

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.



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



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

MUTUALISM

REALISM

SOLIDARITY

CONFIDENCE

OPTIMISM

# GROUPAMA'S POSITIONS

## FRANCE



\*Excl. Mutuelles 45

## INTERNATIONAL



## #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-RETIRES

# 42,500

PERin policies sold at year-end 2020

#### #SAVERS-RETIRES

### 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. 0:0  
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

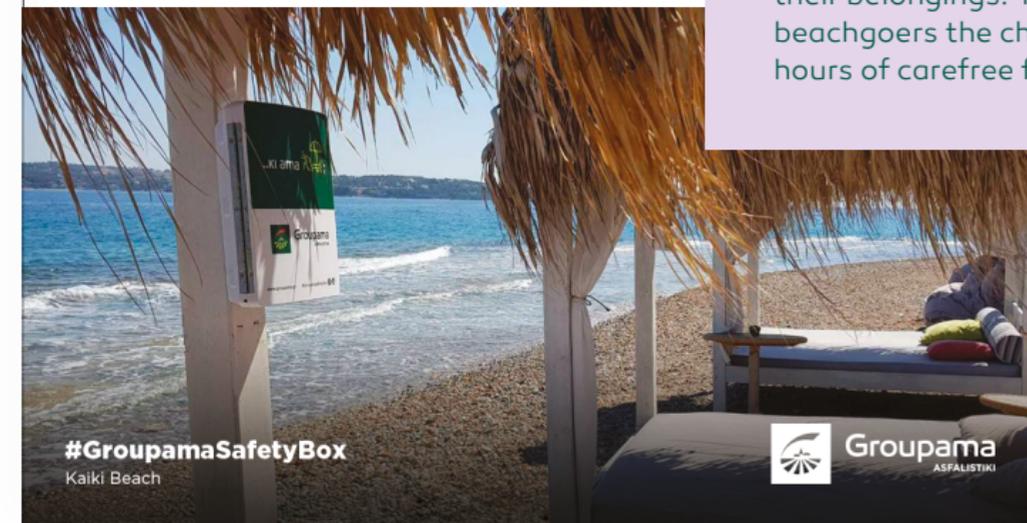
### FREE FILMS DURING LOCKDOWN

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 CO<sub>2</sub> emissions than in 2019

**10.5 million**

tonnes of CO<sub>2</sub> 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



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

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