





Bessé teams are experts in insurance brokering and consulting for professionals.

460 employees apply their innovation capacity on a daily basis in their specific areas of expertise to support their customers, helping intermediate-sized businesses and large corporations to protect their activities and employees.

Over the past 60 years, with the same values and the same independent spirit, Bessé has gradually emerged as one of France's leading firms in this market.

Bessé teams, regularly acknowledged for their quality of service and presence in the field, build long-lasting, trust-based relationships with their clients.

04     A word from Pierre Bessé

06     Key figures

08     Senior Management

10     Market news

12     Our expertise

14     Helping you to rise to your challenges  
in spite of the risks

16     Round the world assistance

17     Standing out

18     Our job: Protecting your business  
Protecting your employees

20             Marine & Logistics

24             Industry & Services

28             Agro-Food supply

32             Property Management  
& Construction

36             Car Dealers, Trucks  
& Agricultural Machinery

40             Employee Welfare & Benefits

44     Our contribution to cyber resilience

46     Looking back over 2020

48     Experience feedback: health crisis

49     Regulations, compliance

50     Social responsibility



A word from the Chairman  
Pierre Bessé



**Do you think that Bessé’s “family business” DNA is an asset in the insurance consulting market?**

when the future is uncertain, businesses must be able to count on a stable partner with an extremely broad and dynamic vision of their activities; the combination of these two elements is what I believe will ensure the long life and quality of our professional relations.

It is this stability that allows us to invest, to be able to offer our customers and markets innovative solutions and high added value service. And it is this innovation capacity that means we can offer our employees a work environment that is both stable and stimulating.

**What conclusions have you drawn from the Covid-19 crisis? Has it highlighted Bessé’s strengths? If so, what are they?**

are aware of the possible but unpredictable events that might affect them, to help them to manage their risks. The next pandemic will, I believe, be a cyber pandemic... This extraordinary period has forced us to work differently; I would like to take this opportunity to congratulate all the Bessé teams who have shown unwavering dedication, in spite of the constraints and a totally new context.

I believe that insurance consultants and brokers need to consider the long term, now more than ever. During troubled times, such as these,

The global Covid-19 pandemic has shown us that anything can happen, at any time. Anticipating crises is an integral part of our mission, and we have a duty to ensure that our customers

They have worked in close collaboration, demonstrating great agility, to defend the interests of our customers in a particularly difficult insurance market. Solidarity and quality of management have enabled us to stay on track during this crisis, and these two strengths deserve recognition.

**Bessé has often been praised by risk managers in the survey of major French brokers published by Golder & Partners and OMC. Why is this? What makes Bessé customer service so good? How did you feel when you heard about this acknowledgement?**

that are appreciated by our customers. To maintain our position as leader in insurance consulting among intermediate-sized businesses and large corporations, we have launched a number of projects, including École Bessé, which will open in 2021. This project is of particular importance to me. I want to continue to share the values that make Bessé different, organising training courses to help our new employees to fit in when they first join the company and to learn how we do our jobs. This investment in people will enable us to come up with innovative services to meet the needs of tomorrow’s risks.

I am, of course, very proud that Bessé did so well in the second consecutive edition and, to tell the truth, I was not expecting it. This recognition rewards the quality of service, availability, innovation capacity and commitment of all Bessé employees. We have always trusted in independence and hyper-specialisation, two values

“Businesses must be able to count on a stable partner with an extremely broad and dynamic vision of their activities; the combination of these two elements is what I believe will ensure the long life and quality of our professional relations.”

Pierre Bessé

**How important is innovation in your organisation? How is this innovation approach actually materialised? What added value does it generate?**

It demands better organisation and work methods to enable more agility and flexibility in the assistance we provide, a proactive response to the challenges of our customers, and a high degree of specialisation in the markets in which we operate. This approach has resulted in innovative solutions, such as Vertuloo for the property market, Bessé Parametrics, Bessé Nuclear Solutions®, and specific programmes for Marine Renewable Energies, to name but a few. This continuous innovation approach is in our genes here at Bessé and will afford us serenity to rise to the great challenges of the future.

**In your opinion, how will Covid-19 affect the insurance market?**

regardless of their sector of activity, have been affected. The insurance market has also suffered the full weight of the crisis. In November 2020, Lloyds estimated a provisional loss of \$144 billion for the insurance market, i.e. three times the amount of the 9/11 crisis. We have never seen anything like it.

The pandemic has revealed the limits of covering the actual health risk. Private and public stakeholders have discussed the situation to be able to propose a solution to respond to a risk of this amplitude, as they have done in the past to contend with the threats of terrorism, natural disasters, and nuclear risks. For the moment, no solution has been found.

The cyber risk will probably demand a similar strategy, because it will become systemic. There is no longer any doubt as to whether or not a business will suffer a cyber attack; the question is when. Faced with this changing reality, all the parties involved in the insurance market must get organised and be ready. But this is true for companies too!

For me, innovation is a chain of values whose links are interdependent: from analysis feedback to the implementation of a high added value solution, not forgetting attentiveness to our customers. Innovation is omnipresent in our businesses.

**How can insurance costs be controlled in the current context of a market turnaround and the uncertainties due to the health crisis?**

and design efficient solutions. Risk prevention, already important, will become fundamental. We will support our customers, helping them to reduce their risks wherever possible, while negotiating favourable conditions with insurers.

**What do you think is the best way of dealing with today’s health and economic crises? What message would you like to share your teams and your customers during these uncertain times?**

ultimately be an opportunity for businesses to transform their organisations and to measure their resilience. Let’s look at the positives! Throughout 2020, I have been delighted to observe the high level of loyalty among our customers, for which I am sincerely thankful. We will continue to support them for many more years, I hope, through good and bad times. Although, obviously, I prefer the good times!

**Considering the concentration of the brokering market, how does Bessé position itself in this context?**

under way in France. We believe that the quality of our service depends upon the commitment and technical expertise of our employees, who accompany and advise our customers on a daily basis. This is very difficult for a huge organisation employing thousands or even tens of thousands of people to achieve.

We intend to steer clear of this movement and to continue to develop our business in a regular, measured manner, notably through organic growth but also externally, but always controlled, both in France and abroad!

Insurance cost optimisation is likely to be one of the priorities of our customers in 2021. Thanks to our knowledge of the markets, our teams will be able to help our customers to resize their insurance requirements

These crises highlight the strengths and weaknesses of an organization, a business. They offer a unique, albeit unexpected, opportunity to review strategies to be able to face the future with confidence and determination. I am sure that the Covid-19 epidemic will

An abundance of liquidity and the search for growing and recurrent financial performance are pushing large brokering corporations to merge their activities. Two major mergers are currently

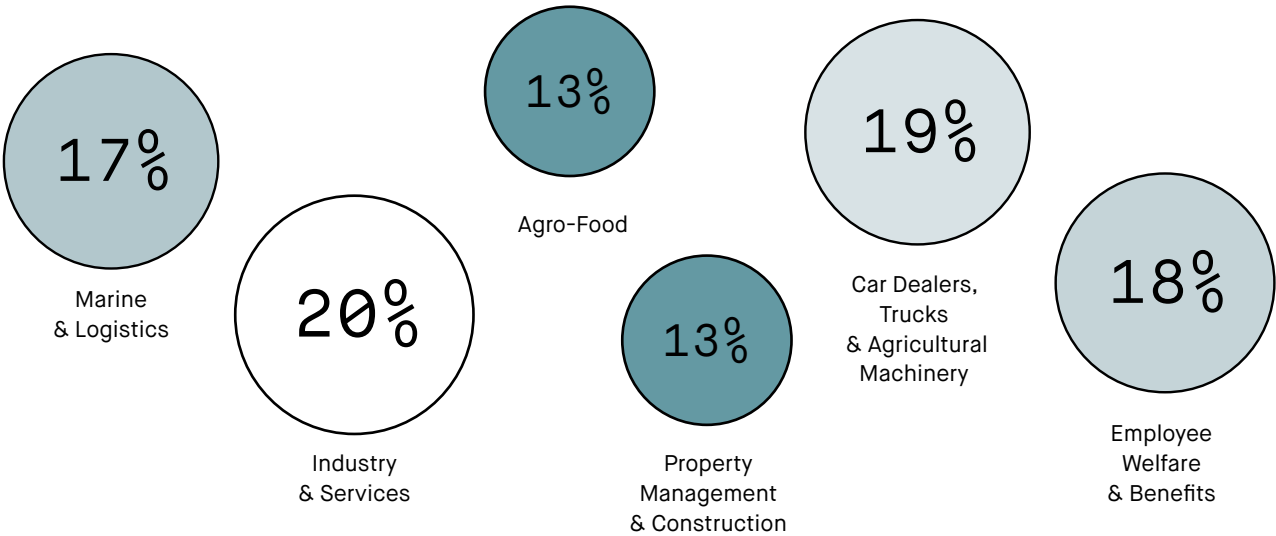
Satisfaction survey among major brokers



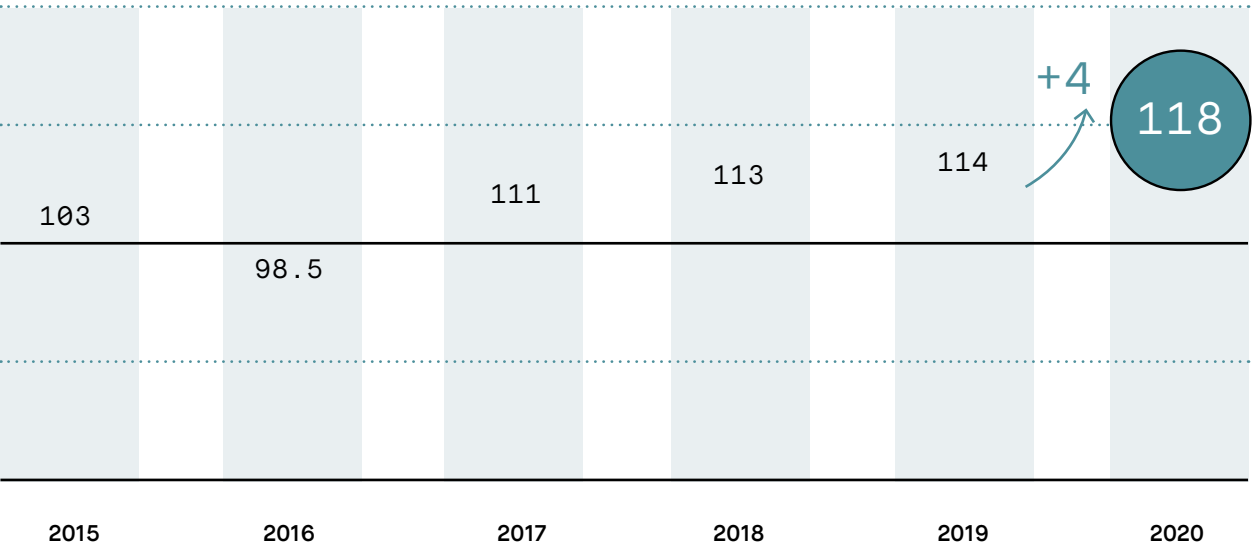
Key figures



Turnover breakdown by activity in 2020



Turnover evolution



in € million

Senior Management



**Pierre Bessé**  
Chairman & Chief Executive  
Officer



**Christophe Parizot**  
Director of Company  
Strategy



**Frédéric Jousse**  
Director of International  
Operations



**Estelle Urien**  
Director of Agro-Food Supply



**Jean-Philippe Pagès**  
Director of Industry & Services



**Gildas Tual**  
Director of Marine & Logistics



**Rémi Bottin**  
Director of Synergy  
& Development



**Aurore Rougeot**  
Director of Employee  
Welfare & Benefits



**Thierry Rolland**  
Director of Employee  
Benefits Practices



**Cyprien Laubin**  
Director of Car Dealers, Trucks  
& Agricultural Machinery



**Bertrand Mulot**  
Director of Property  
Management & Construction



**Caroline Duverger**  
General Secretary



**Pascal Le Goff**  
Director of Digital  
Development



**Lauriane Pachon**  
Director of Audits  
& Internal Control



**Gilles Alsac**  
Director of Legal Affairs  
& Compliance



**Fabrice Fortier**  
Director of Human Resources



**Valérie Sastre**  
Director of Communication



**Richard Rouleau**  
Director of Accounting  
& Finance



**Etienne Busnel**  
Director of Information  
Systems



# Understanding and anticipating the environment of the insurance market

## On the Business Risks market

The Business Risks market is structurally cyclical, and all those involved with this market knew full well that the downward cycle that started in 2004 would inevitably be followed by upward turn.

This turn came about in 2019, after a “soft market” period lasting 15 years, one of the longest in history. The positions taken by companies in 2020 surprised everyone however by their suddenness and inflexibility.

In fact, does the term “market” still even apply when, for certain types of risks, the diminished capacities of each player and the constraints and requirements they impose before even considering a project, can make 100% risk placement impossible under identical conditions?

The insurance companies justify their positions, citing pressure on their profitability, the economic crisis associated with the health crisis, pressure on their balance sheets due to persistently low levels of interest rates and regulatory solvency requirements. However, even this does not explain the irrational behaviour of some market players, which is all the more prejudicial in a context where turnover and business profitability are under unprecedented pressure, due to the repeated periods of lockdown imposed throughout 2020.

Of course, this upward cycle will also come to an end, and competition and rationality in project analysis will return, along with the profitability of insurance operations and visibility over economic changes.

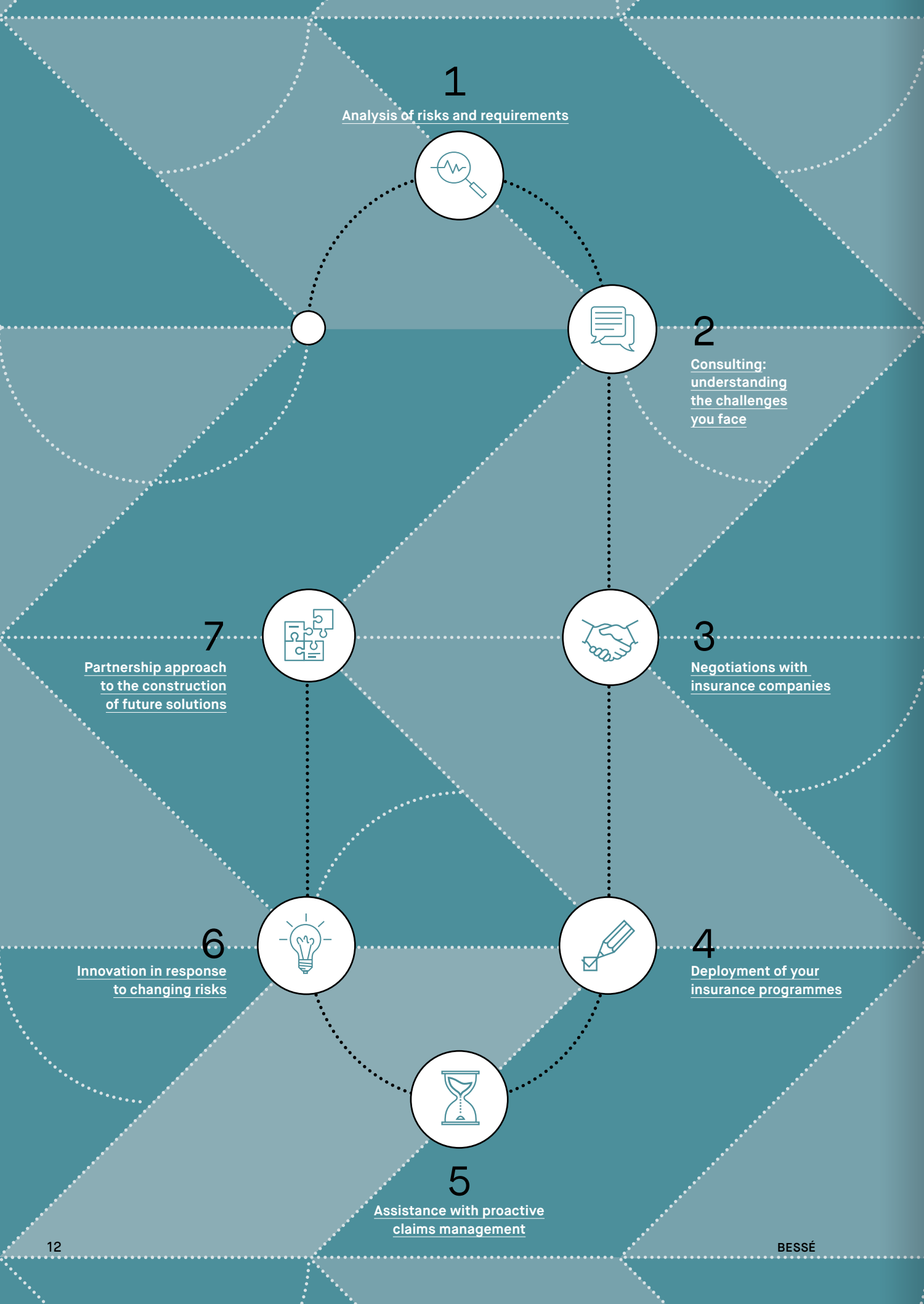
In the meantime, all possible levers must be considered to temper the consequences of this sudden and irrational market turn: retention, alternative financing, captive insurance, parametric insurance, prevention, review of the risks transferred to the market, search for new capacities on all international markets. Our teams work closely with our customers to limit the financial impacts of this crisis and only transfer to the market the risks that the business cannot bear on its own.

## On the Personal Insurance market

The Health and Life/Disability Insurance markets have been particularly affected by the health crisis. The health market was expecting the effects of the 100% Santé reform and having to adapt to the resulting changes in usages. The health crisis upset the financial equilibriums, and services and processes had to be adapted to this exceptional situation. Medical “consumption” fell drastically during lockdown, but insurers are anticipating a delayed effect and a “portability” that is impossible to estimate. Turnover has also been affected by the financial measures implemented to support company cash flow. There is very little visibility over the costs of the schemes implemented in businesses, particularly as the government has decided upon an exceptional contribution by the sector to fund a portion of the social security deficits.

The Life/Disability Insurance market has been directly hit by the increase in sick leave, and the historically low level of the regulatory discount rate, which automatically induces a fall in equity capital, and an increase in provisions for invalidity risks. The market is also debating the impact of the periods of lockdown in terms of increased psychological disorders among employees, and the resulting “long” periods of sick leave.

In 2020, the Personal Insurance market experienced a year of many contrasts. A certain return to “technique” was apparent among all players, but there was no general upward trend or irrational behaviour like that observed on the general insurance (property and casualty) markets.



# Our expertise

## 1 Analysis of risks and requirements

Our business starts with analysing and understanding the risks that you want to transfer to the market. If these risks are complex and not well-known to insurance companies, our specialised engineers share their knowledge of the sector, helping you to present these risks to insurers. Within Bessé's organisation, the Prevention Engineer is an essential partner in defending your interests. Risk Prevention is an integral part of our consulting activity, which is why we do not subcontract this mission to external service providers.

## 2 Consulting: understanding the challenges you face

We are not a traditional broker, whose role is to distribute the insurance products designed by insurers. We are persuaded that there are as many insurance plans as there are challenges and objectives in your activities. The first part of our job is therefore to listen to you to get a good grasp of all the issues, enabling us to build an insurance solution based on our technical expertise.

## 3 Negotiations with insurance companies

The negotiation phase with insurance companies is essential in our line of work. We want you to get the best the market has to offer in terms of price of course, but the choice of insurance company, the definition and scope of the policies purchased, and the operation of guarantees are also decisive elements when you come to deal with an incident. Our teams are deeply committed to these issues and will bring you all the advantages that are associated with our leading position in our markets.

## 4 Deployment of your insurance programmes

Your programmes must be deployed throughout your subsidiaries, adapted to the countries in which you operate, and explained to all the employees concerned. Our teams work alongside you, guided by you, to ensure that the "insurance experience" is as smooth as possible for your employees.

## 5 Assistance with proactive claims management

Our teams will not stop at exchanging questions and answers: they will provide daily assistance with all your queries and initiatives. Unlike insurance companies, Bessé's Claims Department manages customers, not just dossiers, and is therefore part of a team focussed on customer service. This team-spirit culture distinguishes Bessé from insurance brokering firms.

## 6 Innovation in response to changing risks

Innovation has been one of the foundations of the history and development of Bessé over the past 60 years. The technical, legal, economic and regulatory environment in which you operate changes constantly. We aim to be a committed and innovative partner in the insurance sector, encouraging the market to adapt constantly to the changing risks you encounter.

## 7 Partnership approach to the construction of future solutions

As part of our role as a consultant, it is important to us that, in collaboration with your teams, we try to imagine the risks of the future. This is why, for many years already, Bessé has been organising conferences on topics as diverse as cyber resilience, management of agricultural risks, digital transformation in the real estate business, loss of brand image, retirement, etc.



Helping you to rise to your challenges in spite of the risks

Expertise and the ability to grasp all of the legal, social and financial challenges for the benefit of a company and its employees have become fundamental.

Our role as consultants requires investment and immersion in all the ecosystems of the industries in which we operate. We aim for excellence throughout our value chain: analysis of the stakes, design of insurance solutions, negotiations with the insurance market, deployment and regular adaptation of these solutions and mobilisation in the event of a claim.



Security of export contracts and international investments

Firms operating internationally are well aware of the growing instability and protectionism in the business environment, along with an unpredictable political context. At the same time, the future end of the pandemic brings with it serious uncertainty as to the capacity of public and private stakeholders to meet their financial commitments in a severely deteriorated economic and financial environment. Analysing your risks according to your business, sites and markets, and coming up with suitable coverage solutions for political risks is the job of Bessé and our partner, AU Group, to preserve the profitability of your international assets and business!

Reducing the cost of company vehicles

Conformity of the vehicle declaration with the file of insured vehicles, reduction of downtime in the event of an accident, optimisation of repair costs, online declaration and follow-up of claims and frequency control are just some of the priorities expressed by our customers every day. However, as we well know, vehicle fleets differ massively from one company to the next.

From a fleet of company cars to a fleet of industrial or agricultural vehicles comprising HGVs, tractors and agricultural machinery, Bessé's expertise in each sector is the foundation of our approach to automotive insurance. Our commitment: to make vehicle insurance management a source of peace of mind for our customers (control of risks, costs and internal satisfaction, etc.).



Accurate calibration of the risks transferred to the insurance market



The general lack of understanding triggered by the hardening of the insurance market and the consequences of the Covid-19 crisis call for pragmatism: preliminary evaluation of the prejudice in terms of operating losses based on interruption scenarios for relevant activities, strategic management of prioritised risks according to key activities, strong governance, controlled selection of risks to match the company's level of resilience, a dedicated broker to ensure the implementation of tailor-made residual risk transfer solutions.

These risk management practices are often neglected due to a lack of time and resources, but they are essential to any company striving to protect itself against the future consequences of the crisis.

How to cope with the growing frequency of cyber attacks, whose financial consequences are increasingly severe? How to cope with the financial vulnerability of supply chains in the future? What about the growing political instability? Finding solutions is not a task reserved for insurance companies. The companies that cope best will be those that anticipate and understand the importance of a decisive risk culture, resilience enough to generate real competitive advantages, and the purchase of accurately measured insurance.

In this context, our experts do all they can to analyse and control your financial risks.

Coming up with parametric insurance solutions to challenge the traditional market

In a situation where almost 80% of industrial activities are "weather-sensitive" and where the traditional indemnity-based insurance market is under pressure due to increasing prices and excesses or shrinking guarantees, the development of parametric insurance offers additional placement solutions that should not be neglected. While such solutions are not new, the development of efficient data tracking and processing technologies enables them to be configured in more detail to ensure better adaptation to the customer's specific situation, thus making them more attractive.

Bessé's experts will help you to adapt to this new climatic environment and optimise your resilience capacity. This involves assessing your exposure to major natural phenomena, analysing the financial impact of such events on your activities and building a risk mitigation plan.



Implementing captive insurance to reduce your needs on the traditional market

With the recovery of the major risks market, businesses are once again looking into optimising the management of their risk transfer by setting up captives. The movement clearly began in 2020, triggered by a number of factors: increasing premiums, rising excesses and the diminished appetite of insurers for certain "sensitive" activities.

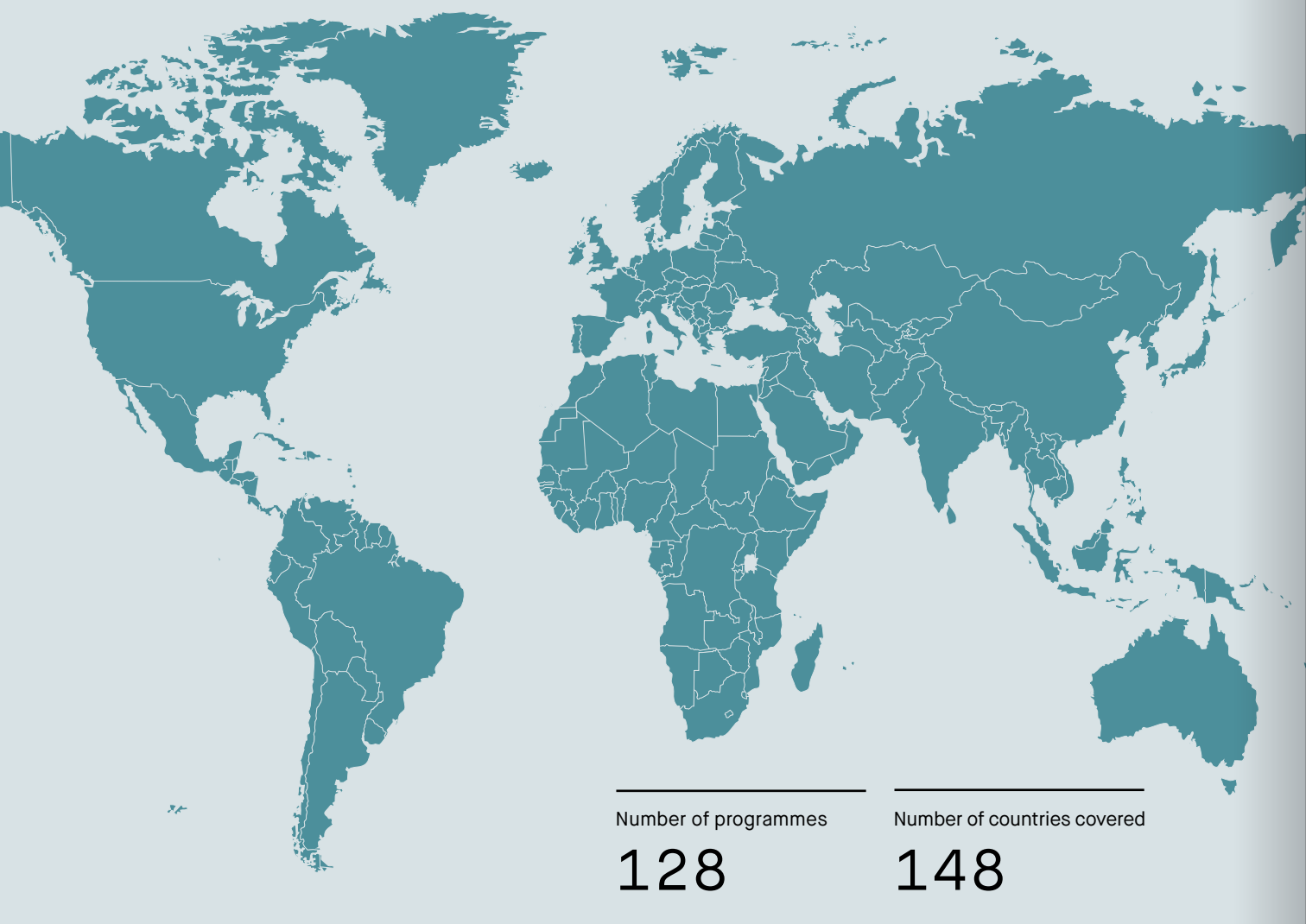
In such a situation, having a captive offers many advantages, particularly for complex risks. A well-sized captive encourages the optimisation of insurance programmes for both customers and insurers. Captive insurance is also a tool that helps the company to reinforce its risk management policy.

Captive insurance is, of course, a risk management tool for the long-term. Implementing such insurance must therefore be considered with this in mind and include the regulatory framework (Solvency II) specific to insurance and reinsurance firms.

We have substantial expertise including actuarial, regulatory and financial skills to be able to offer our customers assistance and advice on opportunity studies and on implementing captive insurance structures.

Each study is carried out in close collaboration with the customer company to ensure consideration of its risk appetite. Our goal is simple: to be able to accompany our customers and provide them with all the elements necessary to enlighten their decision-making process.

# Round the world assistance



Frédéric Jousse  
Director of International  
Operations

“The world is increasingly regulated by a multitude of constraints (legal, fiscal, contractual, commercial, etc.) that are constantly being amended. This is the context in which our teams work, providing the same level of service in France and abroad.

Unlike the large global networks, Bessé maintains its agility and independence beyond its national borders by working with a non-integrated network of local partners, carefully selected to meet the needs of each specific business.”

The international programmes implemented by our specialised teams enable the protection of your assets and commitments, and guarantee the settlement of claims world-wide.

Bessé goes beyond merely offering a multi-centre network with identical solutions regardless of the country concerned. Bessé has built a network of services adapted to the size of the establishment, the country of domicile and your specific requirements. This assistance is rooted in pragmatic, tailor-made solutions, adapted to the DNA of each customer in each country along with all its commercial, competitive and legal particularities. Here are a few examples.

## Protecting your business



### Claims management Civil liability

When it comes to managing civil liability claims, the international aspect develops an equation with multiple variables including distance, language, the culture of the other countries, procedures and applicable law.

Guidance, reassurance, explanation and adaptation are the foundations of our role as insurance advisor in the management of these claims, which take on a whole new dimension beyond our national borders. This year, for example, we conducted negotiations via video-conference with Saudi Arabia, organised a trip to Greece to meet the third party and managed assistance for an arbitration procedure in Latin America for one of our agro-food industry customers implementing a global recall campaign.

### Prevention

2020 has left its mark on all of us, including our prevention engineers, whose transcontinental travel plans were put on hold. In all, 80% of non-European trips were cancelled. This forced them to find new alternatives for completing their missions: Remote surveys (remote site visits), digital meetings at all hours (depending on the time zones), video-conferences for recommendation follow-up or extension projects... This 2.0 assistance notably enabled management of the installation of a sprinkler network for a large agro-food corporation in California.

a few key employees on a temporary mission to large international corporations looking for protection for their expatriates and their families around the world, the needs and expectations for insurance coverage are quite different. After a detailed audit of existing coverage and possible “guarantee gaps”, we deploy insurance solutions and tailor-made services in collaboration with the customer’s international mobility managers.

One particular example in 2020 was the implementation of repatriation insurance coverage for 400 expatriates and their families located in Cuba for a large corporation.

### Import and export servicing

In the context of its international development, Bessé has intensified its collaboration with the third-ranking global broker, Gallagher, to assist their customers in France; this also affords us special access to a global network of top brokers.

## Protecting your employees



### Personnel mobility

We help our customers to guarantee their internationally mobile personnel: expatriates, secondments, impatriates and staff on temporary missions. From intermediate-sized businesses trying to develop internationally and sending



# Standing out

Bessé praised by Risk Managers in the second satisfaction survey conducted among major brokers.

Bessé was ranked first by the second edition of the satisfaction survey conducted on service quality in the field of business risks among 7 major brokers. This survey was conducted by Golder& Partners and OMC Luxembourg.

190 risk managers from large French companies (54% companies employing more than 10,000 people) were questioned on 27 assessment criteria. Bessé obtained the highest satisfaction score on 17 of these criteria.

“This recognition rewards our investment in claims management, quality of service, availability, innovation capacity and the commitment of all Bessé employees.”

Pierre Bessé



Understanding the company’s business and the quality of explanations provided to insurers

Long-term stability of correspondents

Understanding the coverage needs expressed by the customer

Overall availability of correspondents

Assistance in the event of a claim

Our job:  
Protecting your business  
Protecting your employees

# Christine Berton’s perspective



Christine Berton  
Director of Business Claims

“The vision portrayed by the team that I am proud to head lies first and foremost in the social qualities required for all activities providing services to professionals.

The technical aspects and knowledge of contracts and, more generally, the legal aspects of our consulting activity are a good place to start, but these alone are not enough. The essential qualities for the exercise of our missions include:

**Curiosity:** accepting that we learn all the time because things change constantly, not only in insurance, but in our customers’ businesses too. Their risks change, so we must remain vigilant.

**Humility:** accepting that we cannot know everything and relying on a network of experts in all areas.

**Empathy:** understanding the

needs of our customers and their constraints to be able to meet their requirements; we are there to propose solutions and, to do that, we must be attentive to them.

**Agility:** everything happens so quickly today and, like our customers, we must be able to adapt and change direction if necessary.

**Experience feedback:** lessons can always be learned from hardship, whether in the adaptation of guarantees or the quality of assistance.

The combination of these technical and social skills reinforces our capacity to persuade in the interests of our customers.”

Marine & Logistics	P — 20
Industry & Services	P — 24
Agro-Food supply	P — 28
Property Management & Construction	P — 32
Car Dealers, Trucks & Agricultural Machinery	P — 36
Employee Welfare & Benefits	P — 40

# Marine & Logistics

Interview with Gildas Tual  
Director of Marine & Logistics

“Unfortunately, the health crisis that dominated the headlines in 2020 has had a significant impact on the activities of ship-owners, fishermen and ship-loaders.

The crisis coincided with the marine insurers’ determination to rebalance their accounts to guarantee their survival, thus putting a decisive end to the downward cycle that began in 2004.

We have spent our year speaking on behalf of businesses in the marine economy to get insurers to understand the difficulties encountered by some customers and to temper the consequences of the market turnaround. Building a constructive dialogue between insured parties and insurers has never been so important. But we did it.”

**How would you sum up 2020 for the Marine & Logistics sector?**

2020 brought more than its fair share of challenges, the first of which was obviously the health crisis, which affected the balanced relations between our customers (notably ship owners and builders) and their insurers. In this exceptional context, I would like to commend the dedication of our teams, who assisted customers throughout the crisis, defending their interests and finding the best solutions to their individual situations.

This difficult period has highlighted a certain tension between the various stakeholders. It is important that businesses and insurers manage to reconcile their differences, because short-termist actions could threaten the overall balance of the marine sector.

This is further enhanced by the fact that the actors of the blue economy need the support of insurers, and that insurance capacities have become increasingly rare over the years, notably with the sudden, brutal hardening of the Lloyds market. For several years already, Bessé has been building its relations with the Scandinavian and Asian markets to make up for this deficit and guarantee optimal insurance programmes for our customers.

**What do you expect 2021 to bring?**

First of all, let’s hope that 2021 will see the end of this crisis and enable marine and transport firms to resume their activities on solid foundations. Also, that it will bring stability to the conditions we have negotiated for our customers with the arrival of new capacities on the market, marking the return of serenity for marine insurers. 2021 will also be a year of consolidation in our core businesses:

- Firstly, in the aeronautical market: Bessé is now the consultant broker of Hélic Union, a major provider of helicopter maintenance, repair and modifications services.
- Secondly, in the marine sector: following the successful bid by our teams to cover all the assets of the French Oceanographic Fleet operated by IFREMER, the world’s fifth oceanographic fleet, Bessé will be coordinating the insurance programmes of 9 ships equipped with multiple scientific innovations, such as ROV remote-controlled robots and underwater drones (AUV).







## Certification and consulting at the heart of cyber innovation



**Fabien Perra**  
Client Executive, Marine & Logistics

**“We believed it was essential  
to find solutions for our ship-  
owner customers facing this  
cyber threat.”**

The marine sector as a whole, and the ship-owner sector in particular, are not spared by cyber threats. In recent years, the activities of marine companies have been regularly affected by hacking or hack attempts on their information systems. In response to this new threat for a sector accustomed to managing major risks, French marine professionals got together with the secretary general for the sea to decide upon coordinated actions. The C2M2 (French marine cyber-security board), of which Bessé is a member, was thus created, along with the France Cyber Maritime association at the end of 2020.

In parallel, the International Maritime Organization (IMO) is working on new regulations to enable ship owners to implement protective measures against this threat. Based on the existence of the cyber risk in the marine community and the standardisation obligations that will be forthcoming, Bureau Veritas and Bessé have been working together to assist ship owners in this area. The two French firms are combining their know-how to respond to the specific needs of their customers. Bureau Veritas, as a classification company, analyses the cyber risk for ship owners and recommends prevention measures to be implemented. Bessé works in parallel to provide insurance solutions to cover the risks identified.

## Ship builders and owners: risk management at the heart of placement



**Pascal Delaveau**  
Sofimar engineer

**“The assistance we provide for our customers’ prevention plans  
is a good complement for our claims interventions, throughout the  
world, from initial expertise until availability is restored.”**

Faced with rising numbers of claims in the ship building sector, and an insurance market seeking to reduce its commitments significantly, insurers are asking for more and more technical information on the risks presented to them. Our client executives therefore call on the engineers of our expertise structure, Sofimar, who are in permanent contact with the technical divisions of ship owners and builders, to help them to set up and promote suitable preventive measures.



Flash this QR code  
to watch the video or click here





# Industry & Services

Interview with Jean-Philippe Pagès  
Director of Industry & Services

“In this unique context of a health crisis combined with a sudden hardening of the market, our teams have been extra vigilant and determined to maintain the level of specialisation, innovation and quality of service, guaranteeing our contribution to the resilience strategies of our customers.”

**How would you  
sum up 2020?**

The year 2020 has left its mark on everyone with the exceptional hardening of the insurance market for industrial risks. This sudden turnaround, which started in 2019, has been largely amplified by the health crisis that has put pressure on entire sectors of the economy. Business have had to cope with very large increases in premiums, deductibles and retentions, while their activities have diminished and their cash flows have dropped significantly. Furthermore, the shrinking of coverage and capacities, the likes of which have never been seen before in some insurance sectors, has further limited their risk transfer options.

To contend with this unique situation, we have assisted our customers, promoting their particularities and their needs to insurers: systematically submitting detailed risk analyses and prevention plans, resizing and restructuring deductibles and retentions to optimise the total cost of their risks, etc. We have also conducted a large number of studies on alternative risk transfer (ART) solutions and captive creations, with the priority of avoiding indiscriminate increases in the transfer premium budget. In terms of innovation, a financial specialist in business operating losses has joined our teams, enabling us to offer customers new skills and boosting our capacity to model and quantify financial losses of all kinds, whether resulting from material damage or otherwise.

Regarding cyber risk, a threat that has grown to become one of the main concerns of our customers, this analysis capacity makes it easier to evaluate the financial

The year 2020 has left its mark on everyone with the exceptional hardening of the insurance market for industrial risks. This sudden turnaround, which started in 2019, has been largely amplified by the health crisis that has put pressure on entire sectors of the economy. Business have had to cope with very large increases in premiums, deductibles and retentions, while their activities have diminished and their cash flows have dropped significantly. Furthermore, the shrinking of coverage and capacities, the likes of which have never been seen before in some insurance sectors, has further limited their risk transfer options.

consequences of an attack and to size the capacity requirement in the current insurance market. We also propose prevention and crisis management exercise solutions to our customers, helping them with their overall efforts to develop the cyber resilience of their organisations.

**What do you expect 2021  
to bring for Bessé?**

We expect the “hard” market conditions to continue into 2021. We are therefore stepping up our innovation efforts in ART and risk captivation solutions. We will also continue to invest heavily in getting to know our customers’ risks by expanding our prevention engineering teams and developing our analysis capacities via the deployment of innovative benchmarking tools.

We will do all we can to maintain the quality of service expected by our customers both in France and for our international interventions: availability and responsiveness of our teams, rapid response times, capacity to understand the needs of our customers and create tailor-made solutions, high added value assistance in the event of a claim.





**In 2020, Bessé will be building its expertise and developing with innovative, sustainable projects**



**François Renelier**  
Director of Customer Relations and manager  
of the Offshore Renewable Energy cell

**“As brokers, our role consists in persuading insurers that however innovative the project is, it remains insurable. Each project is unique and must be explained individually. We take this persuasive, educational and derisking task very seriously...”**

For more than ten years, Bessé has been assisting stakeholders throughout the offshore energy sector in fields as diverse as operation phase and construction, regardless of the technology employed (fixed foundation or floating offshore wind turbines, tidal turbines, wave energy converters, etc.).

Being aware of the future challenges and growing expectations of the sector’s players, Bessé has signed an exclusive cooperation agreement with the international insurance advisor specialised in Marine Renewable Energies, Skowronnek & Bechnak. This collaboration aims to build a multi-disciplinary team, unique in France, able to assist with all the “insurance” problems of its customers.



**Flash this QR code  
to watch the video or click here**



**Environmental risks**

Concern over environmental risks is growing, as illustrated by the increase in media coverage. This is also reflected in legislative and regulatory inflation and an escalated liability risk for the authors of environmental damage. The French law of 8 August 2016 added a new principle to the civil code for the repair of environmental damage.

Within the context of their operations, and industrial activities in particular, our customers are increasingly exposed to claims and losses suffered or caused by environmental damage.

In 2011, to cover all the risks related to the environment (liability, depollution and decontamination, damage to biodiversity, operating losses, etc.), Bessé created a specific insurance solution with specialised insurers; this has since been revised, improved and extended regularly.



**Maxence Reibell**  
Client Executive, Industry & Services

**“Environmental risk insurance solutions are now essential for all businesses, notably manufacturing firms, due to society’s growing awareness of the consequences of such risks.”**



# Agro-Food supply

Interview with Estelle Urien  
Director of Agro-Food Supply

“Year in, year out, regardless of weather conditions, agility is essential in the agro-food sector, because nature just keeps on producing new equations for the industry to resolve: quality, quantity, water content, fat content, presence of epizootics, etc. This agility has once again been pushed to exceptional limits by the health crisis. And how does this affect insurance? Yet another tricky question this year... and it is our job to solve it for you.”

**How would you sum up 2020?**

Even more energy and agility were required of agro-food companies in 2020, as they worked the second line throughout the health crisis, satisfying exceptional demand levels in supermarkets, while suffering the impacts of the sudden closure of all non-domestic catering operations. The sector also suffered serious cost increases, notably due to the higher cost of raw materials, but also because of investments made in the fields of innovation, operational performance and increasingly strict food safety standards. This was the demanding economic and industrial context in which agro-food companies and cooperatives then had to contend with the turnaround in the insurance market.

**What are your priorities in 2021?**

In this “supply crisis” situation, Bessé’s experts must anticipate, innovate and restructure our offers to continue to optimise them. More than ever, maintaining close contact with our customers and ensuring good knowledge of the specific placement problems of the agro-food industry are what will guarantee the high quality of the advice we provide to insurance customers facing difficult decisions. The dedication of our pluri-disciplinary technical teams enables this close contact: client executives, prevention specialists, agro-food engineers, actuaries, legal and financial experts, etc. In 2021, our risk prevention activity will continue to be essential to enable our customers to access a sufficiently competitive insurance market.

**Invest in the basics**

In this “supply crisis” situation, Bessé’s experts must anticipate, innovate and restructure our offers to continue to optimise them. More than ever, maintaining close contact with our customers and ensuring good knowledge of the specific placement problems of the agro-food industry are what will guarantee the high quality of the advice we provide to insurance customers facing difficult decisions. The dedication of our pluri-disciplinary technical teams enables this close contact: client executives, prevention specialists, agro-food engineers, actuaries, legal and financial experts, etc. In 2021, our risk prevention activity will continue to be essential to enable our customers to access a sufficiently competitive insurance market.

**Find new capacities**

At the top end of the industry, the problem of stabilising farmer incomes is still cause for concern. The series of major climatic events over the past five years has had a serious impact on the insurance capacities reserved for this market. However, growing diversification of the insurance offer, notably including parametric solutions, provides the industry’s stakeholders with new security tools, particularly for crops whose productivity is more volatile.

These natural disasters also resulted in increased demand for margin protection tools, such as “supply shortage” solutions.

Furthermore, the sector is also seeing multiple merger/acquisition operations and agro-food companies are developing and investing in France and abroad, forcing us to seek new insurance capacities every year, even on international markets.

**Innovate**

Aside from the exceptional situation of 2020, the agro-food industry continues adapt to the major challenges of food supplies for the future: new trends in consumption, even consum’action, society’s rising expectations, the vegetable revolution, food safety, matters relating to distribution, environmental footprint and input reduction... all these issues ultimately lead to insurance challenges.







## Collaborative platforms and tools to coordinate recommendation monitoring

To promote our customers' achievements in terms of risk prevention and protection, effective coordination of the monitoring of recommendations made by insurers is essential. Bessé has developed tailor-made coordination solutions, compatible with our customers' business tools. From collaborative platforms to RMIS (Risk Management Information System) and EDI (Electronic Data Interchange), there is a solution to suit everyone!

Implementing digital tools enables our customers to appropriate the data and to coordinate these data dynamically and efficiently in the long term; it also provides access to up-to-date, high quality, technical information by primary and co-insurers.



**Ronan Guyader**  
Client Executive, Agro-Food

“These technological innovations enable us to assist with recommendation monitoring in order to adapt to market requirements, taking into account the customer's organisation and making the customer more autonomous with regard to insurer tools.”

## Sesame seed crisis: the challenges of insuring supply chains



**Béatrice Gossart**  
Compensation Officer

Bessé is regularly contacted concerning claims resulting from European alerts, like the 2020 recall of batches of sesame seeds imported from India and presenting ethylene oxide contamination levels above the maximum regulatory limit. This contamination affected a large number of agro food companies at various levels of the industry. This particular alert was implemented via the Rapid Alert System for Food and Feed, a European system that warns of problems concerning agro food products.

“When dealing with an alert like this, our job involves protecting the interest of our customers by applying their insurance plans, as well as any insurance solutions designed by Bessé to cover the financial losses related to brand image, which are all the more important in such situations.”





# Property Management & Construction

Interview with Bertrand Mulot  
Director of Property Management & Construction

“The health crisis and lockdown periods, along with the associated distancing measures, have proved the value of the digital transition initiated several years ago, enabling our teams to continue to assist customers, offering the same levels of service quality.”

**What were the highlights of 2020 for Bessé Property Management & Construction?** Our new high added value service, Vertuloo, was launched in 2020. The platform that helps to analyse and select tenant files was unveiled in March 2020, and has been well received by property managers in particular. Vertuloo combines dematerialisation and artificial intelligence with our business expertise, helping our customers to save time and improve the security of their tenant selection process.

This new approach also helps to improve the flexibility of access to rented property, by making more people eligible for rented accommodation and proposing a simpler process to potential tenants.

During this unique year, our teams also demonstrated their exceptional agility in adapting to the crisis restrictions. By digitalising our work methods, we were able to ensure totally safe service continuity. Even working from home, we kept in close contact with our customers, helping them to rise to the challenges related to their own activities. In April and November, we organised two virtual ImmoTalks to enable real estate professionals to discuss the impacts and perspectives of the post-Covid property market. These two events attracted a large number of leading contributors; a significant achievement for Bessé.

**What do you think we can expect in 2021?** The employment market is likely to experience a serious decline in 2021, which may have a substantial impact on unpaid rent guarantees. The changing insurance market will probably cause some disruption in this area, but we remain confident in our experience to continue to defend the interests of our customers.

In terms of our homeowner association activity, we are starting to see some tension on the joint ownership property insurance market, due to the combined effects of natural disasters and claims related to major fires.

The construction sector is expected to report good results in 2021 due to the postponement of projects signed in 2020. The Covid crisis has also encouraged many households to seek better living conditions, notably private homes with gardens, which also has a dynamic effect on the home construction market. With the acquisition of Atlantis Assurances and Euro Cautions in 2019, Bessé has become a player of reference in this sector and our teams have upped their commitment to a continuous improvement process for customer service.





The successful launch of Vertuloo, the first French platform for tenant selection analysis



**Paul Jousse**  
Director of Development,  
Property Management & Construction

“Some customers have even said that they can no longer imagine working without Vertuloo.”

Just a few months after being commissioned, use of the platform by property administration professionals is following a very promising growth curve, thus confirming the appetite of real estate professionals for “new generation” tools to help develop and improve the security of their activities.

Vertuloo has a rightful place in the current context of uncertainty in the economy and the employment market which affects the solidity of rental files and obviously enhances the advantages of using Vertuloo for property professionals concerned with guaranteeing the security of their lessor customers.



Flash this QR code  
to watch the video or click here



**Régis Derouet**  
Property Operational Manager

“Vertuloo is a real productivity tool for tenant managers, freeing them to concentrate on higher added value tasks.”



Analysing claims rates for construction professionals



**Alexandra Picheyre**  
Construction Operational Manager

“The claims assistance activity carried out by our teams and our coordination tools enable us to build a comprehensive claims rate analysis for our construction customers.”

We provide our construction customers with various tools to understand their claims rates, helping them to deploy all possible corrective actions internally: claim volume, financial stakes, compensated pathologies, company or subcontractor liabilities, etc.

There are many different study parameters, which are adapted to the particularities of our customers’ businesses. To support these customised analyses, the legal and after-sale service departments of property developers and construction firms can then work on the awareness of their own teams concerning control over their claims rates and, with our assistance, design suitable prevention actions to be implemented.



# Car Dealers, Trucks & Agricultural Machinery

Interview with Cyprien Laubin,  
Director of Car Dealers, Trucks & Agricultural Machinery

“The automotive industry, and its distribution model in particular, are in serious turmoil: the ecosystem is transforming under the impulse of severe regulatory constraints, changes in usage and digital maturity.  
During this period of change, marked by increasingly rare insurance capacities, we support our customers in protecting their assets and employees in the long term, while helping them to ensure the loyalty of their own customers.”

<b>How would you sum up 2020?</b>	Fears of an economic crisis are holding back consumption, in spite of the health risk which could have boosted sales. Increasingly restrictive environmental requirements demand sizeable investments during this era of unprecedented innovation, and are accelerating the transformation of vehicle consumption habits. In terms of structure, the car sector continues to change: the market for diesel vehicles is falling massively, electric car sales are increasing and the distribution of second hand vehicles is seeing major transformations. New forms of mobility represent a real challenge, as anticipated by Bessé several years previously, and suitable solutions are already in place to support distributors. Another noteworthy trend is the growing digitalisation of the purchase experience, which offers various stakeholders the opportunity to implement changes. Digital technology is redefining the customer journey and the second hand market is a major performance driver for all parties. 2020 saw an unprecedented hardening of the insurance market. The health crisis accelerated the shrinkage of insurance capacities, resulting in further pressure on budgets. Bessé Motors teams rallied rapidly to anticipate and coordinate the renewal of insurance solutions for car distributors, which came under severe pressure from insurers. 2020 was also an important year for Bessé Motors, as our online extranet was consolidated to enable our customers to manage their claims, while streamlining the	coordination and reporting of the insurance programmes. Meanwhile, Saga continued its digital transformation, facilitating electronic signature and automated connection with the DMSs of vehicle distributors to simplify access to innovative, high added value services that also build customer loyalty.
<b>What do you see happening in 2021?</b>	The changes in the automotive market will continue to accelerate: ecological penalties, restrictions for pollutant vehicles, etc. The race to build the clean car is on, with all the associated investments in new technologies. Vehicle distributors will thus be increasingly forced to provide their customers with innovative mobility solutions to meet the expectations of both private individuals and professionals: this is not only an economic opportunity, but a real change for society! The challenge is therefore two-fold: consolidating the economic model of distributors and manufacturers, while ensuring the loyalty of demanding customers. Our primary concern therefore remains to support our customers and their development projects, with all their particularities, to make sure we can offer the best possible response to their expectations and requirements. Our efforts are concentrated on hyper-specialised advice, and the priority for Bessé Motors teams is to deserve the faith of our customers! In 2021, we will continue to be there for our customers, preventing risks and working with them to build, deploy and coordinate solutions to fit the specific needs of the car, truck and agricultural machinery distribution industry.	





**Saga goes one step further in digitalising its offer**

As part of the development of our customised loyalty solutions, we continue to facilitate the lives of our customers' teams, with greater system inter-operability (connection to the vehicle registration system and customer DMSs). We work hand-in-hand with distributors to support their zero-paper efforts by enabling electronic signature, building their image with dematerialised business cards, and developing white-label web platforms and mobile apps to be customised.



**Carole Soquenne**  
Director of Operations, Saga

**“We continue to develop our digital resources and tools to enable our customers to build the loyalty of their customers.”**



**Prevention: an essential tool to reduce risks for dealers**

With more than 40 years' experience advising the automotive industry (including car dealers, agricultural machinery, trucks, and construction machinery), Bessé Motors has built up France's largest database of claims reported in this sector. This benchmark tool enables us to respond more quickly and more accurately to any drifts observed or to the appearance of new risks in your sector of activity. As well as managing, monitoring and coordinating the programmes designed and drafted by Bessé Motors, and based on our experience acquired over the years, our client executives also ensure that their customers are aware and trained in good practices to limit their claims rates. Topics include loan vehicle management, correct use of W Garage, and common mistakes that can be avoided when filling out an accident report. Upstream management of the risks related to thefts is another relevant theme; this encompasses the correct use of combination safes, key management and information on new methods used by criminals.



**Philippe Crépin**  
Director of Sales, Bessé Motors

**“Assisting our customers before an incident occurs is a fundamental part of our job. We have a responsibility to advise them, to make sure they are aware of any risks that could be minimised, thus optimising their insurance programmes.”**



# Employee Welfare & Benefits

Interview with Aurore Rougeot  
Director of Employee Welfare & Benefits

“Companies are becoming more closely associated with the fundamental challenges of society. Health, retirement, dependency. As trusted partners of our customers and their employees, we implement and coordinate their welfare schemes.”

**What were the notable events of 2020?**

2020 was a year of change for social welfare. For businesses, the health crisis brought Human Resources departments to the fore, managing issues such as working from home, absences due to COVID-19, part-time activity, etc. We assisted our customers throughout this turbulent period, adapting our solutions and services to their new needs in terms of life/disability insurance, and health cover.

**How did your teams adapt to the crisis situation?**

This period was an opportunity for us to continue to digitalise our work methods, to remain in contact with our customers during the health crisis, even while working from home. For example, we organised video conferences to present our operating accounts to the social partners during specific commission and works committee meetings.

**What do you think the personal insurance market will look like in 2021?**

The historic equilibriums of the insurance market in the social welfare sector were deeply affected by the COVID-19 epidemic, which is why Bessé was so strongly opposed to the insurer contribution increase due on 1 January 2021.

**What do you think the personal insurance market will look like in 2021?**

It is also important to take into account the economic crisis that is developing and which, in many sectors, will further upset the balance of both mandatory and optional social welfare schemes. For the first time, insurance programmes (health costs in particular) will be coordinated in real time to ensure an appropriate response to the consequences of the health crisis as experienced in the field and to anticipate the conditions of scheme renewals on 1 January 2022 as early as possible.

**What do you think the personal insurance market will look like in 2021?**

More than ever before, our teams combine technical expertise with soft skills to defend the interests of our customers and innovate to face up to these new realities.







## Our partner, APPA (French association for hospital practitioners and assimilated), celebrates its 40<sup>th</sup> anniversary



Jean-Pierre Provoost  
President of APPA

In 2020, we celebrated APPA's 40<sup>th</sup> anniversary, as well as our 40-year partnership. APPA is a non-profit association for doctors with some 11,000 members, i.e. one in five hospital practitioners and almost 26,000 beneficiaries. It provides interns, doctors and pharmacists working in hospitals or freelance with comprehensive and efficient disability and life insurance solutions, designed, negotiated and implemented by Bessé. The 2020 health crisis brought its members to the front line of the fight against Covid-19. In line with its mutual assistance values, APPA, assisted by Bessé, created a mutual intervention fund to provide financial support.

More than €187,500 were redistributed to members in difficult situations (contamination, decreased or interrupted activity, vulnerable person, child care, financial problems related to the pandemic, etc.).



Flash the QR code to see the 40<sup>th</sup> anniversary magazine

“Since March, with direct support from our partner Bessé, we have been assisting our colleagues and their families suffering difficulties caused by the pandemic.”

## Dependency: a societal risk that companies would be wise not to neglect



Mélanie Delorme  
Client Executive,  
specialised in dependency risks

Dependency or the loss of autonomy is a widely known societal risk. It is a complex risk, due to its multiple factors, and almost certain in France, corresponding to the demographic situation of an ageing population.

While 2020 marked a turning point with the creation of the long-awaited fifth branch of the social security system, the problem of its funding (currently estimated at €30 billion per year) remains, as yet, unresolved, in a pandemic situation which certainly does not make things easier.

Dependency, like pensions, is also an issue for businesses. The problems of dependency have become a reality (often as employees become carers for their parents) and must be anticipated for employees throughout their working lives. I believe that companies and HR directors have a pioneering role to play and will hold a very important position in this matter. Assistance from an expert advisor is essential, because this risk requires a multi-disciplinary approach with cultural, technical (insurance and assistance), and service aspects.

“For many of our customers, the health situation has highlighted a number of problems associated with family carers. The lockdown periods were a good opportunity to begin projects that had previously been set aside, and enabled good progress to be made.”



# Our contribution to cyber resilience

“There is no longer any question as to whether or not a company will be affected by a cyber crisis, nor even when; what matters is how it can prepare an effective response when the situation arrives!”

Pierre Bessé

## Directors of companies that fall victim to cyber attacks may bear some of the blame

In the map of business risks, the cyber risk is a category of its own. It corresponds to no conventional analyses or tables.

A cyber-attack has more in common with a military MO than an unwelcome economic or stock market incursion. However, it does not fit with any of the conventional codes of confrontation: data is not always stolen and it is very difficult to identify the attacker, making it hard to retaliate. Cyber crises are therefore extremely complicated to manage.

Bessé’s third cyber risk study is naturally oriented towards action, starting with diagnosis of the financial consequences of the crisis. It highlights the increase in failure risk caused by

the cyber attack and its effects on the company’s asset value.

It raises the issue of evaluating both the direct financial losses after the crisis and the indirect losses that are more difficult to quantify: image, reputation, customer experience, attractivity, internal atmosphere, staff retention and recruitment. It is generally accepted that the indirect losses can far exceed the direct losses, with more long-term effects that are potentially more damaging.

“Controlled management of the cyber risk notably requires the awareness of the Management Committee, definition of a specific resilience strategy based on a realistic assessment of the threat, homogeneous deployment of preventive and crisis management solutions, a policy to maintain and update the risk management and insurance programmes.”

Jean-Philippe Pagès,  
Director of Industry & Services



Consult the November 2020 Cyber study

# The impact of the cyber crisis on the valuation of unquoted firms

## The 10 key points of the November 2020 study

- 1

The cyber risk is a strategic risk that is vital for the company. The Covid-19 crisis has revealed and amplified the acceleration of the threat.
- 2

The economic impact is generally reflected in the evolution of their share price for companies quoted on the stock exchange.
- 3

For non-quoted companies, this impact can be evaluated using key indicators, such as the failure score or the days of late payment indicator. (Source: Altares – Dun & Bradstreet)
- 4

Analysis of these figures for an initial sample of non-quoted international firms shows that the failure risk increases by an average of 40-50% in the three months following the announcement of a cyber event.
- 5

For a sample of French companies, the failure risk increases by an average 80% over this same period, a figure supported by a 55% increase in the number of days of late payment 6 months later.
- 6

Initial calculations estimate the fall in asset value following this increase in failure risk at about 8-10% of the company’s value.
- 7

Analysis of the cases observed confirms that the most vulnerable non-quoted companies are those that had not implemented a risk management and cyber-resilience policy before the attack.
- 8

These first tests on a limited sample support the emerging hypothesis of the significant impact of cyber events on the economic stability and value of non-quoted companies.
- 9

This risk must be covered by appropriate management and communication processes, because it has a direct impact on reputation, the most precious of all immaterial assets.
- 10

Organised and proven cyber-resilience will become a value-generating competitive asset for companies within their ecosystems in the face of this systemic risk.



## January



Paris, 21 January  
**500 regional champions  
at Élysée Palace**

Bessé is proud to be one of the 500 regional champions. This event, initiated by the METI movement for businesses of intermediate size, gathered 500 directors of growing small, medium and intermediate-sized businesses around the French President and various ministers to discuss “committing to, producing and working in France”.

Lille, 28 & 30 January  
**International forum on cyber security**  
We could not miss this new edition of the cyber security forum, which attracts all those involved in the cyber ecosystem. Our expert, Christophe Madec, spoke at a round table on the theme of “Cyber insurance, creating the conditions of trust”. Chaired by Thierry Delville, also attended by Edward Samsom, Philippe Cotelle, Pascal Steichen and Frédéric Rousseau.

## February



Deauville, 5-7 February  
**AMRAE (association for the  
management of business risks  
and insurance) conference**

Christine Berton, Director of Business Claims at Bessé, spoke at the conference workshop on “The rising rate of major fires and their impact on the market”, chaired by Florence Vallon, with other interventions by Julien Dapremont, Christian Ouertal and Didier Schütz.

## March

Nantes, 12 March

**Presentation to LCAFFB members**  
Bessé Property Management & Construction experts spoke to members of LCAFFB (housing section of the French construction federation) (Pays de Loire) to present the assistance they can provide to the private home construction industry.

## April

#Online, 29 April

**Immo'Talks webinars**  
In partnership with IMSI (institute of real estate service management), we organised two virtual conferences in April and November on the themes of “In and out of lockdown: impacts and perspectives for property managers” and “Property management: the advantages for independent firms during crisis periods”.

#Online, 30 April

**France Digitale webinar**  
Bessé participated in the “Office Hours #Cyber: news, good practices and insurance” webinar organised by France Digitale. Christophe Madec, our cyber expert, and Olivier Pantaleo, CEO of Almond, discussed cyber insurance as a link in the cybersecurity value chain and the general aspects of this pandemic crisis, which is seeing a rise in the number of attacks of increasing severity.

## June

#Online, 23 June

**IRSI convention webinar**  
We organised a webinar on the IRSI agreement (compensation and recourse for building claims) and what changed on 1 July 2020. Christele Darnault, technical claims correspondent for Property Management & Construction, shared her expert knowledge of the new conditions of leak searches and their impacts on property managers and joint ownership property representatives.

#Online, 25 June

**LCL SmartBusiness webinar**

We participated in a web conference organised by LCL: “Protecting your company and employees against exceptional cyber risks”. Rémi Bottin, Director of Synergy & Development, Bessé, spoke on this topic, alongside Rodolphe Bernard, LCL's Head of SmartBusiness and Olivier Pantaleo, CEO of Almond

## July

#Online, 7 July

**ANDRH webinars**

In partnership with ANDRH (national association of HR directors), we chaired a series of four webinars throughout the year on different topics, such as social welfare schemes, international mobility, the pension reform and carer employees.

## September



Paris, 8 September  
**Masters Auto Infos**

We were present at the 21<sup>st</sup> awards ceremony of the Masters Auto Infos, during which Philippe Crépin, Director of Sales of Bessé Motors presented first prize in the “Best profitability” category (+7,000 new vehicles) for 2019 to the GCA group.

#Online, 23 September

**CNPA webinar**

In collaboration with CNPA (French board of automotive professionals), we organised a webinar on cyber risks: “What prevention and security measures should be adopted, which solutions should be preferred in the face of this changing threat?” Introduction by Christophe Maurel, CNPA's chairman for private vehicle dealers, and contributions from Christophe Madec, our cyber expert, and Olivier Pantaleo, CEO of Almond.

## October

#Online, 30 September, 1 October

**Paris Cyber Week**

Paris Cyber Week offered an opportunity for Jean-Philippe Pagès, Director of Bessé Industry & Services, to listen to European Commissioner Mariya Gabriel present her actions in favour of a “secure-by-design” digital society in Europe, encouraging company resilience.

#Online, 15 October

**Autodistribution webinars**

No fewer than 4 webinar sessions were organised for the garage owner members of the Autodistribution network, in partnership with Bessé Motors via + Simple, on the topic of “Ensuring the protection of your businesses in 2021 in a difficult context in terms of health, economy and climate”. Interventions by Fabien Guimard, Director of the AD Network and our expert, Matthieu Budin.

#Online, 20 October

**Euronaval**

For the digital edition of the world defence shipbuilding exhibition, our expert Didier Daoulas spoke at two round tables on the Cyber Naval Hub. His topics were: “How to ensure the protection of complex systems in the 4.0 era?” and “The perspectives of an industry united against the cyber security threats that weigh upon the marine community”.

## November



#Online, 3 November  
**Meeting of the French navy  
and shipowners**

We participated in online discussions between private and public stakeholders on the theme of “Resilience of the French marine community against crises and threats”. Our expert, Pierre Chevalier, spoke at a round table: “Evolution of piracy - How to fight the various models of piracy around the world”.

#Online, 26 November

**Cyber webinar**

In partnership with Almond and Racine Avocats, we organised a webinar on “Cyber threats, how protected are you?” This conference, chaired by Nelly Lambert, chief editor of Informateur Judiciaire, included interventions by Nicolas Guilloux, head of western France at Almond, Loullig Bretel, partner at Racine Avocats, and Rémi Bottin, Director of Synergy & Development, Bessé.

## December



#Online, 1 December  
**ANDRH university**

Pierre Rousselot, Compensation manager Bessé, participated at a webinar organised by ANDRH university on the topic of “HR director, a key role in protecting the company during a health crisis”.

#Online, 4, 11 & 15 December

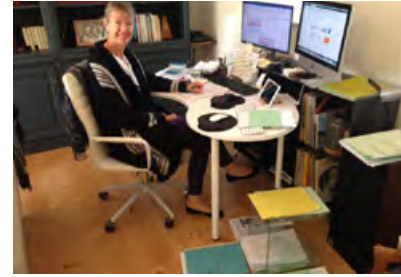
**Connect Distribution**

We were present at the 2020 digital edition of #Connect Distribution, the event for car manufacturers and distributors. Three days of live talks and discussions on a platform created for the event.

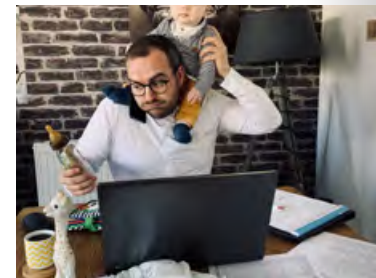
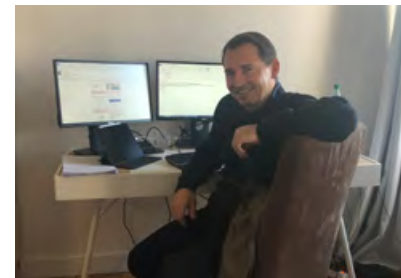
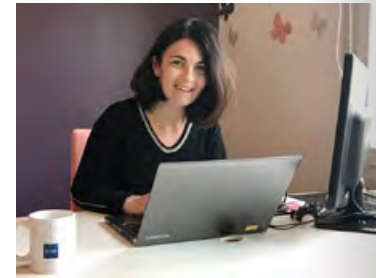
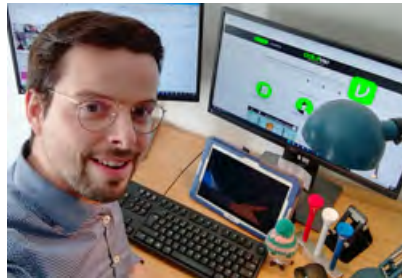
#Online, 8 December

**AMRAE webinar**

Our cyber expert, Christophe Madec, spoke at a webinar organised for its members by AMRAE. The title of his intervention: “Information systems: working from home, risk prevention, ransomware.”



“This unique period has forced us to work differently. I would like to congratulate all the teams at Bessé, who have demonstrated their unwavering commitment in spite of the restrictions and an extraordinary situation.” Pierre Bessé



**2020 has obviously been marked by an unprecedented health crisis due to the global Coronavirus pandemic.**

Like all our customers, we have had to implement our Business Continuity and Crisis Management plan and set up health measures to protect our employees and professional contacts. Bessé teams have been working together to defend the interests of our customers. This unprecedented situation has encouraged our experts to demonstrate their creativity and find alternative ways to do our job: site

visits using drones, virtual works committee meetings, prevention engineering carried out in 2.0 mode, etc. This period has also accelerated the digitalisation of our processes and work organisation.

“Improving and developing each of Bessé’s policies and schemes to ensure compliance is a daily challenge to ensure the continued trust of our customers and our ecosystem.”

Pierre Bessé

**Bessé has maintained its efforts in the field of compliance in spite of the unusual health situation.**

Encouraged by the Legal & Compliance department and Bessé’s other support departments (HR, Internal Audit, IT, etc.), the “Bessé Compliance Correspondents” present in each sector, working hand-in-hand with the teams, continued their tireless efforts to improve the procedures and the acculturation of operation staff in the regulatory constraints that apply to insurance consulting and brokering.

Their role is crucial. They ensure correct application of the texts, adapting them to the particularities and DNA of each Bessé profession, while preserving the agility of our teams to enable them to work closely with their customers.

They guarantee the compliance on which our practices are based. We set up and maintain internal systems (policies, procedures, tools, awareness and training operations, inspections, governance) for vastly different fields, such as the respect of international sanctions, the war against money laundering and financing terrorism, application of the Insurance Distribution Directive (IDD), etc. All of these systems are regularly reviewed and improved continuously, in line with Bessé’s development.

2020 offered opportunities for further employee training in good practices concerning personal data protection. These training sessions, initially planned as face-to-face sessions, were quickly converted to online courses. The goal is to ensure that our business teams are aware of their duties and obligations in terms of personal data processing and protection.



## Institut Curie

For the third consecutive year, we are supporting Institut Curie's Big Data project, and the construction of the Curie Database Resource, in particular. This multi-modal integration platform contains clinical and research data; it manages virtual and dynamic spaces made available to researchers to cultivate and accelerate their projects and enable them to make progress in precision research in oncology. "Machine learning" can help to improve our understanding of each tumour, enabling better classification and grouping of tumours, prediction of their evolution, prognosis and determination of the best treatment for each individual case. The past few months have enabled the development of real time collection of clinical data from patients and its use to support research projects. The projects are thus accelerated and made more efficient, notably by establishing the actual efficacy of a treatment among a patient population, improving clinical decision-making processes and optimising health care.

## Gene Therapy

2020 was a milestone year in many respects for the Translational Gene Therapy Laboratory for Genetic Diseases. In the context of the Covid-19 health crisis, the laboratory was selected by the French ministry of health as one of the research facilities approved to perform PCR tests. The teams have also been pursuing their gene therapy development projects, conducting a first round of tests with a new drug for Stargardt disease, a macular degenerative disease that results in blindness; the results are very promising. 2020 also brought the authorisation to begin a new clinical trial for Duchenne muscular dystrophy, on which the laboratory has already performed 9 years of preclinical studies. Finally, the laboratory's certification by the French authorities in July as an industrial integrator in gene therapy is major national recognition of the teams' expertise; they are already hard at work on the development of new therapeutic drugs.

## Kévin Fischer



In spite of his injury towards the end of 2019, Kévin Fischer qualified early in 2020 as a reserve and training partner for the selected athlete for the Tokyo 2021 Olympic Games. Kévin shares this adventure with a new partner, Noé Delpech, another French team member, who came 5<sup>th</sup> in the 49<sup>er</sup> event at the last Olympic Games. They are testing their partnership and preparing intensively for the 2021 regattas with the ultimate goal of participating in the 2024 Paris games.

Pierre Bessé

## 60 000 Rebonds

The association 60 000 Rebonds helps entrepreneurs to start a new professional project after a bankruptcy procedure. It is present in 38 cities. Supported by volunteers and professionals, the entrepreneurs begin to rebuild their personal foundations, understand the reasons for the bankruptcy and develop a new professional project, either as an employee or as an entrepreneur. In the Grand-Ouest region, some 115 entrepreneurs were supported by 200 volunteers last year. 2020, marked by the health crisis, forced the association to switch to digital methods. It was not possible to hold all the usual events, but one date, in collaboration with Medef and BNP, brought together around a hundred entrepreneurs as part of the Vendée Globe village, to promote the activities of the association and help to change the participants' attitudes towards failure.

## SNSM

SNSM is an important part of marine safety with its three main missions: save, train and prevent. In 2020, the French sea rescue services remained operational throughout the mainland and overseas territories, ready to act whenever necessary. Although their main mission is to protect human life at sea, their first aid skills are also important on dry land. The rescue teams thus joined in the efforts to fight Covid-19 by helping nurses, emergency responders, vulnerable populations and, generally speaking, our fellow citizens. The health crisis also affected the calendar of the "Nouvelle Flotte" programme: remote work meetings, interruption of production activities at the construction site and among its suppliers; the SNSM programme's general contractor and team had to adapt to the restrictions imposed. The first ship of the new fleet is expected to be finalised in May 2021.

## Fondation Belem

Fondation Belem was founded in 1979 to operate the three-masted Belem. Its mission is one of public interest: to receive as many visitors and school groups as possible while at quay and to enable as many sailors as possible to experience the life of a 19<sup>th</sup> century sailor at sea, but under the safety conditions of the 21<sup>st</sup> century. However, in Spring 2020, Covid-19 put an end to the foundation's 26 scheduled trips, forcing the ship to remain docked in Saint-Nazaire while its crew and sailors were sent home. One thing was clear: Belem is anything but a place of social distancing. The foundation was unable to navigate in 2020. However, it did organise a broad writing competition, inspired by Belem, and open to everyone. The competition was presided by Yann Queffelec and a collection of 15 of the best contributions was published: "Une vague de mots pour naviguer".

## Agence du Don en Nature



In 2020, Agence du Don en Nature (ADN) continued its development and now counts over 200 companies (industrial firms and distributors) and 1,000 associations among its partners. The fight against non-food waste and exclusion gained new ground this year with the promulgation of the AGECE law, which encourages the donation of unsold goods by companies to associations. In this context, and in support of the acceleration of its activities, ADN opened its first training warehouse in the Hauts-de-France region. This initiative offered practical, immediate solutions to the massive sudden increase in demands for everyday goods from associations badly affected by the health crisis. The training warehouse, an innovative logistics platform, also enables the social purpose of ADN to be extended, by offering on-site training in the logistics sector for dozens of apprentices. 2020 also saw a number of high impact operations among the most vulnerable populations: *Rentrée Solidaire*, which involved the distribution of 330,000 school supplies to children to take some of the stress out of going back to school; the *#Hygiene PourToutes* operation, launched in October with the support of the Île-de-France region and the French ministry of solidarity and health, to distribute 1,300,000 feminine hygiene products.



Photo credits  
p.04, p.08-09, p.16, p.38-39  
© Guillaume Grasset  
p.22-23, p.26-27, p.30-31, p.34-35,  
© Céline Moussay  
p.14-15 (from left to right)  
istock © Sean Pavone 2015  
istock © Franck Gallen /  
Pix Machine  
istock © g-stockstudio  
istock © metamorworks  
istock © g-stockstudio  
p.16-17 istock © SeanPavonePhoto  
istock © Reemt Peters-Hein  
p.21 Wind of Change Borkum  
© Augustin Vandenhove  
p.22 istock © shaunl  
p.23 © PIRIOU,  
Astrolabe polar patroller  
p.25 istock © yoh4nn  
p.26 istock © tuachanwatthana  
p.27 istock © CharlieChesvick  
p.29 istock © graphixel  
p.30 istock ©YakobchukOlena  
p.31 istock © coramueller  
p.33 istock © golero  
p.34 istock © Morsa Images  
p.35 istock © nortonrsx  
p.37 istock © martin-dm  
p.38 istock © gilaxia  
p.39 istock © xsw  
P.41 istock © tempuraimages  
p.42 istock © Nicolas Hansen  
p.43 istock © Yuri Arcurs  
Productions  
p.50 © Kevin Fischer  
p.51 Belem © Jean-Marc Arthot  
© Agence du Don en Nature

Design  
Les Graphiquants

[Legal notices](#)

CB.IARD (trading name “Bessé Industrie & Services”), simplified joint stock company with a capital of €253,545 – 135 boulevard Haussmann 75008 Paris France - Paris trade and companies register no. 873 800 023 – ORIAS registration no. 07 022 543 – [www.orias.fr](#)

CB.TRD (trading name “Bessé Maritime Logistique”), simplified joint stock company with a capital of €167,745 – 46 bis rue des Hauts Pavés 44002 Nantes Cedex 01 France - Nantes trade and companies register no. 314 120 999 – ORIAS registration no. 07 022 455 – [www.orias.fr](#).

BA.AI (trading name “Bessé Agro”), simplified joint stock company with a capital of €160,065 – 135 boulevard Haussmann 75008 Paris France – Paris trade and companies register no. 873 800 056 – ORIAS registration no. 09 046 574 – [www.orias.fr](#).

CBSP (trading name “Bessé Motors”), simplified joint stock company with a capital of €532,800 – 46 bis rue des Hauts Pavés BP 22115 44021 Nantes Cedex 01 France - Nantes trade and companies register no. 393 738 901 – ORIAS registration no. 07 019 301 – [www.orias.fr](#).

SAGA SERVICE PLUS, simplified joint stock company with a capital of €133,950 – 46 bis rue des Hauts Pavés 44000 Nantes France - Nantes trade and companies register no. 350 751 129 – ORIAS registration no. 07 019 221 – [www.orias.fr](#).

BSR, simplified joint stock company with a capital of €37,500 - 46 bis rue des Hauts Pavés 44000 Nantes France - Nantes trade and companies register no. 501 744 544 – ORIAS registration no. 08 039 980 – [www.orias.fr](#).

RESSOURCES FRANCE, simplified joint stock company with a capital of €43,024 – 135 boulevard Haussmann 75008 Paris France - Paris trade and companies register no. 414 936 740 – ORIAS registration no. 07 002 753 – [www.orias.fr](#).

COURCELLES PREVOYANCE, simplified joint stock company with a capital of €42,960 – 135 boulevard Haussmann 75008 Paris France – Paris trade and companies register no. 350 875 860 - ORIAS registration no. 07 025 602 – [www.orias.fr](#).

CB.IPL (trading name “Bessé Immobilier & Construction”), simplified joint stock company with a capital of €75,450 – 135 boulevard Haussmann 75008 Paris France - Paris trade and companies register no. 433 869 427 – ORIAS registration no. 07 019 245 – [www.orias.fr](#).

ATLANTIS ASSURANCES, simplified joint stock company with a capital of €80,000 – 46 bis rue des Hauts Pavés BP 11214 44002 Nantes Cedex 01 France – Nantes trade and companies register no. 402 996 433 – ORIAS registration no. 07 001 472 – [www.orias.fr](#)

These companies are insurance advisors and brokers (in compliance with article L521-2-1°b) of the French insurance code) and may work with all market suppliers.

EURO CAUTIONS, simplified joint stock company with a capital of €40,000 - 46 bis rue des Hauts Pavés BP 11214 44002 Nantes Cedex 01 France – Nantes trade and companies register no. 432 279 826 – ORIAS registration no. 14 006 675 – [www.orias.fr](#). This company is an insurance agent.

These companies are subject to the control of ACPR, 4 place de Budapest 75009 Paris France.

BSR, COURCELLES PREVOYANCE and RESSOURCES FRANCE are part of “Bessé Employee Welfare & Benefits”.

CB.IPL, ATLANTIS ASSURANCES and EURO CAUTIONS are part of “Bessé Property Management & Construction”.

Any claims or requests concerning mediation procedures should be sent in writing to each of the companies listed above, addressed to the Claims/Mediation information department - 46 bis rue des Hauts Pavés 44000 Nantes France.

You will receive acknowledgement of receipt within 10 days and a reply within a maximum of 2 months.

To find out more,  
visit our website!

[www.besse.fr/en](#)  
Get to know more about us



LinkedIn  
Keep abreast of our news



YouTube channel  
See our latest videos





