



Project Presentations

Home & Motor Category



3 Projects

- **Club partenaires**

Groupama Loire Bretagne

- **DRI – Désensibilisation au Risque Inondation**

Groupama Assurances Mutuelles, Groupama Supports et Services et les caisses régionales

- **Inflation Fighter**

Groupama Sigorta (Turkey)

Home & Motor

« Club partenaires »



Groupama Loire Bretagne



In a few words : Animation - Local partners relationship

■ **Goal**

To have a common management tool between GLB and its commercial partners (real estate agents, garages, etc.) to better monitor the leads received and the development of sales generated via this network.

■ **Solution**

Creation of a 100% digital tool to facilitate the follow-up of partners' indications and their implementation by the Groupama network.

■ **How it works**

Real-time monitoring of the status of indications transmitted by our partners and processed by the sales network.

Access to statistics both for the partner (number of referrals, quotes, new business and amount of remuneration) and for the regional mutual (follow-up by partner, by field, by department of referrals, transformation rate).

■ **Added value**

For the partners: real-time monitoring of their remuneration and for Groupama: generation of a qualified complementary business flow for the sales network.

The tool helps to create links and maintain relationships between local partners.

Through its interaction with local businesses, Groupama demonstrates its commitment to the regions.

« DRI – Désensibilisation au Risque Inondation »



*Groupama Assurances Mutuelles
Groupama Supports et Services
Les caisses régionales*

In a few words: climate deregulation - Risk management - Customer knowledge

▪ Goal

Better control our exposure to flood risk and limit this exposure to our market share.

▪ Solution

Give the commercial the means to know in an automatic way the level of flood risk to better accompany his member/prospect.

▪ How it works

Once the address of the property is entered into the tool, the sales representative is aware of the level of flood risk.

Groupama relies on an expert, the MRN (Mission Risques Naturels). The MRN proposes an indicator called "MRN vigilance limit" which allows each address to be qualified as to the level of flood risk (very low, low, medium, high, very high) according to an algorithm but also according to the claims data communicated each year by the insurers in the market, members of France Assureurs.

The commercial can thus adapt his speech and his pedagogy to the customers.

▪ Added value

The commercial capture tool is directly linked to the API provided by MNR, increasing operational efficiency and reliability of risk level information.



Home & Motor

« Inflation Fighter »



Groupama Sigorta



In a few words: Pre-orders - Spare parts - Cost reduction

- **Goal**

Protect Groupama Sigorta against hyperinflation impacting the cost of repairing car claims.

- **Solution**

It's to order spare parts used for the reparation of vehicle in advance before their prices rise.

- **How it works**

Place and pay for a grouped order and have a 12-month stock of the most used spare parts delivered at a price negotiated with a single supplier. Optimized logistics: the stock is centralized in one place (at the supplier's) and sent directly to the garage at the time of repair. This also increases customer satisfaction by reducing the time it takes to deliver parts to garages, and therefore the length of time the vehicles are immobilized.

- **Added value**

This new approach brought both additional negotiation on prices (order volume and logistics effect) and protection against the inflation effect of spare parts. Between the June order and the use in September 2022, a saving of 30% was made on the parts concerned.

**Savings,
Retirement
& Health**
Category



3 Projects

- **Groupama Social Impact Debt**

Groupama Asset Management

- **Interopérabilité durable en assurances collectives**

Groupama Centre-Atlantique et Groupama Méditerranée

- **Le petit tour de la gestion déléguée**

Groupama Gan Vie

Savings, Retirement & Health

« Groupama Social Impact Debt »



Groupama Asset Management



In a few words: Investment - Social and local impact

- **Goal**

To propose to our clients to have a social impact through their investment

- **Solution**

To propose a financial instrument to investors allowing them to invest in SMEs anchored in the local community.

- **How it works**

This fund is reserved for aware investors.

Groupama AM invests in the local economic environment by directly supporting entrepreneurs through granted loans of between 5 and 20 million euros.

To align our convictions as a sustainable finance player and investor, we select solid companies that are committed to improving their social performance.

- **Added value**

Supporting companies that make commitments on job creation or on employee purchasing power.

Savings, Retirement & Health

« Interopérabilité durable en assurances collectives »



Groupama Centre-Atlantique
Groupama Méditerranée



In a few words: Expertise - Quality - Value

■ Goal

Reinforce the expertise of the management teams to support the network and establish the legitimacy of the regional mutuals in the life and health insurance market

■ Solution

Sustainable interoperability of management services between regional mutuals in the area of group insurance.

■ How it works

A regional mutual sets up an expert teams with a critical size on specialized perimeters in order to put them at the service of other regional mutuals on a permanent basis.

For each delegated area, the senior and junior employees have access to the delegated fund's information system to process management operations and answer telephone calls from companies and affiliates.

■ Added value

This organization strengthens collective efficiency in a sustainable manner, enhances the value of employees through their expertise, increases customer satisfaction in the corporate market and optimizes management costs.

Savings, Retirement & Health

In a few words: Educational - Informative - Retaining

« Le petit tour de la gestion déléguée »



Groupama Gan Vie

■ **Goal**

To promote delegated management to our clients, the know-how of the experts, the major "fundamentals" of financial investment that justify the use of this solution.

■ **Solution**

To present an a priori rather difficult subject in a smiling, playful and educational way, in the form of animated stories in a comic strip style.

■ **How it works**

It consists of five websites that can be consulted on mobile, desktop and tablet. The first site, <https://www.leptgd.com/>, is in a way the parent company of the project. It allows you to consult all the episodes of this "comic book" on delegated management and to learn more about the characters and the theme.

The four other sites live independently and each one presents an episode. Some key figures: > More than 58% opening rate of the emailings (usually around 41%). > The time spent on the site exceeds 1:12, which confirms the reader's attention for the subject.

■ **Added value**

Original and immersive aspect, close to a game, allowing clients to discover the "mysterious" world of savings and in particular Delegated Management.



**Agriculture,
Professionals
& Enterprises**
Category



3 Projects

- **Agir pour la prévention des salariés en entreprise**

Groupama Loire Bretagne et Groupama Rhône-Alpes Auvergne

- **Défynergies**

Groupama Epargne Salariale et Groupama Assurances

Mutuelles

- **Prosecure**

Groupama Loire Bretagne

Agriculture, Professionals & Enterprises

« Agir pour la prévention des salariés en entreprise »



Groupama Loire Bretagne
Groupama Rhône-Alpes Auvergne



In a few words: Prevention - Synergy - Customized

■ Goal

To complete Groupama's prevention offer (property, road and climate) to companies with health prevention and safety at work for employees.

■ Solution

Co-construction of a personalized approach adapted to the company, its activity and its needs.

■ How it works

Our Groupama prevention experts carry out an on-site diagnosis of professional risks for employees (falls from height, road risks, psychosocial risks, etc.) or managers for client companies.

The "company" market sales department detects the need upstream and provides a good indication to the prevention experts: a real synergy.

The experts and commercial representatives then advise and support the company in implementing a personalized action plan.

■ Added value

Customized and on-site prevention expertise service for companies at the service of their employees.

Agriculture, Professionals & Enterprises

« Les Défynergies »



*Groupama Epargne Salariale
Groupama Assurances Mutuelles*



In a few words: Playful Challenge - Community - Synergies

▪ Goal

Increase the synergy between the commercial networks distributing Group Savings and Pension and P&C insurance in the regional mutuals to better serve the needs of corporate clients.

Making the commercial networks work together

▪ Solution

Encourage a commercial to get interested in the business of his counterpart in order to be able to present all Groupama's solutions to companies

▪ How it works

A playful multi-business challenge based on team collaboration and joint actions. Each commercial had to take up challenges that concerned the business of his counterpart: Group Savings and Pension or P&C

The challenges were collaborative. At the end of the challenge (3 months), each participant won a prize corresponding to the level reached by their regional mutual.

229 challenges completed, over 150 participants rewarded

▪ Added value

Innovation: an original challenge, which stands out for the playful and modern aspect of the challenges proposed

Agriculture, Professionals & Enterprises

« Prosecure »



Groupama Loire Bretagne



In a few words: Prevention - Security - Sustainability

▪ **Goal**

To help professional customers (farmers, companies, artisans, communities) to comply with a regulation not always known in order to prevent the risks of work accidents.

▪ **Solution**

Prosecure is a service of Periodic General Verifications (called ' VGP') of lifting equipments (ex: telescopic loaders, aerial work platforms, forklifts, lifting arms ...).

▪ **How it works**

Prosecure advises the client on the list of materials to be controlled and the frequency that applies to them according to their nature. Prosecure assigns an expert on the field who carries out the regulatory control. Our staff also checks the general condition of the equipment in order to identify risks of breakdown, breakage, malfunctioning and provide all the necessary recommendations to get a sustainable use of the equipment. The Prosecure team manages on behalf of the client the different deadlines for the renewal of the visits in order to remain permanently within the regulatory framework.

▪ **Added value**

The contributors are all Groupama's motor and agricultural equipment experts, certified and with a perfect knowledge of lifting equipment.

They give advice on prevention and maintenance to avoid any breakdown, machine breakage or future immobilization. Their conclusions also provide support for the valuation of the equipment in the event of a claim.

HR Category New Working Methods



3 Projects

- **AGORA**

Groupama Assurances Mutuelles, Groupama Supports et Services, Groupama Nord Est, Groupama d'Oc, Groupama Paris Val de Loire et Gan Assurances

- **A full Hybrid Office**

Groupama Assicurazioni (Italy)

- **Groupama Bootcamp Innovation**

Groupama Assurances Mutuelles

New Working Methods

« AGORA »



*Groupama Assurances Mutuelles
Groupama Supports et Services
Groupama Nord Est
Groupama d'Oc
Groupama Paris Val de Loire
Gan Assurances*



In a few words: Transversality - Collaborative - Digitalization

▪ **Goal**

Modernize the internal communication systems of the Group and its entities to improve the employee experience.

▪ **Solution**

The implementation of Digital Workplaces, instead of the previous intranets, in order to provide employees an innovative tools that are both convivial and efficient.

▪ **How it works**

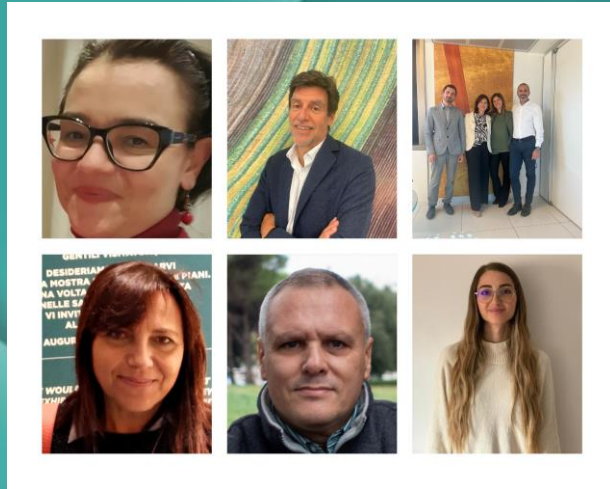
A pilot was performed with reference companies (GOC, GNE, GPVL and Gan Assurances), in order to build the foundations of the model for future Digital Workplaces. This common base is being progressively extended out to other Group companies, while considering their specific challenges and needs. Each entity is free to adapt and enrich the base with new functionalities and options. All the adjustments made during the rollout are shared and made available to all the entities, so that the Digital Workplaces can evolve over time.

▪ **Added value**

Community approach: benefit from each other's experience, adapt and sustain the solution. For employees: easier access to information and a work environment that is more convivial and performant.

New Working Methods

« A full hybrid office »



Groupama Assicurazioni



In a few words: Simplification - Commitment - Performance

▪ Goal

Experiment a new approach to optimize the workload and the satisfaction of employees.

▪ Solution

The combination of automation and humans: a “full hybrid office” whose processes are based on a mix of tasks performed by 'humans' (underwriting, support to commercial networks, customer services, etc.) and by robots (most of the administrative tasks).

▪ How it works

6 robots have been realized to perform repetitive administrative tasks. They add flexibility and wider capacity through task scheduling

A 'Robot Manager' job has been created within the team, who orchestrates tasks and allows employees to rely on the work done by the robots.

▪ Added value

- ❑ Change the competence of the team, increase of engagement and productivity and a better psycho-physical balance of people
- ❑ Persons retrained and switched to more value-added tasks
- ❑ New operating model: routine and administrative tasks entrusted by robots, valuable client's services by employees
- ❑ A reduction of 75% of the backlog not managed : from € 12,4 million to € 3,1 million (to be considered as a physiological backlog)
- ❑ Improved cash flows
- ❑ Portfolio of policies managed on time and 'clean', no longer active hedges

New Working Methods

« Groupama Bootcamp Innovation »



Groupama Assurances Mutuelles



In a few words: Innovation, collective intelligence, talents

▪ **Goal**

Develop the intrapreneurial spirit of employees in order to boost innovation within the Group

▪ **Solution**

To offer an intrapreneurship program integrating methodologies from the startup world, based on the collective intelligence and talents of everyone.

▪ **How it works**

A call for projects allows Group employees to propose innovation projects. The selected projects are accelerated in a bootcamp format. For 8 weeks, multidisciplinary teams of 3 to 4 people are immersed in an innovative and inspiring ecosystem. An intensive program combining training, coaching and contacts with experts allows the teams to accelerate their projects. At the end of the bootcamp, they will have validated the value proposition, prototyped a solution, built a business plan and proposed a concrete implementation plan.

▪ **Added value**

The bootcamp allows participants to integrate innovation methods and develop new expertise, which they then promote within the Group.

Renewed annually, the bootcamp enables innovation to take root in the Group's operations and to grow Groupama's pioneering spirit.

HR Category
Employee
commitment



3 Projects

- **ACTEURS**

Mutuaide

- **CSR Ambassadors**

Groupama Asigurari (Romania)

- **BST2.0**

Groupama Assurances Mutuelles

Employee commitment

« ACTEURS »



Mutuaide



In a few words: Skills - Evolution - Recognition

▪ **Goal**

To give a perspective of progression to the core business employees.

▪ **Solution**

Recognize and value the skill improvement and expertise of assistance officers and managers.

▪ **How it works**

Detailed inventory of skills to be mastered for 3 levels of business expertise: Junior, Confirmed and Senior.

Employees self-assess on the detailed skills grid, by family (control of the customer's path, business techniques, communication and exchange capacity, knowledge of the company's procedures and objectives) then exchange and validate the assessment with their manager.

For each of these levels, Mutuaide guarantees a minimum salary and an associated classification level... and celebrates the achievement of the level

▪ **Added value**

It is a proactive program (on a voluntary basis), objective and motivating for employees who wish to evolve.

It allows us to present in a concrete way to our candidates the way they will evolve in their job.

Employee commitment

« CSR Ambassadors »



Groupama Asigurari



In a few words: Local – team - kindness

▪ **Goal**

To decentralize our CSR strategy, grow our impact on local communities and build lasting partnerships with tangible benefits for a largest number of people by encouraging volunteering among employees.

▪ **Solution**

We turned to our employees, asking them to help us better understand different communities and find the most suitable way to intervene. They are voluntarily appointed as CSR Ambassadors of their city or areas, thus having the chance to become “a voice” for the communities in which they live, work or are connected to.

▪ **How it works**

The CSR Ambassadors identify an issue that requires our attention. Together with them and local NGOs, we develop and implement a project to address that issue. In 2022, the project gathered over 14 CSR Ambassadors and over 250 volunteers from our company, which participated in different projects (delivering foods in isolated villages, donating school supplies to children in underprivileged communities, forests and beaches cleaning, implementing a selective waste collection campaign in our offices...)

▪ **Added value**

We managed to reach new and various communities, previously not included in our CSR projects, therefore expanding our positive impact and growing awareness on our community involvement.

Employee commitment

« BST2.0 »



Groupama Assurances Mutuelles



In a few words: Being – Stronger – Together

- **Goal**

Promote the development and retention of talent within the Group.

- **Solution**

Develop a pool of highly committed employees within the Group.
Create common experiences and references in terms of values, leadership and performance through an agile, innovative and engaging Group Program.

- **How it works**

The program consists of 12 days of training spread over 11 months.

It takes place through 3 pillars:

Discovery of the different businesses and facets of the Group through a series of webinars led by the Group's leaders;

Training in managerial, collaboration and leadership techniques put into practice in an Insurance Business Game and a presentation of a team project before a jury;

Individual coaching by an external coach and internal **mentoring**.

- **Added value**

This rich and varied program, delivered in English and mainly by distance learning, is the only one available to the entire Group (French and international entities) at a reasonable cost.