

Assurance Citoyenne Assessment Framework



Score out of 100 :

Themes/challenges	Evaluation	Points	Rationale for evaluation
<input checked="" type="checkbox"/> Combining insurance and trust		30	
At the time of subscription, the guarantees and exclusions of the contract are systematically explained to the prospector/customer 10	No	0	
	The prospect/customer has access to dedicated information to decipher guarantees and exclusions	8	
	Dedicated information on the decoding of guarantees and exclusions is formally integrated into the client/prospect path (e.g., available on axa.fr, in the client area or at the agency)	10	
The description and explanation of the offer is accessible to people with disabilities 0	NA	NA	
	No	-5	
	Yes	0	
The customer is informed of the guarantees taken by AXA regarding the collection and use of his or her personal data 5	NA	NA	
	No, the commercial documentation does not mention AXA's commitments in terms of personal data	0	
	Yes, the commercial documentation mentions AXA's commitments in terms of personal data	5	
During the life of the contract, the product adheres to the principles of simple communication* 0	No, the product does not comply with the principles defined by the Brand and Multi-access Clients Department	-5	
	Yes, the product complies with the principles defined by the Brand and Multi-access Clients Department	0	
	[bonus] And the client is regularly informed of the services included in his insurance offer	10	
In the event of a claim or accident, an advisor personally takes charge of the client's file and personalized services are set up in the most serious cases 15	NA	NA	
	No	0	
	Claims management and/or services related to the contract are handled by a "single point of contact"	5	
	A personalized service is triggered in the event of a serious accident/disaster (e.g. Albatros, Major Crisis, Return to Employment Assistance)	10	
	At least two personalised devices can be triggered in the event of a serious claim/accident (e.g. Albatros and Antares)	15	
<input checked="" type="checkbox"/> Encouraging responsible behaviour to prevent risks		35	
The pricing of the product rewards customers who have taken preventive measures (rate reduction or calculation of the rate according to the system implemented) 10	NA	NA	
	No	0	
	Yes	10	
The offer includes guarantees or prevention services that encourage clients to adopt safer behaviour for themselves and others 15	NA	NA	
	No	0	
	Yes, a guarantee or prevention service included in the offer is proposed	10	
	Yes, at least two guarantees or prevention services included in the offer are proposed	15	
The offer offers, as an option, guarantees or prevention services encouraging the client to adopt a behaviour that is safer for him and for others 10	NA	NA	
	No	0	
	Optional application for a warranty or paid prevention service	8	
	Optional proposal of at least two prevention devices (guarantee and/or paid prevention service)	10	
<input checked="" type="checkbox"/> Preserving the environment		15	
The product helps to limit paper consumption: it offers a subscription and dematerialized management 5	No	0	
	The product proposes at least two of the following initiatives: dematerialised GC, e-signature of the contract, online claim declaration, online contract monitoring, receipt of payment, etc.	2,5	
	In addition to these initiatives, and to encourage the customer to accept dematerialization, the product offers a carbon saving device (e.g. 1 tree planted for accepted dematerialization, etc.)	5	
The product contributes to preserving the environment through incentive pricing, services and/or green guarantees (e.g. green reconstruction) 10	NA	NA	
	No	0	
	Offering a rate reduction to customers demonstrating more environmentally friendly behaviour (or having green equipment) and/or green service/guarantee	10	
<input checked="" type="checkbox"/> Supporting the economy		15	
For individuals' offers: The product protects the greatest number and promotes the development of the collaborative economy	NA	NA	
	No	0	
	The product offers preferential conditions to certain populations OR allows to insure users of the collaborative economy (social or solidarity-based)	2,5	
For individuals' offers: The product donates part of its income to a cause of general interest 2.5	NA	NA	
	No	0	
	The offer gives part of its income to a cause of general interest (shared product)	2,5	
For corporate offers: In addition to traditional insurance coverage, the product includes specific support to help companies develop and maintain their business 5	NA	NA	
	No	0	
	The product offers preferential conditions or differentiating services to certain companies/occupations (e.g. business start-up rates, job maintenance assistance, accelerated claims settlement for SMEs, etc.)	5	
The offer is adapted to customers with disabilities 5	NA	NA	
	No	0	
	The offer proposes specific products or services that are inclusive or paid for by people with disabilities (e.g. partners that are aware of and accessible)	5	
Internal Management Criteria		5	
AXA offers products that truly meet French people's expectations by consulting external stakeholders	No	0	
	In consultation with external stakeholders (business associations, social partners, motorists, patients, disabled people, etc.) or during a product-specific market study carried out by an external service provider	2,5	

Themes/challenges	Evaluation	Points	Rationale for evaluation
5	In a co-construction process with stakeholders (e.g. monassurancecitoyenne.com platform)	5	

*Internal approach to customer writings.