

2020: THE ESSENTIALS

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



COMMITMENT

MUTUALISM

REALISM

SOLIDARITY

CONFIDENCE

OPTIMISM

In 2020, the health crisis radically altered our assumptions and tested the capacity of businesses to stay the course, cope with unfamiliar situations, and react and adjust to the new and serious challenges ahead.

We demonstrated the stability and **COMMITMENT** of our **MUTUAL** model, guided by our humanist values which, for more than a century, have underpinned our identity and role as a responsible insurer.

Inspired by our purpose, we have redoubled our efforts to support and listen to our employees, customers and members, and meet their needs as closely as possible.

We are determined to provide local, everyday support with **REALISM** and **SOLIDARITY**, especially in these difficult and challenging times for everyone.

Because we aim to achieve our ambitions over the long-term, we look to the future with **OPTIMISM** and create solutions to help as many people as possible build their lives with **CONFIDENCE**.

THE GROUP IN FIGURES

Group data at 31.12.2020

€14.4
billion

IN COMBINED PREMIUM
INCOM

LIFE AND HEALTH
INSURANCE

€7
billion

IN PREMIUM INCOME

PROPERTY
AND CASUALTY
INSURANCE

€7.2
billion

IN PREMIUM INCOME

FINANCIAL
BUSINESSES

€189
million

IN PREMIUM INCOME

€177
million

net income

244%

solvency ratio with
transitional measure

COMMITMENT

MUTUALISM

REALISM

SOLIDARITY

CONFIDENCE

OPTIMISM

FRANCE

25,000
EMPLOYEES

6.5 million
MEMBERS AND
CUSTOMERS

€12 billion
IN PREMIUM INCOME

9 REGIONAL MUTUALS

2 OVERSEAS MUTUALS

Groupama
Antilles-Guyane
and Groupama
Océan Indien

2 SPECIALISED MUTUALS

Groupama
Forêts Assurances
and Producteurs
de tabac

2,750 LOCAL MUTUALS

INTERNATIONAL

6,000
EMPLOYEES

5 million
CUSTOMERS

€2.2 billion
IN PREMIUM INCOME

The group occupies
strong market
positions outside
of France, that
generate 16% of
its revenues.

9 COUNTRIES INTERNATIONALLY

Bulgaria
China
Greece
Hungary
Italy
Romania
Slovakia
Tunisia
Turkey

A COMMITTED GROUP THAT SUPPORTS ITS CUSTOMERS AND MEMBERS

Groupama has once again demonstrated its stability in difficult
and unparalleled circumstances.

This stability, tried and tested every day on the front line, enables
the group to continuously improve the satisfaction of its customers
and employees.

Without stability, we would not be able to establish the relationship
of confidence, fostered and strengthened by these unique and
deep local roots, at the heart of our regions, and which brings us
as close as possible to people and their needs.

A powerful corporate group
whose growth and development
are based on the energy and
performance of its two brands.



Groupama

www.groupama.fr



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MUTUALISM

REALISM

SOLIDARITY

CONFIDENCE

OPTIMISM

GROUPAMA'S POSITIONS

FRANCE

1st	1st	1st	2nd	3rd	4th
LOCAL AUTHORITY INSURER	AGRICULTURAL INSURER	INDIVIDUAL HEALTH INSURER*	HOME INSURER	INDIVIDUAL PROTECTION INSURER	MOTOR INSURER

*Excl. Mutuelles 45

INTERNATIONAL

1st	2nd	6th	7th	9th
AGRICULTURAL INSURER IN ROMANIA	HOME INSURER IN HUNGARY	FOREIGN NON-LIFE INSURER IN CHINA	MOTOR INSURER IN TURKEY	NON-LIFE INSURER IN ITALY



#FARMERS

CYBER RISK COVERAGE

Groupama was one of the first to extend its guarantees to protect its customers. Since 2019, all agricultural multi-risk policies include **a Cyber Security base level of cover** so farmers can claim if their IT system is attacked or if a claim is made against them by a third party.

#PROFESSIONALS

TOWARDS LEGAL PROTECTION FROM A TO Z

Groupama acquired **Juritravail** in early 2021, the leading French provider of online legal services. It completes the existing Groupama Protection Juridique offering to provide a complete suite of legal services for VSCs, SMCs and individuals.

#FARMERS

6

out of 10 French farmers
are insured by Groupama

REALISM

SOLIDARITY

CONFIDENCE

OPTIMISM



#PROFESSIONALS

TOOL TO SUPPORT PROFESSIONAL CUSTOMERS

From May 2020, Groupama regional mutuals and Gan Prévoyance advisors rapidly set up a digital platform, **Pro'Ximité Services**, to provide professional customers with bespoke answers to their questions around the health crisis.



#SAVERS-RETIREES

42,500

PERin policies sold at year-end 2020

#SAVERS-RETIREES

NEW FUND TO DRIVE ECONOMY RECOVERY

In October, Groupama launched a new diversified and "France Retraite" certified fund with Groupama Asset Management and Groupama Gan Vie. The **G Fund New Deal Europe** targets stocks of European companies seeking to remedy production and relocation issues, the prevention and treatment of disease, and current social and economic changes.



#INDIVIDUALS

GOLD FOR MUTUAIDE

The **DIGItal Auto** app from the Mutuaide assistance service was awarded the Trophée Or in the Innovation and Customer Relations category. After the initial incident-report call, the app takes over and allows geolocated customers to track the response in real time.

COVID-19 SOLIDARITY

The Groupama Group went the extra mile for its customers and members during the health crisis:

1 million

catch-up calls to stay in touch with our customers and members



#INDIVIDUALS

REMOTE INSPECTION SERVICE IN BULGARIA, ROMANIA AND HUNGARY

The **smartphone-based inspection service** offered by Groupama Zhivotozastrahovane and Zastrahovane, Groupama Asigurari and Groupama Biztosító was extended to motor claims in 2020. As it reduces on-site inspections and guarantees policyholders access to their rights, the service is increasingly popular.

SOLIDARITY

CONFIDENCE

OPTIMISM

#SOLIDARITY-SPONSORSHIP

PARTNERSHIP WITH UNIVERSITY HOSPITAL OF REIMS

To better identify the genetic causes of cleft lip and/or palate, University Hospital of Reims can rely on the help of the **Groupama Foundation** and Groupama Nord-Est to help find the answer after they agreed to invest €50,000 over three years to fund its multigenic analysis-based research.



Ton Club.
Ton Maillot

#CYCLING

CYCLING STRIPS GIVEN TO 105 AMATEUR CLUBS

Groupama gave thirty free jerseys and shorts as part of the **Ton Club, Ton Maillot** initiative. This assistance saves each club €5,000 on average. The initiative was a major success and will be repeated in 2021.



#SOLIDARITY-SPONSORSHIP

FREE FILMS DURING LOCKDOWN

Over two days in April 2020, the **Gan Foundation for Cinema** offered 10,000 French people the chance to watch five award-winning films labelled by the Foundation for free. The initiative was conveyed by media outlets, along with a free access code for VOD platform UniversCiné.

#INNOVATION

35

teams implementing artificial intelligence-based initiatives have competed in the POCAIMON challenge since it was created in 2018

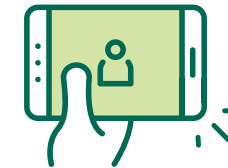


#GroupamaSafetyBox
Kaiki Beach

#PREVENTION

TROUBLE-FREE BEACH TIME

The **Safety Box** was a common sight on beaches in Greece last summer. Holidaymakers used the lockable units set up by Groupama Asfalistiki to secure their belongings. This allowed beachgoers the chance to enjoy hours of carefree fun.



#PREVENTION

ALERTS WITH GROUPAMA-PREDICT

In October 2021, during the devastating storm Alex, Groupama implemented a major prevention exercise in partnership with **Predict Services**, by setting up an alert and support service to inform some 6,500 local authority policyholders and send messages to 580,000 insured individuals.

CONFIDENCE

OPTIMISM



#RESPONSIBLE INVESTMENTS

MOVING TOWARDS A ZERO-COAL PORTFOLIO

In 2020, Groupama committed to a **zero-thermal-coal investment portfolio** by 2030 for companies operating in EU and OECD countries, and by 2040 in the rest of the world.

#PREVENTION

A DRIVING ACADEMY IN TURKEY

Building on the experience of the group and Centaure centres in France, Groupama Sigorta has offered motor policyholders refresher courses since the end of 2020 at a new driving academy set up in partnership with **Intercity**.

#RESPONSIBLE INVESTMENTS

5

funds managed by Groupama Asset Management were awarded the official government ISR (responsible social investment) label



#RESPONSIBLE INVESTMENTS

REUSE OF CONSTRUCTION MATERIALS

The **Booster du Réemploi** (Reuse Boster) digital platform developed by Groupama Immobilier connects the supply and demand of project owners for reusable materials. This initiative forms part of the Techstars startup accelerator sponsored by Groupama.

GROUPAMA: RESPONSIBLE ACTOR OF THE ENVIRONMENTAL TRANSITION

Group data at 31.12.2020



PAPER

22.6%

less paper used
than in 2019



ENERGY

11.6%

reduction in energy consumed
(electricity, gas, fuel oil etc.)
since 2019



CARBON

17.4%

lower CO₂ emissions
than in 2019

10.5 million

tonnes of CO₂ captured
and stored in forests
owned by Groupama

GROUPAMA: RESPONSIBLE AND CARING EMPLOYER COMMITTED TO COLLECTIVE SUCCESS

Group data at 31.12.2020



GENDER PARITY

48.9%

women executives



EMPLOYEES WITH
DISABILITIES

4.2%

of the total full-time
workforce in France have
disabilities



TRAINING AND APPRENTICES

25.8%

of training is now done
on e-learning platforms

31.4%

conversion rate of work-study
apprentices to permanent
and short-term contracts

GROUPAMA: ACTOR OF LOCAL SOCIAL AND ECONOMIC VITALITY

Group data at 31.12.2020



SPONSORSHIP

€11 million

for sponsorship actions
including the fight against
rare diseases



RESPONSIBLE
INVESTMENT

€80.5 billion

AUM by Groupama Asset
Management invested in SRI



PREVENTION

80,200

people made aware of
prevention actions

8,283

trainees followed
an eco-driving course
at Centaure centres



8-10, rue d'Astorg - 75383 Paris Cedex 08
343 115 135 RCS Paris

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