



Press release

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Changes within Management at Groupama

Following changes within Groupama management announced on 2 September, Philippe Carraud, who is currently Managing Director of Groupama d'Oc, succeeds Christian Collin, appointed Chief Financial Officer at Groupama Group.

From 1 January, **Philippe Carraud** will take up his functions as General Secretary – Strategy and HR in the Group. The Board of Directors of the Regional Mutuals of Groupama d'Oc will appoint his successor in the next few weeks.

At the same time, **Francis Thomine**, Managing Director of IT Systems, will add to his field of responsibility the Logistics Management and Group Purchasing Department led by François Rajaud.



Philippe Carraud, 55, is a graduate of the Institut d'Etudes Politiques in Paris. He started his career at Assurances du Groupe de Paris (AGP) as fire, accident and risk insurance inspector in the south-west region of France and subsequently at head office as manager of the agency sales department.

In 1985, he joined Groupama (Samda and then the "joint Group development department") as marketing manager. Then, between 1990 and 1996, he had the role of general manager of the Mutualité de l'Ain (the "1945" health/provident Mutual).

In 1996, he joined the management of the Union des Caisses Centrales of the Mutualité Agricole (Groupama/Msa/Agrica), being in turn responsible for joint delegation in health policy and HR Management for the FNMA (Fédération Nationale de la Mutualité Agricole).

In 1998, he was appointed Managing Director of Groupama Sud-Ouest. He then managed the regrouping of the Caisses Régionales (regional mutuals) of the south-west, Gers, Oc and Pays Verts, which were to form the new Groupama d'Oc mutual, **of which he was appointed Managing Director in 2003.**



Francis Thomine, 47, a computer engineer, began his career in teaching before joining IBM in 1988. In 1993 he joined Athéna Assurances where he in turn held responsibility for the individual data Infocentre, for distributed data production, and then for sales information systems.

In 2000, he became Director of the GIE Generali Information Systems production centre. He joined Groupama in 2001, as Director of client relations and production at Groupama Information Systems. **He was appointed Managing Director of Groupama Information Systems in 2006.**

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