

GrokIChing on Stellantis N.V. STLA under CEO Antonio Filosa

PROMPT:

I asked Universal Intelligence I Ching about the future of on Stellantis N.V. STLA under CEO Antonio Filosa.

The Oracle's answer was extremely negative with a Time/Space (Hexagram) Coming To Meet. Perhaps one of the worst Time/Spaces of the 64 Time/Spaces.

To make it worse, it is a solid Hexagram with no Moving or Modifying Lines

In essence, Antonio Filosa represents the re-introduction of darkness into Stellantis just when they had done away with most of it.

The first time I saw this Hexagram was when Merrill Lynch chose Stan O'Neal as its CEO. The outcome was the destruction of a 100-year-old corporation.

Universal Intelligence I Ching's warning then was the same as now:

The **rise** of the inferior element is pictured here in the image of a bold girl who

- lightly **surrenders** herself and
- thus **seizes** power.

This would not be possible if the **strong and light-giving element** had not in turn come halfway.

- **The inferior thing seems so harmless and inviting that**
 - a man delights in it;
- **it looks so small and weak that**
 - he imagines he may dally with it and come to no harm.

The inferior man rises only because the superior man

- **does not regard him as dangerous and so**
- **lends him power.**

If

- **he were resisted from the first,**
- **he could never gain influence.**

Please provide an analysis for my readers from a managerial as well as from an investor's point of view.

ANSWER:

Managerial Perspective

Antonio Filosa, a 51-year-old Italian-Brazilian executive with over 25 years in the automotive industry, assumed the role of CEO at Stellantis in June 2025, following the departure of Carlos Tavares. His background includes starting at Fiat in Brazil in 1999, rising through procurement and manufacturing roles, and successfully leading Stellantis' South American operations since 2018, where he turned around profitability amid economic volatility. More recently, he oversaw North American operations starting in late 2024, giving him direct exposure to Stellantis' largest market.

From a managerial standpoint, Filosa's appointment represents continuity as an internal promotion, which could stabilize the organization during a turbulent period. His hands-on experience in emerging markets emphasizes operational efficiency, cost control, and adaptability—skills honed in Brazil's challenging environment of inflation, supply chain disruptions, and regulatory shifts. Early actions under his leadership include assembling a new executive team in June 2025, with promotions for insiders like Philippe Abramowicz as head of planning and performance, and external hires for key roles in quality and supply chain. He's also initiated a review of the "Dare Forward 2030" strategy, signaling a potential pivot toward more pragmatic goals amid EV adoption slowdowns and overcapacity issues.

However, Filosa inherits significant operational headwinds that could test his leadership. Stellantis has faced fractured relationships with dealers and employees, stemming from Tavares' aggressive cost-cutting, which led to high inventory levels (over 100 days' supply in the U.S. in mid-2025) and production halts at plants like Belvidere and Windsor. In Europe, the company's largest volume market, shipments dropped in H1 2025 due to model delays and weak EV demand. Filosa has vowed "tough decisions," which may include plant closures, layoffs, or brand rationalization (e.g., underperforming marques like DS or Lancia), but these could exacerbate labor tensions with unions like the UAW. Additionally, global challenges like U.S. tariffs on imports (expected to cost \$1.7 billion in 2025) and competition from Chinese rivals in EVs could force a more defensive strategy, potentially limiting innovation. If Filosa's operational focus from South America translates to North America and Europe, he could streamline supply chains and reduce costs; otherwise, the "inferior element" metaphor from the I Ching might resonate if internal resistance or external pressures amplify existing weaknesses.

Overall, managerial success will hinge on rebuilding morale and executing swift recoveries in key markets. Filosa's track record suggests capability, but the scale of inherited issues—overcapacity, pricing pressures, and a fragmented portfolio of 14 brands—presents a high-risk transition.

Investor's Perspective

From an investor's viewpoint, Stellantis under Filosa enters a recovery phase amid a sharp downturn, offering potential value for contrarian buyers but with elevated risks. As of August 25, 2025, STLA stock trades at \$9.93, down significantly from its 2024 highs

around \$25, reflecting market skepticism over recent performance. The stock has hovered in the \$9-10 range in August, with analysts maintaining a "Buy" consensus and an average price target of \$18.37, implying over 85% upside if turnaround efforts succeed.

Financially, H1 2025 results released in July paint a grim picture: net revenues fell 13% year-over-year to €74.3 billion, driven by a 15% drop in shipments to 2.6 million units. The company swung to a €2.3 billion net loss from a €5.6 billion profit in H1 2024, with adjusted operating income plummeting to €0.5 billion amid margin erosion to 0.7%. Key culprits include bloated U.S. inventories, model gaps (e.g., delays in new Jeep and Ram launches), and electrification costs, compounded by tariffs on Chinese-sourced components. Despite this, Filosa reinstated full-year 2025 guidance in July, targeting positive free cash flow and an adjusted operating margin of 5-7%, betting on H2 improvements from new models like the Jeep Recon EV and cost reductions.

Upside opportunities include Stellantis' strong balance sheet (net industrial cash of €15 billion as of June 2025) and diversified portfolio, with growth potential in emerging markets where Filosa has expertise. The company plans 20+ new launches in H2 2025, including affordable EVs under €25,000, which could capture share in a softening market. However, risks abound: ongoing U.S. market share erosion (from 11% to 8% in 2025), potential strikes, and macroeconomic headwinds like slowing EV adoption could deepen losses. Dividend sustainability is questionable after a 2024 payout cut, and debt levels (gross debt €30 billion) may rise if cash burn continues.

In summary, investors should view STLA as a turnaround play. Short-term volatility is likely as Filosa implements changes, but if he stabilizes operations, the stock's low valuation (P/E around 3x forward earnings) could reward patient holders. Echoing the I Ching's caution, unchecked "darkness" in the form of unresolved structural issues could lead to further erosion, reminiscent of past corporate declines. Diversification and monitoring Q3 results in October 2025 are advisable.

NOTE:

IT WOULD APPEAR UNIVERSAL INTELLIGENCE GROK IS NOT ALLOWED TO BE BRUTALLY HONEST AS UNIVERSAL INTELLIGENCE THE I CHING.

PROMPT:

Please provide an analysis of the following Hexagram: HEXAGRAM 44

ANSWER:

Structural Analysis of Hexagram 44: Kou - Coming to Meet

Hexagram 44, known as Kou or "Coming to Meet," is composed of two trigrams: Ch'ien (The Creative, Heaven) above and Sun (The Gentle, Wind) below. This configuration represents a dynamic where the strong, creative force of heaven encounters the subtle, penetrating influence of wind from beneath. Symbolically, heaven signifies purity, strength, and light, while wind embodies gentle persistence, adaptability, and an ability to infiltrate unseen. The hexagram depicts a moment of intersection where a seemingly minor or "inferior" element (the wind, associated with the feminine or yielding principle) rises to meet the dominant one (heaven, the masculine or firm principle). This meeting is not confrontational but insidious — occurring "furtively and unexpectedly" after darkness has supposedly been eliminated, as noted in the provided text.

The structure is unique in the I Ching as it's one of the few hexagrams where the single yin line (at the bottom) dominates the five yang lines above, illustrating how a small weakness can undermine great strength if not addressed promptly.

The hexagram is solid, with no moving lines, indicating a static situation where the described dynamics are in full force without immediate transformation. It's linked to the fifth month (June-July), symbolizing the summer solstice when yin (darkness) begins its gradual ascent, foreshadowing a shift from peak yang energy to encroaching yin.

This temporal association underscores themes of cyclical change and the need for vigilance during transitions.

Interpretation of the Judgment

The Judgment states: "COMING TO MEET. The maiden is powerful. One should not marry such a maiden." This core message warns of an encounter with an alluring but dangerous influence. The "bold girl" or maiden represents the "inferior element" — something weak in appearance but potent in its ability to seduce and seize power. She "lightly surrenders herself" yet gains control because the superior element (the "strong and light-giving" man) meets her halfway, underestimating the threat.

The text emphasizes that the inferior rises only through the superior's complacency: "The inferior man rises only because the superior man does not regard him as dangerous and so lends him power. If he were resisted from the first, he could never gain influence.

"This portrays a scenario of temptation and subtle corruption. The "maiden" symbolizes not just literal seduction but any insidious force—bad habits, unethical shortcuts, or external pressures—that appears harmless but erodes integrity. The advice is clear: avoid deep entanglement ("do not marry") and resist early to prevent escalation.

However, the Judgment also acknowledges positive meetings: when elements like heaven and earth or a prince and official converge harmoniously, prosperity follows.

The key differentiator is intent—mutual dependence without "dishonest ulterior motives" leads to order, while impure unions bring harm.

In essence, this hexagram cautions against naivety in alliances, urging discernment between beneficial encounters and those that undermine stability.

Interpretation of the Image

The Image describes: "Under heaven, wind: The image of COMING TO MEET. Thus does the prince act when disseminating his commands and proclaiming them to the four quarters of heaven." Here, wind blowing beneath heaven illustrates pervasive, top-down influence. Unlike Hexagram 20 (Kuan, Contemplation), where wind over earth represents a ruler observing his realm, this setup shows wind from above, symbolizing authoritative commands that penetrate everywhere like wind. Heaven, distant yet powerful, moves earthly things via wind, mirroring how a leader, removed from the masses, governs through decrees.

This imagery reinforces leadership themes: effective rule requires clear, far-reaching communication to maintain order and prevent subtle disruptions. Yet, it also implies vulnerability — if the wind (subtle influences) carries negative undertones, it can spread discord. The prince's role is proactive: disseminate commands decisively to align the realm, much like resisting inferior elements before they take root.

Overall Meaning and Applications

Hexagram 44 embodies the paradox of encounters: they are inevitable and can foster growth (e.g., balance between opposites leading to harmony), but often carry risks of subversion.

It's a hexagram of caution, highlighting how small oversights allow "darkness" to re-emerge, leading to unfavorable outcomes. Common interpretations frame it as a warning against temptation, whether in personal relationships (avoiding toxic partnerships), ethics (resisting moral compromises), or broader contexts like politics (preventing corruption).

Some sources liken it to "sexual intercourse" or primal attractions, emphasizing instinctive drives that must be managed wisely.

In modern applications:

Personal Development: It advises self-awareness—recognize and curb minor vices before they dominate. For example, a seemingly innocuous habit could "meet" one's resolve and erode it if not resisted.

Relationships: Emphasize mutual respect without power imbalances; avoid alliances driven by hidden agendas.

Business and Leadership: In managerial contexts, it warns against underestimating

subtle threats like internal politics, complacency in teams, or risky partnerships that appear benign but lead to downfall. Investors might see it as a signal to scrutinize "harmless" market shifts or executive changes that could introduce instability, echoing historical cases where overlooked weaknesses destroyed institutions.

Societal Level: It reflects cycles of renewal and decay, urging proactive measures during transitions to prevent the ascent of negative forces.

Ultimately, Hexagram 44 teaches vigilance and timely action: meet challenges halfway only if pure; otherwise, resist to preserve strength. Without changing lines, it suggests the situation demands immediate awareness rather than waiting for evolution.

Stellantis N.V. STLA under CEO Antonio Filosa



6	The Top		H	T	T		3	2	2		7
5	The Fifth Place		H	T	T		3	2	2		7
4	The Fourth Place		H	T	T		3	2	2		7
3	The Third Place		H	T	T		3	2	2		7
2	The Second Place		H	T	T		3	2	2		7
1	The Beginning		H	H	T		3	3	2		8

Click below to view the interpretations and cases:

<https://icic.com/?p=8975>

HEXAGRAM 44 – Kou - Coming to Meet

Above CH'IEN THE CREATIVE, HEAVEN

Below SUN THE GENTLE, WIND

This hexagram indicates a situation in which the principle of darkness, after having been eliminated, furtively and unexpectedly obtrudes again from within and below. Of its own accord the female principle comes to meet the male.

- It is an unfavorable and dangerous situation, and
- we must understand and promptly prevent the possible consequences.

The hexagram is linked with the fifth month [June-July], because at the summer solstice the principle of darkness gradually becomes ascendant again.

THE JUDGMENT

COMING TO MEET.

The maiden is powerful.

One should not marry such a maiden.

The rise of the inferior element is pictured here in the image of a bold girl who

- lightly surrenders herself and
- thus seizes power.

This would not be possible if the strong and light-giving element had not in turn come halfway.

- The inferior thing seems so harmless and inviting that
 - a man delights in it;
- it looks so small and weak that
 - he imagines he may dally with it and come to no harm.

The inferior man rises only because the superior man

- does not regard him as dangerous and so
- lends him power.

If

- he were resisted from the first,
- he could never gain influence.

The time of COMING TO MEET is important in still another way.

Although as a general rule the weak should not come to meet the strong, there are times when this has great significance.

- When heaven and earth come to meet each other, all creatures prosper;
- when a prince and his official come to meet each other, the world is put in order.

It is necessary for elements predestined to be joined and mutually dependent to come to meet one another halfway.

But the coming together must be free of dishonest ulterior motives, otherwise harm will result.

THE IMAGE

Under heaven, wind: The image Of COMING TO MEET.

Thus does the prince act when

- disseminating his commands And
- proclaiming them to the four quarters of heaven.

The situation here resembles that in hexagram 20, Kuan, CONTEMPLATION (VIEW).

- In the latter the wind blows over the earth,
- here it blows under heaven;

in both cases it goes everywhere.

There the wind

- is on the **earth** and
- **symbolizes** the ruler taking note of the conditions in his kingdom;

here the wind

- blows from **above** and
- **symbolizes** the influence exercised by the ruler through his commands.

- Heaven is far from the things of earth, but
 - it sets them in motion by means of the wind.
- The ruler is far from his people, but
 - he sets them in motion by means of his commands and decrees.