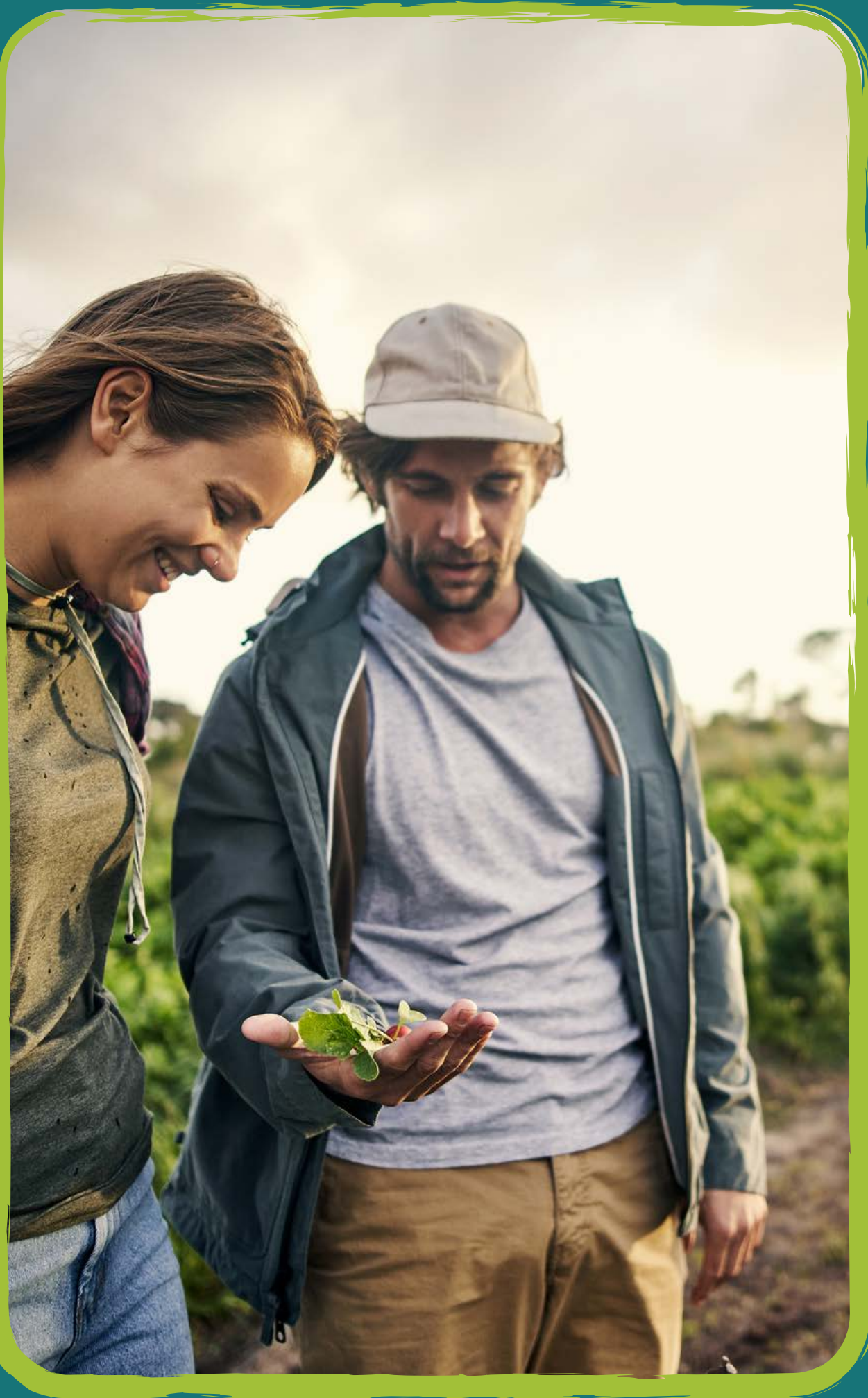


Committed





Mutual insurer for more than a century, we are founded on humane, close and responsible communities of mutual aid.

Convinced that strength lies in numbers, we seize every opportunity to build a dynamic of solidarity in the French regions and worldwide, as close as possible to our customers, members and stakeholders.

This determination to act together in order to address far-reaching changes in the world around us is driven by our commitment to help as many people as possible build their lives with confidence.

This proactive and fully digital report invites you to join us as actors in a world in transition.

How?

By fostering our initiatives with a strong and positive impact and those taken by the committed actors we are keen to bring to your attention.

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We develop increasingly effective services and products and improve customer experience by forging partnerships with innovative actors and using the latest technologies, including artificial intelligence.

18



Committed to co-construction, we leverage our skills and share our experience with partners – past, present and future.

26



As a responsible mutual insurer, each of our professions helps build a more sustainable society based on a circular and inclusive economy.

30



We have taken a people-centred approach for more than a century, which is the reason why we work hard to make sure everyone is united by strong ties and reach out to those in need through our mutual assistance communities.

22



Building on our strong regional presence, we support and listen to our employees, customers, members and partners to meet their needs as closely as possible.

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OUR CSR PERFORMANCE DATA

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INTERVIEW OF THE LEADERS

INTERVIEW WITH **JEAN-YVES DAGÈS**, CHAIRMAN AND **THIERRY MARTEL**, CHIEF EXECUTIVE OFFICER

WHAT IS YOUR ASSESSMENT OF 2021?

Thierry Martel: Despite the health crisis, the economy bounced back in 2021, with a historically low level of corporate defaults, lower unemployment, a reversal in the downward trend in interest rates, and a buoyant stock market. Our Group demonstrated remarkable stability throughout this period of radical change.

Jean-Yves Dagès: In climate terms, 2021 saw an unprecedented frost event. We responded to growing climate hazards by working collectively with others to radically reform agricultural insurance. From 1 January 2023, a universal crop damage compensation scheme will enter into force within a public private partnership between the French State, insurers, reinsurers and farmers.

WHY IS THIS REFORM SO IMPORTANT?

JY.D: It will help us achieve food sovereignty and adapt to climate change, which is also important strategically, as shown by recent events. The State has earmarked €600 million a year for insurance subsidies and coverage in the event of exceptional losses. A co-reinsurance group will enable insurers to pool risks and set natural premiums at a fair rate for each crop and region. The crop insurance leader, Groupama was the driving force behind these developments and will help farmers implement the reforms.

“Our mutualist commitment is firmly focused on the future”

JEAN-YVES DAGÈS

WHAT RESULTS DID THE GROUP POST IN THIS CONTEXT?

T.M: We posted strong growth with a sharp rise in premium income of 7.5%, a net income of €493 million, up 175.5%, and good solvency indicators. The Group's financial strength was highlighted by Fitch Ratings, which affirmed Groupama's 'A' rating and upgraded the outlook to "Positive". We also demonstrated our financial flexibility, successfully issuing our first green bonds.

JY.D: We performed well thanks to the efforts of our employees who adapted to these changes, in-person and remotely, and we are incredibly grateful to them. They continued to provide close support to our members by answering their many calls and taking local action throughout the year.

WHAT CHALLENGES DO WE FACE IN 2022 AND BEYOND?

JY.D: The war in Ukraine, its devastating impact on civilians and its macroeconomic consequences, notably on rising inflation - a factor since September 2021 - are concerning. In farming terms, livestock breeders and farmers are already feeling the pinch on a daily basis.

T.M: We are also driving transition on multiple fronts. One crucial challenge, I would say, is the digital transition, which adds cybersecurity risks. The Group is investing heavily in digitalisation to achieve seamless and personalised customer relations and improve the employee experience at each key stage. We are also a leading actor in the equally important energy and climate transition.

JY.D: As part of our response to these challenges, we produced a revised CSR strategy for the years ahead, which was approved by the board of directors in December 2021. It is consistent with the Group's corporate purpose - **enabling as many people as possible to build their lives with confidence** - that cements our humanist values and underpins our commitment to providing local support in order to build a resilient society by protecting people and anticipating risks as best as possible. At Groupama, this is something we have always done, as a mutual insurer, through a network of elected members unrivalled in its strength and density and highly active in the regions, both for prevention and mutual assistance.

COULD YOU TELL US MORE ABOUT YOUR CSR STRATEGY?

T.M: It is a sincere, action-oriented strategy that underpins an economic model for sustainable growth. It focuses on three core areas: our relationship with our members and customers, which is people-centred, proactive and responsible; the transition and development of protection solutions to drive social change; and our desire to make an active contribution to local life. This strategy also includes two pillars: sustainable finance and our exemplary approach to our carbon footprint and commitments as an employer.

JY.D: Each entity has adopted this strategy, which applies to all our actions. It was developed in parallel with our mutual momentum and its 2022 national action plan, which will allow us to beef up our existing tools. The first major survey of our members in 2021 took all these factors into account. The survey gave insight into Groupama's mutual model and what drives the commitment of our members. We are planning to canvas eligible members with a view to creating a mutual assistance community able to provide support in the event of a crisis. Our mutualist commitment is firmly focused on the future.

“Our Group demonstrated remarkable stability throughout this period of radical change”

THIERRY MARTEL

THE MUTUALIST ORIENTATION COUNCIL

The 49 members of the Mutualist Orientation Council include 5 representatives for each of the 9 regional mutuals in metropolitan areas, and 1 representative for each of the 2 overseas mutuals and 2 specialist mutuals.

CHAIRMEN'S COMMITTEE

From top to bottom

Jean-Yves DAGÈS Chairman, Groupama d'Oc • **François SCHMITT** Deputy chairman, Groupama Grand Est • **Daniel COLLAY** Vice chairman, Groupama Paris Val de Loire • **Jean-Pierre CONSTANT** Vice chairman, Groupama Méditerranée • **Sylvie LE DILLY** Vice chairman, Groupama Centre Manche • **Jérôme MOY** Vice chairman, Groupama Loire Bretagne • **Jean-Louis PIVARD** Vice chairman, Groupama Rhône-Alpes Auvergne • **Laurent POUPART** Vice chairman, Groupama Nord-Est • **Denis ROUMÉGOUS** Vice chairman, Groupama Centre-Atlantique •



BOARD MEMBERS

From top to bottom

Stéphane COOLS Bureau member, Groupama Centre-Atlantique • **André DAZIANO** Bureau member, Groupama Méditerranée • **Jean-Louis LAFFRAT** Bureau member, Groupama Nord-Est • **Joël LAFONTAINE** Bureau member, Groupama Centre Manche • **Didier LALUET** Bureau member, Groupama d'Oc • **Patrick LAOT** Bureau member, Groupama Rhône-Alpes Auvergne • **Rémy LOSSER** Bureau member, Groupama Grand Est • **Jean-Christophe MANDARD** Bureau member, Groupama Paris Val de Loire • **Claude ROBERT** Bureau member, Groupama Loire Bretagne

MEMBERS

From left to right

Nicolas ASSÉMAT member, Groupama Méditerranée • **Ingrid BERNIER** member, Groupama Loire Bretagne • **Sophie BOILLIN** member, Groupama Grand Est • **Marilyn BROSSAT** member, Groupama Rhône-Alpes Auvergne • **Christophe BUISSET** member, Groupama Paris Val de Loire • **Denis CALIPEL** member, Groupama Centre Manche • **Brigitte CASTELLUCCI** member, Groupama Méditerranée • **Chantal CETTIER** member, Groupama Méditerranée • **Luc CHEVALIER** member, Groupama Rhône-Alpes Auvergne • **Isabelle CHOPIN** member, Groupama Rhône-Alpes Auvergne • **Jacques-Charles CHRISTOPHE** member, Groupama Antilles-Guyane • **Valérie DÉTAPPE** member, Groupama Paris Val de Loire • **Frédéric DUBOSCQ** member, Groupama Forêts Assurances • **Patricia DUTOIT** member, Groupama Nord-Est • **Marie FISCHER** member, Groupama Grand Est • **Jérôme GONTHIER** member, Groupama Océan Indien • **Mélanie GOSSELIN** member, Groupama Centre Manche • **Françoise GUIHARD** member, Groupama Loire Bretagne • **Nathalie HAUCHARD** member, Groupama Nord-Est • **Patrick HENRY** member, Groupama Nord-Est • **Guy LAVIGNE** member, Groupama d'Oc • **Dominique LECOMTE** member, Groupama Centre Manche • **Pierre MARTIN** member, Groupama d'Oc • **Florence MASSIAS** member, Groupama Centre-Atlantique • **Daniel MÉRIGOT** member, Groupama Producteurs de Tabac • **Véronique NÉDÉLEC** member, Groupama Loire Bretagne • **Alain PUECH** member, Groupama d'Oc • **Richard SALLES** member, Groupama Centre-Atlantique • **Jean-Louis STÉMART** member, Groupama Grand Est • **Karine TOURAINE** member, Groupama Centre-Atlantique • **Benoît VAUXION** member, Groupama Paris Val de Loire



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 Council and supervises their implementation.



MEMBERS

From left to right

Isabelle BORDRY Independent Director • **Isabelle CHASSEUR** Director representing employees • **Daniel COLLAY** Chairman, Groupama Paris Val de Loire • **Jean-Pierre CONSTANT** Chairman, Groupama Méditerranée • **Jean-Yves DAGÈS** Chairman, Groupama d’Oc • **Ada DI MARZO** Independent Director • **Caroline GREGOIRE SAINTE MARIE** Independent Director • **Elie HARARI** Independent Director • **Sylvie LE DILLY** Chairman, Groupama Centre Manche • **Christophe MERCIER** Director representing employees • **Jérôme MOY** Chairman, Groupama Loire Bretagne • **Jean-Louis PIVARD** Chairman, Groupama Rhône-Alpes Auvergne • **Laurent POUPART** Chairman, Groupama Nord-Est • **Denis ROUMÉGOUS** Chairman, Groupama Centre-Atlantique • **François SCHMITT** Chairman, Groupama Grand Est

THE GROUP EXECUTIVE COMMITTEE

Led by Chief Executive Officer Thierry Martel, the Group Executive Committee has 20 members, and brings together the directors of the regional mutuals and the main Managing Directors 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.

MEMBERS

From left to right

Thierry MARTEL Chief Executive Officer Groupama Assurances Mutuelles • **Philippe BELLORINI** Managing Director Groupama Supports & Services • **Laurent BOUSCHON** Managing Director Groupama Paris Val de Loire • **Sylvain BUREL** Group Director of Communication • **Christian COCHENNEC** Deputy Chief Executive Officer in charge of non life insurance in France and IT • **Bénédicte CRÉTÉ-DAMBRICOURT** Group Human Ressources Director • **Cécile DAUBIGNARD** General Secretary • **Jean-François GARIN** Deputy Chief Executif Officer, Managing Director Life activities • **Didier GUILLAUME** Managing Director Groupama Grand Est • **Olivier LARCHER** Managing Director Groupama d’Oc • **Patricia LAVOCAT GONZALES** Managing Director Groupama Nord-Est • **Pascal LOISEAU** Managing Director Groupama Centre Manche • **Rémi LORENZELLI** Deputy Chief Executif Officer, Group Director of Strategy and Partnerships • **Sylvain MERLUS** Managing Director Groupama Centre-Atlantique • **Nicolas NAFTALSKI** Managing Director Groupama Loire Bretagne • **Olivier PÉQUEUX** Deputy Chief Executif Officer, Director of International Subsidiaries • **Cyril ROUX** Deputy Chief Executif Officer Finance, Actuarial Group Audit, Risk • **Romain TANGUY** Managing Director Groupama Méditerranée • **Francis THOMINE** Managing Director Groupama Rhône-Alpes Auvergne • **Pascal VINÉ** Director of Institutional Relations and Mutualist Orientations



A COMMITTED GROUP THAT SUPPORTS ITS CUSTOMERS AND MEMBERS

Groupama has once again demonstrated its stability in 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

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 **2,700** local mutuals, and outside France by international subsidiaries.

www.groupama.fr



The go-to insurer for entrepreneurs, SMEs and professionals, the Gan brand is delivered through a local network of **870** general insurance agents, **600** partner brokers and **390** representatives.

www.gan.fr

12 million
CUSTOMERS AND
MEMBERS

30,000
ELECTED MEMBERS

31,000
EMPLOYEES

GROUP KEY FIGURES

€15.5bn

IN COMBINED PREMIUM INCOME

Life and health insurance

€7.8bn

IN PREMIUM
INCOME

Property and
casualty insurance

€7.5bn

IN PREMIUM
INCOME

Financial businesses

€240m

IN PREMIUM
INCOME

€493m

NET INCOME

271%

SOLVENCY RATIO
WITH TRANSITIONAL MEASURE

FRANCE

6.5 million

MEMBERS AND CUSTOMERS

25,000

EMPLOYEES

€12.9 billion

IN PREMIUM INCOME

1st
agricultural insurer

1st
authority insurer

2nd
individual health insurer

3rd
home insurer

4th
individual protection insurer

4th
motor insurer

GROUPAMA BRAND

9 METROPOLITAN REGIONAL MUTUALS

Groupama Centre-Atlantique • Groupama Centre Manche • Groupama d’Oc • Groupama Grand Est • Groupama Loire Bretagne • Groupama Méditerranée • Groupama Nord-Est • Groupama Paris Val de Loire • Groupama Rhône-Alpes Auvergne

2 OVERSEAS MUTUALS

Groupama Antilles-Guyane • Groupama Océan Indien

2 SPECIALISED MUTUALS

Groupama Forêts Assurances • Producteurs de tabac

INTERNATIONAL

1st
agricultural insurer in Romania

4th
home insurer in Hungary

6th
foreign non-life insurer in China

8th
motor insurer in Turkey

10th
non-life insurer in Italy

5.5 million

CUSTOMERS

6,000

EMPLOYEES

€2.4 billion

IN PREMIUM INCOME

10 COUNTRIES ABROAD

Bulgaria

China

Croatia

Greece

Hungary

Italy

Romania

Slovakia

Tunisia

Turkey



THINKING
Big
TO ADAPT
TO OUR
CHANGING
SOCIETY

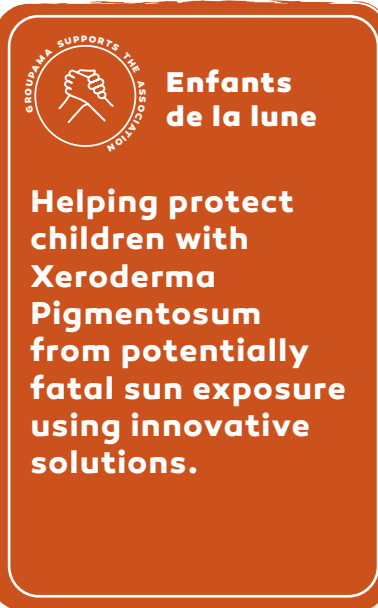
THINKING BIG TO ADAPT TO OUR CHANGING SOCIETY

We develop increasingly effective services and products and improve customer experience by forging partnerships with innovative actors and using the latest technologies, including artificial intelligence.



CHATBOT TO STRENGTHEN CUSTOMER RELATIONS IN TURKEY

Do you have a question about a contract? Would you like to make a claim? Do you need to submit a request for hospital care? Turkish policyholders can now receive an instant personalised response from an AI chatbot called **Tell me Gupi**. The software was developed by Groupama Sigorta in Turkey, winner of the 2021 **POCAIMON** challenge.



Helping protect children with **Xeroderma Pigmentosum** from potentially fatal sun exposure using innovative solutions.

A NEW PARTNERSHIP FOR CONNECTED SOLUTIONS

Groupama Assicurazioni has entered into a long-term strategic partnership with **Fairconnect**, Europe's leading provider of connected insurance services. The goal is to improve subscription performance, claims management and customer satisfaction using the latest technologies such as IoT (Internet of Things) and advanced artificial intelligence algorithms. We now plan to extend this partnership to other European Group entities.

EASIER ACCESS TO GROUPAMA HEALTH SERVICES

Groupama made more digital services available to its customers in 2021, including a streamlined individual health insurance offering. Awarded the Contentsquare UX Design prize for user experience, this offering can be customised and makes it easy for customers to subscribe - a winning combination!

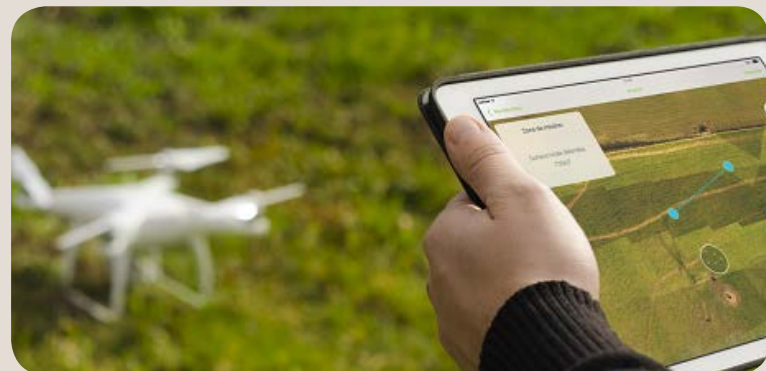
FULLY DIGITAL TRAVEL INSURANCE

Groupama and its Mutuaide assistance subsidiary now offer online customisable travel insurance for all-round protection, even in the event of a Covid-19-type pandemic, without duplicating bank card guarantees.



BETTER PROTECTION FOR TWO-WHEELER DRIVERS

Groupama has entered a new partnership with the **Liberty Rider** app for its two- and three-wheeler insurance policies. The Liberty GPS uses algorithms to warn drivers when they go too fast and alerts the emergency services if they fall. An added layer of safety for drivers!



DRONE PILOTS WELL INSURED

When a new liability law came into force on 1 January 2021, Groupama Biztosító was the first to offer civil liability insurance to drone pilots in Hungary. The offering was developed and marketed in just three months. Nothing could be easier: drone pilots simply subscribe and pay online using a user-friendly interface for immediate coverage. Customers are extremely satisfied with the service, rating it 4.68 out of 5!



PROTECTING CROPS FROM CLIMATE CHANGE

Protecting farmers' livelihoods is a top priority for Groupama. To help them combat climate change, the Group has teamed up with **Ombrea**, developer of a dynamic agrivoltaic solution that creates an optimal microclimate and protects crops, even against drought and hail.



BUILDING A MORE CIRCULAR ECONOMY TOGETHER

Launched by Groupama Immobilier, the **Booster du réemploi** (Reuse Booster) brings together multiple project owners around the common goal of making the reuse of materials common practice in the construction industry. The digital arm of the project, **Looping.immo**, which allows users to compare the supply and demand of materials in real time, was honoured with an Innovation Award by the French property directors' organisation, the ADI, in July 2021.



A NEW LOOK FOR OUR REMOTE MONITORING SOLUTION

The **Groupama Box Habitat** remote home monitoring system was given a complete overhaul in 2021. Customers can now combine it with multi-risk home insurance for all-round protection. All of these new features will be enhanced by several uses in 2022.

€20,000

was earmarked for the **Caromarine** project developed by the Angers university hospital, winner of the Groupama Foundation's Social Innovation Prize. This amount will be used to test **Lupix**, a companion robot that assists people with reduced autonomy.



GOING
All-out
To support
THE CAUSES
THAT
DRIVE US

GOING ALL-OUT TO SUPPORT THE CAUSES THAT DRIVE US

We have taken a people-centred approach for more than a century, which is the reason why we work hard to make sure everyone is united by strong ties and reach out to those in need through our mutual assistance communities.



IN SOLIDARITY WITH THE "CAFÉS JOYEUX"

The **Cafés Joyeux** restaurant chain employs people with mental disabilities in Paris, Bordeaux, Lisbon and other cities. The premises of their branch at 144 avenue

des Champs-Élysées are provided by Groupama Immobilier. This socially responsible project that promotes the inclusive employment of people with disabilities was awarded the Mécénat et Solidarités au Salon de l'Immobilier d'Entreprise (SIMI) prize.



Premiers de cordée

Organising sports events for children in hospital to teach them the values of sport: cohesion, combativeness and respect.

More than **1,000** front-line advisers and experts dedicated to the agricultural market

Nearly **7,000** registered racing cyclists received a free personalised jersey offered by Groupama as part of the 2020 and 2021 editions of the **Ton Club, Ton Maillot** initiative.



4,000 KM BREAST CANCER CYCLE RIDE

A team of women affected by breast cancer and members of the **Casiopeea** association set themselves a challenge: to cycle ride from France to Romania. As a partner, Groupama supported this adventure. On 17 September 2021, they left Paris in presence of the French Minister for sport. One month, ten countries and 4,000 km later, the brave adventurers were welcomed at the head office of the Romanian Olympic Committee in Bucharest under an arch of pink balloons.



FIRST AID TRAINING

Groupama provides in-person training and video tutorials free to its members, employees, elected members and the general public as part of plans to train one million people in first aid techniques, including how to recognise a heart attack and how to help someone who is choking. The stakes are particularly high in France, which has one of the lowest rates of trained first-aiders.

€350,000 was raised to fight rare diseases by regional mutuals on 48 solidarity walks.



COMMITTED TO LOCAL COMMUNITIES

Action Solidarité Madagascar, a non-profit organisation supported by the Group, earmarked €12,000 in emergency aid for families and farmers in Madagascar affected by the health and climate crisis. The organisation also recently helped to build a farm school, supply medical equipment and plant 110,000 coffee trees.

More than **70** prizes were awarded to films supported by the Gan Foundation for Cinema in France and worldwide in 2021, including the César for Best animated film for **Josep by Aurel**.



ONE DAY'S WORK, ONE YOUNG PERSON SUPPORTED

Students and recent graduates have once again ranked Groupama among their Top 3 favourite companies! This ranking reflects the Group's commitment to young people, including its **Don de jours** initiative, which gives employees the opportunity to donate 1,300 days to a non-profit working with young people on training, employment opportunities, disability or housing. Other organisations supported by Groupama are given pride of place throughout the annual report.



WITH CLIMATIPS, CLIMATE RISKS ARE NO LONGER A SECRET

Groupama's team won first prize in the Hackaton Varenne de l'Eau et de l'Adaptation au Changement Climatique for its **Climatips** solution. Designed by a team of data scientists, developers and agronomists, this tool enables farmers to assess the exposure of their crops to climate change hazards and to measure its potential impact on revenues.



WORKING
as a Team
TO
EMPOWER
PEOPLE
AND REGION

WORKING AS A TEAM TO EMPOWER PEOPLE AND REGIONS

Committed to co-construction, we leverage our skills and share our experience with partners – past, present and future.



#MUSETTE GROUPAMA: ONCE AGAIN

The role played by farmers in sporting achievements provided the starting point for the **#MusetteGroupama** initiative, which gives farmer members the opportunity to supply the Groupama-FDJ Cycling Team with fruit and vegetables. A major success from its launch in 2020, the initiative has once again supported our champions in the biggest races in 2021: the Tour de France, Paris-Nice, the Championnats de France and Critérium du Dauphiné.



**100 chances
100 emplois**

Helping young people aged 18 to 30 from deprived urban areas develop a career plan by creating a tailored sponsorship programme.

1,553

companies chose
the Groupama
Épargne Salariale
saving scheme
in 2021.



PREPARING FOR RETIREMENT

What are the key trends for future retirees and pensions in France? How can we end pensions inequality? These were some of the questions addressed at a retirement forum held on 29 September in Paris with our partner Sapiendo. Although almost half of people have begun to plan for retirement, only 10% have a clear idea of what their pension will be, and 73% expect to lose purchasing power (Odoxa survey for Groupama), underlining the relevance of this initiative.

39

is the total number of victories won by the World Tour and Conti Groupama-FDJ cyclist teams.



MUTUAIDE: ASSISTANCE IN EXTREME SAHARA CONDITIONS

Guaranteeing the supply of medical assistance to 1,200 competitors and 600 support staff in the Moroccan desert was the challenge taken up by Mutuaide, selected for the first time as the official assistance insurer of the 35th **Marathon des Sables**. Runners competing in the race cross 250 kilometres of desert with their equipment on their backs!



SPOTLIGHT ON LOCAL INITIATIVES WITH TROPHÉES PRO

A competition open to artisans, retailers and service providers with fewer than 10 employees, the **Trophées Pro** helps innovative local initiatives which positively impact the environment and their region to raise their profile. In 2021, first prize was awarded to **Les Bois de Deux Mains**, a non-profit organisation that produces furniture and objects from wood waste and promotes the inclusion of vocationally challenged and socially disadvantaged people.



SUPPORTING RESEARCH ON RARE DISEASES

The Groupama Foundation launched a second call for projects for its Rare Diseases Research Prize. The selected innovative research programme receives up to €100,000

in annual funding over five years. This marks another milestone for the Groupama Foundation, which has funded the work of more than 40 researchers over two decades.

REBUILDING NOTRE-DAME



A documentary about Groupama's role in rebuilding Notre-Dame cathedral in Paris, **Charpente**, won no fewer than three prizes.

The film clinched the Award d'or at the Deauville Green Awards, the Corporate Film Award at the Terres Festival International and the Trophée d'or at the FimbACTE festival. Co-produced by Groupama Immobilier, it is a powerful account of the contribution made by the Group – including the supply of century-old oaks – in partnership with the Compagnons du Devoir, which is using traditional techniques to restore the building.


13,077

is the number of kilometres covered by Group employees in the **Special Olympics** sporting challenge organised every year to change attitudes towards disability.

GOLD FOR TITANE

A feature film directed by Julia Ducournau with support from the Gan Foundation for Cinema, **Titane** won the Palme d'Or at the 2021 Cannes Film Festival. It was a source of pride for the Foundation, which recognised the potential of the script by awarding it the Creation Prize – even before it went into production.





STAYING
positive
to build a more
Responsible
WORLD

STAYING POSITIVE TO BUILD A MORE RESPONSIBLE WORLD

As a responsible mutual insurer, each of our professions helps build a more sustainable society based on a circular and inclusive economy.

GROUPAMA GREEN BONDS

Success! In July, Groupama announced the placement of its first subordinated green bonds for a principal amount of €500 million issued under its new Green Bond Framework. The net proceeds of the Notes will be exclusively used to finance green initiatives, such as green buildings, renewable energy, clean transportation, and the eco-sustainable management of living natural resources. It illustrates the Group's ongoing contribution to the transition to a lower-carbon economy.



CircoLab

Addressing the environmental and social challenges facing businesses in the property and construction sector by driving the development of the circular economy.

88%

of Groupama employees are satisfied with their remote working arrangements. Since 2021, most employees in all Group companies in France benefit from agreements allowing them to work from home two days a week.



FIRST INSURANCE AVC IN NOUVELLE-CALÉDONIE

Groupama Gan Pacifique launched and piloted the first insurance advanced vocational certificate (AVC) in Nouvelle-Calédonie. Designed to address Groupama's practical recruitment and training needs, the AVC will be available to 15 students every two years at the Lycée Saint Joseph de Cluny. A robust step that reflects our commitment to the local community, it benefits the region and young people.



GROUPAMA: TOP EMPLOYER

Groupama Nord-Est, Groupama Loire Bretagne and Groupama Sigorta (Turkey) were awarded the **Top Employer** label for their HR practices. Added to the certifications already awarded to Groupama Assicurazioni (Italy) and Groupama Asigurari (Romania), the Group has a total of five Top Employer certifications. The result of an HR audit, this recognition cements Groupama's reputation as a preferred employer.



FILM RENAISSANCE WITH GROUPAMA IN ROMANIA

Since June 2021, Groupama Asigurari has been involved in a major project to restore the Studio Cinéma in Bucharest. The plan is to make it a centre of Romanian cinema with multiple screening rooms, including one outdoors. A cultural and social centre, co-working spaces and a film store will be among the other services on offer.

SUSTAINABLE RECOVERY FUND

Savers can help achieve a sustainable economic recovery with the new **G Fund New Deal Europe** unit-linked share. Awarded the French government's France Relance label, this Groupama Asset Management fund supports the transformation and re-shoring of French and European industries, with a focus on three main areas: production security, prevention/health and change support/acceleration.



GUIDING PRINCIPLE: ENERGY EFFICIENCY

The Groupama Group won bronze in the **CUBE building** energy performance contest organised by the Institut Français.

This major award recognises the commitment of the employees working in the WP5 building on the Nanterre campus to reduce their daily energy consumption. In Italy, the new head office of Groupama Assicurazioni in Milan was awarded prestigious **Leed Platinum** certification for its energy efficiency, environmental quality and sustainability.

DÉMÉNAGEZ LÉGER

trier, jeter, recycler, c'est futé !

A HELPING HAND FOR THE PLANET

The transfer of Groupama's Paris offices to Nanterre provided our teams with the opportunity to recover 63 tonnes of paper and cardboard by placing it in recycling containers as part of the **Les p'tits papiers** initiative, which generated €6,300 for the Groupama Foundation.

CHOOSING A SUSTAINABLE SAVINGS SCHEME



The Groupama Group has five delegated management savings profiles: serenity, moderate, balanced, dynamic and offensif. A sustainable version of each investor profile was adopted in October 2021. Savers are free to invest according to their risk appetite, situation, plans and investment horizon in funds that integrate sustainable development issues.

27

open-ended funds managed by Groupama Asset Management are now certified by the French ISR (Socially Responsible investment) label, representing more than 30 billion euros of assets under management.



LISTENING
widely
TO
anticipate
NEEDS

LISTENING WIDELY TO ANTICIPATE NEEDS

Building on our strong regional presence, we support and listen to our employees, customers, members and partners to meet their needs as closely as possible.

EXTENDING OUR GLOBAL REACH

The Group expanded its geographic footprint in Europe and Asia while diversifying its risk potential by opening two new provincial branches in Hainan and Jiangxi in China and growing its activities in Croatia with the acquisition of the OTP Osiguranje insurance company.

8.61

is the customer experience rating awarded to Groupama Asigurari, which this year ranked in the Top 10 of the most appreciated Romanian companies in terms of customer experience (KPMG survey, 2021).



Proximité

Guiding young people from deprived areas towards academic and professional success by providing them with close support.



NEW LAW, NEW RETIREMENT PRODUCT

Gan Eurocourtage released its **Galya Retraite Performance** offering to leverage the adoption of a new regulation on defined benefit pensions (or Article 39) in France. Employees no longer have to complete their career with the company where they subscribed their contract - a powerful argument for young people who value their mobility! More fiscally and socially advantageous than remuneration, this new arrangement is a useful employee retention tool.

81%

of the overall workforce responded to the 7th Baromètre d'Opinion Groupe. A record!

81 %, is also the indicator of employee commitment (up 5 points since 2018), which combines buy-in, engagement and loyalty.



DRIVING ACADEMY IN TURKEY

Building on the experience of Centaure centres in France, Groupama Sigorta has launched a **Driving Academy** to raise the road hazards awareness of drivers. The Turkish subsidiary organises role-play exercises on potential road hazards for its automotive and heavy goods customers, positioning itself as a road prevention actor.



BETTER QUALITY OF LIFE AT WORK

Groupama Loire Bretagne, through its subsidiary **KENVAD**, provides well-being and preventive health care services to Groupama and customer company employees. This made-to-measure service offers 50 activities and workshops, including pilates and reflexology, in five well-being and corporate preventive health care fields. Users pick and choose activities to fit around their schedule and workplace facilities.



GROUPAMA INVESTS IN 1KUBATOR

By investing in **1kubator**, France's leading innovation and business incubator network, Groupama has found a new way to support start-ups. Operating in nine cities in support of 500 enterprises, 1kubator is enjoying rapid growth and now plans to expand its local operations. This is aligned with the approach taken by Groupama, a group with strong regional roots.



PROTECTING CONSTRUCTION TRADESPEOPLE

Groupama is committed to improving the working conditions of construction tradespeople and salaried employees in partnership with the **CAPEB** (Confédération de l'artisanat et des petites entreprises du Bâtiment). Issues under the spotlight include professional risk prevention and security, wealth management, road hazards and cyber risks.

10,000

bicycle lights kits were distributed in the autumn by Groupama to increase the visibility of cyclists at nightfall.

BRAND ACCOLADE IN GREECE

For the second time running, branding arbiter Superbrands recognised Groupama Asfalistiki as one of the top brands in the insurance services category in Greece. This recognition will further cement the company's strong reputation with customers.



OUR **CSR** PERFORMANCE DATA





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