

# The essentials of the Sustainability performance of Groupama

Corporate Social Responsibility – A Look Ahead to 2025



We are here to help as many people as possible build their lives with confidence, and to do so we rely on local, human and responsible communities.

# Committed to supporting

transitions, for a sustainable planet, a fairer society and the vitality of local communities

## Health

Working towards good health and access to healthcare for as many people as possible

- **3,8 million** people insured for health in France
- 45,800 more people trained in Life Saving Programme (first aid gestures)
- **€2,1 million** for the fight against rare diseases (3 million people affected in France)

## Agriculture

Supporting farmers through their transitions, to contribute to food sovereignty whilst preserving the planet (France)

- **3 million hectares** insured under multi-risk climate (MRC) and grassland cover (46.7% market share)
- 24,000 agricultural contracts incorporating renewable energy
- **28 %** of new farmers receiving support

## Forest

Making a long-term commitment to forests for the benefit of people (France)

- **368,000** hectares insured against fire (35% market share)
- Owner of 24,500 hectares of forest in France (assets of Société Forestière Groupama and regional mutuals)
- **11.89 million** tonnes of CO<sub>2</sub> sequestered in our forests in France (SFG and Groupama Méditerranée assets)

# Building the mutual

insurance group that leads the way in supporting its members and customers

## Proactivity

- **Proactive Customer Relations Programme** : personal contact (by phone or face-to-face), without any commercial intent, providing useful information.
- **Offers tailored** to the transition and to covering new risks. 100,000 insurance policies for photovoltaic panels.
- **Support for members and customers** provided by elected representatives and staff during adverse weather events.

## Prevention

- **300,000** people have benefited from awareness-raising and prevention training initiatives (road safety, fire safety, health).
- **246,000** people trained in “life-saving first aid” since 2021.
- **85,800** people trained in road safety, notably through Centaure centres.
- **59,100** households insured by Groupama benefiting from remote monitoring protection.



# Transitions

Adaptation to climate  
change

- **55 %** : insurance premiums for climate-related cover aligned with the European Green Taxonomy standard.

- **6.5 million hectares** insured under multi-risk climate (MRC) cover.

- Agricultural transition : insurance solutions for **methanization units** tailored to farmers.

- **Forest protection** through “continuous afforestation” (Low Carbon Label).

- Installation of inflatable **flood** barriers in partnership with Flowstop.

- **99,000 remotes consultations** included in our policyholders' contracts.

- **1 million visits** per year to the “Ma Nouvelle Vie” platform (retirement advices and solutions).

- **36,000 visitors** to the 5<sup>th</sup> edition of the Groupama-Sapiendo Retirement Forum.

- **73.5 % of individual and group retirement savings assets** are “sustainable” (€23.1 billion).



# Transitions

Health and retirement  
savings



- Growth in insurance solutions dedicated to **electrics véhicules**.

- Expansion of **bicycle insurance** (theft and damage to property).

- Prioritised **repairs of electrical equipment** (Spareka partnership).

- **16 fires** detected by Groupama Box Habitat remote monitoring, enabling the fire service to respond.

- **Access to comprehensive legal protection** for several million households.

- **Protection for businesses in the event of cyberattacks** (and self-diagnostic tools).



# Transitions

Home and Property  
Protection

# Investments and retirement savings products that help shape the world of

- **€1.4 billion** : Additional sustainable investments made in 2025.

(€1.3 billion for the environment and €101 million for social issues)

- Outstanding sustainable investments at the end of 2025 : **€7.5 billion**.





# Acting as responsible

citizens, supporting the local economy and community life

## Regional and economic roots

- **24,000** elected representatives, **2,300** local mutuals and **26,000** employees in France.
- **€13.6 billion of insurance benefits** to safeguard the economic activity and family life of our policyholders.
- **Groupama Pros Awards** to support local innovative businesses (safety and environment).
- **13 million** SMS alerts during weather events in 2025 thanks to **Groupama Predict**.
- Prevention initiatives in partnership with the **Gendarmerie nationale** (road safety, theft, cybercrime, domestic risks, etc.).

## Community engagement, mutual support and corporate philanthropy

- **€12.1 million** in corporate philanthropy, including :
  - €3.3 million for health causes, including €2.1 million to **combat rare diseases**.
  - €2.3 million for culture.
  - €1.7 million for amateur sports.



**To provide our teams and elected representatives a rewarding experience, which in turn ensures their full commitment**

- **83 %\***: employee engagement rate.
- **ChooseMyCompany / Employees Gold certification** based on the results of the 2025 survey.
- **88%\*** of employees recognise the concrete actions their company is taking in the area of sustainability.
- **91 %\*** of employees fully identify with the values that form the Group's DNA (proximity, solidarity and responsibility).
- **15\*\* entities awarded the « Engagé RSE » label** by AFNOR or certified to ISO 26000.

\*Group Opinion Barometer 2025

\*\*as at the end of 2025



# Groupama, an impact-focused mutual insurance company

## Social

- **92 %\*** of direct/indirect/induced jobs in the regional Mutual region.
- **88 %\*** of expenditure directed towards suppliers registered in the regional Mutual region

\*Study In France, 2023 data.

## Environnemental

- **-65 %** reduction in the carbon intensity of the equity and private bond portfolio compared to 2021.
- **23 %** of motor claims involving reused parts
- **-29 %** of carbon emissions linked to internal operations compared to 2019.