



Press Release

Paris, 4 February 2009

The Agrica Group and Groupama sign a partnership agreement to improve group benefits for agricultural employees

On 1st January 2010, the Agrica Group, Groupama and its partner provident insurance institution Anips strengthened the links between them through a partnership designed to improve the supplementary group benefits offering for employees in the agricultural sector.

The agreement covers national group provident and health insurance covenants as well as assistance services.

A coinsurance initiative covering the national group covenant aspect will enable the partners together to develop and win new covenants and extensions.

In addition, in order to offer agricultural employees value-added services, Groupama becomes the assistance services provider associated with all policies insured by the Agrica Group or covered by its social welfare activity.

In practical terms, for agricultural employees this strategic partnership is manifested in:

- Tailor-made healthcare and provident insurance cover
- Access to the third-party payer network minimising the occasions when employees have to pay healthcare costs upfront
- Access to the same networks of healthcare professionals as Groupama, thus helping to reduce the amount employees have to pay out of their own pockets thanks to controlled fees.

This partnership complements the agreements already existing between the two groups.

About Groupama

Established by farmers in the late 19th century, Groupama has become a major insurance and banking group, as well as the leading personal health insurer. Today, the Group has more than 39,000 employees worldwide serving 16 million customers and had revenues of \in 16.2 billion in 2008.

This new agreement, together with those with Réunica (for group provident, healthcare and savings and pensions insurance for the interprofessional sector) and Pro BTP (setting up a joint structure for managing the healthcare professionals' networks benefiting the two companies' 6 million policyholders), is confirmation of Groupama's commitment to supporting social economy players, in keeping with their system of governance.

About the Agrica Group - www.groupagrica.com

The Agrica Group is the preferred specialist for companies, employees and retired employees in the agricultural world seeking supplementary pension, savings, provident and healthcare insurance. With more than 800,000 pensions to date and 1.43 million contributing members in more than 156,000 companies, the Agrica Group is the leading group benefits provider in the agricultural sector. Agrica's customers belong to various agricultural sectors and include agricultural production companies, farming cooperatives and services (Crédit Agricole, Groupama, Mutualité Sociale Agricole, etc.).

The Agrica Group in figures (31/12/2008)

- €2.16 billion in gross income
- €1.76 billion in pension premiums
- €406 million in provident fund, health and savings premiums
- 5.2 billion in managed funds

Agrica Epargne, the Agrica Group's portfolio management company, was voted Best Responsible Investor in 2009.

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