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PRESS RELEASE

**Groupama, the No. 1 insurer of French municipalities at the Convention of French Mayors and Local Authorities (SMCL):
A range of covers and services geared to the long term**

From 17 to 19 November 2009, Groupama is presenting a range of targeted insurance and service solutions at the Exhibition of French Mayors and Local Authorities (Hall 2-1, row D, stand no. 64). Backed by its network of 5,400 local branches based right in the heart of the communities it serves, governed by 68,000 elected officials, Groupama is the insurer of choice for more than half of French municipalities. This year, communications focused once again on the central theme of prevention.

An essential showcase for the top-ranking insurer of municipalities

As the most focal professional event in the institutional sector, this exhibition provides public procurement decision makers (elected officials and local/regional decision makers) with concrete answers and solutions to the issues they confront in their day-to-day duties. The Exhibition is held concurrently with the 92nd convention of the French Mayors' Association (AMF), the theme of which, this year, is "Between crisis and reforms: the mayor, a pillar of strength in the heart of the community."

To enable local authorities to provide a suitable response to citizens' high expectations within the limits of an increasingly complex legal framework, GROUPAMA offers them a range of insurance and insurance-related service solutions designed to accompany municipalities over the long term. From Groupama's introduction of agricultural insurance more than half a century ago to today's electronic, interactive "Guide Info-Maires" (Mayors' Information Guide) published on CD-Rom and updated annually, supporting local governments has become more of a priority than ever for France's No. 1 insurer of municipalities.

This year, prevention is in focus at the Groupama stand

The expertise that Groupama has acquired over the past fifty-plus years can be seen in its capacity to implement a variety of prevention initiatives on behalf of French municipalities. This year, four visuals displayed on the stand will show visitors what Groupama can do for local administrations:

- Predict Services, to manage flood risk,
- Activeille, to protect buildings,
- Sauvegarde Junior, to inform about dangers related to the sun and swimming,
- Centaure, for road safety, with 12 centres in operation throughout France.

Insurance-related services tailored to risks

To optimise the safety of people and property in the context of a municipality, Groupama proposes its prevention initiatives in the form of a project defined locally. After identifying the risks, specific solutions are proposed: road safety awareness training, management of flood risks, remote surveillance, etc. Each one contributes to the peaceful development of the community.

- Thanks to the partnership agreement signed with **PREDICT Services**, a company specialising in climate-related risks, Groupama proposes a tool for managing flood risks that is currently unmatched on the market. It should be remembered that 13,300 communities, including 300 major towns or cities, are located in flood-risk areas.
- Groupama's remote surveillance offer **ACTIVEILLE Communes** takes advantage of advanced technology to combine remote surveillance and security guard services for community facilities.
- Groupama, a partner of the French maritime rescue organisation SNSM (Société nationale de sauvetage en mer), takes part in the "**Sauvegarde Junior**" programme. Targeting children between the ages of 7 and 12, the programme aims to develop their safety and rescue reflexes to allow them to be more independent in the presence of dangers that are especially treacherous because they are hard to see: the risks of drowning and excessive sun exposure.
- **The CENTAURE network** with its 12 centres throughout France is a day-to-day partner of communities. Since its inception in 1984, it has been helping drivers develop a constant state of vigilance to risks. This training is intended for local communities that wish to combat traffic hazards by helping local residents and community workers become more aware of driving-related risks. See the website for more details: www.centaure.com

Mayors' Information Guide (Guide Info-Maires): 50 fact sheets – more than 10,000 copies distributed

Introduced in 2002, the Mayors' Information Guide is now a collection of fifty fact sheets providing a panorama of the risks that mayors may have to address. Highlights include public sanitation systems, dangerous dogs and – a new addition for 2010 – carbon monoxide poisoning. The fact sheets describe potential scenarios for each type of risk, applicable regulations and the responsibilities of local government. They also give practical tips and valuable advice on appropriate prevention strategies.

Each year, more than 10,000 copies of the Mayors' Information Guide are distributed to local authorities. The Guide is also available from Groupama advisors.

Comprehensive cover to meet the insurance needs of local authorities

Groupama proposes the following range of insurance products and services tailored to local authorities:

- General liability insurance for Local Authorities and Public Inter-Community Cooperation Entities (EPCI)
- Property damage insurance
- Personal liability insurance for local government officials and local/regional civil servants
- Insurance for community workers.

Personal Liability Insurance for local authorities can be contracted by the mayor himself. This type of policy covers all aspects of his missions and the related risks. It provides

liability cover for the mayor as well as for deputy mayors and members of the city council.

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