Bessé teams are experts in insurance brokering and consulting for professionals. 470 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.
A word from Pierre Bessé
Bessé, a family business
for more than 60 years
Our business
Key figures
Senior Management
International
Market news
Developing relationships
based on trust

Presentation of our sectors
of activity
Marine & Logistics
Industry & Services
Agro-food
Property Management & Construction
Car Dealers, Trucks & Agricultural Machinery
Employee Welfare & Benefits

Looking back over 2021
Human resources
Thank you!
Our commitments
A word from Pierre Bessé

I am delighted to share the latest news from the group with you all.

As I write, we find ourselves, once again, uncertain of our capacity to plan ahead because the economy and our social lives have been put on hold by the health crisis, which has lasted longer than initially expected and had unprecedented consequences.

I would therefore like to start by thanking our teams for their dedication and agility in this incredibly unique context of constant change.

In terms of activity, Bessé has recorded organic growth of just over 4%, which is a satisfactory performance given the economic environment in which we have been operating. It is clear to us all that the world is undergoing a series of transformations. The organisations, processes and challenges facing companies, and the risks associated with them, keep on changing.

We have continued to work closely with our customers and their representative organisations. We strive to design, implement and manage tailored insurance and service offers to boost their resilience, notably with respect to the new risks (cyber, climate, image, etc.) specific to their sectors, and to strengthen the loyalty of their employees by proposing social welfare schemes adapted to the current changing environment.

The brokering market is also mutating with various mergers and the arrival of private equity funds. I see this as an opportunity rather than a threat. I have faith in our capacity to attract talents and to stand out even more against our competitors by offering proximity, detailed advice and proactive service.

As our company grows, we strive to preserve what makes us unique and valuable, and to develop synergy between the teams. We have strengthened the on-boarding process and assistance provided to our employees, by reshaping existing training courses and by creating the Bessé School, of which I am particularly proud.

After two years of crisis and unprecedented upheaval, which have forced all businesses to adapt to new ways of working, and the current highly turbulent period that the insurance market is experiencing, I would like to highlight two of our group’s fundamental values:

— Attentiveness. We must listen, more than ever before, in order to understand, analyse and design insurance solutions that correspond to the challenges and particularities of our customers.

— Collective success. The performance of the solutions we implement and the success of our projects depend upon teamwork; for us this means the confrontation of different ideas and the diversity of our team member profiles.

I believe that the current context validates Bessé’s strategy completely. This strategy can be summed up as added value, innovation, agility and the personal fulfilment of our employees, which all help to generate trust and satisfaction among our customers. This is what ensures our regular growth, supported by a long-standing, family shareholding, and it is what makes a modern, virtuous model!

As you will see in this 2021 edition of our activity report, we have asked for contributions from representatives of the various ecosystems in which we are present. Their words help us to put into perspective the challenges facing our customers and enable us to plan ahead together to support them. I would like to take this opportunity to thank them for their faith in us.

On behalf of the whole team, I hope you enjoy reading this report.

Pierre Bessé
**Bessé, a family business**

**for more than 60 years**

**1960**

A family business

Alain Bessé, Pierre Bessé’s father, started work as an insurance broker, developing insurance solutions for the fishing and merchant shipping industries.

**1965**

Becomes a reference in the marine ecosystem

Bessé enters naval construction, becoming the French leader in the market during the 1970s, advising almost all of France’s shipyards.

**1970**

Bessé in industry

Development of Bessé in the iron and steel industry and among intermediate goods companies. Bessé becomes the leading advisor of the French iron, steel and metalurgic sector.

**1979**

Arrival in the car sector

Bessé started out in the car retail sector, becoming the French leader in insurance consulting over the course of the 1990-2000s.

**1980**

A new sector to boost customer service

Saga, created at the end of the 1980s, is specialised in loyalty services for car dealers and their customers.

**1989**

Bessé in industry

Bessé started out in the agro-food industry. The solutions developed to cover risks of contamination and damage to brand image and the specialisation of its teams enable Bessé to become France’s leading insurance advisor in this industry in the 2000s, for both food processing industries and agricultural cooperatives.

**1995**

Arrival of Bessé in the agro-food sector

Bessé became a reference in the energy industry (marine renewable energy and nuclear energy).

**2007**

The new social welfare activity

Creation of Bessé Health & Welfare Benefits, the department specialising in social welfare for healthcare, life & disability insurance and pensions.

**2013**

Energy as an area of specialisation

Bessé became a reference in the energy industry (marine renewable energy and nuclear energy).

**2015 / 2017**

Acquisition of social welfare companies

Development of the social welfare activity, with the acquisitions of Ressources France (2015) and Courcelles Prévoyance (2017).

**2019 / 2021**

Bessé ranks N°1 in the brokers’ satisfaction survey

Bessé was ranked first by Risk Managers for two consecutive years according to the Golder/OMC satisfaction survey conducted on service quality in the field of business risks among major brokers.

**2019**

Bessé strengthens its construction activity

Bessé developed its construction business by acquiring Atlantis Assurances and Euro Cautions, thus strengthening this department.

**2021**

Bessé, a family business for more than 60 years

“Our family DNA and independence are an asset to our consulting activities. This enables us to build a long-term strategy based on stability.”

Pierre Bessé
Our business

1/ Analysis of protection 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 the insurance market
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 management of incidents and claims
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.
Turnover breakdown by activity in 2021

- **17%** Marine & Logistics
- **19%** Employee Welfare & Benefits
- **17%** Car Dealers, Trucks & Agricultural Machinery
- **21%** Industry & Services
- **13%** Property Management & Construction
- **13%** Agro-food

Key figures

- **1,155** customer businesses, which includes 20% CAC40 companies and 20% SBF120 companies
- **400,000** social welfare beneficiaries
- **470** employees
- **900 million** in premiums negotiated for our customers on the insurance and reinsurance markets

Bessé ranked no.1

in the Risk Manager Golder & Partners and OMC survey in 2019 & 2021

1/3 business teams devoted to claims management

Turnover evolution

<table>
<thead>
<tr>
<th>Year</th>
<th>Million Euro</th>
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<tbody>
<tr>
<td>2016</td>
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<td>2017</td>
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<td>2020</td>
<td>119</td>
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<td>2021</td>
<td>124</td>
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Breakdown of premium volume for our customers worldwide
Round the world assistance

Frédéric Jousse
Director of International Operations

The globalisation of the economy has naturally led to the globalisation of our risk management structures.

As countries become increasing focussed on protecting their national economies, the economic world is returning to a more regional approach, even though the industrial environment remains decisively globalised.

Deploying international insurance plans thus grows ever more complex, which is why we have been incorporating the realities of this international dimension into the organisation of our management teams and the definition of our investments for several years already. This requires constant adaptation:

— Dedicated insurance technicians, who speak at least two languages, are aware of local regulations, and use global plans to wield the most complex mechanisms (Insurance / Re-insurance) with all the flexibility required to adapt to cultures that often differ from that of the customer;

— Reporting tools to enable our customers to manage their risks on a worldwide scale;

— A “Claims” department dedicated to our customers to resolve even the most difficult situations when a risk becomes reality. We have built international expertise based on a network of experts and lawyers to support our negotiation strategies with efficient and coordinated local actions, and we will not hesitate to travel across the globe if this should become necessary;

— A global network of independent broker partners selected for their quality of service: knowledge of each customer with regard to the type of risks to be envisaged and covered, the issue of local policies, as well as the provision of support to resolve an incident if strong local presence is required.

“We have always favoured service quality and this is why we have naturally directed our investments towards the global deployment of service quality to equal that provided to our customers in France.”

144 international programmes
93 countries covered
14 languages spoken by our team members

Bessé’s “Partner correspondents” club

We have created a community of foreign brokers specialising in industrial risks to facilitate the sharing of “best practices” within each geographical area in order to promote the understanding and management of risks. We are aiming for positive emulation to optimise the sharing of each person’s expertise and to guarantee that our customers receive services that are relevant to their challenges and the realities of the international market. Cyber risks, new energies, regionalisation of the international market: these are just some of the topics of concern for our customers that will be discussed by our correspondents in the club created by Bessé.
There was no inflection in the Business Risks market in 2021. The market turnaround that began in 2019, after 15 years of decline, shows no sign of waning.

Insurers are focused on reducing the volatility of their results and seeking profitability “at any cost”, as some would say. In other words, insurers are not willing to take any risks with their results... In practice and for all insurance lines, this means restricting the cover available and a steep increase in deductibles and prices.

The movement, which was originally triggered by a series of financial years ending in technical result deficits and the persistence of historically low interest rates, is nourished by the reduction in the offer available (i.e., capacity, to use the jargon of the insurance sector), and the difficulties insurers experience in modelling risk evolution.

Whether with regard to risks of “natural events” due to global warming, cyber risks induced by the “forced” digitisation of the economy, or supply chain risks in the current context of globalisation, insurer models have reached their limits.

Has the business risks insurance market entered an upward “super-cycle” that will last for several years? Are we nearing a point of stabilisation? We cannot answer these questions with any degree of certainty. The last upward cycle in the insurance market lasted for 5 years (1999-2004). Some stakeholders have already started to achieve positive technical results. Companies are bolstering their prevention and risk control policies. This allows us to hope for the return of a “normal” competitive situation in the market, even though no signs of this were visible in 2021.

In the meantime, all possible levers must be considered to temper the consequences of this sudden and irrational market turn. Possibilities include captives, prevention measures, and the development of alternative contracts, such as parametric insurance schemes, which are starting to be more competitive than the traditional market for certain risks.

The impact of the health crisis on the personal insurance market is far from at an end.

After an unprecedented collapse (24%) in “medical consumption” during the first lockdown and an average decrease of 9% throughout 2020, the consumption trends in 2021 were comparable to those of a traditional year, although hospitalisation and dental care both increased.

The “medical leave” risk continues to rise, causing concern for both businesses and risk-bearers. In the end, and as is often the case, the 2021 market was animated by “societal” reforms.

Much has happened in this area:
— Deployment of new company “Pension Savings Plans”.
— Reform of the Optional Social Welfare scheme for French civil servants, which was initiated at the start of the year, and is expected to have a major impact on the specialist stakeholders on the personal insurance market.
— Creation of the 5th branch of the French social security system, based on the dependency risk, which is likely to generate new needs in terms of additional services and guarantees.
— The future pension reform, which will inevitably affect the cost of the “invalidity” risk and life/disability insurance schemes.

Finally, consideration of the role of optional insurance in social welfare and how to structure such insurance in relation to the mandatory guarantees of the social security system.

The personal insurance market continues to focus in particular on the sectors of private health insurance and life/disability insurance institutions, but no major effects have yet been observed on prices. The parties involved prefer to apply a “technical” approach to their dossiers, in a market where competition remains strong.
Developing relationships based on trust

Building together a trust-based relationship implies ethical conduct, empathy, simplicity, clarity, transparency, and regularity in all instances. The major concern of our teams is to understand your objectives and constraints. Our teams distinguish themselves by their dedication and their capacity to be flexible and responsive when dealing with your challenges. Every day, they collaborate with you to build new risk transfer solutions that correspond to the changes in your activities and the opportunities of the insurance market.

“Our role is to support our customers in the development and promotion of prevention actions to protect their industrial systems and, more generally, the durability of their activities. We are, at your level, “prevention brokers”, because we are at the interface between the insurers and our customers: technical choices for the protection of current and future facilities, recommendation follow-up, assistance with the customer’s prevention initiatives, etc. Our missions are diverse, to say the least!”

Arnold Von Bothmer, Prevention engineer

“What I like about my contacts with our customers is the fact that I can reassure and help them. When an incident arises, my correspondents are often in a state of stress and need answers quickly. I think that benevolence and attentiveness are the foundations of a trusting collaboration to be able to find a solution in all serenity.”

Gwenn Lenoël, Car fleet claims management support manager

“Above all, our role is to speak the same language as our customers. At first, we try to understand how they work, then we can evaluate the vulnerabilities and challenges they face. There is nothing more gratifying than to help them to ensure the durability of their activities by identifying the current and future needs of their businesses in terms of insurance and risk management.”

Cédric Lenoire, Analyst, Financial evaluation of risks

“What I love about customer relations is that I can ensure the satisfaction of the customer company and the satisfaction of their employees in terms of social welfare. Our watchword is reactivity. I always listen carefully to my correspondents and seek solutions to meet their expectations and requirements. Our market has changed a lot in recent years and we have to be proactive to help our customers through these changes, which are mostly legal and regulatory.”

Emilie Ledoux, Employee Welfare & Benefits Sales engineer

“To do our job properly, we must have a sincere relationship based on mutual trust to allow us to be totally transparent in our discussions with our customers. I believe that such relationships can only be built over time, ideally to the point where we feel part of the group or company whose interests we are defending. This obviously requires us to prove our competency, and an incident is a great opportunity for us to show that we deserve the confidence they have in us!”

Yann Paris, Business claims manager

“We work as a team with the customer to analyse the project and search for solutions. I don’t query the insurance market as a broker/advisor, but as a member of the team seeking the best possible solution to support its strategy. My primary satisfaction comes from the successful implementation of a solution that did not initially appear to be insurable.”

Joran Chambolle, Bessé Parametrics development manager
Presentation of our sectors of activity

Marine & Logistics
We support and advise leading national players in the marine, ports, logistics and defence sectors. With a long history of activity in these fields, we are among the leaders of the blue economy market and the top French agent for Lloyds of London.

Industry & Services
We support large corporations and intermediate-sized businesses in the leading French industrial sectors, including industrial engineering, energy, luxury goods, heavy industry, manufacture of construction materials, waste processing and recycling, etc.

Agro-food
We also advise many French agro-food companies, and assist France’s agricultural cooperatives and trade operations, from collection to transformation and packaging.

Property Management & Construction
We advise professionals in the property market (real estate owners, property managers, joint ownership associations, rental property managers) and the construction industry (property developers, private house builders, general construction businesses).

Car Dealers, Trucks & Agricultural Machinery
As well as car dealers, we also help professionals in the agricultural machinery, trucks, public works vehicles and handling machinery, spare parts, motorbikes and rental sectors.

Employee Welfare & Benefits
We provide consulting services to professionals responsible for managing human capital and human resources for large corporations and intermediate-sized businesses in Bessé’s sectors of activity and for hospital practitioners.
2021 trends

Over the past few years, the marine sector has been particularly affected by a series of crises — geopolitical, economic, health, environmental, regulatory and technological — that have generated new risks for our customers’ activities. The cost of chartering ships has rocketed and, at the same time, the sector has also suffered from long-lasting supply chain disruptions, such as the Evergreen’s obstruction of the Suez Canal and a shortage of containers. Tailor-made solutions are essential to anticipate extremely costly incidents such as these.

Changes in environmental standards and carbon reduction objectives are encouraging innovation on every level throughout the sector: the return of sail propulsion, installation of scrubbers, growing use of hydrogen and electric batteries. This ambitious transition brings new risks, notably the fire risk related to batteries, which will mean serious discussions with all the sector’s stakeholders.

The cyber risk, which is omnipresent in our hyper-connected society, is further enhanced by the development of Big Data, the inter-connection of all those involved in the marine world and the emergence of new technologies, such as autonomous ships and drones. In spite of being extremely prevalent, this threat continues to be under-estimated and is not always covered by an efficient risk management policy. Faced with the changes that are re-defining the marine sector, companies need innovative and ambitious solutions, and it is our job to find insurers to provide them.

Perspectives for 2022

In the context of market hardening, our teams must demonstrate even more creativity to build solutions and attract capacity to the multiple new risks of the marine sector: from health insurance for sailors to the growing use of drones and remotely-operated underwater vehicles (ROV), and the development of renewable marine energies.

These solutions notably depend upon the creation of captives and parametric solutions, two strategies in which Bessé’s teams excel. They will also be concentrated on the fire risk, which extends beyond the marine market and now concerns all types of civil and military transport.

2021 highlights

A strategic alliance with Bureau Veritas to improve cyber risk prevention.

Bessé has partnered Bureau Veritas, world leader of inspection, certification and laboratory tests, to improve the support provided to shipowners in terms of cyber risk control. Our complementary expertise will enable the construction of innovative and ambitious tailor-made solutions for cyber security and insurance.

A cyber security workshop to federate the players in the marine sector.

Around sixty people participated in the workshop organised by Armateurs de France and Bessé to discuss the strategic challenges of cyber security for shipping companies. Among the event’s highlights: presentation of the cyber risk analysis of the marine sector by our expert Didier Daoulas, director of the C2M2 (French marine cyber security board). This work was carried out for the whole of the marine sector, divided into several workshops, and presented to the General Secretary of the Sea before being communicated to the various stakeholders of the marine sector.
From lasting supply chain disruptions to cyber security issues, France’s shipowners need new insurance solutions

2021 has been a year of such extreme contrast, it is difficult to sum up. Ship owners are now having to deal with unprecedented, long-lasting logistics disruptions, calling for joint negotiations between all those involved in the sector. Geopolitical changes, both close to our national borders and further afield, are also having an impact.

In this context, some companies have managed to preserve their level of activity, while others have borne the full brunt of the pandemic. Passenger transport companies, such as Ponant and Brittany Ferries, have suffered major operating losses and must re-invent themselves to be in a position to benefit when normality returns to the travel sector, which is expected in 2023.

Results have been better in certain sectors, such as bulk cargo and underwater cable installation, which were stable in 2021, while the offshore oil industry experienced a turnaround, and the marine freight sector encountered high volatility.

One of the main challenges for tomorrow will probably be the resilience of ship owners to cyber attacks. The industry has finally recognised this threat, as illustrated by the structuring initiatives in the industry around this problem, and the success of the seminar organised last December, which brought together many stakeholders of the marine community, at the initiative of Bessé and Armateurs de France.

The resources implemented to counter the cyber risk must be adapted to the level of the threat: in terms of both technical aspects and human resources, notably implying the development of “tailor-made” training offers. As our activities become increasing digitised, we must also be able to guarantee the security of the data processed by our vessels. The assistance provided by Bessé and the government support our efforts to counter the growing number of attacks of increasing severity, whose consequences can be devastating.

Finally, we are particularly attentive to the problems of re-insurance. The renewal conditions get tougher each year, and the level of premiums continues to be closely monitored because of its significant weight in the operating accounts. Global marine trade is at the dawn of a new era and we need insurance solutions that are both flexible and efficient, to match the challenges we will be facing.

Jean-Emmanuel Sauvée
President of Armateurs de France
Industry & Services

2021 trends

As in the last two years, the turnaround in the business risks insurance market continued in 2021, causing further increases in premiums and deductibles, associated with reduced guarantees and capacities. In this hard market context, our priority has been to help customers to develop and structure their self-insurance capacity, notably using risk captivation solutions.

To develop these complex solutions, our teams put their expert knowledge of risks together with their actuarial analysis skills; in collaboration with our customers, they build the most efficient long-term insurance programmes possible and combine them with operational prevention policies adapted to the challenges of each company.

This upward market cycle has increased the need for consulting and high added value services for businesses to rise to the challenges that they are now facing.

2021 was also a year for winning new customers. We would like to thank them for trusting in our ability to work with them to implement risk management strategies adapted to this complex environment.

2021 highlights

2021 was marked by the multiplication of feasibility studies and re-insurance captives for our customers.

Companies can help to cover the risks of their group with a structured, self-insurance scheme. Many French intermediate-sized businesses and large corporations have thus used reinsurance captives to compensate for the capacity shortage on the French and international markets.

These solutions offer:

— Improved resilience to risks that are difficult or impossible to transfer to the market (e.g.: pandemic, cyber, supply chain breakdown, etc.).
— Reduced insurance costs if the insurance market is setting prices that are not correlated with reality (risk evaluation).
— Pooling of risks among the subsidiaries of a group.
— Improved group-wide risk prevention. The captive thus becomes a strategic risk management tool.

This expertise is now at the heart of Bessé’s consulting and brokerage activity: our engineers, customer account executives and claims managers perform detailed risk analyses. These studies determine the exact level of risk to be retained and the level to be transferred to French and international markets.

Perspectives for 2022

In 2022, all our teams will continue to develop and maintain the quality of our services. Better availability and responsiveness will improve our understanding of the needs of our customers, who are facing more and more challenges.

We will also be stepping up our research and development investments. These are essential to elaborate new, value-creating insurance solutions and to support the dynamism of French industry. As a long-standing player in the energy industry, we are pleased to observe that our efforts to design and find insurance transfer solutions will be rewarded with the orientations asserted in the latest energy strategy announced by the government. Thus, an ambitious energy mix for 2050 is being developed based on a vast recovery plan for the civil nuclear sector, a ten-fold increase in photovoltaic installed power, the doubling of onshore wind power and acceleration of the offshore wind sector to attain 40 Gigawatts.

Similarly, the government’s investment in cybercrimes and notably the creation of the Campus Cyber in La Défense, Paris, proves the importance of this highly strategic risk, and validates our early commitments in this area.
The challenges facing French industry

Henri de Castries
President of Institut Montaigne

The share of the industrial sector in France’s GDP has been in decline over the past few decades and currently only represents 13.5%, compared with 25.5% in Germany and 19.7% in Italy. We are all trying to re-industrialise the country... but what levers can be used to achieve this ambition?

First and foremost, is competitiveness. In addition to the crippling fiscal pressure exerted by production taxes (5.3% of French GDP in 2020, compared with 2.6% in the EU and just 0.8% in Germany), various recent arbitration decisions have systematically disadvantaged industry. Indeed, the jobs in question are increasingly qualified and rarely benefit from social tax exonerations... This is also true for the jobs related to the research and innovation positions that are essential to maintain our competitiveness.

Secondly, there can be no reindustrialisation movement without the capacity to adapt to three key challenges.

The ecological transition: the industrial sector still represents 20% of French greenhouse gas emissions, making it the second largest source. To resolve this issue, €1.2Bn have been invested to accelerate the ecological transition of the industrial sector as part of France’s recovery plan. This is nowhere near enough.

The digital transition: the Covid-19 crisis and the multiplication of cyber attacks have finally persuaded company directors that their survival largely depends on their capacity to adapt to these new challenges. For example, 74% of the directors of intermediary-sized business began their digital transformation in 2021, while back in 2018, only 87% of them believed that this was a strategic priority.

The societal transition: in the quest for skills and the consideration of consumer preferences all companies must now be innovative and produce meaning in order to attract talents and ensure their development. Industry, which has long suffered from a rather negative image, must renew itself - and some players have already realised this!

Opportunities exist, and these include the huge investments decided by the public authorities as part of the France 2030 plan. Industry plays a crucial role in the future of the country and our sovereignty. It demands collective ambition, determination and coherency.
Agro-food

2021 trends

The upward trend in this market that began in 2019 and the growing scarcity of capacities in the agro-food sector continued throughout 2021 with no sign of waning: loss of market share, increased deductibles, price rises, prevention stipulations... A powerful cocktail that is becoming unpalatable.

Although the agro-food industry and agricultural sector have never been as stringent in terms of quality, traceability, and the integration of sustainable development challenges throughout the production and supply chain, 2021 has also been a year of multiple civil liability and product contamination incidents, which have also added to the tension of the insurers affected by these events.

In this context, Bessé’s experts have spared no effort to preserve the coverage of their customers by working on options and alternatives, and assisting them with their choices and arbitration decisions.

Perspectives for 2022

In this situation of shrinking insurance offers and increases in certain risk types, the priority for Bessé’s teams in 2022 is to build new insurance capacities for their customers, to restore a competitive environment that is more favourable to cost control and to find alternatives to the traditional insurance market for risks that are not covered. This includes searching for capacities on the international market, index-based coverage, creation of captives, programme restructuring, alternative risk transfer solutions, etc.

The attraction of new capacities will also involve the intensive pursuit of our discussions with all the parties involved, customers and insurers, concerning feedback on the claims experience. This will enable us to ensure efficient assistance for our customers to minimise their risks and to recognise of their efforts and investments in these areas.

2021 highlights

Severe rainfall and destructive floods in Belgium, drought and forest fires in California, heat dome and record harvest losses in Canada...

There is no question that 2021 has once again seen an acceleration in extreme climatic and natural disasters, highlighting the fragility of the production systems impacted by these serial events. Whether directly affected on their production sites or indirectly affected by breakdowns in the supply chain, the exposure of our customers to these risks is at an all-time high.

Today, parametric guarantees against climate risks enable companies to protect themselves against severe variations in activity and act as a proactive differentiation tool with regard to their customers and members.

By including a cost compensation commitment in the event of a major climate event in their sales offer, they become part of the response to the need to ensure security for producers and the preservation of their access to raw materials.

Bessé, convinced that these new tools are a genuine solution to improve risk protection, has mobilised a team to work in this new field of insurance: it supports our client executives in all our sectors of activity.
With more than 15,000 companies, turnover of €200 billion and almost 440,000 jobs, agro-food is France’s leading industry, ahead of the aeronautical and chemistry-cosmetics sectors. It is a precious gem for the national economy and our businesses, 98% of which are SME, and which make a decisive contribution to our food sovereignty by transforming more than 70% of French agricultural produce every day throughout the country.

It is essential that we focus on promoting the attractiveness of our industry and its jobs. Another key area is export. Today, we are the fourth largest export nation, behind the USA, Germany and the Netherlands. Over the past ten years, we have fallen back by two places and lost one third of market share. It is imperative that we win them back to restore our competitiveness. The profitability of our activities is the last key challenge.

The agro-food sector has suffered from value destruction over the last eight years (€6 billion since 2013), a loss with no equivalent in the other industrial sectors, causing reductions in shelf prices year after year. This price war must be stopped as it weakens all the companies involved.

The economic realities of our businesses must be taken into consideration to enable us to fulfill the challenges of food sovereignty, to meet consumer expectations, and to accompany the ecological transition of our companies. Never before have we achieved such levels of quality and innovation in our food, which is increasingly healthy, safe, sustainable, and affordable for everyone. Our products and our “good food” culture are envied across the globe; we are lucky to work in the world’s most noble profession.

We are therefore aiming high with our ambition for 2030: to make France the world champion of food. This will be ANIA’s objective for the years to come.
Property Management & Construction

2021 trends

The slowing of the epidemic has enabled Bessé Property Management & Construction to return its focus to the human aspects of its activities, with the teams returning to work on site, the re-programming of events and the organisation of face-to-face meetings with our customers and our ecosystem.

In the property management sector, 2021 was spent catching up the delays that built up during the health crisis, forcing property managers to conduct their missions remotely. They have demonstrated resilience and flexibility in a difficult situation, implementing digital solutions that have now become an essential part of their activity.

This is the case of Vertuloo, a solution designed by Bessé experts to facilitate and simplify the analysis of tenant applicant files; within just eighteen months, this solution has been adopted by half of our customers.

In terms of the private house construction market, professionals were expecting a particularly strong recovery, boosted by increasing demand: 75% of French people would like to live in a private house. Rising costs of raw materials and increasingly long manufacturing lead-times slowed the sector’s activities and impacted margins in 2021.

To a lesser extent, the phenomenon has also affected developers, who must contend with the growing scarcity of building permits in large cities, in a country that still does not have enough housing.

2021 highlights

In 2021, Bessé Property Management & Construction experts published a major study on digitisation in the property management professions. This white paper explains the new trends in rental and joint ownership property management, often revealed by the health crisis.

Here are the seven key points of this study:

— French people spend more and more time at home and want to improve their home environment.
— Property managers ensured service continuity in spite of the difficult conditions during the lockdown periods.
— Legislation has anticipated and supported the digitisation of the real estate sector.
— The property management sector now has a wide range of digital tools to facilitate and accelerate its activities.
— Training is essential in the real estate professions to be able to provide a quality of service that makes a difference.
— The mission of property managers remains focussed on people.
— The choice of software plays a key role in the performance of property managers.

Perspectives for 2022

This will be the year of inter-operability for Vertuloo, which will be directly integrated in all solutions for property managers and in the start-up environment.

With the constant aim of optimising our customers’ operations, our teams have come up with a new tool for 2022, to enable private house builders to simplify the management of their insurance and security deposit dossiers.

In our two leading markets, construction companies and property developers will be able to count on the know-how of Bessé’s experts for the technical analysis and follow-up of incidents to reinforce their risk management.

Bessé Property Management & Construction has ambitious development targets for all its activities over the next few years, supported by the expertise and innovation capacity of our teams.
Construction is a necessary, useful and noble action

Since accepting the position of President of FPI, I have been promoting my firm conviction that construction, as an action, is necessary, useful and noble. The views of our federation are based on these three pillars and bring us into a political and almost cultural battle with our elected officials, as well as our fellow citizen voters, to get them to share and accept this point of view.

If I believe that we should be building more, it is because simply renovating old buildings will not be enough to meet our needs for many reasons: the number of households in France is rising strongly and this increasing demand means more homes must be built.

The economic and social need to increase supply is not incompatible with a virtuous environmental approach applied to the construction action. New buildings are already very green and developers can be proud of their achievements. In fact, if there is one type of building production that is economical (in terms of materials, land and transport), it is city centre collective housing. Similarly, with some of the world’s strictest environmental regulations (RE2020) and a prolific normative system, our professional sector, more than any other, is defined, inspected and controlled... probably too much so! By constantly imposing increasingly strict requirements, the public powers actually end up hindering our progress.

The proliferation of environmental standards, devised by administrative bodies, is probably due to the fact that new buildings are generally considered to use too much concrete, which involves a lot of CO2. It is therefore up to us to show that bio-sourced materials are becoming increasingly important in our programmes, and this trend is expected to accelerate. Above all, we must demonstrate that new collective housing solutions, due to their density, are economical in terms of land, and that, as such, they are absolutely essential if we want to achieve the zero net artificialisation target.

Bessé works by “listening first, then learning, understanding and acting.” We hope that you will be able to share this positive philosophy with those in power, who appear to have forgotten the fundamental challenge for our country: to produce affordable, sober and high-quality housing, where it is most needed by our fellow citizens.
Car Dealers, Trucks & Agricultural Machinery

2021 trends

Over the past two years, the car retail industry has been severely impacted by the health crisis. The shock-wave has been felt by all industrial sectors, but its effects have lasted for longer in the car industry, which has also borne the brunt of a series of structural upheavals. The evolution of transport modes, a serious challenge for society, has become a reality; Bessé has been anticipating this change for several years already, supporting its customers through the transition.

Indeed, the market share for diesel vehicles is falling massively, electric car sales are increasing and the distribution of second-hand vehicles is seeing major transformations. In this unstable context, it is difficult for manufacturers and dealers to plan ahead, particularly as digital technology is also redefining the customer path and creating new challenges for selling vehicles.

The insurance market has continued to harden with the growing scarcity of insurance capacities, which also weighs heavily upon company budgets. This trend is likely to continue over the coming months, which is why our experts maintain their efforts to anticipate and manage your insurance solutions both in France and internationally.

In spite of the impact of the semi-conductor crisis, Saga, our department dedicated to loyalty-development solutions, has once again demonstrated its added value by proposing tailor-made solutions to our car dealer customers to capitalise on their brand image.

Perspectives for 2022

The mutation of car retail models is changing the market stakes. This will obviously lead to a change in strategy among car manufacturers seeking to regain control over the sale of their vehicles and the digitisation of services.

No matter what happens, our experts will remain watchful of these new realities, ensuring they are in a position to rise to the challenges you face, challenges that continue to change on a constantly evolving market. Bessé will therefore maintain its innovation efforts to make life easier for car dealers with tailor-made loyalty development solutions proposed by Saga: system interoperability, electronic signature, development of white label web platforms and mobile apps, etc.

As digital technology gains ground, the car industry will also have to improve its resilience to cybercriminality. This complex and increasingly present risk requires in-depth investigation by all market players.

In the wake of the pandemic and in an ever-tight employment market, car dealers must step up their efforts to recruit and retain qualified employees. To stand out, they must consolidate their HR policies by promoting their employer brands: innovation, marketing, communication and benefits. In this area, they can count on the experience of Bessé’s teams to help them develop attractive healthcare and life/disability insurance schemes. And let’s not forget that employer social welfare contributions continue to be an interesting tax exemption opportunity.

2021 highlights

Bessé designs insurance solutions to support the electrification of the car retail industry.

The discontinuation of combustion engines by 2035 is shaking things up for car manufacturers and their dealership networks. The new electrical technology implies a range of adaptations for the storage and distribution of batteries, new and second-hand vehicles... Not forgetting the installation of high-power terminals and the fact that interventions on electrical vehicles require certifications and specific equipment.

Bessé Motors is anticipating these upheavals, both in terms of insurance contracts and prevention strategies for its dealership customers.

To achieve its goals, Bessé has consulted experts to come up with risk prevention solutions, notably concerning fire, workplace accidents and civil liability after delivery. Our customers can find out more about the policies to be implemented in each of these areas by consulting the technical data sheets provided.
Historians will describe this decade as “crazy” or full of wisdom, dead-end or renaissance, but it is difficult today to see beyond the passing time. “What happens before our very eyes is often what is most difficult to appreciate and understand,” wrote Tocqueville.

And what is currently happening in the car industry is definitely a revolution. It embodies a powerful symbol: the possibility of a “future world” whose main potential depends upon the overall transformation of our economic models and the redefinition of our social policies.

Making a success of a Coernican Revolution is a global challenge. It is also a challenge at the scale of the “Manufacturer Nations”, particularly those that introduced the breakthrough innovations which led to the construction of an essential strategic asset that is now at risk of being severely destabilised. If France wants to continue to be a “car manufacturer country”, it must mobilise its life forces in a major federating project, with sufficient collective realism to face up to the difficulties of the challenge.

This is the guideline for the actions of MOBILIANS, which has replaced the CNPA (the French council of car professionals): a new name to portray and embody a brand new historical cycle.

The car industry, the huge industrial sector that provides work for one in ten people in France and forms a part of the country’s culture, is facing a series of challenges. A radical renewal must be implemented by all the industry’s stakeholders between now and 2030, in a market whose centre of gravity has moved towards Asia, batteries, services, and algorithms. We are also seeing a transfer of governance towards our local territories.

It is our companies that will enable us to win the battles related to climate, health and access to clean, safe mobility solutions for the masses. Our companies are not part of the problem; they will find the solutions. Tomorrow’s mobility will or will not be sustainable. At the crossroads of connected, autonomous, carbon-neutral mobility, the entire industry is innovating with products and services that are part of a whole new dimension. Ultimately, they will completely change our usages and our concepts of time, space, work, culture and leisure activities.

Technology is ecology’s best opportunity.

This decade will be highly complex, and involve a lot of risk. But it will also be rich in opportunities. From the directors of large corporations to individual craftsmen, the industry lacks neither energy nor courage. It has an exceptional capacity for reinvention. We must surpass ourselves to make a success of this revolution that concerns our society as a whole, transforming all of its value chains. We must build ecosystems that are open to talents in a fast-growing, mobile world, and accelerate innovation by rising to a formidable cultural and human challenge: mobility remains a powerful vector of stability, unity and, of course, freedom.
Employee Welfare & Benefits

2021 trends

After being on the front line throughout 2020, Human Resources divisions have remained under pressure in 2021, managing the impacts of the health crisis on employees and work organisation.

Employees returning to the workplace, restoration of social relations and reconstruction of teams, development of home office schemes, the changing role of managers who are now faced with hybrid work organisations alternating between on-site and home office modes, recruitment and staff retention challenges, etc. These are all topics that have required Human Resources divisions to anticipate and adapt to the changes in the world of work.

In this disrupted environment, absenteeism continues to rise and optional healthcare cost reimbursements returned to their previously high levels in 2021, reaching and even exceeding those of 2019 in certain categories (hospitalisation and dental care in particular), and the insurance companies further hardened their technical positions for renewals on 1 January 2022. The pressure on our APPA (French association for hospital practitioners and assimilated) members also remained high due to the pandemic throughout 2021. APPA therefore stepped up its solidarity support, notably by offering interns a life/disability insurance contract for €1.50 per month and organising meetings on the prevention of psycho-social risks.

2021 highlights

Detailed survey on the reimbursement of healthcare costs in companies.

Bessé’s Employee Welfare & Benefits division carried out an extensive survey on company practices in the area of healthcare cost reimbursement during the first half of 2021. We questioned 150 companies with more than 300 employees in all sectors of activity – i.e., a sample of 800,000 people throughout France.

The first observation was that almost 2/3 of the panel companies had set up additional cover that was either mandatory or (mostly) optional, or sometimes even both, to maintain guarantee levels for their employees on the same level as those applicable before the introduction of the state-approved contract. Most of the companies consulted propose a mandatory collective scheme for all staff and make no distinction between management and non-management categories.

The majority apply a “single family price”, but we also observed a trend towards a differentiated contribution structure based on family situation or cover for the employee only.

The survey also revealed that collective health insurance has become a major factor in the management of costs not reimbursed by the Social Security system.

The reimbursement of various alternative medical practices is increasing, even from the first euro.

Perspectives for 2022

Social welfare will definitely be a hot topic in 2022, notably with the “Grande Sécu” project, which plans to extend the scope of the Social Security system, to the detriment of private health insurance organisations.

Aside from these structural debates, Human Resources divisions are facing multiple challenges in the field of optional employee welfare cover: guaranteeing good cover for personnel and the sustainability of insurance schemes, meeting rising expectations in terms of personalised services and digitisation, etc., so that social welfare remains a factor of attractiveness and retention for employees.

In this context, our teams strive to defend the interests of our customers and find solutions and services to suit their specific needs and the expectations of their employees and worker unions.

In 2022, the tool designed by our experts to study long-term workplace absenteeism will provide our customers with reliable data to help them to improve their response to this phenomenon. We will also be helping them to anticipate future needs by implementing employee savings and pension solutions in the wake of the PACTE law. We will also continue to advise Human Resources divisions on the implementation of international pooling contracts.
The COVID-19 epidemic has generated new responsibilities in the field of Human Resources. Since I became President of ANDRH (the French national association of HR directors) in May 2020, the tasks inherent to our profession have changed dramatically. The cursor has shifted and HR is now more focused on individual rather than collective guidance. Anti-Covid safety protocols, physical and psychological health of employees, implementation of hybrid working models to alternate between periods worked on-site and home office, support for parents of young children and primary caregivers, etc. During the different lockdown periods, 48% of managers claimed to have suffered professional distress. In this situation, human resources professionals have developed training courses to promote confidence, autonomy and the art of remote feedback. All these topics were not necessarily part of the traditional remit of HR divisions, but their good management has been a decisive factor in supporting business activities during these unique times.

While I am certain that the role of Human Resources Directors has gained visibility and recognition, this is also because they now play a central role in major social topics. ANDRH conducted a major survey of its members in 2021 and its results illustrate this situation. One of the main concerns in Human Resources is the assistance provided to seniors at the ends of their careers: how can this transition be managed to fulfil both the company’s goals and the desires of the employees?

Another essential priority topic is the Corporate Social Responsibility of companies. The end of the health crisis will probably bring new considerations to the area of CSR; it will be a key challenge for the coming decades, particularly as it is a decisive criterion for young people seeking employment or planning a career within an organisation.
Your problems have become more complex and the stakes have become higher. Deeply committed to our specialisation sectors, we have designed our organisation to ensure that we understand the changes in your ecosystems and the risks you face. In addition to the market events we attend, in recent years, we have also carried out practical actions to communicate precious information to professionals, such as the publication of studies and the organisation of theme conferences. Through these events, we aim to enlighten you on the emergence of new risks and the consequences of regulatory and legislative changes.

APPAs 40th anniversary magazine
APPA (French association for hospital practitioners and assimilated) published a magazine to celebrate its 40th anniversary. Today, APPA protects more than one in five hospital practitioners throughout France, covering all generations and all types of practice. The magazine is packed with stories, initiatives, and creative ideas for hospitals today and in the future.

March
FinTech Finance certification
Innovation for VERTULOO
Bessé Property Management & Construction was delighted that its digital tenant selection platform, VERTULOO, designed to develop and secure the rental management activities of property managers, obtained the FinTech label from Finance Innovation, the French leader in assistance for fintechs, insur-techs and financial startups.

April
Live meeting on cyber issues
A live meeting was organised in Paris on the theme “What impact will the cyber crisis have on the valuation of our companies? What insurance solutions exist to boost cyber resilience?” Interventions by Guy-Philippe Goldstein, researcher-professor at the French school of economic warfare and consultant for PwC, and Jean-Philippe Pagès, Director of Industry & Services at Bessé; moderation by Hugo Ronsin (Boury Tallon & Associés).

September
Masters Auto Infos
The Bessé Motors team was at the 22nd Masters Auto Infos ceremony in Paris, an annual event to recognise the best car retail groups. As a partner, we awarded the first prize for the “Best profitability” 2020 in the -7,000 new vehicles category to the Kroely group.

Read all our news for the year
October

GICAN’s International Committee
As part of the work of the International Committee of GICAN (the French association for naval activities and construction industries), a work meeting was held in Paris at the initiative of Bessé’s teams, with interventions by AU Group, Atradius and Beazley, on the topic of “The private insurance market: an alternative solution to cover export contracts.”

November

Insurday
Pascal Le Goff, Bessé’s Director of Digital Development, made a presentation on the topic of “Visual intelligence, a new technology at the service of customers” for Insurday, the day devoted to innovation in the insurance sector, organised in Paris by Finance Innovation.

Armateurs de France Cyber Workshop
Along with Armateurs de France, we brought together experts to discuss the challenges related to the cyber risks and threats in the marine sector. This workshop, held in Paris, was headed by Hugo Ronson (Boury Tallon & Associates). It was attended by Jean-Emmanuel Sauvé and Jacques Gérault (Armateurs de France), Emmanuel Naelgelen and Sylvie Andraud (ANSSI - French national agency for the security of information systems), Gildas Fual, Didier Dosulis and Christophe Madec (Bessé), Xavier Rebour and Olivier Jacq (France Cyber Maritime), Laurent Banitz (French Ministry of the Sea), Pierre Westphal (SGS ICS), Frédéric Benon (GENAVIR), Laurent Porta (Van Solis Communications), Christopher Kiman (Brittany Ferries), Arnaud Courtillière (French cyber defence centre of excellence) and Pierre-Antoine Rochas (Armateurs de France).

Breakfast Debate on Employee Welfare & Benefits
Bessé’s Employee Welfare & Benefits team organised a new edition of its breakfast debate in Paris, on current affairs in social welfare, chaired by Frank Wismer, partner lawyer at AVANTY.

December

WNE Trade Fair
Bessé was at the WNE (World Nuclear Exhibition) in Paris. The nuclear sector is France’s 3rd largest industry, employing 220,000 dedicated men and women working in more than 3,600 companies. For more than 10 years, Bessé has been advising companies in the nuclear and nuclear medicine industries to promote their national and international development.

International Forum on Cyber Security
As part of the International Forum on Cyber Security (FIC) in Lille, we participated in the second edition of the Data Breach barometer. Along with PwC experts, we deciphered the underlying trends observed in relation to the risk of data violation. As a partner, we also attended the official presentation of France Cyber Maritime, along with Guillaume Poupard, Managing Director of ANSSI (French National Agency for the Security of Information Systems), and Frederic Moncany de St-Aignan, President of the association. Christophe Madec, our Cyber expert, spoke at one of the round tables organised by the FIC on “Efficient insurance against cyber attacks.”

Seanergy Forum
Bessé was at the Seanergy forum in Nantes. This unique, international event brings together the sector’s leading players to promote the marine renewable and offshore wind energy industry. At the event, Joran Chambolle, our Parametrics expert, made a presentation on “Parametric insurance in the offshore renewable energy sectors.”

CCEA Partnership
Bessé Motors joined CCEA (the European Council for motor trades and repairs) and attended the sector’s first European event, #CONNECT Europe, in Evian. This provided an opportunity for our Director of International Operations, Frédéric Jousse, to discuss the future challenges facing the industry with CCEA President, Jean-Charles Herrenschmidt. No fewer than 18 nationalities were represented to discuss fundamental topics: the Green Deal, motorway, Big Data, connectivity, the future of distribution.
When you join Bessé, you go through a personalised on-boarding procedure designed to help recruits in their new positions and throughout their careers. It is of the utmost importance that we pass on that extra little bit of soul that makes Bessé’s methods and know-how so unique.

Fabrice Fortier, Director of Human Resources

The Bessé School aims to be a place for us to pass on and integrate our values, because without these values, we will not have that extra little bit of soul that we strive to apply to the implementation of our methods and know-how.

Pierre Bessé

On-boarding

This procedure is structured around three key stages in the form of welcome days headed by a tutor, “in my shoes” workshops to find out about the various jobs at Bessé, and “Generation” and “Integration” meetings to strengthen links between old and new employees and to encourage the sharing of good practices.

Mobility

Internal mobility is one of the core elements of the HR policy at Bessé: it enables all employees to progress according to their ambitions. To help these employees with their professional advancement, the Careers Committees meet regularly to identify mobile employees, possible promotion opportunities in the short or medium term and the key stages to ensure the success of a new project. Thanks to the mobility charter, any employee can apply for any job offer proposed by Bessé via the company intranet.

Training

The integration and evolution of new recruits depends largely on their managers, which is why Bessé invests in professional training, proposing several management training programmes in partnership with Audencia Nantes.

These are aimed at both novice and experienced managers and help participants to get to know each other while comparing their experiences. What is the goal? The aim is to enable all our managers to acquire the skills required to develop Bessé’s employees, to help them with their everyday tasks and to guide them through their careers.

For a number of years already, Bessé has been a partner of the law and political sciences faculty in Nantes and the ESA school of agriculture in Paris. Offering students an internship at the end of their studies or a work-study programme with Bessé helps them to acquire sound basic skills in the field of insurance brokering. For Bessé, it is also a way of accessing a pool of motivated young talents, who believe in Bessé’s approach.

Bessé School

A place of excellence for transmission and learning, the Bessé School was launched in early 2022 with the goal of passing on and sustaining the values of excellence and dedication inherent to Bessé. Supported by Pierre Bessé, this approach aims to make the Bessé philosophy part of our employees’ everyday lives: team spirit, freedom of expression, trust and creativity to serve our customers. All the teams will be invited to participate in this programme in small groups of 20-25 people. The Bessé School is now an integral part of the on-boarding procedure for new recruits.

“The Bessé School aims to be a place for us to pass on and integrate our values, because without these values, we will not have that extra little bit of soul that we strive to apply to the implementation of our methods and know-how.”

Pierre Bessé

“After 10 years working in social welfare, I was not expecting to change sectors! Having worked closely with the car industry in recent years, a genuine opportunity presented itself in the form of a position on the Bessé Motors team. I am now developing my knowledge in this field, thanks to the help of our experts. Internal mobility offers fantastic opportunities for developing new skills.”

Thibault Vanham, Bessé Motors Client Executive

“The role of a team leader is not an easy one, and becomes even more difficult when you join a new company and new team. After my first few months at Bessé, I really appreciated being able to take a management training course to review the fundamentals of my position, to remind myself of my own anchor points and to share special moments with an amazing team.”

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“The work-study programme was the best way for me to learn the job, experiencing the realities of the field. When I first arrived, I spent a week in each of the company’s divisions, working alongside fascinating and enthusiastic experts! Having such easy access to the teams helped me to become autonomous and operational quickly, I now have a permanent contract, and I am delighted to be part of the Bessé adventure.”

Margaux Brière, Communication Officer

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Bessé Employee Welfare & Benefits
THANK YOU

Thank you to all Bessé team members
Our commitments

Focus on Simon de Cyrène

The Simon de Cyrène charity offers everyone a chance to find their way in life and personal fulfilment, based on the belief that the meaning of life lies in relationships with other people. A society is as strong as the space it makes for its most vulnerable members. People with disabilities add a human dimension to society. They encourage us to establish relationships based on trust, solidarity and mutual assistance. No-one is excluded from such relationships, creating an inclusive, fraternal society.

Since early 2021, we have been supporting the existence and operation of 3 shared houses that opened in January 2019 in Nantes. For this charity, 2021 was marked by the launch of “Simon de Cyrène” conversations. These are an invitation to stop and chat in small groups, to discuss what we are based on key words: “Shared House”, “Reciprocity”, “Joy”, “De-partitioning”. Simon de Cyrène Nantes was delighted to be named the 2021 winner of the second “Nantes pour le bien commun” evening. The event raised almost €65,000!

Finally, three new projects are being launched in 2022: the construction of two homes for families who will share part of the life of the home’s residents, the extension of the meeting and day activities room, and the city centre construction (between the hospital and the station) of a fourth shared home for 10 people, 6 of whom have disabilities.

Society

Agence du Don en Nature

In 2021, Agence du Don en Nature wanted to build its presence in the Pays de la Loire region. The association therefore organised an operation this autumn to distribute several hundreds of thousands of everyday goods items and 5,000 feminine hygiene kits to regional charities. These operations were supported by the regional council via the “Lutte contre la grande précarité” fund to help associations working with the most vulnerable populations to reduce the impacts of the health crisis. We decided to offer our support to these operations.

60 000 Rebounds

In 2021, the association helped 105 post-bankruptcy entrepreneurs. The year also marked the second anniversary of the Maine-et-Loire branch, the launch of the VigiRéseaux scheme and the creation of a web series, “Les voix du Rebond”, presenting the profiles of 5 entrepreneurs who have bounced back.

SNSM

For 7 years, SNMS has been working to renew its fleet. The programme concerns the need to replace some 140 rescue boats within ten years, representing an investment of around €10 million. This project will compensate for the ageing of current boats, homogenise the fleet, improve rescuer safety, adapt to new nautical practices, and respond to ecological concerns. We have decided to commit to this project, by funding part of the construction of the new NSG coastal rescue boat in Le Croisic (44).

Medical

Gene Therapy laboratory

The health crisis has highlighted the need for investment in research and development for the therapeutic drugs of the future and, having worked on genetic illnesses of the retina and muscles, the laboratory’s research topics now include new projects for more common illnesses, such as arthritis, neurodegenerative diseases, DMLA and cardiovascular diseases. The creation of CBS (Capacites Biotherapeutics Solutions), a gene therapy centre to help private biotechs to develop their drugs, makes a significant contribution to the medicine of tomorrow. This is enabled thanks to the talents of the researchers who choose to stay in France and work on these essential developments.

Heritage foundation – Nantes cathedral

The fire on 18 July 2020 caused substantial damage to the cathedral in Nantes, notably destroying the organ gallery, which was built in the early 17th century. We are supporting the reconstruction project.

Sport

Amélie Grassi

Amélie got her new Class40 La Boulangerie Bio yacht in 2021 and scored an incredible 9th place in her first start in September 2022 for this pair, with the world championships in Halifax, Canada.

Kévin Fischer

Kévin Fischer had a fantastic season alongside Noé Delpech in 2021: 5th in the European championship and 12th in the world championship. Preparations for the Paris 2024 Olympic Games are bringing a change as the legendary duo Kévin Fischer / Yann Jauvin is getting back together. The challenge for the games starts in September 2022 for this pair, with the world championships in Halifax, Canada.

Fabio Gennari

Fabio, the latest recruit to join Voiles Bleues, continued his preparation this year with a number of Mediterranean regattas in an attempt to win a place on the starting line of the Route du Rhum 2022 in April. He is preparing for this challenge with the ocean racing section of SNM (Marseille nautical society).