

## PRESS RELEASE

Paris, 18<sup>th</sup> October 2022

### **Apave, Comforth Karoo and Generali France launch RiskCare, a unique and comprehensive industrial risk prevention and control offer**

**The Apave Group, Comforth Karoo and Generali France are combining their complementary expertise to launch RiskCare, a unique offer combining a digital platform and industrial risk prevention and control services.**

Designed by Generali France, the European leader in the insurance sector, Comforth Karoo, the leader in the design and management of digital platforms (Salesforce), and Apave, the leader in inspection and risk control, **RiskCare** is a collaborative risk management solution for industrial companies, their insurance intermediaries and their insurers. RiskCare places the industrial client at the centre of an ecosystem of advice and services with the common objective of identifying and anticipating risks in order to avoid their occurrence.

Indeed, Industrial Risk is a very complex branch of insurance in which prevention is the main lever for protecting oneself from major losses. However, insurers and insurance intermediaries still have few tools to activate this lever in an optimal way with their corporate clients.

Unique on the market, RiskCare is based on :

- **A collaborative digital platform** to maintain and enhance continuous exchanges between its industrial members, intermediaries and insurers and to pilot high-impact actions in terms of risk reduction.
- **A global service approach:** each industrial client who is a member of the platform has access to personalised advice and recommendations adapted to their production tool in terms of prevention and control of their risks.

With **RiskCare**, risks can be identified, qualified and corrected more quickly and accurately. This means **fewer accidents and better business continuity for industrial customers.**

#### RiskCare and fire risk ....

Every day in France, several dozen industrial fires require emergency response. RiskCare's strategy is to focus on the risk of fire in order to reduce its probability and limit its consequences, which are heavy on production assets and insurance premiums, but also and above all on the company's social environment.

**With the RiskCare solution, manufacturers benefit from tailored alerts and advice that encourage and help them to correct anomalies identified during periodic or specific inspections.**

This partnership approach creates a virtuous dynamic for all players:

- For manufacturers: reduce the frequency of claims and optimise insurance cover.
- For intermediaries: to enhance the value of customer support and the placement of their risks with insurers.

- For insurance companies: to offer the right advice and the right solution, adapted to the specific situation of each customer.
- And, above all, from a societal point of view: reducing accidents, protecting jobs, resources and the environment.

### RiskCare in more detail....

This platform has been :

- **Conceived and designed by Generali France**, with a portfolio of over 200,000 companies, from very small businesses to multinationals, which the company insures in all segments of the insurance market.
- **Developed with Apave**, a leading company in the control of technical, human, environmental and digital risks, particularly and historically in the industrial sector. Apave, with its 8,000 engineers and experts, offers services in five areas: inspection, training, testing and measurement, certification and labelling, consulting and technical support.
- **Developed by "Comforth Karoo"**, a subsidiary of the Magellan Partners group and the first French pure player on **Salesforce**. Comforth Karoo assists its clients in their digital transformation by advising and integrating the products of the Salesforce platform within organisations.

In order to deploy RiskCare, the three players have joined forces in a **joint venture whose operational responsibility has been entrusted to Marc Espieux**, who comes from the Generali France teams where he was responsible for industrial risk prevention. The new legal entity has a specific visual identity:

# RiskCare

**Many innovative features** are available on **RiskCare** :

- Shared diagnoses and proposals adapted to the company's activity.
- Self-diagnosis tools and automatic personalised recommendations.
- Access to an ecosystem of trusted service providers to implement corrective actions to resolve any anomalies.
- Provision of performance indicators based on the data collected.
- Sharing of experiences and best practices according to the profile and activity of industrial sites.

**Artificial Intelligence will multiply the impact of the platform with :**

- Consolidation of data from site visits,
- Data collection via connected objects (IoT) allowing a better knowledge of the equipment and installations of industrial sites
- Guided self-diagnosis and AI-based risk assessment.

During the development phases of the platform, users have demonstrated a strong capacity to appropriate this new tool, in particular thanks to the **increased efficiency and precision in the monitoring of their risk management**.

**RiskCare offers its prevention platform as well as its engineering services in white label and under license to insurers and brokers**, protecting their data and their independence, to manage their own Industrial Risk portfolio.

### They said...

**Régis LEMARCHAND, Member of the Executive Committee of Generali France** in charge of the professional and corporate market, says « *With RiskCare, we are transforming the prevention business by making it more accessible to industrial clients, general agents and brokers. In this way, we are providing a higher value service, strengthening the advisory role and added value of our intermediaries and improving the quality and monitoring of risks for the insurer. RiskCare is also a high quality digital solution developed with the know-how of Comforth Karoo and with offers that will be directly proposed by Apave in relation to the prevention recommendations. In a word, RiskCare is more than a new tool, it is a revolutionary ecosystem for corporate risk prevention.* »

« RiskCare was born from the meeting of three players, each a leader in its own field, who came together to work towards the same goal: better control of risks to reduce the occurrence of incidents or accidents, and thus protect people, the environment and production assets. This ambition is in line with the Apave Group's DNA: to enable our customers to carry out their business in complete safety through professional control of technical, human, environmental and digital risks. I believe in the strength of this partnership, in the service of a more sustainable life and economic development. Our teams are proud to put all their technical expertise and consulting skills at the service of RiskCare's clients », adds **Philippe MAILLARD, Managing Director of the Apave Group.**

« The innovation deployed at the heart of the RiskCare platform allows us to create a unique and predictive service for managers and operators of industrial sites. By combining our know-how, expertise and Salesforce products, we are providing industrial players with fully secure human and technological solutions to reduce their costs and be better prepared for risks. We are very proud of the creation of RiskCare with our partners Generali and Apave » says **Didier ZEITOUN, President of Comforth Karoo and Magellan Partners.**

**Marc ESPIEUX, RiskCare's Managing Director,** said: « RiskCare offers operational and collaborative solutions to all risk managers: insurers, manufacturers and intermediaries. Since its testing phase, RiskCare has been acclaimed by its users for the simplicity of the solution, the performance of the services, and the results-oriented approach. It is thanks to this DNA that RiskCare will be able to develop with its clients and become a key solution in the market. »

### **About Apave**

Apave is an international group with over 150 years of experience in risk management. An independent company with a turnover of €989M in 2021, Apave currently has 12,650 employees, 130 agencies in France, 170 training sites in France and abroad and 18 testing centres. Apave has an international presence in over 45 countries. Nearly 500,000 customers already place their trust in Apave in France and abroad.

More information on [www.apave.com](http://www.apave.com)

Follow our news on [Twitter](#) and on [LinkedIn](#)

### **About Comforth Karoo**

Comforth Karoo is a subsidiary of Magellan Partners Group, an expert in organisation and information systems consulting. A Salesforce partner for 14 years and certified Partner Summit since 2015 (the publisher's highest level of certification), Comforth Karoo is the first independent Salesforce pure player in France. With 200 Salesforce and CRM experts and more than 600 certifications, and a turnover of €22M in 2021, Comforth Karoo uses the power of Salesforce clouds and products to help its customers in their digital transformation and achieve their ambitions. Comforth Karoo has 2 offices in France (Paris and Lyon), 1 Nearshore service centre in Troyes and 1 Offshore service centre in Mauritius.

More information on [comforth-karoo.eu](http://comforth-karoo.eu)

Follow our news on [LinkedIn](#)



### **About Generali France**

Generali France is one of the leading insurers in France with a turnover of 15.5 billion euros in 2021 and offers its 7.8 million individual, professional and business customers a complete range of insurance solutions (health, personal protection, assistance, property and liability), savings and asset management.

Established in France since 1832, Generali France relies on the know-how and expertise of its 9,000 employees, general agents and branch employees, as well as its networks of brokers and intermediaries. Its vision: to be the partner of its customers and distributors throughout their lives.

As a committed company, Generali France places sustainability at the heart of its strategy with the ambition of being an insurer, an investor, an employer and a responsible player, in particular through its foundation The Human Safety Net.

More information on [generali.fr](http://generali.fr)

Follow our news on [Twitter](#)

### **About the Generali Group**

Generali is one of the largest international insurance and asset management groups. Founded in 1831, it is present in 50 countries and had a turnover of 75.8 billion euros in 2021. With more than 75,000 employees serving 67 million customers worldwide, the Group holds a leading position in Europe and a growing position in Asia and Latin America. Generali's ambition is to be the partner of its customers throughout their lives, offering innovative and personalised solutions and relying on an unrivalled distribution network, a first-class customer experience and its global digital distribution capabilities.

The Group has fully integrated sustainability into all its strategic choices, with the aim of creating value for all stakeholders while building a fairer and more resilient society.

More information on [www.generali.com](http://www.generali.com)

Follow our news on [Twitter](#)

### **Press Contact**

#### **Apave :**

Brunswick Group

Hugues Boëton and Aude Lepreux

06 79 99 27 15 - [apave@brunswickgroup.com](mailto:apave@brunswickgroup.com)

#### **Comforth Karoo :**

Escal Consulting

Camille Drzewicki : 06 34 06 42 72

[camille@escalconsulting.com](mailto:camille@escalconsulting.com)

#### **Generali France**

Marie-Christine Lanne : 06 20 28 53 77

[Marie-christine.lanne@generali.com](mailto:Marie-christine.lanne@generali.com)