

PRESS RELEASE

French drivers want more “tailor-made” services to make life on the road safer and more serene

With the summer holidays just a few weeks away, how do the French feel about loading up the car and setting off? According to a *TNS-SOFRES-GROUPAMA* survey on 26 May 2009¹, 94% of drivers attach the utmost importance to their insurer's ability to provide comprehensive accident coverage and offer solutions to practical problems such as having vehicle breakdowns. Those who replied to the survey considered these services as standard. However, half of French drivers still worry about how long they will be without their car as a result of an accident. 77% expressed concerns over lengthy turnaround times. And when it comes to quotes, only 15% of drivers said they understood the six examples of technical jargon included in the survey. Findings clearly reflected the need for insurers to go that extra mile: that is why Groupama, France's third-ranked provider of automotive insurance, offers comprehensive, tailor-made coverage to meet every aspect of customers' individual service needs.

Post-accident coverage: a cornerstone of any policy

94% of drivers attach the utmost importance to at least one of these three accident-coverage services: quick compensation, a response within the hour, and the loan of a courtesy car. These services are now considered standard by insurers and policy holders alike. 86% of women would like to have someone on hand within the hour. Groupama provides all this and more through a comprehensive package that covers policy holders' every concern regarding post-accident assistance, including the loan of a courtesy car in the same category where necessary.

Groupama goes that extra mile in automotive services

Groupama began its pioneering approach in 2000 with the launch of Auto Presto and now offers seasoned expertise in repair services. Groupama's specialist subsidiary CapsAuto has a network of 750 approved repairers, using GPS technology and IT support to get the customer's vehicle back on the road as soon as possible, with an average turnaround time of 4.7 days, including weekends.

For instance, when customers call from the site of an accident, their position is automatically pinpointed using satellite navigation technology. The repairer is then contacted—and a courtesy car confirmed—and the customer is sent a text message² with the contact details of the repairer who will call them in the next few minutes.

Comprehensive coverage to meet every need

- ☞ A response within the hour: the repairer will bring a courtesy car—in the same category if required—to your doorstep and will take away the vehicle in need of repair,
- ☞ No upfront payment and exclusive use of parts made by the original manufacturer,
- ☞ Once repaired, your vehicle will be washed, cleaned and returned to your chosen address,
- ☞ Repairs are guaranteed for three years and include a full vehicle quality check.

Year round ... even in summer

To avoid problems related to lengthy repair times caused by repairers and dealers who still close in summer...

¹ Survey group: private individuals over 18 years of age listed as the main driver of a vehicle; representative sample (gender, age, profession, home) taken nationwide. 757 people interviewed by telephone as part of an omnibus survey on 28-29 April 2009.

² Voice message left on landline for those without a mobile telephone (4% of cases).

☞ Repairers belonging to the CapsAuto network are on hand year-round (96% open in July and 84% in August);

If a given repairer needs to close for special reasons, a neighbouring centre is contacted.

☞ If a dealer—which supplies parts to the repairer—is closed, CapsAuto calls on its purchasing centre for spares to provide the parts needed, nationwide.

Clarifying quotes for repairs: a glossary of key words

Barely 15% of drivers surveyed said they were able to define the six key automotive terms given as an example, including ball joint, running gear, air dam, cradle and spindle.

☞ More worryingly, 63% of those surveyed (84% in the case of women) were unable to identify the air dam³. The air dam (or front spoiler) is very often involved in repair work, appearing in one out of two quotes, and costs several hundred euros to replace!

Making safety a priority with Centaure centres

☞ Groupama is the leading insurer in terms of accident prevention, with an annual budget of over €4 million and road-safety campaigns targeting all age groups;

☞ The 12 Centaure centres represent an exclusive drive to promote an original approach to raising awareness of risks on the road, coaching more than 40,000 drivers a year. Spread throughout France, the centres provide training less than one and a half hours away from every doorstep. They are open to both private individuals and those who drive for a living.



Three questions for Geneviève Roudier, Head of Groupama Partnerships and Repair Services

- What is your view on the TNS-Sofres survey results published today?

It is interesting to see that nearly half of French drivers are still worried about losing their ability to get around when their car is taken in for accident repair. Key concerns include the length of time the car is in the shop and difficulty in understanding quotes, which are often filled with incomprehensible technical jargon.

- How can drivers take to the road safely and serenely?

Safety first: the immediate focus is on accident prevention. That is why Groupama has set up 12 Centaure centres to raise awareness of risks on the road. This is a unique approach in France, allowing trainees to experience “mock accidents” in complete safety. Our centres are spread throughout the country and you are sure to find one not too far away!

To reduce the length of time vehicles are off the road for repairs, Groupama unveiled a pioneering approach in 2000 with its Auto Presto service, which ensures policy holders a response within the hour and a comprehensive service that returns their vehicle to an address of their choosing. 96% of policy holders are happy with these services and confess they never imagined an insurer could make things so easy.

- How are you planning to develop car insurance services in the future?

By continuing to go that extra mile: ***We are there to take care of you and meet your every need, here and now!***

This is the second key finding from the survey: people have come to expect certain services, such as a response within the hour and the loan of a courtesy car while work is carried out. Women are more demanding than men in this respect, with 86% expecting someone to be on hand within the hour. That is why Groupama seeks to steadily improve the quality of the services it offers, through its specialist subsidiaries.

For instance, when customers call from the site of an accident, their position is automatically pinpointed using satellite navigation technology. The repairer is then contacted—and a courtesy car confirmed—and the customer is sent a text message with the contact details of the repairer who will call them in the next few minutes. Groupama is there to ensure everything goes smoothly, even when there are bumps along the way...

³ The lower section of the bumper, often painted the same colour as the bodywork.

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