



# VERSPIEREN

*Meeting your  
challenges together*

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



Taking action means turning an idea into turnover and profit, it means leading a group of men and women, transforming risks into opportunities, trying, erring, visualizing and looking ahead... It is a state of mind that we share with our customers, reflected in our ongoing ambition since 1880 to “enable the freedom to take action”. We want to provide you with the best conditions for trust and security so that you are free to seize opportunities, invest with peace of mind and develop your projects.

For us, this means continually adapting to your environment, being grounded in the present and resolutely future-facing. We aim to ceaselessly innovate to respond to the new risks you face, and the regulatory, social and technological changes impacting your business.

We have been working on our digital transformation for many years to better respond to the needs of our clients and policyholders. This complete digitalization enables our teams to develop their expertise and increase their involvement so that they can provide you with the best advice, help you anticipate risks and defend your interests. It enables us to bring together a full panel of specialist profiles, from advisors to managers, actuaries and legal experts... Men and women who, in addition to their irreproachable knowledge of their industry, are driven by an energy that turns risks into opportunities.

This guiding mindset has enabled us to win the trust of many entrepreneurs; we support them in the challenges they face both in France and abroad. Rest assured in the knowledge that we will never stop exploring new technological, geographic and industrial horizons to support you and develop your business.

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**Pierre-Antony Verspieren**  
President and Chief Executive Officer

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# Our clients, our vocation

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*The values that have been at the core of the company since it was first created are still expressed today, through the men and women behind Verspieren. For our clients, they are a measure of confidence and quality.*

## INDEPENDENCE



Our company belongs entirely to the 5th generation of the Verspieren family. This means that our directors have complete freedom to steer the company strategy. Our business model guarantees that your representatives are genuine entrepreneurs who understand exactly what is involved in creating and developing a business.

## COMMITMENT



A value that we embody every day and which is at the heart of our profession. We are committed to your success, meaning we will do everything possible to defend your interests. This is realized through expert advice to help you make the best decisions, through the negotiation of your contracts with insurance companies and, in the event of a claim, through unwavering support until compensation.

## PASSION



We are passionate about our industry and insurance. The men and women that represent Verspieren love to share and use their knowledge to help you. Their expertise in fields such as insurance, law and actuarial work ensures that you receive relevant and business-orientated advice.

## CREATIVITY



Listening to our clients and staying up to date with societal changes, we know how to detect weak signals to create insurance solutions that have not yet been identified by insurers.



## 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.

*We create  
the best insurance programme  
for you, one that allows you  
to seize opportunities  
and build your projects  
without fear.*



*“The Verspieren Group is based on an original model. That of a family business that gives its members the freedom to act and enables them to support their clients in their national and international development.”*

**Pierre-Anthony Verspieren**  
President and Chief Executive Officer

# Supporting your success

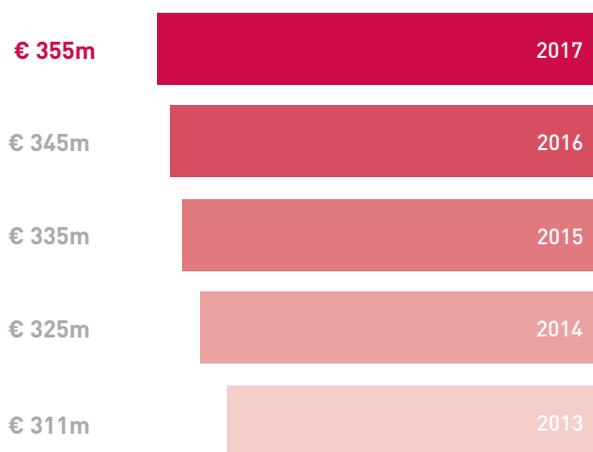
[groupeverspieren.com](http://groupeverspieren.com)

€ 355m

turnover  
in 2017

2,130

employees including  
165 abroad



*Verspieren group, entrepreneurs  
for entrepreneurial clients*

We are the top family-owned insurance brokerage group in France. As a family group, we are able to plan our development in the long term. This gives us a significant advantage - enabling us to manage our investments with complete independence.

Thanks to the agility of our structure, we are able to make decisions very quickly, implementing solutions to support you in the long term.

## BREAKDOWN OF THE VERSPIEREN GROUP'S TURNOVER

By branch of insurance



By type of risk



By division



By business line

### Corporate risk



€ 183.9m in turnover  
1,090 employees

### Personal insurance



€ 78.9m in turnover  
500 employees

### Partnerships and individuals



€ 92.2m in turnover  
540 employees

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# The best of insurance

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## Cyber threats: *personalized support*

As cyber crimes continue to increase and target all businesses, from SMEs to major international groups, our Cyber Centre is dedicated to protecting your company and helping you make the right decisions. Two questions for Yves Fournier, a cyber security specialist.

### How long has Verspieren helped its clients deal with cyber threats?

Since cyber threats first emerged, some 8 years ago, we have developed an exclusive support approach to help our clients better tackle these risks and assess their level of exposure.

### How do you help businesses protect themselves?

We begin by analysing the vulnerability of the information system, simulating, for example, a real attack, with an audit firm specializing in cyber security. The results are often surprising and enable us to detect flaws. In parallel, we audit the insurance contracts in place to recommend essential actions for protecting the business: prevention, reinforced cover, subscription to a cyber contract... Our in-depth knowledge of the cyber insurance market enables us to select the most suitable solution for our client at the best price. We make sure to adapt the contract at every stage of development and in response to regulatory changes.

### Once the contract has been set up, what role do Verspieren cyber security experts play?

Our support becomes invaluable in the event of a cyber attack. We mobilize our 24/7 assistance team to limit the impact of an incident and manage the crisis, and, of course, to obtain the best compensation possible.



## *A reinforced* **property hub**

Verspieren and the property insurance specialists Assurances & Conseils have pooled their expertise, know-how and teams at the Verspieren Immobilier hub.

**1** single centre  
for the property  
insurance market

**150**  
staff members  
dedicated to property  
professionals  
throughout France

**40** years  
of experience  
to anticipate market  
changes and support  
your development

Find out more about our solutions  
→ [immobilier.verspieren.com](http://immobilier.verspieren.com)

## *Affinity services for* **vehicle manufacturers**

Offering buyers damage waiver insurance, assistance or break-down cover is a widespread practice amongst car dealerships. However, offering clients 3 years of fully comprehensive cover is completely new and a challenge successfully met by Verspieren, with Subaru and the insurer L'Équité.

*"To launch this original solution on the vehicle market, we analysed a huge amount of data provided by the manufacturer, particularly the profile of its buyers. In-depth knowledge of the target population enabled us to work with the insurer to determine a premium that not only covers the risk but which is also economically viable for the manufacturer, who finances the insurance for 3 years."* explains Annie-Claude Vulystekker, trade expert in the Verspieren Affinitaire department.

This offer is available for 5 models of Subaru, and should also interest other vehicle manufacturers seeking services that help build loyalty amongst their clients.

## Everything is simpler with [monespace.verspieren.com](https://monespace.verspieren.com)

If there is one area where employees have high expectations, it's health. Choosing the best complementary healthcare policy is therefore of the utmost importance to human resources departments. With this in mind, we developed Mon Espace Verspieren, a customer portal coupled with a digital ecosystem dedicated to policyholder healthcare costs.

### Information is always better in real time

*"With Mon Espace Verspieren, we have created an ecosystem that makes it easy for policyholders to instantly find answers to their questions."* explains Aïcha Mahloul, Chief Digital Officer at Verspieren. Accessible from any device (computer, tablet, smartphone) and from anywhere, via the website or free app, Mon Espace Verspieren enables health insurance policyholders to complete actions online linked to their complementary health insurance.

### Complete transparency

*"To highlight the value of the group health insurance policy chosen by your company, we have ensured complete transparency, providing clear information on reimbursements. Every employee knows exactly how much is covered by Social Security, Verspieren, and any other mutual insurance provider, and how much is left for them to pay,"* explains Aïcha Mahloul. This gives employees a clear picture of the healthcare savings they have made thanks to their employer and allows companies to clearly see which roles are the most costly.

### Providing increased autonomy

After connecting to their secure, personalized member space, your staff have access to numerous features: health insurance policy sign-up and exemption, analysis of healthcare costs, submission

of supporting documents in photo format, download of the third-party payment card, consultation of cover, etc. *"It was essential to offer policyholders more autonomy and to enable them to complete an action when it was convenient for them,"* continues Mylène Béard, Marketing and Communications Manager. She adds, *"There was strong demand for this both from policyholders and HR departments."*

### Facilitating discussion

Mon Espace Verspieren also offers various levels of assistance for policyholders: online interactive assistance on every page of the member space, chat features and browser assistance through screen sharing. Of course, we have also kept the classic communication channels of email, telephone and post. *"Digital helps strengthen human relationships to offer more services and increased satisfaction"* concludes Mylène Béard.

### Mon Espace Verspieren in figures



26,500

views  
per week  
on average



4,000

downloads  
of the app  
every month



91%

of policyholders satisfied  
with the customer portal

## A NEW PORTAL FOR HR DEPARTMENTS TOO!

Sign-up and removal of employees online, evolution of use of your group healthcare policy, declaration and monitoring of providence claims... a wealth of features have been designed to make life easier for HR departments and to simplify the management of social protection.

Want to explore "mon espace HR"? Email [contactadp@verspieren.com](mailto:contactadp@verspieren.com)





*“ 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

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# *Go further with complete* **peace of mind**

Bespoke solutions for companies

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*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

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# Ceaselessly adapting to your business

Specific solutions by activity

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## *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 m<sup>2</sup> 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.  
→ [assurance-pro-immobilier.com](http://assurance-pro-immobilier.com)

## **INSURING CONSTRUCTION**

Today, we insure €20 billion 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.).

## 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.



## 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.

→ [responsabilite.association.verspieren.com](https://responsabilite.association.verspieren.com)

## 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.

## 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.

→ [assurance-pro-securite.com](https://assurance-pro-securite.com)



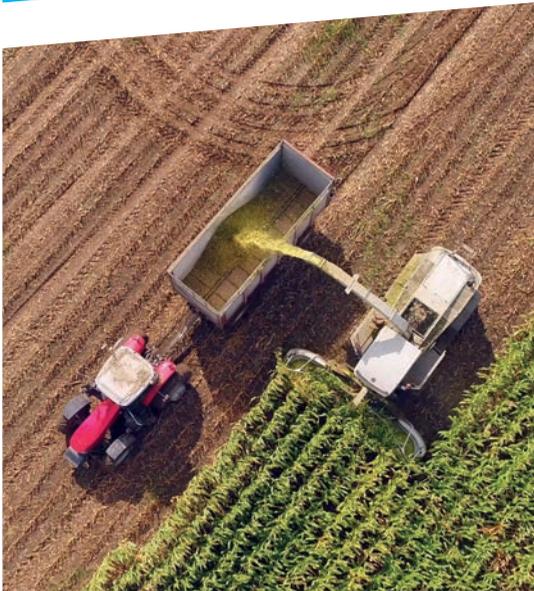
## ADVISING INFORMATION TECHNOLOGY PROFESSIONALS

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.

→ [assurance-pro-ssii.com](https://assurance-pro-ssii.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.



## 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.

## 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.



## 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.

→ [transport-logistique.verspieren.com](https://transport-logistique.verspieren.com)



*“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

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# Make everyone's everyday life easier

Solutions and tools for your staff

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[donnees-sociales.verspieren.com](https://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](https://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.

→ [retraite.verspieren.com](https://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  
→ [verspieren.com](https://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

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# Boost YOUR growth

Affinity and speciality solutions

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## *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.

→ [verspieren-clientele-privee.com](http://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

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# Crossing borders with a complete peace of mind



Solutions to assist you abroad

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[international.verspieren.com](http://international.verspieren.com)

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



*105 broker partners*



*135 countries*



## THE GUARANTEE OF THE BEST POSSIBLE SERVICE LEVEL

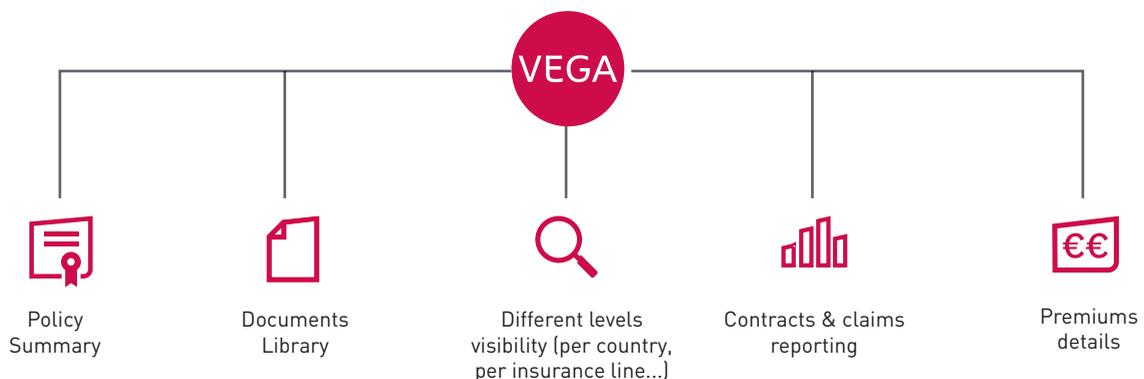
We provide you with the best service and support in your expansion and operations abroad. We rely for this on the Verspieren Group's entities in France and Europe as well as on our 105 broker partners carefully selected for them meeting our professionalism and experience requirements. This guarantees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



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# *Our offices* **by your side**

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## **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  
44245 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 Toulouse**

6, rue de Soyouz  
31240 L'Union  
01 49 64 45 03

### **Verspieren Montpellier**

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

### **Verspieren Montmirail Marseille**

6, rue Jean-Jacques Vernazza  
13016 Marseille  
04 91 32 38 38

### **Verspieren Côte d'Azur**

8, rue de Russie  
06000 Nice  
04 93 62 06 66



Verspieren, our clients, our vocation



[www.verspieren.com](http://www.verspieren.com)