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Groupama creates Groupama Assistance Voyage: The first insurance and assistance brand dedicated exclusively to the tourism industry

Groupama Assistance Voyage brings together, under a single brand, all of the Group's travel-related insurance and assistance business lines.

Gan Eurocourtage for the insurance business, **Présence Assistance Tourisme** for the distribution business and **Mutuaide** for the assistance and repatriation business.

This combination of operators that already have a strong presence and are well-known in the tourism segment brings the revenues of the new division to approximately 70 million euros in 2010 (*), de facto ranking it third among the players in this segment.

This global solution is the genuine originality of Groupama Assistance Voyage, as it covers not only the tourism products distributed to customers by tour operators and offline and online agencies, but also their own operating risks (TPL, non-life, social welfare, etc.) as well as those of their associates.

It therefore seeks to meet all the insurance and assistance needs of the companies in the Tourism industry, which is a first.

The idea to unite expertise and skill sets formed at the time of the H1N1 pandemic risk and confirmed when the Icelandic volcano Eyjafjoll erupted. The synergies of the entities were indeed turned to good account for the customers at the time of this force majeure event, an event that had at the same time paralysed all of the operators in the tourism industry over a large region of the world.

Finding support from the Groupama Group enabled a very high responsiveness through the telephone platforms of other companies (Gan Assurances, Gan Patrimoine, Caisses Régionales, etc.) provided by Mutuaide during the crisis.

Beyond this event, due to the Group's international presence, **Groupama Assistance Voyage** will be able to provide services to its customers and to expand abroad.

With this in mind, the forging of Groupama Travel Insurance is planned for as early as 2011.

About Groupama Assistance Voyage

Gan Eurocourtage ranks 3rd among insurance companies dedicated to the brokerage market in France.

The company is expanding its expertise in all the insurance business lines, through a network of 2,000 brokers, in the professionals, VSEs, SMEs/SMBs and individuals market, both in non-life and in group life insurance. In 2009, it achieved revenues of 1.5 billion euros.

Mutuaide specialises in motor assistance, home care, call rerouting and – an activity that concerns the Groupama Assistance Voyage brand – medical assistance to persons travelling in France and abroad.

In 2009, the subsidiary achieved revenues of 136 million euros. With its 355 employees (and 450 in-season), it was able to handle close to 2 million telephone calls and process 565,000 files, among its 45 million "customers", present on 5 continents.

Présence Assistance Tourisme – which joined the Group in 2007 – creates and markets travel assistance and insurance and non-life products to travel agencies, tour operators, airlines and shipping companies insurance.

In 2009, Présence Assistance Tourisme insured over 2.5 million individuals and processed 17,000 claims.

About Groupama

Ranking 3rd among multi-line insurers in the French market, Groupama combines growth and profitability to increase the value of the Group and to be included among the top 10 European insurers. Its revenues reached 17.4 billion in 2009. The Group, which has 16 million customers and 39,000 employees throughout the world, has operations in 14 countries, mainly in Europe. – In France, Groupama's diversified distribution networks with a strong local presence enable it to offer members and customers (individuals, professionals, institutions and companies) solutions that combine insurance, services and banking products.

- Internationally, Groupama intends to expand by leveraging the Group's best practices and know-how. Its experience enables it to take up opportunities in all segments of the insurance market.

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