

**MAY 2020**

This annual report was prepared prior to the Covid-19 crisis in France.

This health crisis, which affects all of us, reminds us more than ever of the need for preventive measures and to show solidarity in helping those who find themselves in difficulty. That is why we strongly expressed our commitments to anticipate, protect and support all our stakeholders.

**Our commitment is flawless**

and you can count on us to participate in the collective effort that will be necessary to emerge from this crisis and adapt our services to meet everyone's essential needs.

The Groupama Group stands by your side, find more information [here](#).



INSURING TOMORROW WITH CONFIDENCE



INSURING TOMORROW WITH CONFIDENCE

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INSURING TOMORROW WITH CONFIDENCE

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WE ARE HERE TO HELP  
AS MANY PEOPLE  
AS POSSIBLE  
TO BUILD THEIR LIVES  
WITH CONFIDENCE.

**OUR PURPOSE GUIDES US AND SETS OUT  
OUR CURRENT AND FUTURE DIRECTIONS.**

At the core of our DNA, our **PURPOSE** explains why our Group has been in existence for more than a hundred years.

Today, we are more committed than ever to the values that underpin our identity: solidarity, responsibility, commitment and optimism; humanist values of protection that have helped us build an inclusive model that is open to all those committed to sharing them.

Ours is a purpose for the long haul, and fuels our constant determination to drive innovation forward to create a mutual model for the future that brings hope to future generations.

It unites us and commits us to the ongoing promotion of a proactive mutual model of action that benefits all our stakeholders. They are why we are committed to **ACTION**.

WITH

**Jean-Yves Dagès**, Chairman

**Thierry Martel**, Chief Executive Officer

# OUR **PURPOSE** AND THE REASONS BEHIND OUR ACTIONS



### HOW WOULD YOU CHARACTERISE 2019? WHAT CAN WE TAKE AWAY FROM THE PAST YEAR?

**Jean-Yves Dagès:** 2019 was a complex year economically, socially and environmentally, no doubt reflecting a world in transition with all its accompanying challenges and opportunities. 2019 was characterised by continued low interest rates, occasionally negative rates with the potential to threaten financial balances. The year was also marked by serious social tensions in France as people expressed concerns on a range of issues from mobility to health and retirement. Significant reforms were introduced by the PACTE (Business Growth and Transformation) law in April and the introduction of the 100% Santé scheme under which the French State will pay the full cost of all optical, auditory and dental care. Lastly, 2019 reminded us of the importance of environmental issues. It was another turbulent year in terms of climate, with alternating excessive heatwaves, droughts and floods that resulted in us paying out €250 million in gross claims to our farmer members.

### SO IN THIS CHALLENGING CONTEXT, HOW DID GROUPAMA PERFORM IN YOUR VIEW?

**Thierry Martel:** In this uncertain context, the Groupama Group has been able to report very satisfactory results driven essentially by our business activity in France. Which underlines our financial stability. Among the key indicators that evidence our good financial health, I would highlight particularly our ongoing progress in profitable

organic growth.

Our premium income was up by 1.7% to €14.4 billion, while net operating income was 32% higher at €413 million.

All our regional mutuals attracted higher numbers of customers during the year, demonstrating our dynamic performance and ability to compete effectively.

Another point to highlight is the successful launch of our new retirement savings plan, 'PER', with more than 8,000 plans opened by the end of the year, just three months after its introduction! Group companies pressed ahead with their digital transformations during the year, developing new mobile solutions and forging innovative partnerships.

These very good performances also demonstrated our ability to address social and environmental issues as an integral part of our strategy and actions.

Another very satisfactory factor is our upgrading by Fitch Ratings to A, still with a positive outlook\*. We have now consolidated our financial position to enable us to prepare more effectively for the future.

Our solvency coverage ratio of 302% at 31 December reflects that strong position.



**Today, we are more  
committed than  
ever to making  
our action-based  
mutual model an  
everyday reality.**

JEAN-YVES DAGÈS



**We have now consolidated our financial position to enable us to prepare more effectively for the future.**

THIERRY MARTEL

**J.-Y. D.:** Another significant development has been the increase in Groupama brand awareness. Recent advertising campaigns built around our mutual values have been very well received by the general public, as has our ongoing sponsorship commitment to the Groupama-FDJ professional cycling team.

#### HOW DO YOU SEE THE OUTLOOK FOR FUTURE YEARS?

**T. M.:** If we're to succeed in the challenges of the future and perform strongly, we must continue to create value across every aspect of our business, and control our profitability and operating performance in what is a world of constant general, economic and environmental change. Three areas of our business are particularly impacted by this wider context: mobility, which is directly shaped by environmental issues, health, and savings and retirement. It remains important for each of us to expand our offerings with increasingly useful and innovative services tailored to the needs of individual customers.

**J.-Y. D.:** To achieve this, we must be technically excellent and

control our costs at the same time as valuing people, particularly through training for our elected representatives and employees to enable them to grasp these new challenges and provide increasingly optimal care for our policyholders.

**T. M.:** We must be able to create a customer ecosystem that combines digital and physical networks. The intermediation may be digital, but this ecosystem must be built around - and focused on - individual customers. Digital offerings, connected solutions and cybersecurity are very real sources of new opportunities for Group companies, which in most cases have already positioned themselves in these markets.

**J.-Y. D.:** We face another challenge in the form of the transitions that are directly impacting agriculture, not only in terms of climate change, but also the development of short supply chains, the energy transition, cyber risks, and other issues. So we're doing everything in our power to meet the industry's new expectations and risks by paying close attention to its ongoing development. Over the coming years, Groupama intends to remain a partner of excellence for the

agricultural industry and its leading insurer.

From that perspective, 2019 also saw substantial input from our Group into the work now being done on risk management in agriculture to improve the resilience of farms.

#### WHAT IS THE GROUP'S GUIDING PRINCIPLE?

**J.-Y. D.:** It is encapsulated in our stated corporate purpose. 'We are here to help as many people as possible to build their lives with confidence'.

To deliver that mission, our business is built on close-knit and responsible mutual aid communities.

We're more committed than ever to putting our proactive mutual model into action thanks to the commitment of our elected members and employees, and by drawing on all the resources available to us.

It's integral to our DNA. These are the values that have underpinned our identity for more than a century: solidarity, responsibility, local presence and optimism; these timeless values are close to the hearts of the men and women who are Groupama and deliver its services on a daily basis.

**T. M.:** Ours is a purpose for the long haul, which motivates and guides our actions and plans, commits us and guides in reinventing every aspect of our business and continuing to serve our customers and members to the best of our abilities by putting people at the heart of our relationships. We see our member customers, farmers, local authorities, companies and professionals, pensioners, elected representatives, employees and partners as the reasons behind our actions, because they motivate those actions and give them direction and meaning. We all have a responsibility to proactively adopt our purpose, and show our determination personally to convey this committed and dynamic mutual model for the future. ●

\* On 19 March 2020, Fitch Revises Groupama's Outlook to Stable, Affirms IFS at 'A'.

# THE MUTUALIST ORIENTATION COUNCIL

The mission of the Mutualist Orientation Council is to define the Group's general guidelines and ensure that they are implemented.



**CHAIRMEN'S COMMITTEE:** Jean-Yves DAGÈS, Chairman, Groupama d'Oc • François SCHMITT, Vice-Chairman, Groupama Grand Est • Daniel COLLAY, Vice-Chairman, Groupama Paris Val de Loire • Jean-Pierre CONSTANT, Vice-Chairman, Groupama Méditerranée • Marie-Ange DUBOST, Vice-Chairman, Groupama Centre Manche • Walter GUINTARD, Vice-Chairman, Groupama Centre-Atlantique • Michel L'HOSTIS, Vice-Chairman, Groupama Loire Bretagne • Jean-Louis PIVARD, Vice-Chairman, Groupama Rhône-Alpes Auvergne • Laurent POUPART, Vice-Chairman, Groupama Nord-Est. **BOARD MEMBERS:** Monique ARAVECCHIA, Groupama Méditerranée • Jean-Louis LAFFRAT, Groupama Nord-Est • Joël LAFONTAINE, Groupama Centre Manche • Patrick LAOT, Groupama Rhône-Alpes Auvergne • Didier LALUET, Groupama d'Oc • Jean-Yves LE DIOURON, Groupama Loire Bretagne • Rémy LOSSER, Groupama Grand Est • Pascal POMMIER, Groupama Paris Val de Loire • Denis ROUMÉGOS, Groupama Centre-Atlantique. **MEMBERS:** Jean-Louis BARTHOD, Groupama Grand Est • Ingrid BERNIER, Groupama Loire Bretagne • Sophie BOILLIN, Groupama Grand Est • Dominique BOUCHERIT, Groupama Centre-Atlantique.



Its 49 members include 5 representatives for each of the 9 regional mutuels in metropolitan areas, and 1 representative for each of the 2 overseas mutuels and 2 specialist mutuels.



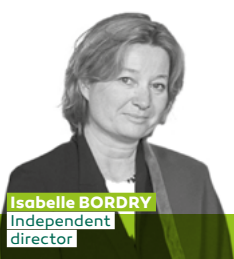
**MEMBERS:** Marilyn BROSSAT, Groupama Rhône-Alpes Auvergne • Christophe BUISSET, Groupama Paris Val de Loire • Denis CALIPEL, Groupama Centre Manche • Brigitte CASTELLUCCI, Groupama Méditerranée • Chantal CETTIER, Groupama Méditerranée • Luc CHEVALIER, Groupama Rhône-Alpes Auvergne • Isabelle CHOPIN, Groupama Rhône-Alpes Auvergne • Jacques-Charles CHRISTOPHE, Groupama Antilles-Guyane • André DAZIANO, Groupama Méditerranée • Stephano DIJOUX, Groupama Océan Indien • Françoise GUIHARD, Groupama Loire Bretagne • Nathalie HAUCHARD, Groupama Nord-Est • Patrick HENRY, Groupama Nord-Est • Alain HUET, Groupama Centre Manche • Guy LAVIGNE, Groupama d'Oc • Sylvie LE DILLY, Groupama Centre Manche • Yves LESGOURGUES, Groupama Forêts Assurances • Jean-Christophe MANDARD, Groupama Paris Val de Loire • Pierre MARTIN, Groupama d'Oc • Jérôme MATHIEU, Groupama Grand Est • Daniel MÉRIGOT, Groupama Producteurs de Tabac • Alain PUECH, Groupama d'Oc • Claude ROBERT, Groupama Loire Bretagne • Karine TOURAINE, Groupama Centre-Atlantique • Benoît VAUXION, Groupama Paris Val de Loire.

One member to be appointed by Groupama Nord-Est • One member to be appointed by Groupama Centre-Atlantique.



# THE BOARD OF DIRECTORS

The Groupama Assurances Mutuelles Board of Directors has 15 members. It sets out the guidelines for the Group's activities in accordance with those set by the Mutualist Orientation Council, and supervises their implementation.



# THE GROUP EXECUTIVE COMMITTEE

Led by Chief Executive Officer Thierry Martel, the Group Executive Committee has 21 members, and brings together the directors of the regional mutuals and the principle Executive Officers of Groupama Assurances Mutuelles.

Its members take part in the design and deployment of the strategy, and also carry out the operational coordination of all the Group's activities.



**Thierry MARTEL**  
Chief Executive Officer  
Groupama Assurances  
Mutuelles



**Philippe BELLORINI**  
Managing Director  
Groupama Supports  
& Services



**Sylvain BUREL**  
Group Director  
of Communication



**Christian COCHENNEC**  
Deputy Chief Executive  
Officer Groupama  
Assurances Mutuelles



**Bénédicte CRÉTÉ-  
DAMBRICOURT**  
Group Human Resources  
Director



**Cécile DAUBIGNARD**  
General Secretary



**Jean-François GARIN**  
Managing Director  
Groupama Gan Vie



**Éric GELPE**  
Managing Director  
Groupama Paris  
Val de Loire



**Didier GUILLAUME**  
Managing Director  
Groupama Grand Est



**Fabrice HEYRIÈS**  
Deputy Chief Executive  
Officer Groupama  
Assurances Mutuelles



**Olivier LARCHER**  
Managing Director  
Groupama d'Oc



**Patricia LAVOCAT  
GONZALES**  
Managing Director  
Groupama Nord-Est



**Pascal LOISEAU**  
Managing Director  
Groupama  
Centre Manche



**Rémi LORENZELLI**  
Group Director  
of Strategy  
and Partnerships



**Sylvain MERLUS**  
Managing Director  
Groupama  
Centre-Atlantique



**Michel PENET**  
Managing Director  
Groupama  
Méditerranée



**Olivier PÉQUEUX**  
Director of International  
Subsidiaries



**Cyril ROUX**  
Group Chief Financial  
Officer



**Francis THOMINE**  
Managing Director  
Groupama Rhône-Alpes  
Auvergne



**Bernard VEBER**  
Managing Director  
Groupama  
Loire Bretagne



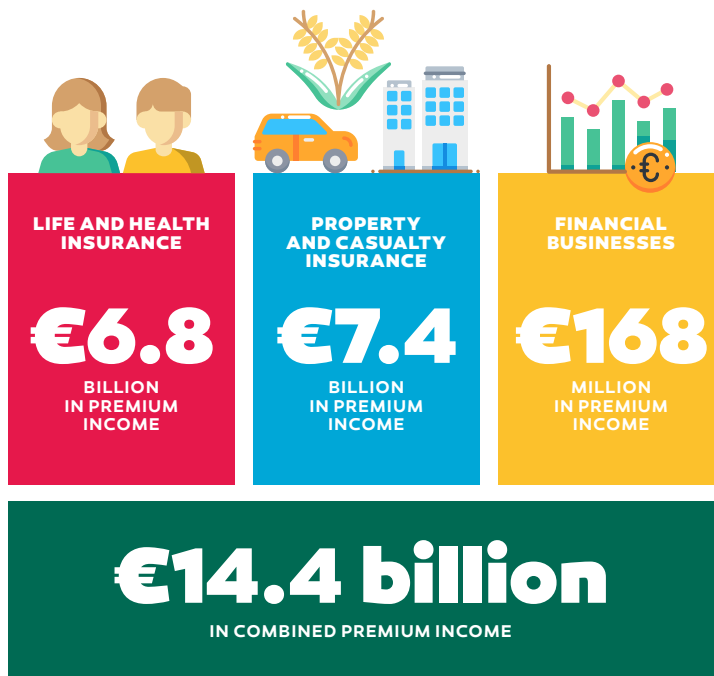
**Pascal VINÉ**  
Director of Institutional  
Relations

# MUTUALISM LIES AT THE HEART OF OUR DNA

Our Group today is the legacy of a century-long story that began with the formation of an agricultural mutual insurance movement to protect and serve farmers based on strong values: solidarity, responsibility, commitment and optimism.

Nearly a century later, these mutual values still underpin our actions and show us the way forward.

As insurers for the real world, our elected representatives are in direct contact with the daily issues and concerns of our customers and members. People are always central to every one of our actions.



**31,500**  
EMPLOYEES



**12 million**  
MEMBERS AND CUSTOMERS

**OUR MUTUALIST ROOTS MAKE GROUPAMA A POWERFUL CORPORATE GROUP WHOSE GROWTH AND DEVELOPMENT ARE BASED ON THE ENERGY AND PERFORMANCE OF ITS THREE BRANDS:**



**Groupama**

**GROUPAMA, THE INSURER OF THE REAL WORLD**, is the Group's general insurer and local brand. It is delivered in France by the network of 2,800 local mutuals, and outside France by international subsidiaries.

[www.groupama.fr](http://www.groupama.fr)



**THE REFERENCE PLAYER IN THE MARKET FOR ENTREPRENEURS, SMES AND PROFESSIONALS**, the Gan brand is delivered through a local network of 880 general insurance agents, 600 partner brokers and 340 representatives throughout France.

[www.gan.fr](http://www.gan.fr)

**amaguiz.com**

**EXCLUSIVELY DEDICATED TO DISTANCE SELLING OF CUSTOMISED PRODUCTS AND GUARANTEES**, Amaguiz combines innovation with ease of online contact to provide its customers with lifelong support.

[www.amaguiz.com](http://www.amaguiz.com)

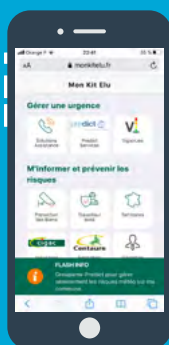
# INNOVATION IS THE FUEL THAT POWERS OUR GROWTH

Groupama supports and encourages technological, social and insurance innovations that benefit our stakeholders. These innovations are integral parts of our growth drivers and levers.

## 2,000

Groupama managers now use a digital remote loss adjustment solution to improve service to customers and members when processing certain types of claim.

### HELPING MAYORS AND LOCAL COUNCILLORS



At the 2019 Salon des Maires procurement exhibition for mayors and local authorities, Groupama showcased a comprehensive range of tools in its **Mon Kit Élu** one-stop digital solution, which allows them to manage emergencies, gather information or manage the activity of the local authority.

### DEVELOPING ARTIFICIAL INTELLIGENCE

In 2019, the **POCAIMON** (Process Optimization Conceived by Artificial Intelligence for MONEy) Group challenge that rewards innovative AI-enabled projects initiated within the Group selected 3 winners from the 12 entries received:

- **In France**, Groupama Supports and Services has developed an AI solution to help analysts detect cyberattacks.
- **In China**, an AI solution is now helping agricultural experts to estimate the weight of insured animals more accurately.
- **In Romania**, AI is being applied to promoting the use of partner repair workshops.

### PROMOTING INNOVATION IN PERSONAL SERVICES

The theme of the 2019 **Groupama Live** forum was "Using Data to Improve the Customer Experience".

The event was attended by more than 300 people.

Across the 3 conferences, 27 of the Group's tech initiatives were presented, covering agriculture, health, claims, savings, mobility, home and employees.

### AUTOMATING PROCESSES

The closing months of 2019 saw the Italian, Romanian and Tunisian launch of **the RPA** (Robotic Process Automation). The automation of certain tasks simplifies the daily working lives of employees, releasing them to focus on tasks that add greater value, are more intrinsically valuable and focus more on analysis. A centre of excellence was created for this purpose so that the Human Resources teams of each subsidiary company could work collaboratively with the Organisation and Systems department.

# A STRONG PRESENCE IN FRANCE AND ABROAD

Our extremely dense network coverage of France and our deep local roots bring us as close as possible to all our customers and members.

The Group occupies strong positions in the international markets that generate 17% of its revenue.

## FRANCE

**No. 1**

PUBLIC  
AUTHORITIES  
INSURER

**No. 1**

AGRICULTURAL  
INSURER

**No. 1**

INDIVIDUAL  
HEALTH  
INSURER

**No. 2**

HOME  
INSURER

**No. 2**

INDIVIDUAL  
PROTECTION  
INSURER

**No. 4**

MOTOR  
INSURER

## OUR PRESENCE IN FRANCE

### 9 REGIONAL MUTUALS

### 2 OVERSEAS MUTUALS

GROUPAMA  
ANTILLES-GUYANE  
AND GROUPAMA  
OCÉAN INDIEN

### 2 SPECIALISED MUTUALS

GROUPAMA FORÊTS  
ASSURANCES  
AND TOBACCO  
PRODUCERS

### 2,800 LOCAL MUTUALS



**25,000**

EMPLOYEES



**6.5**

MILLION MEMBERS  
AND CUSTOMERS



**€11.9**

BILLION IN PREMIUM  
INCOME

## A PRESENCE IN 9 COUNTRIES INTERNATIONALLY

- |            |            |
|------------|------------|
| 1 BULGARIA | 6 ROMANIA  |
| 2 CHINA    | 7 SLOVAKIA |
| 3 GREECE   | 8 TUNISIA  |
| 4 HUNGARY  | 9 TURKEY   |
| 5 ITALY    |            |



**CHINA**  
OPENS THREE NEW  
GROUPAMA-AVIC BRANCHES

**BULGARIA**  
GROUPAMA ZHIVOTOZASTRAHOVANE  
ACQUIRES EXPRESS LIFE INSURANCE

## INTERNATIONALLY

**No. 1**  
AGRICULTURAL  
INSURER  
IN ROMANIA

**No. 2**  
FOREIGN  
NON-LIFE  
INSURER  
IN CHINA

**No. 2**  
HOME INSURER  
IN HUNGARY

**No. 4**  
NON-LIFE  
INSURER  
IN HUNGARY

**No. 7**  
MOTOR  
INSURER  
IN TURKEY

**No. 8**  
NON-LIFE  
INSURER  
IN ITALY



**6,500**  
EMPLOYEES



**5.5**  
MILLION CUSTOMERS



**€2.4**  
BILLION IN PREMIUM  
INCOME



# ACT PO NS

2 0 1 9   A N N U A L   R E P O R T



INSURING TOMORROW WITH CONFIDENCE

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TO BUILD THEIR LIVES  
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Ours is a **PURPOSE** purpose that unites us, inspires us and commits us to personify a mutual model for the future; a mutual model of action for the benefit of all our stakeholders.

The customers and members, employees and partners we serve on a daily basis - never forgetting the needs of the planet we live on and which we have a duty to protect by taking positive action.

All these stakeholders give increasing meaning to the action we take.

There are many of them.

And they are why we are committed to **ACTION**.



**We're better  
and stronger  
when we all work  
together.**

**CATTLE BREEDER GÉRARD TOOK OVER THE FAMILY FARM AT MONTGERMONT, North-east of Rennes, in 1998.**

Blondes d'Aquitaine, Limousines and Charolais... Gérard takes great care over selecting the origin of his animals and pays particularly close attention to herd nutrition. This consistently demanding approach has allowed him to develop his farm both locally and nationally.

Short supply chain, local channels, new technologies... Gérard is very much a farmer of today, combining tradition with the latest developments in agriculture. For the past two years, he's been using **Gari**, the agricultural assistant launched by Groupama. This mobile app lets him keep a close eye on his livestock and farm *"with complete peace of mind and confidence"* using a single screen of indicators on his smartphone. Closely involved in local life, Gérard is also a Groupama elected representative with *"a visceral and local commitment"* that naturally led him to become Chairman of his local mutual in Pacé, because he has no doubt that: *"We're better and stronger when we all work together"*.

**GÉRARD LEHUGER**

CATTLE BREEDER  
IN PACÉ (35)

# ACTING WITH GÉRARD FOR THE BENEFITS OF ALL THE FARMERS

As the market leader in agricultural insurance, we maintain an increasingly intense daily presence alongside all farmers, from cereal growers to livestock farmers, wine growers, market gardeners and arboriculturists. We have made the conscious decision to support “the farmers essential to the world” and their talents: their unique level of expertise, their adaptability and the determination to pass on their skills.

**€250  
million**

paid in claims to farmers hit by weather-related events



## SAVINGS

### PROVIDING INCOME SECURITY FOR FARMERS

To give farmers the opportunity to manage their savings themselves to reflect market conditions, Groupama, NatUp and Bioline by InVivo have joined forces to launch the **Protélis** digital solution for farmers. Developed out of the partnership between these three complementary stakeholders, Protélis responds positively to the problem of smoothing out farm income by applying a simple principle: putting money aside in the good years to build up savings for the difficult years.

**60%**

of methanisation units in France are now insured by Groupama



**IN CROP AND FOREST INSURANCE IN CHINA,** Groupama-AVIC uses drones to conduct risk assessment inspections. It's a solution that combines efficiency with accuracy.

## FUNDING

### A CROWDFUNDING PLATFORM FOR OUR AGRICULTURAL MEMBERS

Groupama is now a partner of **MiimOSA**, the first crowdfunding platform dedicated exclusively to agriculture and food. Its extensive national network allows Groupama to offer its members the option of raising funds from the general public, creating a community of mutual assistance that facilitates regional growth in agriculture.

**More than  
1 million**

pieces of agricultural equipment (seed drills, rollers, tractors, etc.) are currently insured by Groupama in France







“

This award  
has given us  
real recognition  
at national level.

**NICOLAS IS PASSIONATE ABOUT THE SEA, AND HAS APPLIED HIS STUDIES**

in robotics and artificial intelligence to help clean up aquatic environments.

In September 2016, he set up IADYS, a company specialising in the development of innovative robotics and technologies based on artificial intelligence.

His own observations of how the marine environment was suffering gave Nicolas the idea of inventing a compact, lightweight electric robot able to capture waste and hydrocarbons floating on the surface of the water before they are dumped at sea.

A Groupama professional member, he presented this project in the 2019 Groupama **Pro National Trophy competition**, and was rewarded with first prize.

This award has generated exciting feedback and a great deal of pride for this 8-person startup. The awards process gave Nicolas the distinct feeling that he has a particular affinity with the Groupama teams he met, describing the company as “a Group that works very closely with professionals and understands what is happening in the field”.

**NICOLAS CARLÉSI**  
COMPANY DIRECTOR  
IN ROQUEFORT-LA-  
BÉDOULE (13)



# SUPPORTING NICOLAS AND ALL SMALL AND MEDIUM-SIZED ENTERPRISES

We serve micro-enterprises, VSEs, SMEs and self-employed entrepreneurs, from artisans to retailers, traders, service providers and professionals. We support and work with the full spectrum of stakeholders and economic initiatives all over France. We have the ability to offer them every practical insurance solution they will need in business and in their private lives.

## SECURITY

### COVERING CYBER RISKS

7 out of 10 companies have already been victims of malicious attacks, and 77% of them are SMEs or VSEs. Groupama is currently the only insurer to include a base level of covers at no extra cost **to protect businesses damaged as a result of cyberattack**. More specifically, the Group covers crisis management with input from a specialist service provider, damage to property, including meeting the cost of data reconstruction and handling any civil liability claims made by third parties regarding the fraudulent use of their data.



**GROUPAMA ÉPARGNE SALARIALE HAS LAUNCHED « IGES »**, to provide an online application covering the full range of its employee savings scheme offering.

# 7

startups that could form the nucleus of tomorrow's insurance industry have been selected for inclusion in the FrenchTech accelerator partnered by Groupama Centre-Atlantique



## FUTURE

### A NEW DIRECTORS' LIABILITY PRODUCT

Company directors are exposed to personal risks directly related to the way they perform their duties. To meet this need, Groupama now offers a **Directors' Civil Liability policy** for all those responsible for running businesses. Its covers include liability for the consequential costs that directors may incur, such as court costs, legal fees, expert witness fees and court officers fees, as well as the compensation payable to a plaintiff where the director.



## TAILORED COVER

### RISK COVER SPECIFIC TO EACH COMPANY AND BUSINESS SECTOR

The new **Multirisques Essentiels** product from Gan Assurances offers everyone a multi-risk solution tailored to the needs of their individual business sectors. Theft, transport, cancellation, equipment replacement, stock revaluation and other covers are accompanied by a wide range of services. A product information campaign was run in 2019 to promote these products to business users.



Making retirement  
advice and support  
universally available.

**VALÉRIE IS A RESPECTED SPECIALIST IN PENSION SYSTEMS.**

In 2015, she founded **Sapiendo Retraite**, an innovative advisory website that combines the performance of a digital solution with the skills of a team of consultants. This unique approach meets the expectations of the sector in France, where retirement planning is now a central concern of residents, and accounts for 14% of GDP. So the partnership between Sapiendo and Groupama gives Groupama customers and members free access to an initial detailed analysis of their needs in retirement. The free assessment can then be followed up with chargeable services, such as verifying benefit entitlement statements or preparing adjustment letters for pension funds.

**VALÉRIE BATIGNE**  
COMPANY DIRECTOR  
IN PARIS (75)

# ACTING WITH VALÉRIE AND ALL OUR PARTNERS FOR CURRENT AND FUTURE RETIREES AND SAVERS

As the national population ages, preparing for retirement is one of the major concerns for French people. But how do they find the information they need, prepare properly for retirement and enjoy their retirement to the full? These are the kind of questions and expectations our customers, members, companies and professionals ask us; in return, we provide them with answers and day-to-day assistance.



## TO COMPLEMENT RETIREMENT IN GREECE

Groupama Asfalistiki has developed a brand new unit-linked product called "Groupama Ambre 2019". This multi-purpose savings solution can be used effectively by people of all ages, and is particularly useful to seniors as a savings product that complements their pension plan.

# 8,174

Groupama Individual Retirement Savings Plans (PERin) had been opened by 31 December 2019, just three months after its launch



## RETIREMENT SAVINGS

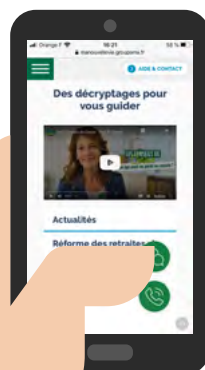
### SAVING EFFORTLESSLY FOR RETIREMENT

The Groupama Group continues to demonstrate the effectiveness of its retirement product innovation policy with Paylead, a specialist service for banking data analysis and exploitation. The partnership has developed **The cagnotte HUG**, a tailor-made rewards programme that enables Group networks to offer their member customers an effortless way to make regular savings in preparation for retirement. The principle is simple: every purchase made with a partner merchant, whether online or in-store, earns the customer a payment equivalent to a percentage of the amount spent, effortlessly increasing their retirement savings account balance.

## PERSONAL ASSESSMENT

### THE FIRST FULLY DIGITAL PERSONAL BENEFIT STATEMENT

By forging a unique partnership with **Social Tech WINCHApps**, the Groupama Group now offers all its company savings and pension scheme customers a fully digital personal benefit statement service. This exclusive solution allows company employees to access a full online summary of their pay, employee benefits and welfare benefits.



## ADVICE

### FOR EASIER ACCESS TO INFORMATION

To help people prepare calmly and thoroughly for retirement, the Group has introduced the **Ma Nouvelle Vie Commence Ici** ([manouvellevie.groupama.fr](http://manouvellevie.groupama.fr)) online service, which is simple and entertaining to use, and provides pension calculators and retirement advice from Sapiendo. The website offers a wide range of information and retirement solutions, including both funded and pay-as-you-go pensions.





Groupama's support for the Sévéane network is a guarantee of stability, dependability and quality.

**BAPTISTE HAS BEEN AN OPTICIAN FOR 26 YEARS.** In 2016, he joined the **Sévéane network**, the online health community set up to improve complementary health services under a partnership between Groupama and PRO BTP.

Membership of Sévéane has brought him a flow of new customers via Groupama and its 6 million beneficiaries. It also means that he is now able to work with a larger number of lens manufacturers to meet the growing demand from policyholders for eyewear at lower cost.

*"Groupama is a recognised and popular company within its sector, so the support it gives to the Sévéane network is an additional guarantee of stability, dependability, quality and close relationships for professionals and policyholders",* says Baptiste. Groupama, Sévéane and the members of its network work towards the same goals and share the same commitment to working as closely as possible with their customers to meet their needs.

**BAPTISTE BAUDET**  
COMPANY DIRECTOR  
IN SAINT-RÉMY-LÈS-  
CHEVREUSE (78)

# ACTING WITH BAPTISTE AND ALL OUR PARTNERS TO OFFER BETTER HEALTH PROTECTION

At the end of 2019, Acquisition aid of a Complémentaire Santé became Complémentaire Santé Solidaire (CSS). CSS beneficiaries have access to 'zero-charge' offers in eyecare, dentistry and hearing aids as a result of the new measures introduced by the French 100% santé reform legislation. Once again in 2019, we continued to focus our efforts on expanding our offering and guaranteeing better health protection for our customers.



## HEALTH

### SUPPORTING THE MOST FRAGILE IN SOCIETY

For the greater benefit of our members and customers, Groupama continues to deliver on its commitment to support the most vulnerable in society by offering **upgraded services** that focus on covers and quality of treatment. As a result, the Group offers reimbursement of certain costs not covered by the basic plan, a price cap on dental implants and negotiated discounts on the prices of spectacle frames.

**GROUPAMA PARIS VAL DE LOIRE OFFERS 'CHEZ GROUPAMA, ON S'ENTEND',** an immediate and 100% free service of instantaneous speech transcription and video interpretation of signing.

This solution allows deaf and hearing-impaired members to communicate person-to-person and confidentially with their advisor, whether in-branch or by phone.

6

**free remote consultations every year for all Groupama health insurance policyholders**

## TAILORMADE POLICY

### SPECIFIC COVER FOR 'CRITICAL ILLNESS'

Gan Eurocourtage offers its customers a lump sum settlement in the event of stroke, myocardial infarction or cancer to meet the high costs involved in these critical illnesses. This **critical illness** cover is offered to companies with more than 200 employees under the terms of a tailormade policy.



### GROUPAMA BIZTOSÍTÓ EXTENDS AND DIVERSIFIES ITS PRESENCE IN HUNGARY

by offering all its customers a new health product in conjunction with OTP Bank. More than 250,000 customers have taken up this offer since its launch in November 2019.

## SOLIDARITY

### SHARING HEALTH ASSISTANCE GUARANTEES WITH FAMILY MEMBERS

To allow generations to support each other, the Group has developed a completely new kind of assistance service called **Relaimoi**. Relaimoi allows members to assign their entitlement to home help, childcare or elderly relative care and remote assistance to another family member in medical need of the service, but who is not necessarily a member of Groupama.

**THE FREE « GROUPAMA ET MOI » APP** **ALLOWS GROUPAMA CUSTOMERS** to access their online personal accounts from their mobile phone. The app has recently been extended with new features, including the option to photograph and send their treatment quotations and invoices.





It's essential  
to also have  
an assistance  
and safety app  
like Gabriel!

**PIERRE LIVES IN CEYZÉRIEU WITH HIS WIFE AND HIS FOUR CHILDREN.**

For the past few years, Pierre has been using the **Gabriel** app from Groupama, and specifically the 'un œil sur moi' (keep an eye on me) function, on bike rides.

For this keen cyclist who sticks to isolated roads, using Gabriel has become a natural reflex. The app means that his family knows exactly where he is in real time, so that if he has a problem, he can be located and assisted very quickly.

Pierre sees it as “essential to have an assistance and safety app”, as well as route and performance apps. And every day, everyone in his family benefits from the other services offered by the app, including geolocation for rapid response in the event of a car breakdown or to call an assistance service when abroad.

**PIERRE BROCHET**

GABRIEL USER  
IN CEYZÉRIEU (01)



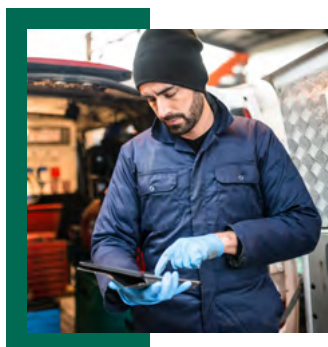
# OFFERING PIERRE AND ALL OUR CUSTOMERS AND MEMBERS A COMPREHENSIVE RANGE OF SERVICES

Our networks have continued to expand their range of services for individual and business customers, with the emphasis on increasing the number of innovative partnerships. The offering is being constantly added to with increasingly useful and innovative services designed to make life easier for all our customers and members.

## LEGAL ASSISTANCE

### SETTLE DISPUTES WITH A FEW CLICKS

A noisy neighbour, deposit not repaid, defective products, the list goes on... Groupama Protection Juridique has launched the **Mon Droit** online service in partnership with a law firm to assist in reaching an amicable resolution to everyday disputes. Open to everyone, this website makes it possible to resolve such disputes with a few clicks. It also allows users to draft documents signed by a lawyer, including letters of complaint and personalisable formal demands.



IN ROMANIA, GROUPAMA ASIGURĂRI offers the 'Video Assist' damage identification service which uses videoconferencing technology to assess agricultural, construction and household equipment claims.

# 81%

of members say they are either satisfied or very satisfied with the quality of claims management

## SECURITY

### REMOTE MONITORING AND LEGAL ASSISTANCE

**Groupama Box Habitat** provides an autonomous connected home protection solution. The accompanying app enables customers to monitor their homes remotely, control the monitoring system and respond to alerts. Connected 24/7 to a remote monitoring centre, it combines intruder, fire, power failure and personal attack alarms. 400,000 alarms were processed for Groupama customers in 2019.

**VIVI GROUPAMA**, is the first loyalty programme to be launched by Groupama Assicurazioni in Italy. It gives customers the opportunity to collect points entitling them to discounts on insurance premiums.



## REMOTE MONITORING

### PROTECTING YOUR HOME

The Groupama strategy is designed to deliver comprehensive and innovative local services to its members and customers. Which is why Groupama and Orange have joined forces to create **Protectline**, a joint venture providing remote surveillance of property. Within this partnership, both parties retain full control over the distribution and marketing of their respective offerings. As a result, Groupama is generating greater business volumes in this market.



## CSR INDICATORS

# 139,000

PEOPLE RECEIVED ACCIDENT PREVENTION AWARENESS TRAINING

# 18,920

TRAINEES COMPLETED ECO-DRIVING MODULES IN CENTAURE CENTRES

“

I really enjoy  
coming to  
work here  
every day!

**ANDREEA IS A MANAGER IN THE FINANCE DEPARTMENT AT GROUPAMA ASIGURĂRI**, the Group's Romanian subsidiary, where she has worked for more than 10 years.

In that time, she has seen the company evolve, grow and build an enviable reputation, especially as an employer, following its highly successful **With the good and the bad** recruitment campaign. The campaign features Groupama employees in a series of light-hearted, but realistic, videos. *"In the videos, we present ourselves as we really are, straightforwardly and naturally"*, explains Andreea. *"Employees of the company, but primarily just people who still have things to learn and are keen to improve"*. Andreea says she felt genuinely involved in this brand campaign, because it depicts her working environment as it really is. In 2019, that environment was recognised and rewarded for the third consecutive year with an award presented by the Top Employers Institute. *"I really enjoy coming to work here every day"*, says Andreea.

**ANDREEA DECUSEARA**  
EMPLOYEE GROUPAMA  
ASIGURĂRI (ROMANIA)

# ACTING FOR ANDREEA'S AND ALL OUR **EMPLOYEES'** FULFILLMENT

The Groupama Group is a responsible and caring employer committed to collective success. Which is why we continued during the year working on behalf of our employees to improve their workplace quality of life and enable everyone to flourish.

## CORPORATE CULTURE

### INTEGRATING NEW EMPLOYEES EVEN BETTER

Groupama Assurances Mutuelles has developed the **Welcome@GMA** mobile app to give its new employees a personalised integration programme. The app is there to help them from the moment they sign their job offer, introducing them to the Group's core values, history and projects through an entertaining and interactive journey. The app also makes it easier for newcomers to interact with their managers.



**GROUPAMA LOIRE  
BRETAGNE USED  
INSTAGRAM AND THE  
INTERNET TO LAUNCH**  
its 'Carte Blanche' project,  
which gives employees and  
elected representatives the  
opportunity to share their  
favourite places as part  
of encouraging members  
commitment to the concept of  
local presence and contact that  
underpins one of the major core  
values of the Group.

● Find it on Instagram  
@groupamaloirebretagne and  
<https://carteblanche.groupama-loire-bretagne.fr/>

# 40%

increase in teleworking  
across the Group  
since 2018

## AWARDS

### OCCUPATIONAL WELLBEING: AN ACCLAIMED POLICY

Groupama has been awarded **Top Employers** certification in France, Italy and Romania in recognition of the excellence of its human resources practices. In France, Groupama also received the graduate award as the employer with the best-perceived work-life balance (Universum 2019). In Greece, Groupama Asfalistiki also received an award as one of ten major companies offering the best working environment (Best Workplaces 2019).



## COLLABORATIVE

### WORKING ENCOURAGING EMPLOYEE COMMITMENT

Groupama Centre Manche has launched the innovative **Ré-Unis** collaborative working initiative as part of upgrading its new operational head office. Its aim is to build on the ideas of employees for collectively adapting to the new premises and new working methods. A series of initiatives including large-scale spring cleaning, a giant escape game and the design of a new chatbot gave everyone the opportunity to adopt their future workspaces, test new collaborative working methods and prepare all the preliminary steps for their move.



## CSR INDICATORS

**3.6%**  
OF FULL-TIME STAFF  
HAVE DISABILITIES

**48%**  
OF EXECUTIVES  
ARE WOMEN





Our forests offset the majority of Group carbon emissions, and are part of a wider virtuous process.



**AURÉLIE HAS WORKED AT GROUPAMA FOR 20 YEARS.** Both her parents worked in forestry, and she now has responsibility for the 6,700 hectares of the Gironde sector of Société Forestière Groupama. A major manager of forestry plantations in France, with **a total portfolio of around 22,000 hectares**, Groupama Immobilier has a remarkable heritage in landscape management.

Aurélie is passionate about her work, which focuses particularly on preparing roadmaps for forest management: marking trees to be felled or sold, tree cultivation, reforestation and bringing in tractors from external providers. She enjoys being part of a major group of companies like Groupama.

At Groupama, forest management is integral to a sustainable development policy built around a long-term commitment. *“Today, there is much more discussion about forests, but at Groupama, we began to change long before environmental concerns hit the headlines”,* she says.

**AURÉLIE ORNON**

FORESTRY MANAGER  
IN MARCHEPRIME (33)

# COMMITTING TO A MORE RESPONSIBLE MODEL OF FINANCE ALONGSIDE AURÉLIE AND ALL OUR PARTNERS

As a mutual insurer and responsible investor, climate change is central to our commitments. For example, we have continued to increase the level of our socially responsible investments, particularly in terms of funding the energy transition. We have also confirmed our policy to withdraw from investment in coal and other fossil fuels.



## THE ENERGY TRANSITION

### DIRECT FUNDING FOR RENEWABLE ENERGY PROJECTS

Groupama has got together with Natixis to launch the first unit-linked green debt security 100% committed to the energy transition. **Porphyre Climat Septembre 2019** is a unit-linked product, and has been marketed since May 2019 as part of Groupama Gan Vie life insurance policies. This new investment opportunity provides direct funding for renewable energy projects to generate more eco-friendly energy.

## RESPONSIBLE FUNDS

### INVESTING FOR FUTURE GENERATIONS

Groupama Asset Management, has launched two new funds for customers looking for socially responsible investment opportunities. **G Fund Future for Generations** is the first themed fund to invest in companies that develop products and solutions that improve and protect our living conditions. **G Fund Green Bonds** offer a selection of green bond securities.

# €76.1 billion

AUM by Groupama  
Asset Management  
invested in SRI

## RESPONSIBLE INVESTMENT

### CONTRIBUTING TO THE DEVELOPMENT OF RENEWABLES IN FRANCE

Groupama contributes to the development of **renewables** in France. Which is why the Group has taken a stake alongside Banque des Territoires in Predica Energies Durables (PED), a Crédit Agricole Assurances subsidiary investing exclusively in solar and wind energy production in France.



**GROUPAMA IMMOBILIER** has sold the fully renovated building at 79, avenue des Champs-Élysées to the Norwegian sovereign wealth fund Norges Bank Investment Management for €613 million. It will eventually be repurposed as Nike's European flagship store and offices. This sale symbolises the Group's commitment to enhancing the value of its real estate assets and real estate strategy.



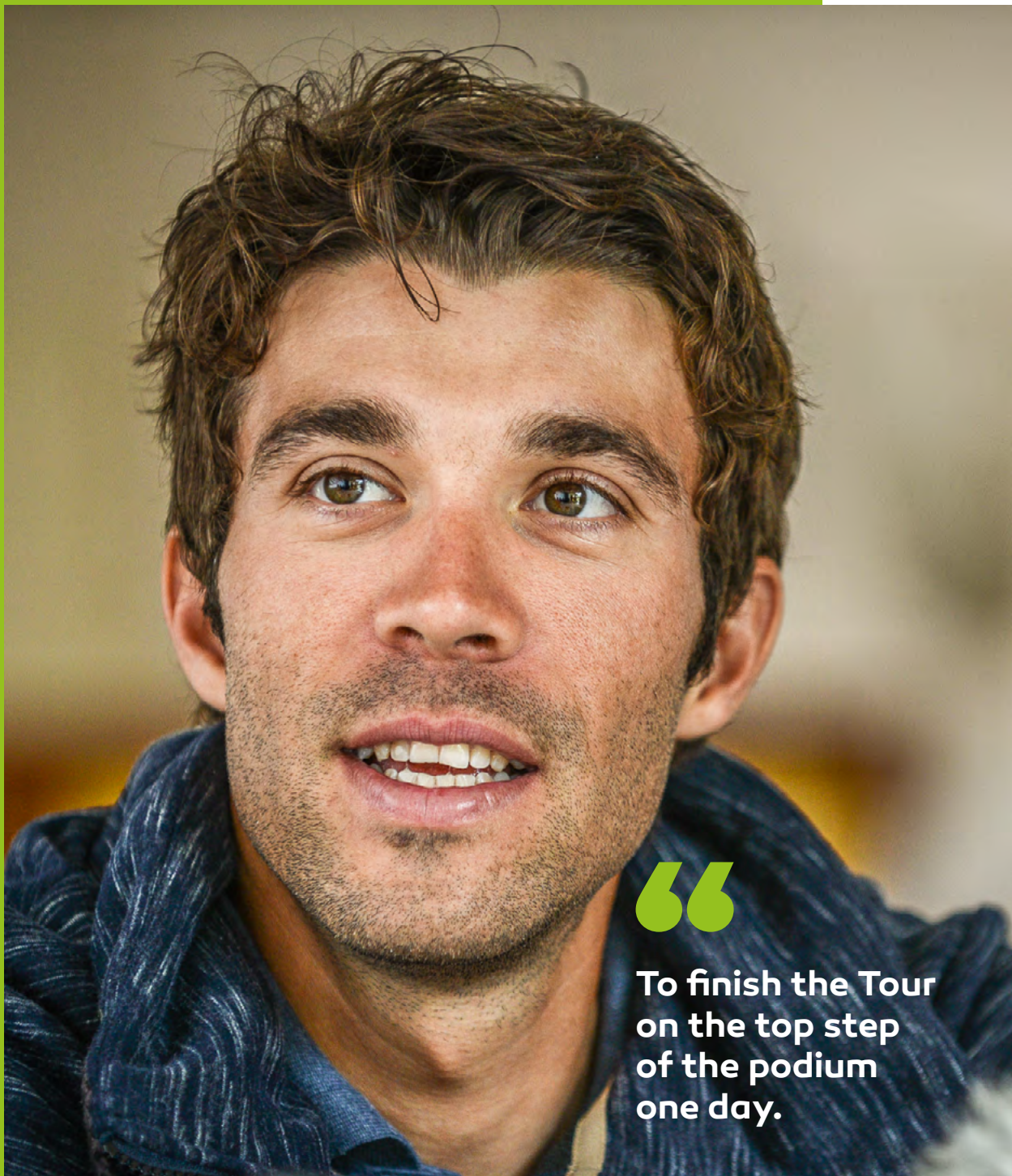
## CSR INDICATORS

**7.1%**  
LESS PAPER USED  
THAN IN 2018

**7.4%**  
LOWER CO<sub>2</sub> EMISSIONS  
THAN IN 2018

**10 million**  
TONNES OF CO<sub>2</sub>  
CAPTURED AND  
STORED IN FORESTS  
OWNED BY GROUPAMA





“

To finish the Tour  
on the top step  
of the podium  
one day.

**BORN INTO A FAMILY OF PASSIONATE CYCLISTS, THIBAUT HAS BEEN ON TWO WHEELS SINCE THE AGE OF 6.**

Now a professional rider, he has been making a name for himself on the roads and mountains of the world's greatest races since 2012. A combative rider with several Tour de France stage wins to his credit, Thibaut is raising his profile and becoming increasingly popular with the French public. So what is his ultimate dream? *"To finish the Tour on the top step of the podium one day"*, he replies. To help him make that dream come true and showcase the very best of French cycling, Groupama has been supporting Thibaut and his team mates in the **Groupama-FDJ Cycling Team** since 2018.



**THIBAUT PINOT**

PROFESSIONAL CYCLIST,  
MÉLISEY (HAUTE-SAÔNE)



# SUPPORTING THIBAUT AND ALL KEEN CYCLISTS

Cycling is a popular sport with close links to the mutualist values of the Groupama Group: close relationships, regional roots and innovative forward thinking. Inspired by the challenges faced by its Groupama-FDJ cycling team champions, we are fully committed to promoting this hugely popular sport in all our regions.

## More than 150

cycle races and local clubs throughout France now receive financial support from Groupama



### A PASSION FOR CYCLING

## PROMOTING THE SPORT OF CYCLING

In July 2019, Groupama co-produced the **Au tour du vélo** TV programme presented by Gérard Holtz and Louise Ekland. Its aim was to promote cycling and talk about its values of commitment, mentoring and mutual support without which the sport could not exist. These are key values for Groupama, which used this programme to give a voice to - and celebrate - the real lives of all keen cyclists.

### ROAD SAFETY

## ESCORTING BIKE RIDES

Supported by the Moyon-Village (Manche) cycling club, the **Escorte-Vélo** project offers all keen cyclists the opportunity to ride more safely as a group on the roads. The Club ran a crowdfunding campaign on Ulule with support from Groupama as a responsible insurer that puts accident prevention at the heart of its concerns.

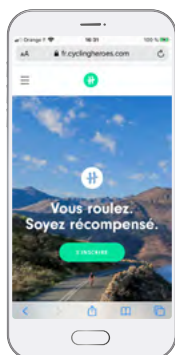
## 66%

of cyclists say they ride to get in shape and stay in shape

Source : The Cycling Heroes cycling observatory



**AT THE START OF 2019, THE GROUPAMA-FDJ CYCLING TEAM,** introduced its reserve (« La Conti ») team to support and develop the rising generation. This talent pool is now training the professional cycling champions of tomorrow. The initiative was a natural progression for Groupama, whose core values are all about training and facing the future with confidence.



### INNOVATION

## JOIN THE LARGEST COMMUNITY OF CYCLISTS

Thanks to the **Cycling Heroes** digital platform in which Groupama is the lead partner, everyone can now join the largest community of connected cyclists in France to get practical advice, read new articles and take up cycling challenges, and have the chance of winning exclusive prizes.



“

There's no  
limit to what  
a person can  
accomplish!

**BÉRANGÈRE'S DAUGHTER HONORINE WAS DIAGNOSED** with a rare genetic disease called lissencephaly at the age of just 7 months. “We were devastated, but there was no way we were going to give up!”, says Bérangère. She and her husband got to work immediately, finding a charity and training themselves to stimulate their child. And Honorine began to make progress! And when she was 4, her parents decided to open a school tailored to her needs and based on the conductive education system. To do so, they needed to identify solutions in general, but financial solutions in particular.

That led to Bérangère meeting Groupama elected representative Fabienne Ferey, who was immediately interested in supporting their project. And in 2013, the **Groupama Foundation** granted them an initial level of financial assistance. It was the beginning of a partnership that continues today.

In 2019, Groupama produced a video of their story, which proved hugely successful in the online world. “Groupama gave us the boost we needed and believed in our project, which helps to make people understand that it's feasible and possible!”, emphasises Bérangère. Today, the school provides lessons and care for 6 children with multiple disabilities, and is now a recognised centre of conductive education.

**BÉRANGÈRE PIOGER**

FOUNDER OF THE HONORINE  
LÈVE-TOI CHARITY  
IN BAYEUX (14)

# SUPPORTING BÉRANGÈRE AND HIGH-IMPACT SOCIETAL AND MUTUAL SUPPORT PROJECTS

Thanks to the Groupama Foundation for Health, the Gan Foundation for Cinema and the many non-profit organisations we support, we are working towards a better, more social and more supportive world. We do that by support corporate sponsorship and development initiatives in health, culture and education.

## 2 billion

steps counted in the Healy app enabled Groupama Sigorta to fund 22 wheelchairs in Turkey

### MUTUAL SUPPORT

## SUPPORTING PROJECTS IN MADAGASCAR

For nearly 25 years, **Action Solidarité Madagascar**, the non-profit organisation run jointly by Groupama and Générations Mouvement, has been supporting initiatives (around 30 so far) in education, employment training, health and environmental issues in Madagascar. Groupama elected representatives are closely involved on the front line of these initiatives, and have also contributed to providing funding by selling packs of Madagascar cakes (from Biscuiterie de Lonlay). This commitment in the PACA region of southern France has raised €45,000 over the last three years to fund construction of a secondary school, college and dispensary.



### HEALTH

## PUSHING BACK AGAINST RARE DISEASES

With a 20-year commitment to combating rare diseases, the Groupama Foundation awarded its 2019 **Social Innovation Prize** to the Faculty of Dentistry at Reims University for its design of a prototype articulator that facilitates the process of producing dental prostheses for children and teenagers suffering from rare diseases that have an impact on their jaws and teeth. This new articulator speeds up the diagnostic process and offers a prosthetic concept that improves the lives and wellbeing of young patients.



**THE PARTNERSHIP FORMED IN 2015 BETWEEN THE GROUPAMA FOUNDATION AND THE NECKER UNIVERSITY HOSPITAL FOR SICK CHILDREN (AP-HP)** has led to the design of an innovative and highly practical support system for families with children suffering from rare diseases. Three support systems are now available to everyone in this position. This partnership has redrawn the boundaries of medical and social care for sick children and their parents.

### CINEMA

## HELPING CREATIVE PEOPLE AND SUPPORTING CREATIVITY

In 2019, 109 screenplays were entered in the competition to win an Aide à la Création grant from the **Gan Foundation for Cinema**, which provides funding for 5 feature-length drama film projects every year. The Gan Foundation is now one of the leading private partners of the French cinema industry. Its work and support are widely recognised as a mark of quality. The creative support provided by the Gan Foundation for Cinema since 1987 has enabled more than 200 up-and-coming directors to shoot their first or second film.



### CSR INDICATOR

## €7 million

INVESTED IN CORPORATE SPONSORSHIP, INCLUDING THE FIGHT AGAINST RARE DISEASES