

Areas in which a good practice was developed

(These lists are indicative and not restrictive)

Good Practices vis-à-vis members/policyholders	
Area	Description
Loyalty	Actions/policies that secure members'/policyholders' loyalty and that incite them to promote the mutual (e.g. loyalty discount in certain branches, introducing a policy of rebates, etc.).
Benefits	Actions that benefit members/policyholders (e.g. introducing free services appended to policies, defining a case-by-case cancellation policy (moral rather than legal), etc.).
Products	Development of innovative products whilst taking into account the best interest of members/policyholders (e.g. developing new products not developed by competitors or at a lower cost or better services, involving the members in the creation of new products, etc.).
Services	Creation of innovative services which are in the best interest of members/policyholders (e.g. call centres/on-line platforms where insurance clients can receive free advice from experts, services that enhance claims' management, offering services of a "compensation in kind" type rather than classical reimbursement, risk-prevention programmes, etc.).
Governance	Actions/tools which allow members/policyholders to participate in the mutual's management (e.g. encourage participation in General Meetings by reimbursing expenses, set up various types of committee composed completely or partially of members/policyholders, etc.).
Information	Actions/tools that promote transparency and openness for the members/policyholders on the mutual (databases that helps members/policyholders to learn about a specific topic, information meetings before General Meetings, periodicals/publications, specialised websites, etc.).
Training	Programmes that enable member-policyholders to be trained (e.g. programmes that train representatives of member-policyholders or Board members, etc.).
Other	<i>Propose an area in which your company developed a good practice using the template provided.</i>

Good Practices vis-à-vis staff	
Area	Description
Loyalty	Actions/activities/programmes that secure employees' loyalty and that incite them to promote the mutual (e.g. involvement of employees in the recruitment of new candidates via the introduction of bonuses, etc.).
Benefits	Actions/activities/programmes that benefit/promote employees' well-being (e.g. establishment of a fund for employees, free medical monitoring, anti-tobacco actions, stress surveys, psychological help for employees or families in difficulty, programmes to reconcile personal and professional life, creation of sports associations, etc.).
Governance	Actions/means which allow employees to participate in the mutual's management (e.g. participation of employees in the Board of Directors, etc.).
Information	Actions/tools/programmes that promote transparency and openness for the employees of the mutual (e.g. periodicals and intranet for staff dedicated to company information, measurement of the well-being of employees, social barometer of employees, etc.).
Training	Activities/programmes that promote long-life training for employees and that educate them on the mutual model (e.g. specific training programme for new staff on mutuality and its principles, language-training programme, creation of in-house training rewarded by in-house diplomas, etc.).
Other	<i>Propose an area in which your company developed a good practice using the template provided.</i>

Good Practices vis-à-vis society	
<i>You have the option to mention which sub-group of society you are targeting with your initiative (e.g. general public, minorities, children, local community, etc.)</i>	
Area	Description
Social inclusion	Activities/programmes that promote the social inclusion of vulnerable or minority groups' members (e.g. ethnic minorities, migrants, disabled people, the homeless, those struggling with substance abuse, isolated elderly people, etc.).
Sustainable development	Strategies/ programmes of actions that ensure the sustainable development of society (e.g. disaster risk reduction, finance for development, new sustainable development goals, climate change agreement, micro-insurance programmes, etc.).
Local development	Strategies and programmes of actions that ensure local development (e.g. financing projects which have an impact on the community, etc.).

Prevention	Programmes/tools/activities that educate the community on risk-prevention (e.g. young drivers' programme, tweets/articles with advices on health/property, tools for natural disaster early-warning, etc.).
Information	Actions/programmes/activities that promote transparency and openness of the mutual (e.g. publishing information about decisions of the General Meeting, publishing information on the financial results or on the activities of the mutuals, etc.). Or actions/programmes/activities that inform a specific group or the general public about a specific topic (e.g. organisation of information and awareness campaigns, organisation of conferences/debates, etc.).
Education	Actions/programmes/activities that educate/train a specific group (children, teenager, local community, young entrepreneurs, etc.) on various topics (e.g. financial education programme in schools, programme that improve financial literacy, mentoring programme, organisation of seminar, etc.).
Other	<i>Propose an area in which your company developed a good practice using the template provided.</i>