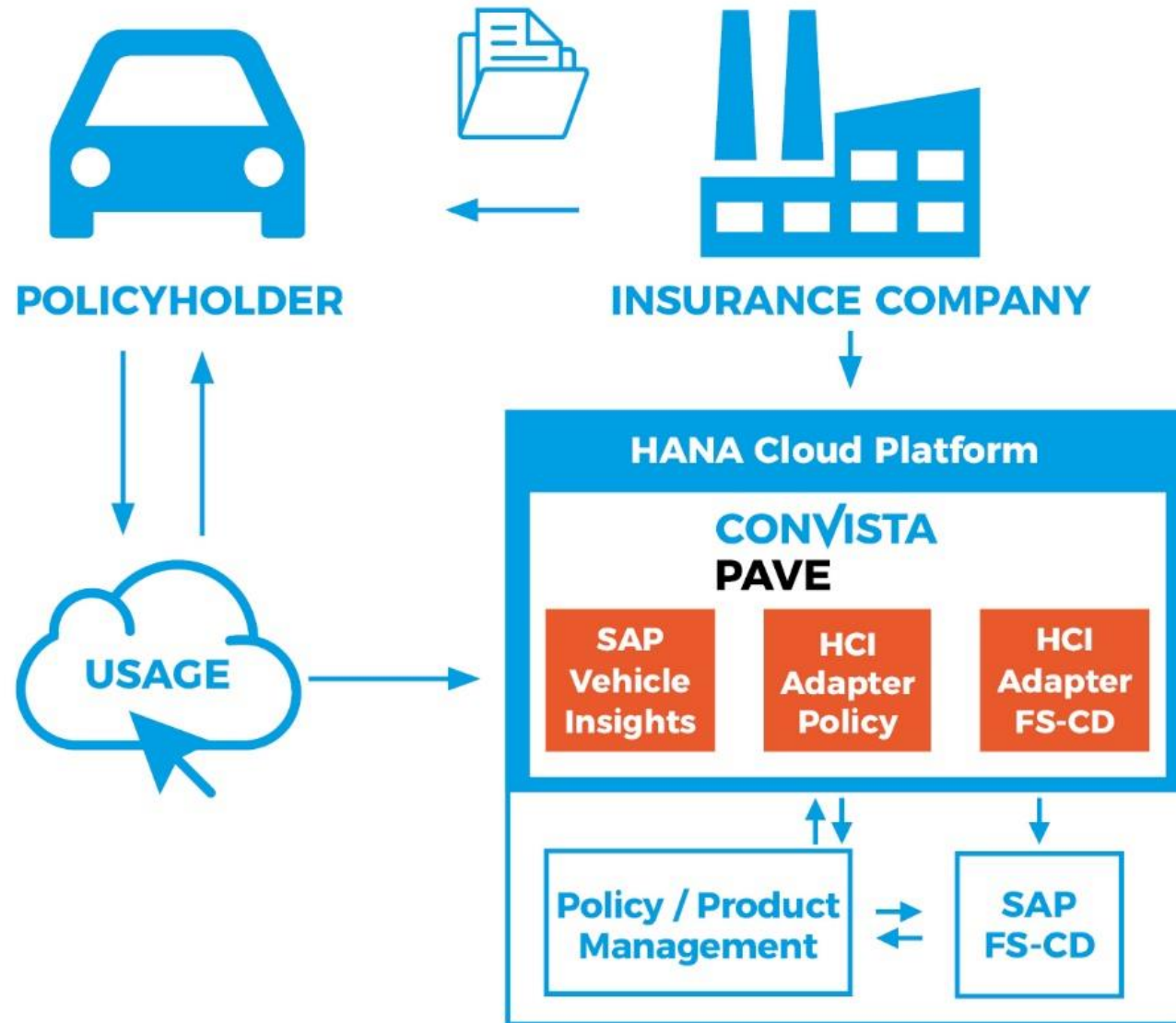
ConVista – your partner for the change

ConVista Payment Vehicle (PAVE)

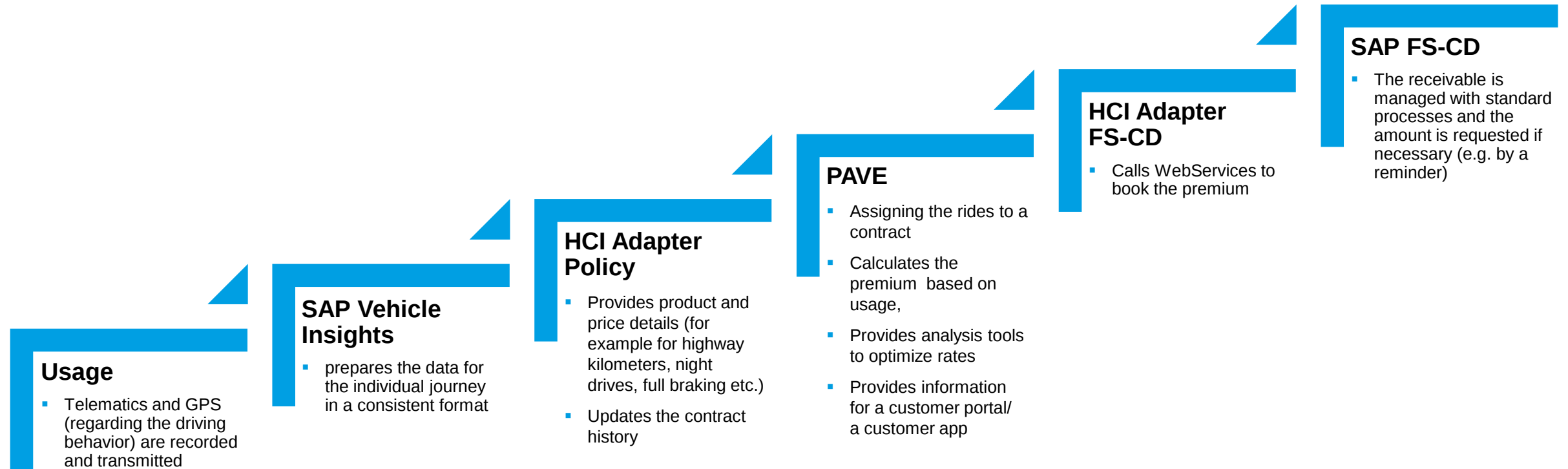
- ConVista PAVE provides a billing platform for a usage-based insurance (UBI) and reduces the investment costs
- The cloud-based solution on HANA technology makes you fit for the future
- An open infrastructure enables the integration of various services
- As experts in the insurance market, we ensure an uncomplicated integration into the insurance core systems
- We enable with Faktor-IPS legacy core insurance systems to handle policies based on usage-based insurance. Faktor-IPS is our Open Source product system and modeling tool for modern, java-based, core insurance solutions.

#03 ConVista PAVE

Summary of ConVista PAVE



Process summary ConVista PAVE



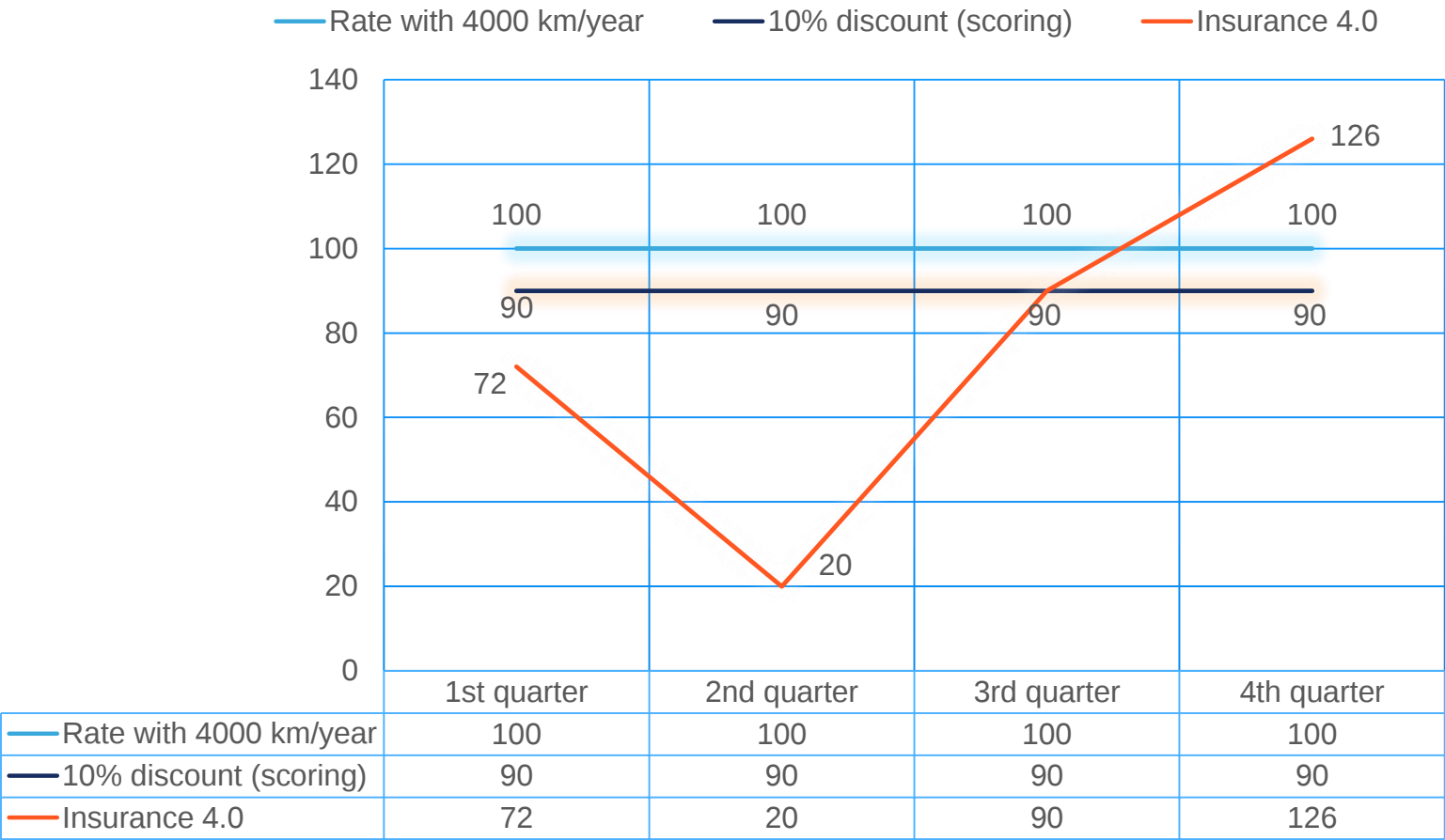
A fully automatic procedure allows the processing of large amounts of data.

Scoring vs. Insurance 4.0 with ConVista PAVE

An example:

- Estimated miles/year
4000 km
- Exemplary driving behavior
- 800 km – 1st quarter
- No tours in the 2nd quarter
- 1000 km – 3rd quarter
- 1400 km – 4th quarter

Insurance rate



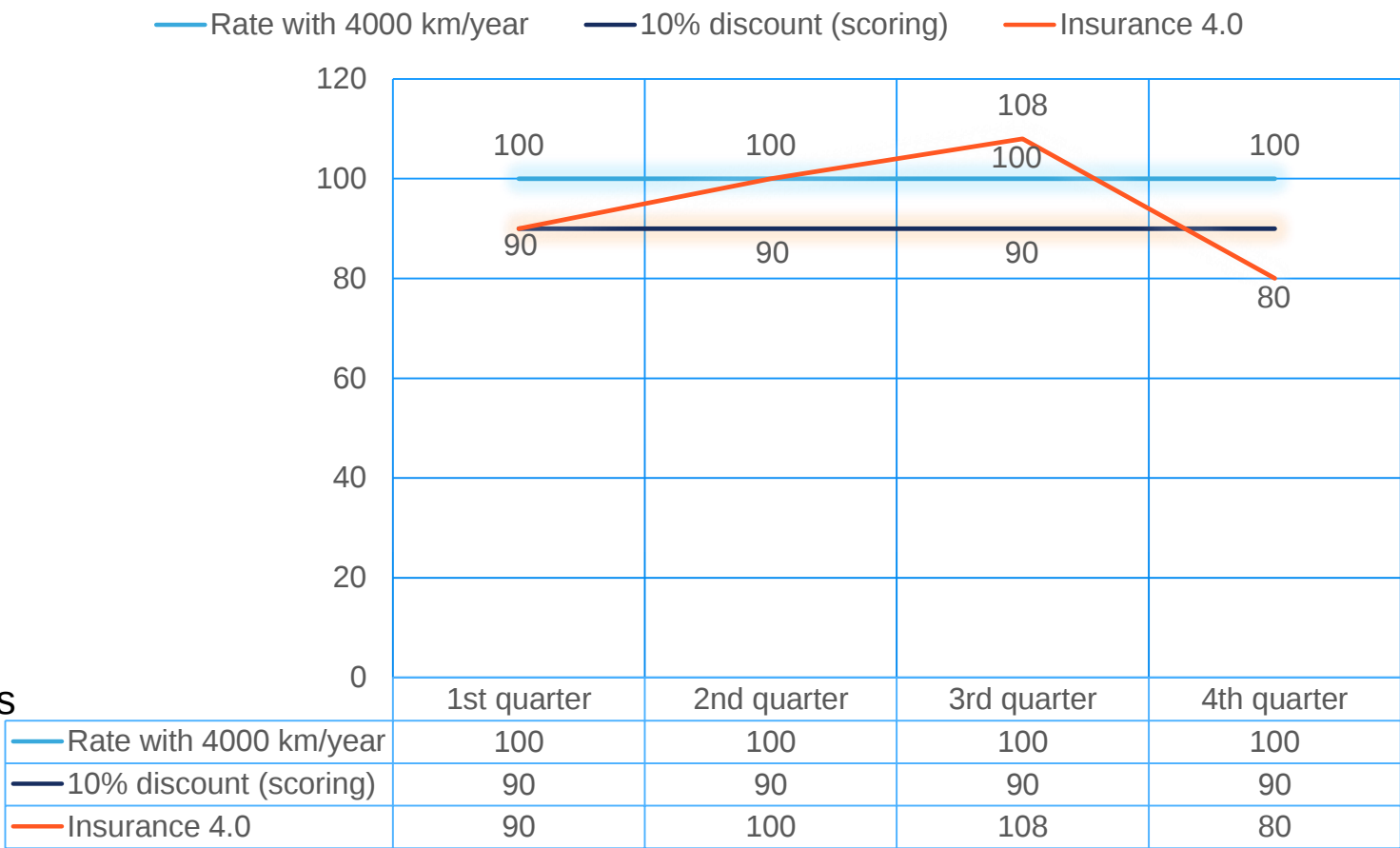
Existing scoring approaches can be reused or extended.

Scoring vs. Insurance 4.0 with ConVista PAVE

An example:

- Estimated miles/year = 4000 km
- Exemplary driving behavior
- 1000 km – 1st quarter
- 1000 km – 2nd quarter
+ 20 accelerations/
braking manoeuvres
- 1200 KM – 3d quarter
- 800 KM – 4th quarter
+ 20 accelerations/
braking manoeuvres

Insurance rate



In addition, the driver's behavior can be taken into account regarding the rate calculation.

Consumption-based real-time billing with SAP

First, an insurance contract must be created in the existing system (here Faktor-IPM).

Wichtigste Vertragsinformationen Fahrzeug Autofahrer Deckung Vorherige Versicherung UBI Berechnungen

Main Contract Information **Versicherungsnehmer**

Product: carinsurance.KFZ Produkt Umfassende 2017-01 Vorname: Erika

Versicherungsbeginn: 4/1/17 Nachname: Mustermann

Vertragslaufzeit: 1 Geburtsdatum: 11/11/96

Vertragsende: 4/1/18

Haftpflichtversicherung: 3,000,000.00

Zahlungsart: jährlich

20368, null null, lebend Bearbeiten Historie an

Wichtigste Vertragsinformationen Fahrzeug Autofahrer Deckung Vorherige Versicherung **UBI** Berechnungen

Using UBI

Score based ☐

Usage based ☒

Score based

Wo Sie fahren:

Wie oft Sie bremsen hart:

Fahrzeit:

Wie oft Sie Geschwindigkeit:

Potenzielle Antrieb Punktzahl
Zuschlaege/Nachaeße(%)

Usage based

Prozentualer Anteil Tagfahrt

Tag:

Nacht:

Prozentualer Anteil pro Straßentyp

Autobahn:

Primären Straßennetzes:

Sekundären Straßennetzes:

Andere Straße:

Unbekannte Straße:

Zuschlaege/Nachaeße(%)

Consumption-based real-time billing with SAP

The policyholder is generated as an SAP business partner (GP) and the insurance contract is generated as an SAP FS-CD insurance object.

Versicherungsvertrag anzeigen: Allg. Daten

Anderer Partner

Versicherungsobjekt: 2
Vers.Objektyp: 10 Versicherungsvertrag

Partner: UBI_002 Erika Mustermann
Gültigkeit ab: 09.11.2016

Alig. Daten In-/Exkasso In-/Exkasso II Makler Korrespondenz Zahplan ZPP Steuerung ZPP Beleg I ZPP Beleg II ZPP Man. Verteilung

Kopfdaten

Bezeichnung: UBI - Telematik
Externe Nummer:
Objektreferenz:
Stornogrund:

Referenz auf Vertrag im vorgelagerten System

Vertragsart: 471
Vertrags-ID:
Vertragsunterart: TELE
Vertragsunter-ID:
Vorsystem-ID: UBI_ENGINE

Kontodaten

Vertragskonto: 300000000704
Vertragskontotyp: 03 Prämien- und Schaden-Konto

Verwaltungsdaten

☐ Löschvormerkung
Berechtigungsgruppe:

Notizen

S Bedeutung 1. Zeile M S
DE Notiz zum Versicherun...

ConVista PAVE

The legacy system is connected to the cloud by the Hana Cloud Integration (HCI) and the vehicle is generated in SAP Vehicle Insights and ...

Listen-Report

Standard

ID:

Fahrzeuge: Einzelpersonen

Name:

Vehicle (4)

ID	Name	Owner	Make
☒ NLHBB51BAEZ270850	Alex Hyundai i20	Germany (sap.bc.ar::Germany)	Hyundai (com.convista.local::Hyundai)
☐ NLHBB51BAEZ271493	Vehicle from messages		Hyundai (com.convista.local::Hyundai)
☐ VSSZZZ7NZGV716016	Tobias Seat Alhambra	Germany (sap.bc.ar::Germany)	Seat (com.convista.local::Seat)
☐ WF0HXXGAJH6S49214			

ConVista PAVE

...it is linked in ConVista PAVE to the insurance contract, the SAP GP and the SAP FS-CD insurance object.

v 1.110.18 | [Help](#) | DEVELOPER | JVW | JVW (vad)

Now editing: UBI/ub

ubi.table::vehicledata × ubi.table::policies × **ubi.table::policies** ×

3 row(s) |  

AB sap_policy_ide...	AB sap_bp_id	AB vehicle_identifier	AB source_system	AB name	AB surname	AB email
0	UBI_001	VSSZZZ7NZGV716016	EIS	Max	Mustermann	max@mustermann.de
1	UBI_002	NLHBB51BAEZ270850	EIS	Erika	Mustermann	erika@mustermann.de
0	UBI_001	WF0HXXGAJH6S49214	EIS	Maxi	Mustermann	maxi@mustermann.de

ConVista PAVE

Telematics and GPS data are transmitted to SAP Vehicle Insights and they are assigned to the insurance contract through the vehicle identification number (VIN).

```
{
  "Time": "10.11.2016 01:47:12.2258 nachm.",
  "Latitude (deg)": 49.29633,
  "Longitude (deg)": 8.646609,
  "Vehicle speed (km/h)": 30,
  "Accel X (m/s2)": -1.245292,
  "Accel Y (m/s2)": 4.547754,
  "Accel Z (m/s2)": 4.658683,
  "VIN": "NLHBB51BAEZ270850"
},
{
  "Time": "10.11.2016 01:47:13.1687 nachm.",
  "Latitude (deg)": 49.29626,
  "Longitude (deg)": 8.64656,
  "Vehicle speed (km/h)": 31,
  "Accel X (m/s2)": -0.5252014,
  "Accel Y (m/s2)": 1.41045,
  "Accel Z (m/s2)": -0.720666,
  "VIN": "NLHBB51BAEZ270850"
},
{
  "Time": "10.11.2016 01:47:14.1556 nachm.",
  "Latitude (deg)": 49.29619,
  "Longitude (deg)": 8.646502,
  "Vehicle speed (km/h)": 36,
  "Accel X (m/s2)": -1.07287,
  "Accel Y (m/s2)": 0.6178035,
  "Accel Z (m/s2)": 1.32233,
  "VIN": "NLHBB51BAEZ270850"
}
```

ConVista PAVE

In ConVista PAVE the drives are “evaluated” according to their tarif details from Faktor-IPM and the insurance premium will be calculated.

```
951 [21042][-1][-1/-1] 2016-11-09 15:37:09.103602 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Created Charge: name: 15 hard braking events price: 150
952 [21042][-1][-1/-1] 2016-11-09 15:37:09.103616 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ---Setting the variables to processed
953 [21042][-1][-1/-1] 2016-11-09 15:37:09.230094 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Processing function no. 4
954 [21042][-1][-1/-1] 2016-11-09 15:37:09.230125 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Function is: name = "Speeding: SUV_OVER_130 times"; price = SUV_OVER_130 * 3
955 [21042][-1][-1/-1] 2016-11-09 15:37:09.233041 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Function is: name = "Speeding: SUV_OVER_130 times"; price = SUV_OVER_130 * 3
956 [21042][-1][-1/-1] 2016-11-09 15:37:09.233114 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Processing function no. 4- An Error occurred: ReferenceError: SUV_OVER_130 is not defined
957 [21042][-1][-1/-1] 2016-11-09 15:37:09.233125 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Processing function no. 1
958 [21042][-1][-1/-1] 2016-11-09 15:37:09.233140 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Function is: name = parseFloat("$SUV_KM_MOTORWAY").toFixed(2) + " Km driven on an motorway";
959 [21042][-1][-1/-1] 2016-11-09 15:37:09.237186 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Function is: name = parseFloat("16.66487696257834").toFixed(2) + " Km driven on an motorway
960 [21042][-1][-1/-1] 2016-11-09 15:37:09.237278 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Function is: name = parseFloat("16.66487696257834").toFixed(2) + " Km driven on an motorway
961 [21042][-1][-1/-1] 2016-11-09 15:37:09.242256 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Created Charge: name: 16.66 Km driven on an motorway price: 0.833243848128917
962 [21042][-1][-1/-1] 2016-11-09 15:37:09.242269 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ---Setting the variables to processed
963 [21042][-1][-1/-1] 2016-11-09 15:37:09.297101 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Processing function no. 5
964 [21042][-1][-1/-1] 2016-11-09 15:37:09.297137 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Function is: name = parseFloat("$SUV_KM_DRIVEN_AFTER_DAY").toFixed(2) + " Km driven after en
965 [21042][-1][-1/-1] 2016-11-09 15:37:09.301101 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Function is: name = parseFloat("27.45825007073405").toFixed(2) + " Km driven after end of d
966 [21042][-1][-1/-1] 2016-11-09 15:37:09.301316 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Function is: name = parseFloat("27.45825007073405").toFixed(2) + " Km driven after end of d
967 [21042][-1][-1/-1] 2016-11-09 15:37:09.306178 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ----Created Charge: name: 27.46 Km driven after end of day price: 1.3729125035367025
968 [21042][-1][-1/-1] 2016-11-09 15:37:09.306191 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ---Setting the variables to processed
969 [21042][-1][-1/-1] 2016-11-09 15:37:09.340649 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ---Processing functions finished
970 [21042][-1][-1/-1] 2016-11-09 15:37:09.340661 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : ---Setting the policy to processed
971 [21042][-1][-1/-1] 2016-11-09 15:37:09.348854 f xsa:ubi.charging ubi.charging.libs:LogLib.xsjslib(00020) : Processing policy no. 0
```

Within the rate calculation the usage will be considered as for example

- strong braking maneuvers
- the route type (highway etc.)
- or the time (night drives)

ConVista PAVE

The calculation results...

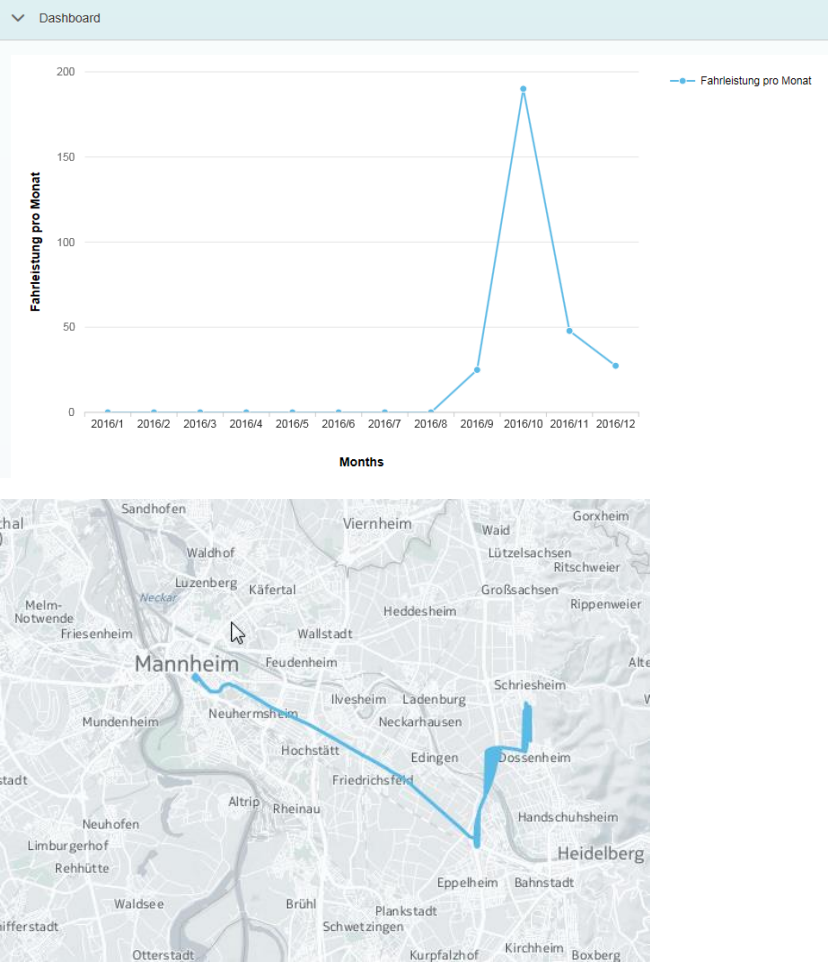
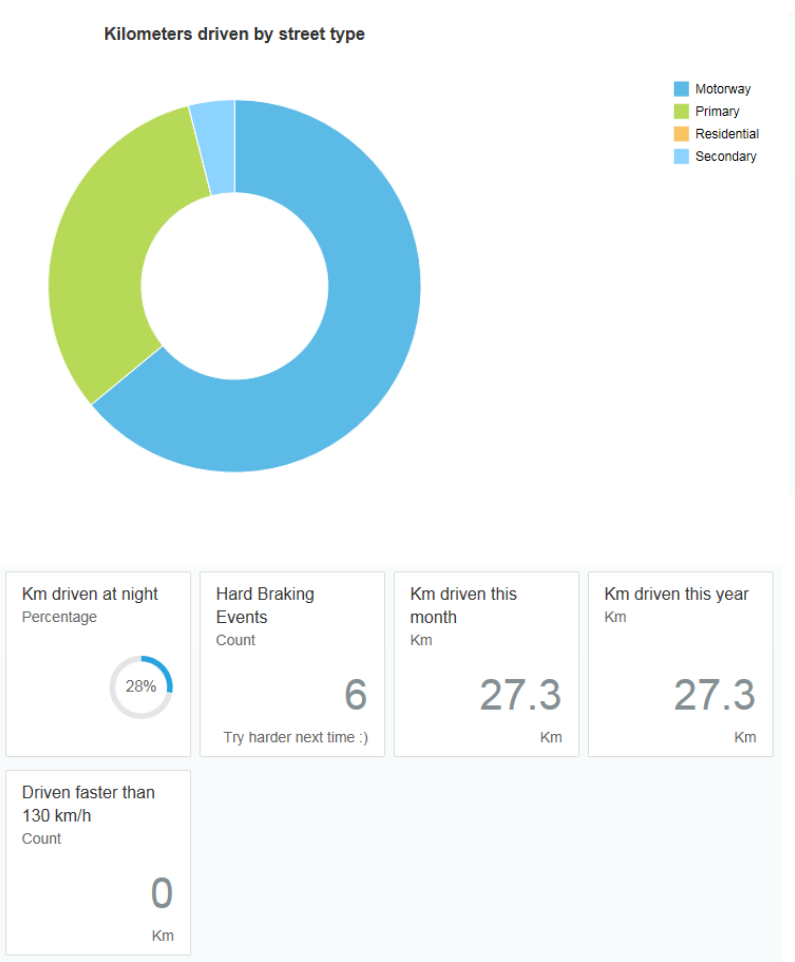
12 policy_id	AB name	12 price	12 proce
1	15 hard braking events	150	0
1	16.66 Km driven on an motorway	0.833243848128917	0
1	27.46 Km driven after end of day	1.3729125035367024	0
1	1 times driven after end of day	5	0
1	15 hard braking events	150	0
1	1 times driven after end of day	5	0
0	Basic fee	5	0

...can be displayed to the policyholder by an app. They are also available to the insurance company as data basis for evaluations.

UBI			
Erika Mustermann - ID: 1			
Recent charges			
Name	Price	Date	Status
27.46 Km driven after end of day	1.37	09.11.2016	
16.66 Km driven on an motorway	0.83	09.11.2016	
15 hard braking events	150	09.11.2016	
1 times driven after end of day	5	09.11.2016	
27.46 Km driven after end of day	1.37	08.11.2016	

ConVista PAVE

Based on HTML5, it is possible to create interfaces for apps or portals.



ConVista PAVE

ConVista PAVE Engine sends the billing data through a secure HCI-connection to the FS-CD.

```
</OriginBusinessTransactionDocumentReference>
</BusinessTransactionDocumentReference>
- <Item>
  <ID>1</ID>
  <InsuranceProductID>1</InsuranceProductID>
  <TypeCode>KM</TypeCode>
  <DueDate>2016-11-09</DueDate>
  - <BaseDatePeriod>
    <StartDate>2016-11-09</StartDate>
    <EndDate>2016-11-09</EndDate>
  </BaseDatePeriod>
  - <CoverageDatePeriod>
    <StartDate>2016-11-09</StartDate>
    <EndDate>2016-11-09</EndDate>
  </CoverageDatePeriod>
  <DirectlyCollectedIndicator>false</DirectlyCollectedIndicator>
  - <Party>
    - <DebitorCreditorParty>
      <BusinessPartnerInternalID>UBI_002</BusinessPartnerInternalID>
    </DebitorCreditorParty>
    - <PaymentProcessingParty>
      <BusinessPartnerInternalID>UBI_002</BusinessPartnerInternalID>
    </PaymentProcessingParty>
  </Party>
  - <PaymentControl>
    <PropertyMovementDirectionCode>2</PropertyMovementDirectionCode>
    <PaymentFormCode>01</PaymentFormCode>
    <PaymentAmount currencyCode="EUR">1.37</PaymentAmount>
  </PaymentControl>
</Item>
```

Billing can be done daily,
monthly, etc.

ConVista PAVE

SAP FS-CD processes the message and ...

Monitor für verarbeitete XML-Messages

Anzeigen Fehler-Information Attribute Referenzierende Messages Restart Aufklappen Alle Messages aufklappen

1 XML-Messages gefunden

XML-Messages

Gesamtstatus	Ausg.Sta...	Status Detai...	Ack.-Status	Ausgeführt vom	Startzeit	Endzeit	Sender-Komponente	Sender-Namensraum	Sender-Interface
			?	09.11.2016	17:22:28	17:22:31	EIS_300	http://sap.com/xi/FS-CD/Global/Testing	InsuranceCollectionDisbursementRequestERPBulkCreateRequest_Out

ICDR Daten anzeigen: Positionsdaten

Identifikation eines ICDR

ICDR-ID 22

Allg. Daten zum ICDR ICDR-Kopfdaten ICDR-Positionsdaten Zahlungsplanpositionen zum ICDR

ICDR-Positionen

Pos-ID	Nettofälligkei...	GPartner	Partner	Richtung	Zahl.weise	Betrag	Währg
1	09.11.2016	UBI 002	UBI 002	2	01	1,37	EUR
2	09.11.2016	UBI 002	UBI 002	2	01	0,83	EUR
3	09.11.2016	UBI 002	UBI 002	2	01	150,00	EUR
4	09.11.2016	UBI 002	UBI 002	2	01	5,00	EUR

ConVista PAVE

...and creates payment plan items on their basis.

Versicherungsvertrag anzeigen: ZPP Steuerung

 Anderer Partner

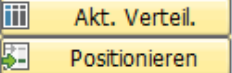
Versicherungsobjekt Partner Erika Mustermann
Vers.Objektyp Versicherungsvertrag Gültigkeit ab

Alg. Daten In-/Exkasso In-/Exkasso II Makler Korrespondenz Zahlplan **ZPP Steuerung** ZPP Beleg I

Positionen

Zahlplanpositionen

Auswahl	Zähler	Abgearbei...	gültig ab	gültig bis	Währu...	Betrag	Rate	Belegart
☐	1407	☒	09.11.2016	09.11.2016	EUR	1,37	0,00	10
☐	1408	☒	09.11.2016	09.11.2016	EUR	0,83	0,00	10
☐	1409	☒	09.11.2016	09.11.2016	EUR	150,00	0,00	10
☒	1410	☒	09.11.2016	09.11.2016	EUR	5,00	0,00	10

 Akt. Verteil.
Positionieren

Allgemeine Daten

Typ der Zahlplanposition ☒ Einmalzahlung
Positionskenung ☐ stat. buchen (UL)
Geschäftsfallnummer
Gültig ab bis Währung
Risiko gültig ab bis Gesamtbetrag
Zahlungskorridor von % bis % Rate

ConVista PAVE

They are placed on the debit side and posted in a receipt.

Kontenstand: Grundliste



CONVISTA

Thank you for your attention!



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