PegaWorld

JUNE 1-3, 2025 | LAS VEGAS

We are the champions : how Groupama is overhauling customer relationships to surpass customer satisfaction

Tanguy CHATEAU – Client Relationship Projects Manager
Halim YAHIA – PEGA CoE Leader

LE GROUPE Groupama
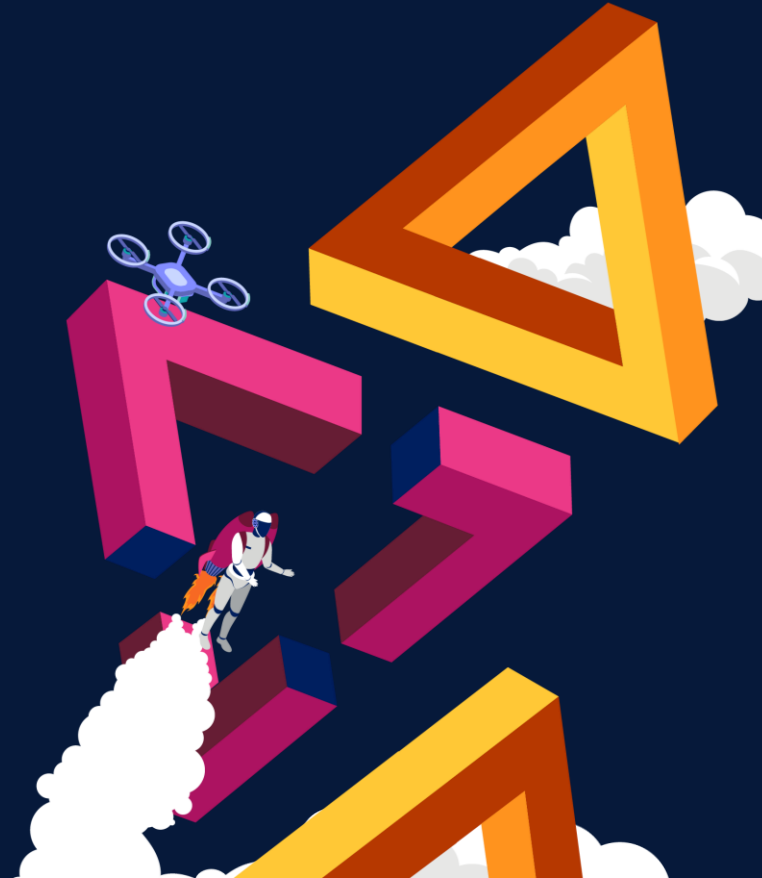
Speakers

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Tanguy CHATEAU
Client relationship manager @Groupama
Over 20 years of experience in consulting and marketing strategy

Halim YAHIA
Pega lead architect @Groupama
Over 20 years of experience in software design and architecture, helping large organization to deliver IT transformation programs

Agenda

- Meet Groupama
- Ambition & business challenges
- Groupama & Pega
- Business benefits
- Technical / Architecture solutions
- Lessons learned & pitfalls to avoid
- Q&A

Meet Groupama

THE GR
IN 2 MIN

A leading insurer in France, present in 9 countries outside France

€17.0bn
in revenue

12 million
members and customers

31,000
employees

A GROUP PRESENT

IN 10 COUNTRIES

IN EUROPE, AFRICA AND ASIA

Ambition & business challenges

Building the client relationship of tomorrow

"Building the mutual insurance group that is a champion in customer relationship".

Transforming our tools and practices

- **Reactivity** : Accelerate the digitalization and automation of customer interactions to process their requests more quickly

- **Proactivity** : Be proactive with our clients to show that we know them and increase their satisfaction.

- **Omnichannel** : Offer seamless and consistent experiences to clients regardless of their points of contact with Groupama

- **Personalization** : Better personalize our offers and advice through enhanced customer knowledge
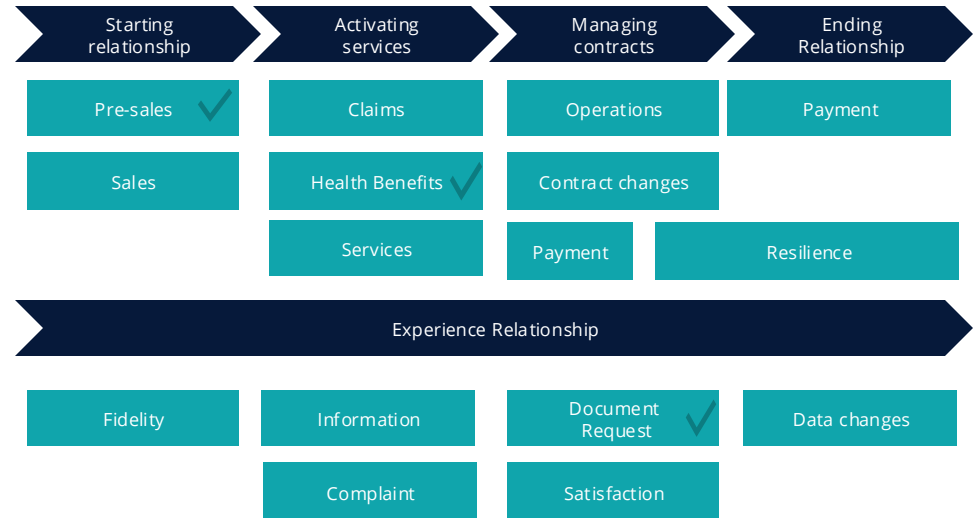
Bâtir le groupe mutualiste d'assurance CHAMPION de l'accompagnement des clients

Our approach : Enhance customer journeys by structuring and optimizing data and interactions over the whole customer experience

- Throughout its relationship with Groupama, **a customer experiences different journeys according to their needs**

- Groupama **decided to reinvent its customer experience** and move towards an even more omnichannel and personalized model
  - Covering all possible customer journeys to ensure quality et time of answers
  - Improving customer knowledge through better data management

Customer Journey map covers all client relationship with Groupama

Starting relationship	Activating services	Managing contracts	Ending Relationship
Pre-sales ✓	Claims	Operations	Payment
Sales	Health Benefits ✓	Contract changes	
	Services	Payment	Resilience

Experience Relationship

Fidelity	Information	Document Request ✓	Data changes
	Complaint	Satisfaction	

✓ *Customer journeys already covered*

Groupama & Pega

Background to Groupama and Pega relationship

April : Selection of Pega

March : Deployment of lead management (PEGA sales module)

March : Deployement of "interaction" (PEGA Customer Services)

January : All marketing campaigns are managed within sales module

2022   **2023**   **2024**   **2025**

June : Start of the implementation of the foundations

October : Deployment of 2 Macro customer journeys (PEGA Customer Services)

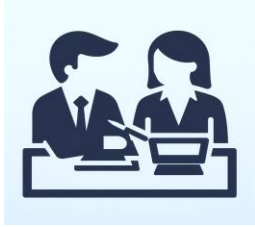**March** : All health Insurance customer journeys managed

Sales deployed

Customer services deployed

MVP of CDH

Over 15,000 users

Why we choose Pega

To cover and
transform the
whole client
relationship

Multiple lines of
of business
requiring
adaptability

A complex
legacy to
integrate

A solution covering a large perimeter: Pega allows a completion of functionalities with choices of components

Customization: Pega provides a highly flexible model to customize customer interactions, automation capabilities

Easy integration : Pega adheres to modern patterns to be integrated in our rich eco-system

Business benefits

Benefits to all stakeholders

Develop a human-centric , proactive and personalized customer relationship

Client (prospect)

- Enjoy a seamless and simple experience regardless of the channels used (internet, app, phone, etc.)
- Be recognized and benefit from personalized advice regardless of who I contact at Groupama
- Have a quick and relevant response to my requests

I feel better supported by Groupama and am fully satisfied with my contacts with them

Groupama has a good understanding of my situation, and our meetings are prepared and efficient

Personas

In client relations

Sales consultants, CRCs, managers, underwriters

- Always Have a 360° view of my clients
- Offer them the right advice at the right time
- Gain efficiency in managing my business
- Generate more business

I am closer to my clients and I have more impact in supporting their life projects

Groupama

We are proud to provide the resources to satisfy our customers, support the development of our employees in a rapidly changing world, and ensure the sustainability of the company

Supporting personas

In customer relations

Marketing, planner, IT manager

- Have qualified data, updated in real time
- Gain impact and efficiency in the creation of my sales and marketing campaigns
- Support the work of advisors by qualifying sales potential

I help improve customer relations

- To be recognized by our customers for the quality of our relationships;
- To build customer loyalty;
- To improve our commercial and operational performance.

Key Benefits on 3 axes : Business, client satisfaction and efficiency

Business Development

- 10% increase of commercial proposal

Client Knowledge and satisfaction

- Traceability of clients contacts x 3 and extended to all channels

- Improved quality of answers and satisfaction

Efficiency

- Reduction of time to answer clients

- Reduction in the number of client reiterations

- Removing of non-value added activities

2025 : A customer journey on the activation of health guarantees, improves customer satisfaction and the operational efficiency of the advisor

Customer

- Client is now guided and supported in his request

- The processing time of my application is reduced

- Client is informed via his preferred channel, he can follow the progress of his request in real time

- Client receives notification of his request progress

Advisor

- Better qualification of customer intent

- Automatic verification of the client 's eligibility

- Precise view of the progress of the file, and respect of service commitments

- The case is closed automatically when the document is sent to the client
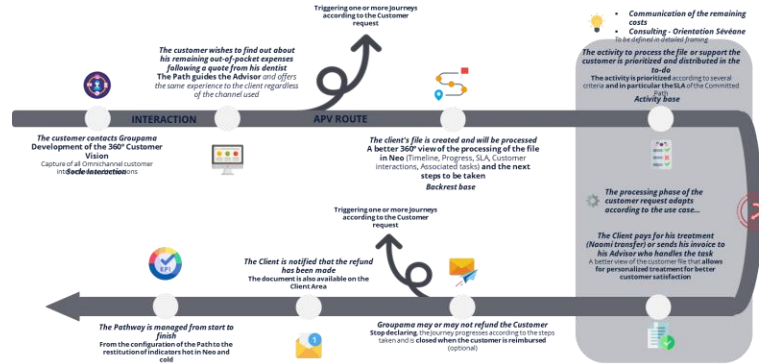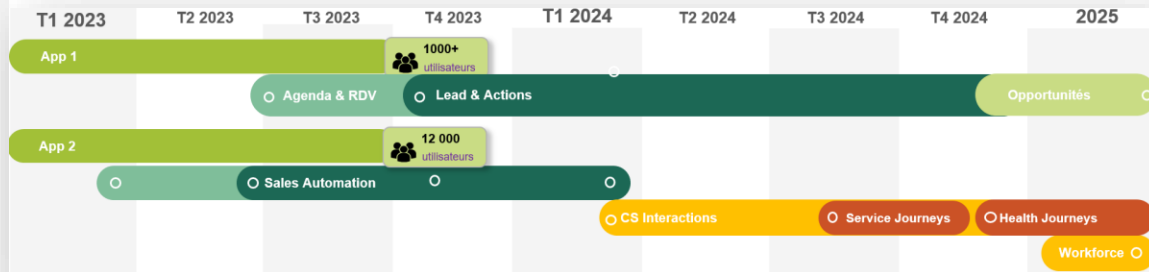
Technical / architecture solutions

Pega Center Of Excellence @Groupama

BAs   Partners & Pega   Internal   LSAs   100%   Delivery team   Autonomy
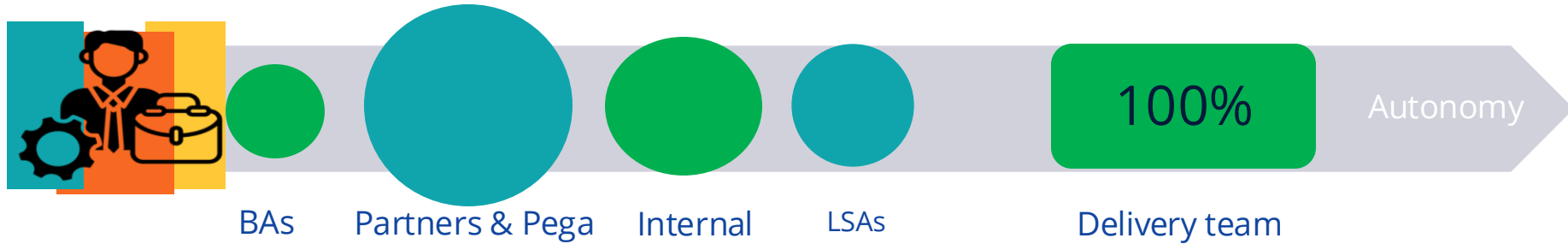
CoE key success factors:

- **Subsidiarity**
- **Product adoption**
- **Progressive recruitment**
- **A team culture**
- **An industrial vision (automation and KPIs)**


(*) Pega certified

Pega accelerators adoption

- We put Pega as **the heart of our CRM** and as core of our **Customer Engagement Strategy**

- We are leveraging **a wide range of Pega apps** to guide both customers and operators:
  - Pega Sales Automation
  - Pega Customer Service
  - Pega Platform
  - Pega Common Data Model
  - Pega CDH

- We choose **Pega Cloud**, a major shift in our IT eco-system which enables modular growth and rapid scaling
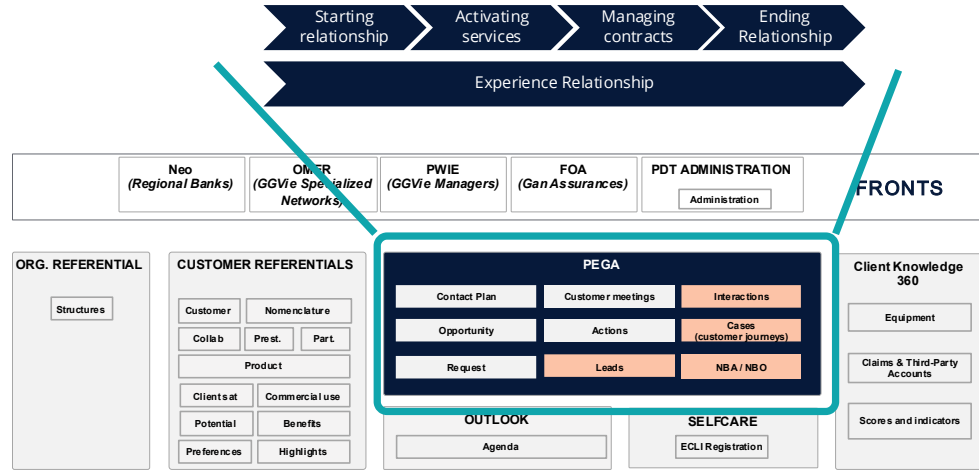
Applications and layer cake

- **Modular approach for case Design:**
  - Activity management
  - Web components
- Layer cake to **maximize reuse** among affiliates
- **Asset vision** for every delivered feature, e.g appointment case is reusable among apps
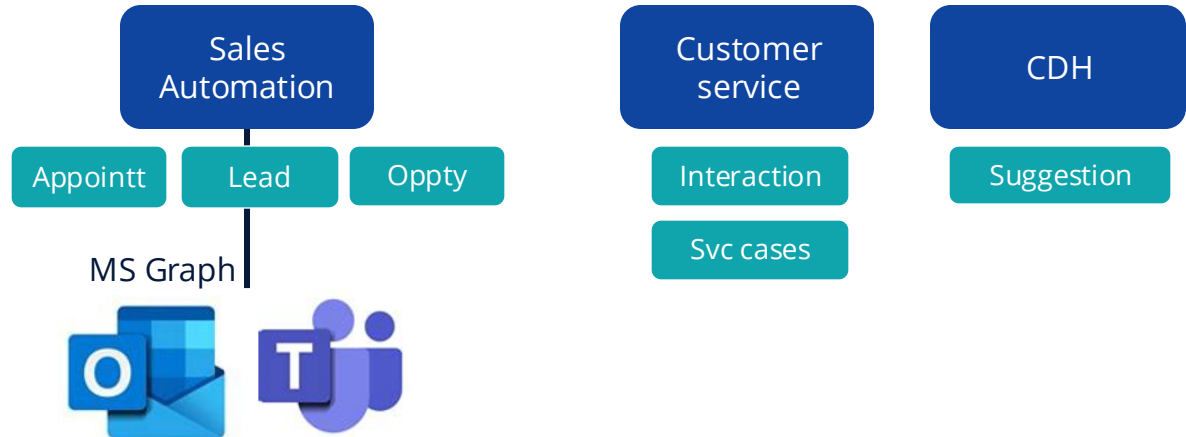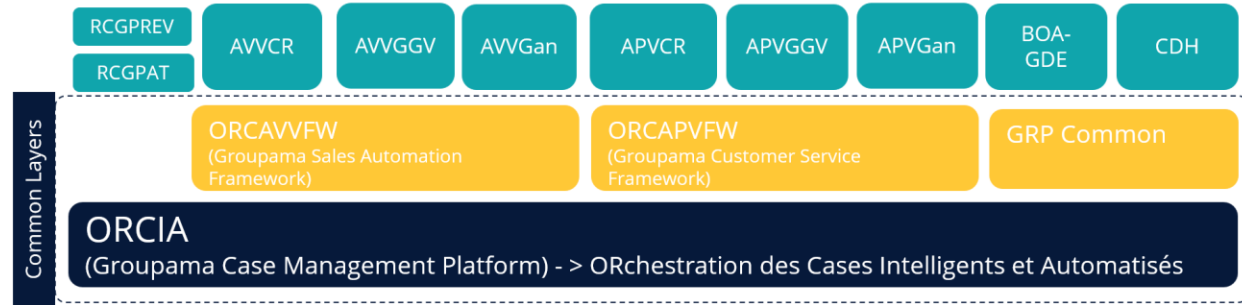
Lesson learned & pitfalls to avoid

Technical challenges

- **Micro-Frontend and dxAPI**
  - Combining SDKs, direct dxAPI and DX components where we face UX and CX challenges
  - With a performance challenge that requires to use double token with stateful sessions
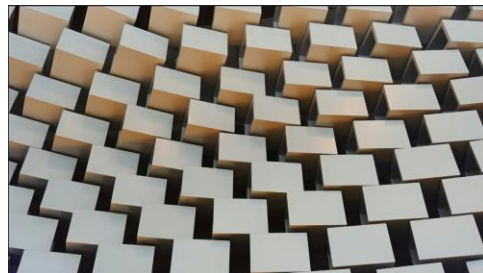
- **Event centric architecture:**
  producing and consuming high number of events
  - Needs Kafka fine tuning
  - AVRO schema standards
  - Replay on failures

- **High transaction volume:**
  - Large campaigns volume and partitions
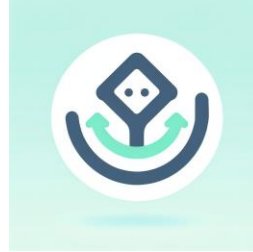 - Database growth

Combination of the three

Constellation UI | Custom UI

Constellation Portals | Web Embed | Extension DX Components | SDKs | DX API

Low code, lower investment | Front-end development skills, higher investment

Pitfalls to avoid

Designing business processes without final users

Believe the changes will be adopted without effort by users

Underestimate understanding of PEGA Capabilities

Assume data is available or simple to manipulate

Underestimate complexity of business process

Conclusion

Key ingredients for success

Think Large

Start Small and simple

Grow Fast

Define a vision of the transformations you want to achieve with a strong sponsoring of top management

Setup the basics with simple cases

Demultiply to large perimeters

Communicate early and largely about what you are setting in place

Concentrate the efforts with focused and limited size teams

Deliver key transformations every few months

Expect and define high returns

Our next steps and the roadmap ....
new types of customer journeys to be deployed..

Rest of the pathways to be deployed after 2025

Cancellation

Claims

Satisfaction

Benefits

...

Routes deployed in October 2025

Unpaid

Information

Data Modification

Payment

Termination

Courses already deployed

Pre-sales (lead)

Pre-Sales (customer)

Request for documents

Activation of health benefits

Reconquest **Sales & Customer Services**

Pega GenAI & CDH