

A woman with short dark hair, wearing a white blazer over a dark top and a necklace, is smiling while looking at a tablet computer. She is standing in front of a large window with a view of a city.

VERSPIEREN

*Our clients,
our vocation*

*“Entrepreneurship:
in our DNA since 1880.”*



If I had to sum up our company's mission in one sentence, it would be: «To create freedom for entrepreneurship». Because entrepreneurship means taking risks, trying, failing, using your imagination and pushing boundaries... And we want to be by your side to assist you in this endeavour.

We want to provide you with the best conditions of trust and security so that you are free to seize opportunities, invest with peace of mind and develop your projects. So that you can turn your ideas into services for your clients, employees and shareholders. For us, there are a number of factors involved in creating these conditions and it especially means continually increasing the speed with which we adapt to our environment.

For two years, we have been working on internal and external digital acceleration for our client services and increasing our proximity to the world of start-ups. Today, this acceleration is key to all of the objectives we have set for ourselves in our field: to increase your satisfaction and try any method that might bring you added value.

We explore new technological, geographical and sectoral areas so that we can support you, assist you and help you grow your business. We have crossed endless new frontiers in our quest to provide you with support. In the digital realm, we recently launched monespace.verspieren.com, designed to improve the experience of your full-time, insured employees. We also developed new solutions for those working in real estate crowdfunding and, in the aerospace industry, we classified construction risk for the Ariane 6 launch site.

This guiding spirit has won us the trust of many entrepreneurs, whom we support in the challenges they face and whom we assist in their projects for growth in France and abroad. Now we want to continue this adventure with you.

Pierre-Anthony Verspieren
President and Chief Executive Officer

Our clients, **our vocation**

“We are convinced that insurance is a crucial lever for development, allowing you to be confidently far-sighted for the future of your company.”

OUR AMBITION

At Verspieren, one ambition motivates us all: to give you the freedom to undertake actions. To advise, guide and support you so that you can grow your company.

Regardless of the size of their company, from start-up to multinational firms, all entrepreneurs know that there can be no success without risk-taking. We are here to help you anticipate, measure and analyse those risks. We provide you with pertinent business-oriented advice when you need it most, helping you to seize opportunities and **take the right risks that will be of benefit to your company.**

Our company was founded by a family of entrepreneurs who still run the firm, 136 years later. This entrepreneurial experience is one of our company's distinguishing features and can be seen in the quality of the solutions we develop for you. We have always been convinced that insurance is a crucial lever for development, allowing **you to look ahead at the future for your company with confidence.**

To provide the best responses to the many challenges facing your company, our solutions satisfy a very simple formula: protecting your business as well as possible, mustering the right amount of cash assets, and preparing for your future growth. We give you the confidence you need to move forward, helping you to see your projects through to fruition and **making your company a robust, reliable firm that is poised for development.**

This is why it is our duty to provide you with answers and with the best insurance solutions and services, at the best possible price.

OUR COMMITMENTS

To stand alongside you to serve and defend your interests, whatever the challenges and issues you face.

To create solutions, products and services that meet your specific needs and help you to develop your projects with complete confidence.

To be free and independent in order to offer you the best insurance, and guarantee you the freedom to operate your business with peace of mind.

OUR VALUES

Our values have been an integral part of our company since its creation and continue to be expressed today through the men and women who make up Verspieren. We would like to share these values with you.



First is **independence**, the backbone of Verspieren. This means our company belongs to no one else but the members of the 5th generation of the Verspieren family. In this way we are completely free to steer the company's strategy, without having to defer to a committee of distant shareholders that only see income and profits. This means we have been able to make this company founded in 1880 the 3rd largest brokerage group in the French market, and one with international reach. For you, this means that your contacts are real entrepreneurs who know what it is to create and develop a business.



Commitment is a value that we embody every day. It is at the heart of our business. Because once we give you our word, you can rest assured that we will do everything in our power to defend your interests. This entails advice that we give you to help make the best decisions in terms of risk management, from the perspective of growing your company. This also involves real contract negotiations with insurance companies: we will offer you optimal cover at the best possible price. Lastly, in the event of a claim, we will be by your side to ensure you receive the maximum compensation.



For us, commitment goes hand in hand with passion. We are **passionate** about insurance and our jobs! Our company brings together every profile associated with insurance: consultants, actuaries, administrators, lawyers... They all know their professions like the backs of their hands, they enjoy sharing their knowledge and they are eager to place it at your service. Our team members are true professionals ready to offer you useful, relevant business-oriented advice.



Our 4th value is **creativity**. Our business as an insurance intermediary, at the crossroads between our clients and insurers, puts us in a position to detect weak signals. We regularly create insurance products that meet your needs and that had not yet been identified by insurance companies. Some examples of this are products linked to sustainable construction, climate intelligence and employee protection. We also develop insurance products with more attractive pricing conditions than are available on the market. And for you, we design bespoke solutions to guarantee the best protection for you, at the best price.

Mylène Béard
Digital Marketing Manager,
Personal Insurance

Benoît Vanacker
Account Manager,
Human-sized Businesses



«Our priority today is the client experience for both our corporate clients and our policyholders. Thanks to technological developments and digital capabilities, we offer innovative services, new communication channels and relevant client areas. The aim is to simplify everyone's processes and make it easier for your employees to gain access to treatment and preventative measures».

«Customer satisfaction is Verspieren's priority and we do everything we can to ensure it. Our new business model and free-form management system for our teams enable us to be more agile and to respond more precisely to your needs. This means we are able to provide you with new solutions, increased responsiveness, and tailored advice for decision-making».

Arnaud Fallou

*Head of Accounts, Major
Businesses and International*



Naima Arnoldi

*Data Scientist,
Big Data Department*



«Our role is to provide you with advice at every stage of your project and anticipate your needs. Whether you are developing a new business or launching in a new country, we will identify and analyse your risks and offer you the most suitable insurance solutions so that you can develop your business with complete peace of mind. Our teams are always available and by your side, monitoring the progress of your contracts and providing you with extranet reporting tools».

«Today, data is a strategic asset that we use to help you make decisions. The Big Data Department's task is to extract the best part of the millions of data we have access to and, among other things, carry out predictive analyses and benchmarking so that you can take the right risks and benefit from the most appropriate solutions. This places us at the heart of innovation and enables us to predict your needs».



“ We are at your side for the long haul, with complete independence, to ensure your projects are a success. From risk detection to reporting, our multidisciplinary approach means our solutions meet your needs in full. ”

François Leduc
Deputy General Director
Director of Business Services

Developping your projects **for the long- term**

Bespoke solutions for companies

*Experts by your side
for the best quality advice*

«At the SNCF Group, we can rely on Verspieren to help us make the right decisions. We have very strict restrictions to adhere to. Their teams understand and adapt to them, providing us with the best advice. We really feel that the Verspieren family is in control of the company. This shows through the availability, knowledge and understanding of their teams. We never worry about whether the business will be there in the future. We are supported by a reliable, expert broker and a highly successful French business».

Alain Guyard
Assistant Director of Risk and
Insurance for the SNCF Group

ALWAYS INVOLVED AND AT YOUR SIDE

To safeguard your interests, we remain in close contact with you and ready to listen, year after year. We prepare personalised proposals and represent you to all the different insurance actors. We leave nothing to chance so that we can offer you the best service-security-cost ratio.

GUARANTEEING THE HIGHEST LEVEL OF EXPERTISE

Thanks to detailed knowledge of each business sector, we elevate the profession of broker to the highest level of precision and innovation. Our multidisciplinary experts (in engineering, prevention and legal affairs) will conduct an audit of your risks to provide you with the highest quality of advice on the types of cover you need and on your choice of the right insurers.

KEEPING YOU INFORMED IN REAL TIME

Throughout the year, our experts will track the evolution of your risks and send you their recommendations. Using our extranet Gestia, you can manage your insurance programmes in real time, analyse your total loss experience and review all your contracts.

DEFENDING YOU IN THE EVENT OF A CLAIM

Insurance companies know that we are always fighting for your interests. In the event of a claim, our dedicated, involved and responsive team is on the front line to manage its resolution and compensation for you as quickly as possible.



“ Understanding and supporting the specific characteristics of your activity is the main vocation of our teams, who are exclusively dedicated to your business. Together, with the actors of the insurance world, trade unions and professional federations, we build solutions in response to your projects and to defend your interests. ”

Claude Delahaye
Director of Sectoral Activities and Construction

Continually adapting ourselves **to your business**

Specific solutions by activity

*Technology in the service
of creativity*

“Thanks to Verspieren and its in-depth expertise in the field of construction, we are now in a position to offer our clients an insurance solution that is completely new to the market. In fact, we found all the necessary skill sets in Verspieren’s teams to be able to set up an energy and environmental performance guarantee system that meets our customers’ needs and is one-of-a-kind in France.”

Jean-Marie Rousseau
Chairman of the Betom Group

ADVISING REAL ESTATE PROFESSIONALS

This business sector is subject to a special regulatory and legal framework that requires appropriate insurance solutions. Whether you are an estate agent, an asset manager or a condo manager, we can advise you on your activities governed by the Hoguet Law (professional civil liability and financial guarantees), loss of rent, comprehensive insurance on the buildings under your care, and more. We also respond to the specific needs of sales agents, goods merchants/ developers and consultants. We guide 6,000 professionals, or nearly 30% of the property professionals market, and cover 25% of property owners with more than 100 million m² covered. Our leadership position is strengthened by the partnerships we forge with major actors in the property and building sector, including trade associations, professional federations, estate agent networks, clubs and think tanks.
www.assurance-pro-immobilier.com

INSURING CONSTRUCTION

Today, we insure €20 billion euros of construction works and 10% of the most representative individual home-builders in the market. For 35 years now, we have been putting our sense of innovation, our technical skills and our mastery of construction and insurance law in France and abroad at your service. Thanks to our 200 employees dedicated to builders’ insurance, we support developers, project owners, construction firms, project managers, engineering professionals, builders of individual homes, to name just a selection. We offer cover to insure your construction sites (property damage, builders’ risk, etc.), your business and your liability (civil, 10-year civil, etc.).

DEFENDING THE INTERESTS OF ASSOCIATIONS

For associations in the health, social, educational, charitable, humanitarian, religious, tourism, cultural and sport sectors, liability is increasing and your insurance needs are becoming more complex. We design dedicated programmes to ensure you have the best protection.

SUPPORTING REGULATED PROFESSIONS

As a preferred partner of the National Chamber of Bailiffs & Judicial Officers and the Order of Association of Chartered Accountants, amongst others, we place our expertise at the service of regulated professions and facilitate their contract management with a dedicated extranet.

INNOVATING FOR RENEWABLE ENERGIES

Companies are at the heart of major sustainable development challenges, especially professionals working in renewable energies. Engineering firms, builders, developers, maintenance providers, investors and operators, we can guide you through your development, during the construction/work phase, the operating phase or in the event of dismantling.



PROTECTING JEWELLERY PROFESSIONALS

Jewellery professionals require highly specific, tailored solutions to be able to operate with complete peace of mind. Watch-makers, jewellers and goldsmiths, we can share our in-depth knowledge of your sector, provide you with prevention and security advice and offer you personalised support in the event of a claim.

AUTOMOTIVE PROFESSIONALS

Dealers, hire companies, mechanics and spare parts merchants, to run your business with peace of mind, we offer you relevant solutions in terms of property damage, vehicle insurance and liability insurance.

INSURING SECURITY PROFESSIONALS

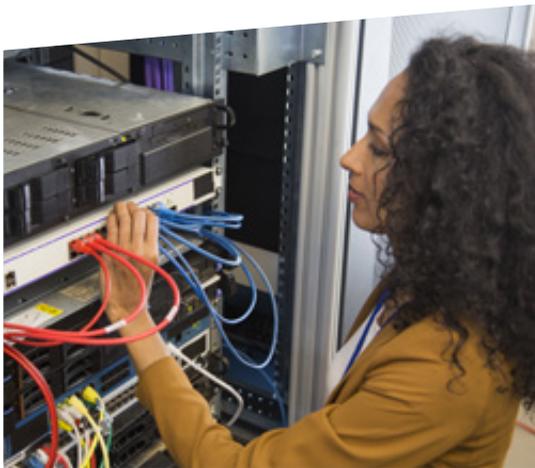
Security, human surveillance, electronic surveillance, facilities and responses to alarms: whatever your activity, we can insure you for your no. 1 risk: professional civil liability. As the leader in security with nearly 40% of the market, we can provide all the insurance solutions that you might need, specially adapted to your sector.

www.assurance-pro-securite.com

ADVISING INFORMATION TECHNOLOGY PROFESSIONALS

We can offer you dedicated professional civil liability insurance solutions that meet the needs of your software, computing and information technology activities, which are the subject of increasingly frequent claims by clients. We will protect you against the consequences of any errors, faults and omissions that you might make during the exercise of your professional activities, to ensure your company's survival.

www.assurance-pro-ssii.com



SECURING LUXURY BUSINESSES

The uniqueness and complexity of your activities inspired us to acquire thorough knowledge of your needs so that we can offer you bespoke damage, operating loss and transport insurance.

SUPPORTING BANKING AND INSURANCE INTERMEDIARIES

There are many insurance obligations that you must fulfil in order to exercise your activity as an insurance or banking intermediary. In accordance with regulation, we have designed a contract encompassing the professional civil liability protection and financial guarantees that you need. In this way, you can devote yourself to developing your company with complete peace of mind.

COVERING TRANSPORT AND LOGISTICS FIRMS

We guide and advise all actors in the transport and logistics sector, regardless of size. Our insurance solutions are adapted to your specific risks and your business, in terms of civil liability, warehouse damage, third-party shippers and more.

www.transport-logistique.verspieren.com



GUIDING AGRIFOOD COOPERATIVES AND INDUSTRIES

Whether you are an agricultural cooperative or an agrifood firm, we can advise you on managing your risks and develop insurance solutions that are in line with your technological innovations and your quality processes.



“The women and men at your company are the key to your success. To help you retain them and to attract new talents, our social protection experts are at your side. They offer methodologies that are suited to life at your company and the best solutions to steer your social policy.”

Jean-Philippe Ferrandis
Director of Life, Accident and Health Insurance

Effectively supporting **your social policy**

Solutions and tools for your staff

See our key figures for social welfare at:
www.donnees-sociales.verspieren.com

Custom services to support your teams

«Verspieren's ability to understand our specific needs and HR issues has enabled us to create a bespoke solution. This fully-automated solution enables us to outsource the administrative burden of managing employee movements, rights and exemptions».

Thierry Van Doorne
Human Resources Director for Chronodrive

ACCOMPANYING YOU OVER TIME

By closely following evolutions at your company, we are a driving force for new ideas to ensure you receive the best cover from insurers and to facilitate your union-management exchanges. We can help decipher your healthcare, contingency and retirement contracts and provide you with personalised advice.

IMPROVING YOUR DAILY ACTIVITIES AND THOSE OF YOUR STAFF

To make the lives of our partners and your HR teams easier, we have focused our approach on innovation, offering many new online services. These include electronic signatures, digitalisation of third-party pay cards, remote transmission of daily compensation, simplified management of expenses and portability with Pôle Emploi, online help, chat services and analysis of policyholder health expenditures.

Our customer portal: monespace.verspieren.com

PROTECTING YOUR EMPLOYEES ABROAD

For your expatriate employees and their families, the Verspieren Benefits Department designs bespoke programmes, guaranteeing the same level of health and contingency benefits as in France. An extranet is also made available to our clients.

RETIREMENT: EVERYONE'S CONCERN

Whether you are the head of a company or a freelancer, you will be affected by the cuts to pensions on compulsory schemes in the years to come. Awareness-raising and guidance in this area are essential. The Retirement Savings Department is at your disposal to offer you solutions.

www.retraite.verspieren.com

CERTIFIED SATISFACTION

Our business has been ISO 9001-2008 certified since 1999 for medical expenses and since 2012 for contingency plans. Our approach is supported by 84% of HR Directors and 93% of policyholders*.

Find all our dedicated information for
HR Directors on LinkedIn and
www.verspieren.com

*Survey of 12,115 policyholders and 982 HR Directors conducted in 2016.



“By including our insurance solutions in your proposals, we can help you to stand out and to generate additional income. We take a 360° approach, from concept creation to complete management of claims and after-sales customer service.”

Jérôme Laumonier

Director of Individuals, Affinity and Specialities
Managing Director of Verspieren Smart Up

Effectively strengthening **your proposals**

Affinity and speciality solutions

Crucial insurance for customers

“We wanted to go a step further in the support and services offered to our community. Verspieren guided us so we could jointly create a product that would protect “light DIY” work on Frizbiz, in the space of less than two months. This is very reassuring in the eyes of our customers.”

Augustin Verlinde
Co-founder and CEO of Frizbiz

ACCELERATING YOUR DEVELOPMENT WITH TARGETED PRODUCTS

Offering dedicated insurance and support programmes to your individual customers or business clients can help to boost your sales margin and retain your clientele. Our team places all its creativity and expertise at your service in setting up these bespoke programmes, in terms of both marketing and management.

MANAGING YOUR CUSTOMER RELATIONS

We rely on our call centres based in France to guarantee complete customer satisfaction. Our qualified operators handle anything relating to contracts and claims, throughout the length of the contract or claim.

INNOVATING FOR SPORT GROUPS

For several years now, we have been providing innovative solutions to French sporting associations so that they can offer the best insurance to their clubs and members. Our experienced teams now manage civil liability, personal accident and assistance insurance programmes for many federations (cycling, skiing, golf, hang gliding, etc.).

LASTING PERSONAL PROTECTION

Just like your business, your family and your assets also deserve the best protection. For many years, we have been broadening our now well-known expertise with private customers. We implement personalised insurance and contingency solutions.

www.verspieren-clientele-privee.com

SERVING START-UPS

We have developed significant expertise working with start-ups because we believe that insurance is vital to the longevity of the collaborative platform model. How can people confidently rent out their flat or their car, or entrust work to a private individual? Through insurance cover that makes each transaction secure. Our aim is to help start-ups to develop the perfect insurance so that they can grow their business.



“Defending your interests, all over the world, is our priority. We provide you with the same excellent standards that you receive in France by drawing on the quality support of our subsidiaries and partners abroad, the Verspieren International network.”

Dominique Sizes

Member of the Board of Directors
International Activities Director

Crossing borders with a complete peace of mind



Solutions to assist you abroad

www.international.verspieren.com

THE GUARANTEE OF THE BEST POSSIBLE SERVICE LEVEL

We provide you with the best service and support in your expansion and operations abroad. We rely for this on the Verspieren Group's entities in France and Europe as well as on our 105 broker partners carefully selected for them meeting our professionalism and experience requirements. This guarantees the quality of service anywhere in the world.

INTERNATIONAL SPECIALISTS BY YOUR SIDE

Our 85 strong multilingual specialist international team has been servicing you and our multinational clients for 35 years. Operating in all lines of risks and insurance this team manages and coordinates on a day-to-day basis over 350 international insurance programs for our clients 700 entities and subsidiaries.

VEGA: GIVING YOUR RISK MANAGERS A GLOBAL OVERVIEW

With our interactive portal, VEGA, you will be able to manage your international insurance programs and access information real-time.

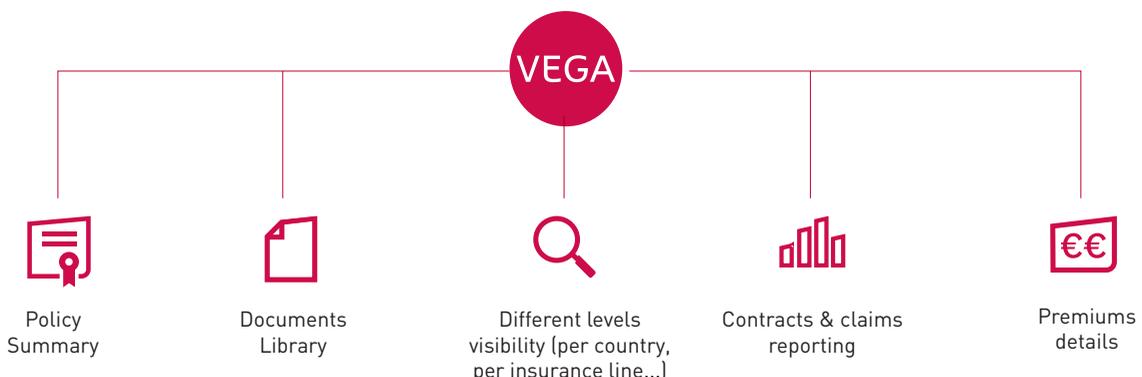
4 foreign subsidiaries
(Italy, Portugal, Spain, Switzerland)



105 broker partners



135 countries





“ Within our family of companies, we are all insurance brokerage specialists. Our strength lies in our pool of generalists and specialists in France, Europe and around the world. For you, this means a guarantee that we can always find a solution to meet your needs, within our family. ”

Pierre-Anthony Verspieren
President and Chief Executive Officer

Verspieren Group



www.groupeverspieren.com

BREAKDOWN OF THE VERSPIEREN GROUP'S TURNOVER IN 2016

By branch of insurance



By type of risk



By business line

Corporate risk



€180.4m in turnover
1,080 employees

Personal insurance



€75.2m in turnover
490 employees

Partnerships and individuals



€89.4m in turnover
530 employees

The Verspieren Group is the premier French insurance brokerage group that is still family-run.

It encompasses a family of entrepreneurs whose culture of independence guides our actions and fosters growth. This culture has been in place since 1880, with the founding of the company Verspieren, at the origin of the Verspieren Group.

The Group's objective is to enable each of its 2,000 experts to offer the best insurance to their customers throughout the world, whatever their insurance needs might be.

To meet this objective, the Verspieren Group has developed each domain of insurance brokerage and encourages synergies between areas of expertise to create custom solutions for each of our clients' projects.

The Group cultivates entrepreneurial spirit and a sense of initiative to find the best insurance solutions, and supports actions that benefit our business and our customers.

With the strength of its 23 companies, the Verspieren Group achieved turnover of €345 million in 2016.

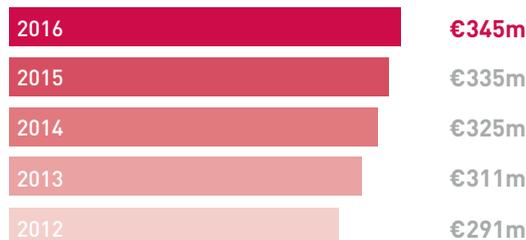
KEY FIGURES FOR THE VERSPIEREN GROUP

€345m

turnover
in 2016

2,100

employees including
165 abroad



Our offices **by your side**

NORTHERN FRANCE

Verspieren (head offices)

1, avenue François-Mitterrand
59290 Wasquehal
+ 33 3 20 45 71 00

ÎLE-DE-FRANCE

Verspieren

8, avenue du Stade de France
93210 Saint-Denis
+ 33 1 49 64 10 64

WESTERN FRANCE

Verspieren – Corporate Risk

53, rue du Leinster
CS 14545
44244 La Chapelle-sur-Erdre
+ 33 2 40 20 53 66

RHÔNE-ALPES

Verspieren Rhône-Alpes

Cristal parc
113, boulevard de la Bataille de Stalingrad
CS 40023
69623 Villeurbanne Cedex
+ 33 4 37 47 24 92

SOUTHERN FRANCE

Verspieren Montpellier

Parc Club du Millénaire – Bâtiment 1
1025, rue Henri Becquerel
34000 Montpellier
04 67 15 65 65

Verspieren Côte d'Azur

18, avenue Jean Médecin
06000 Nice
04 93 62 06 66

Verspieren Toulouse

6, rue de Soyouz
31240 L'Union

Verspieren, our clients, our vocation



www.verspieren.com