



Groupama

AMICE seminar "Corporate Social Responsibility",
Paris, 23-24 October 2008

Groupama SA
Corporate Affairs – Group HR and Strategy
Ethics and Sustainable Development Department



AMICE seminar **Corporate Social Responsibility**,
Paris, **AMICE – Paris 23-24 October 2008**

AMICE seminar "How to manage CSR on a daily basis"
Paris, 23-24 October 2008

Philippe La Dune
Director Ethics and Sustainable Development

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AMICE seminar “Corporate Social Responsibility”,
Brief presentation of the Groupama Group
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A key insurance and financial player in France

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3

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 A mutual insurance, banking and financial services group with its roots in the farming community

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 In France, the Group is:

1st mutual insurer

2nd non-life insurer

9th life and health insurer

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A mutual insurance group

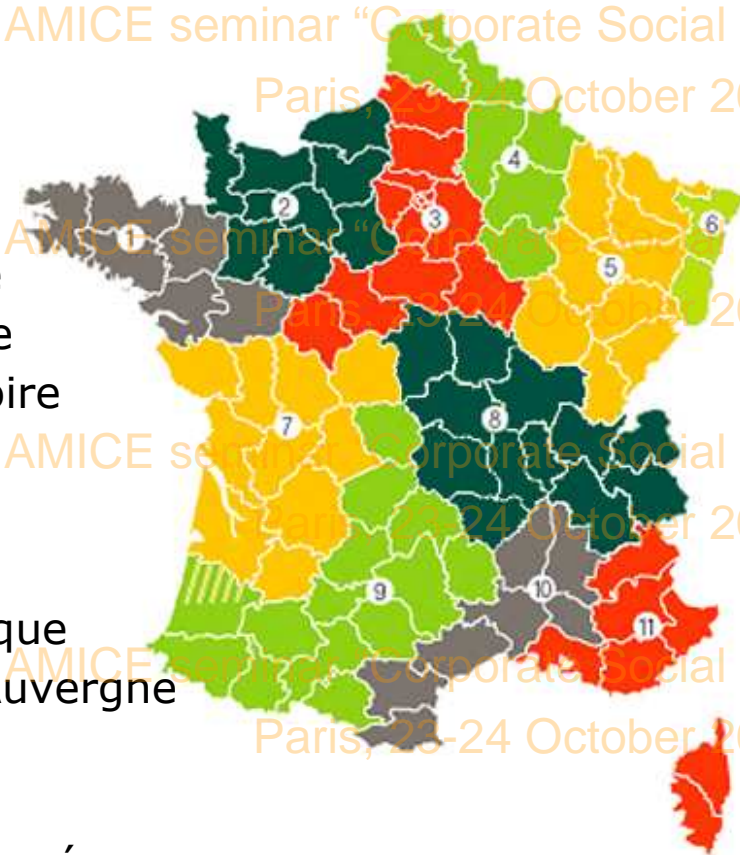
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4

The regional mutuals

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- 1 Loire Bretagne
- 2 Centre-Manche
- 3 Paris Val de Loire
- 4 Nord-Est
- 5 Grand Est
- 6 Alsace
- 7 Centre-Atlantique
- 8 Rhône-Alpes Auvergne
- 9 Oc
- 10 Sud
- 11 Alpes-Méditerranée



At 1st January 2008:
Mutuals in metrop. France
11 regional mutuals

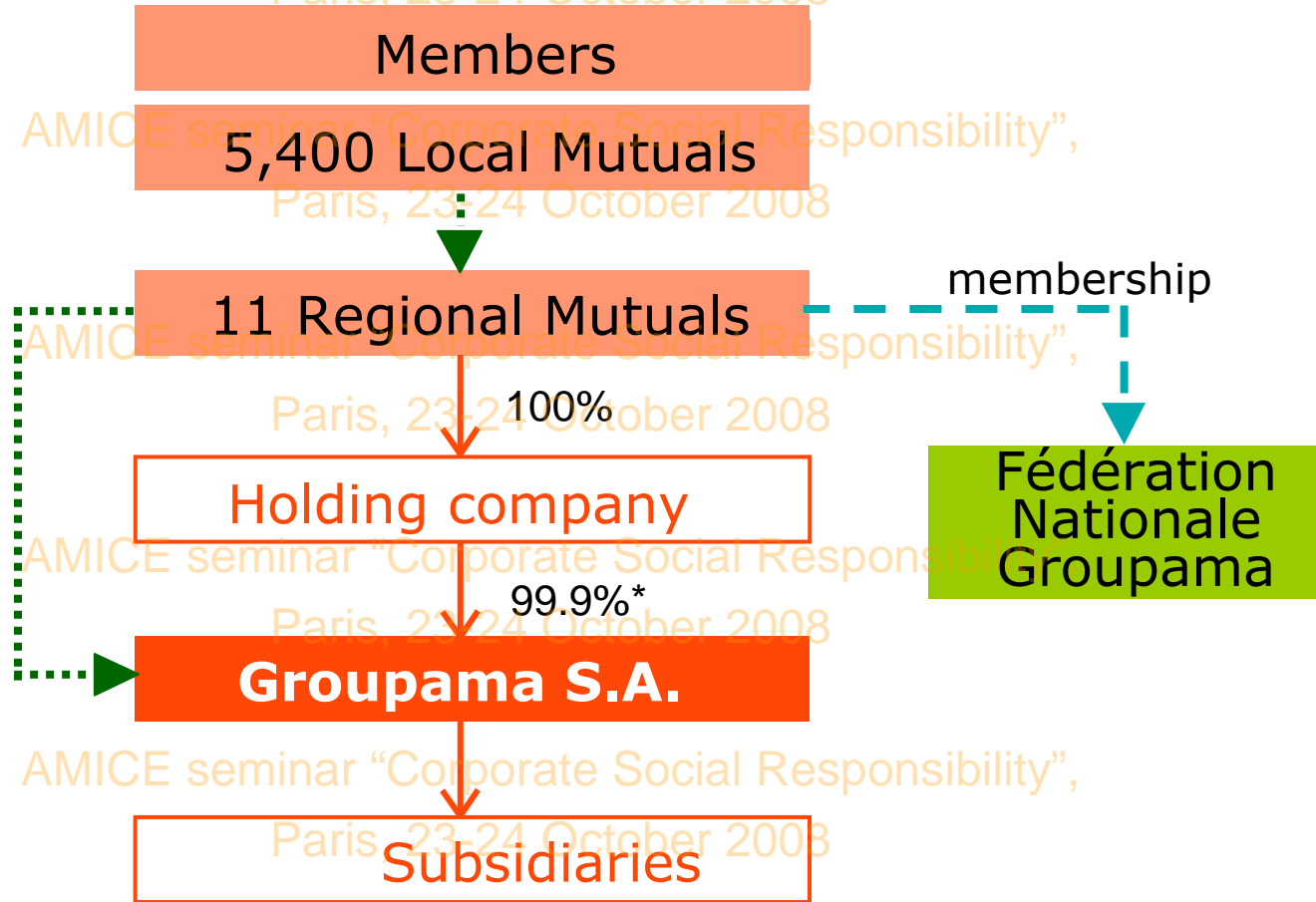
2 overseas mutuals:
- French West Indies/Guiana
- Indian Ocean

2 specialist mutuals
- MISSO
- Tobacco growers

TOTAL: 15 mutuals

How the Groupama Group operates

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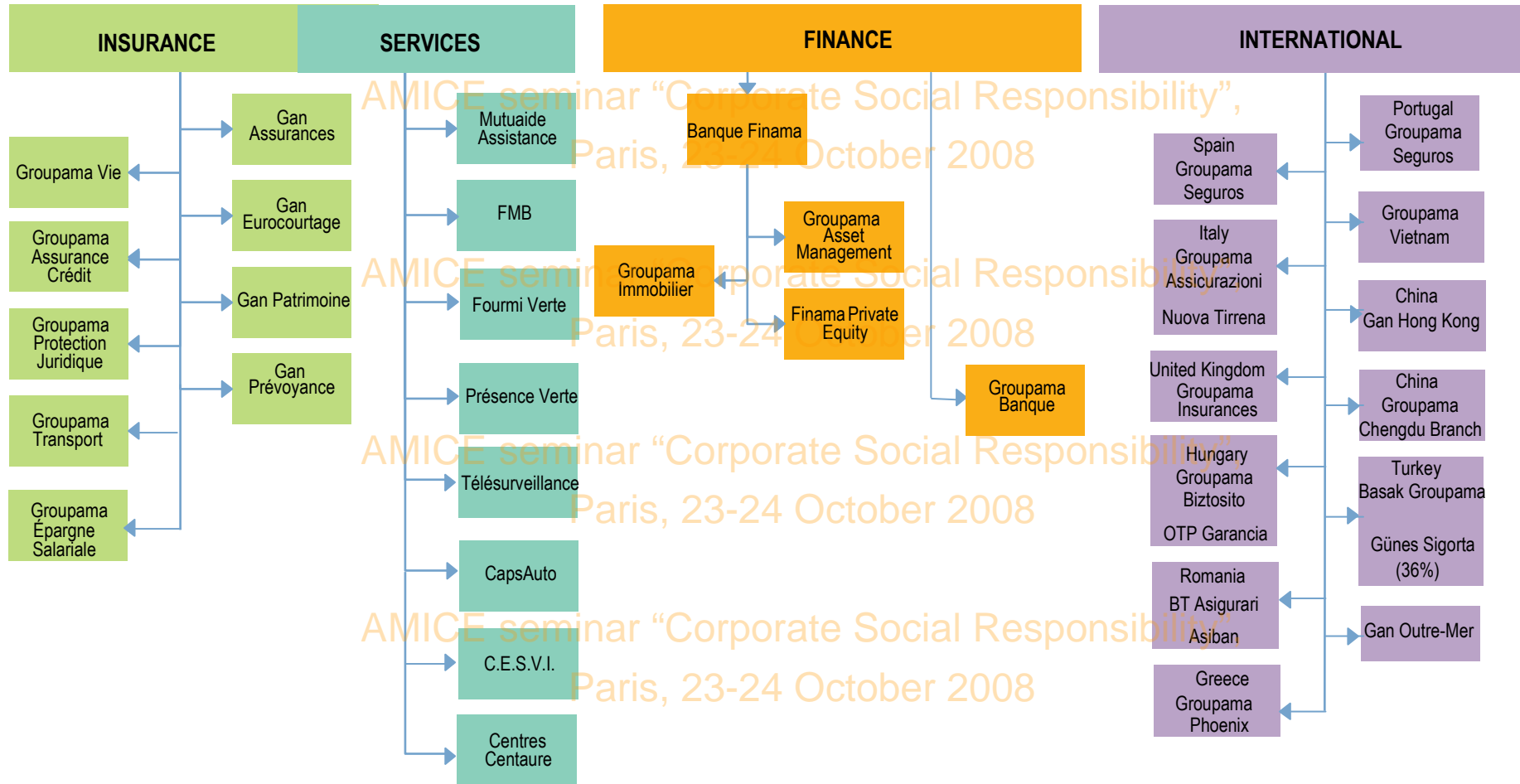


.....➤ Reinsurance link
➔ Equity link

*0.1% of Groupama S.A.'s share capital owned by the employees and exclusive agents

Organisation chart of Groupama S.A.

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A – CSR objectives within the Groupama strategy
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Groupama, as a mutual insurance group and an insurer with a local presence, is *naturally* socially responsible

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8

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through:

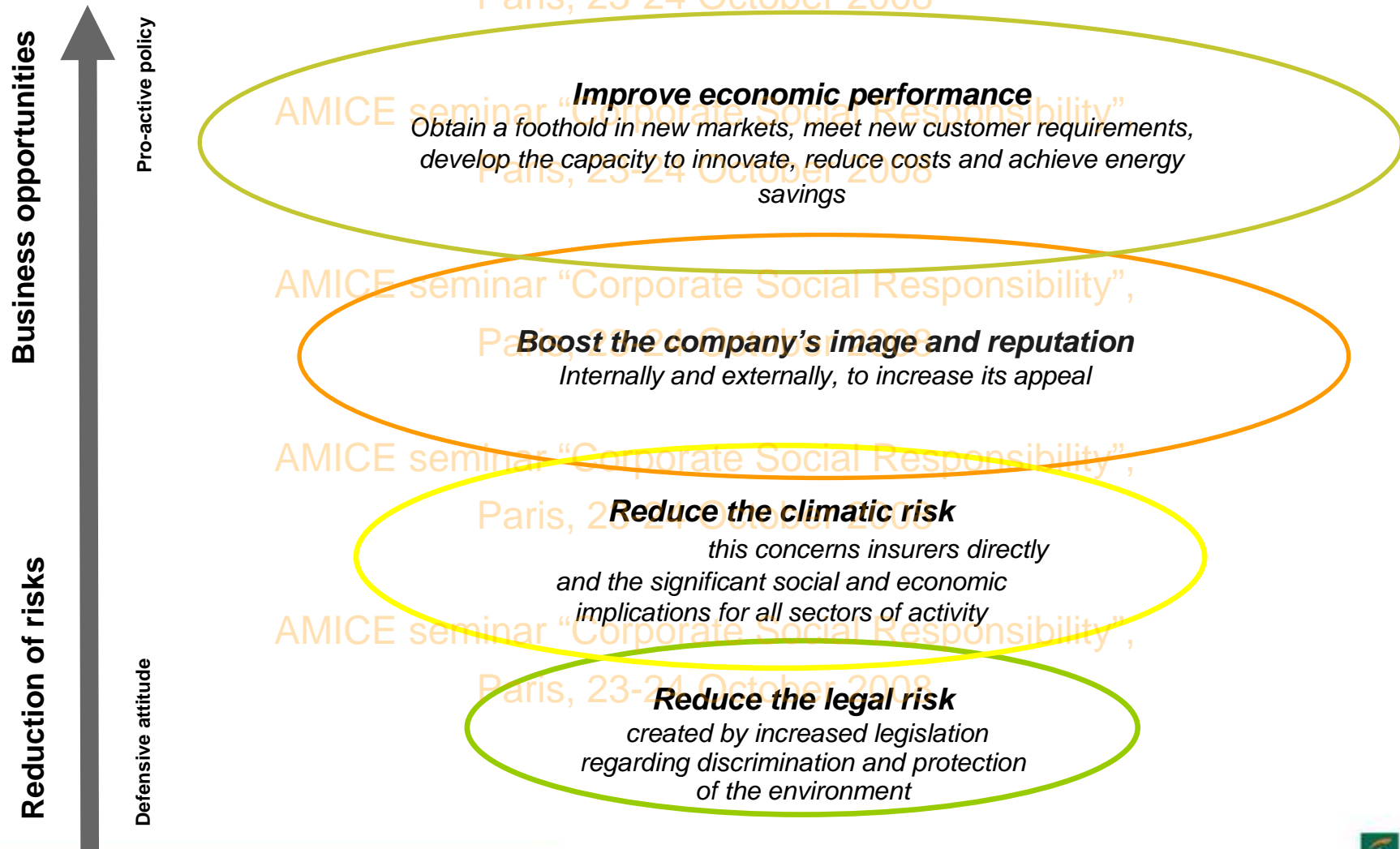
- its mission to support people through life's vicissitudes
- the large number of initiatives already implemented
- the guiding principles resulting from the Group's history: local presence, responsibility and solidarity
- its involvement in the local community, with the support of people, their skills and their diversity
- its organisational and governance model

Our business, our history, our guiding principles, the initiatives already implemented and the way the Group is organised all make it a company naturally in tune with the principles of CSR

For Groupama, CSR implies both creating business opportunities and reducing risks

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9



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**B – Presentation of the Ethics and
Sustainable Development Department**

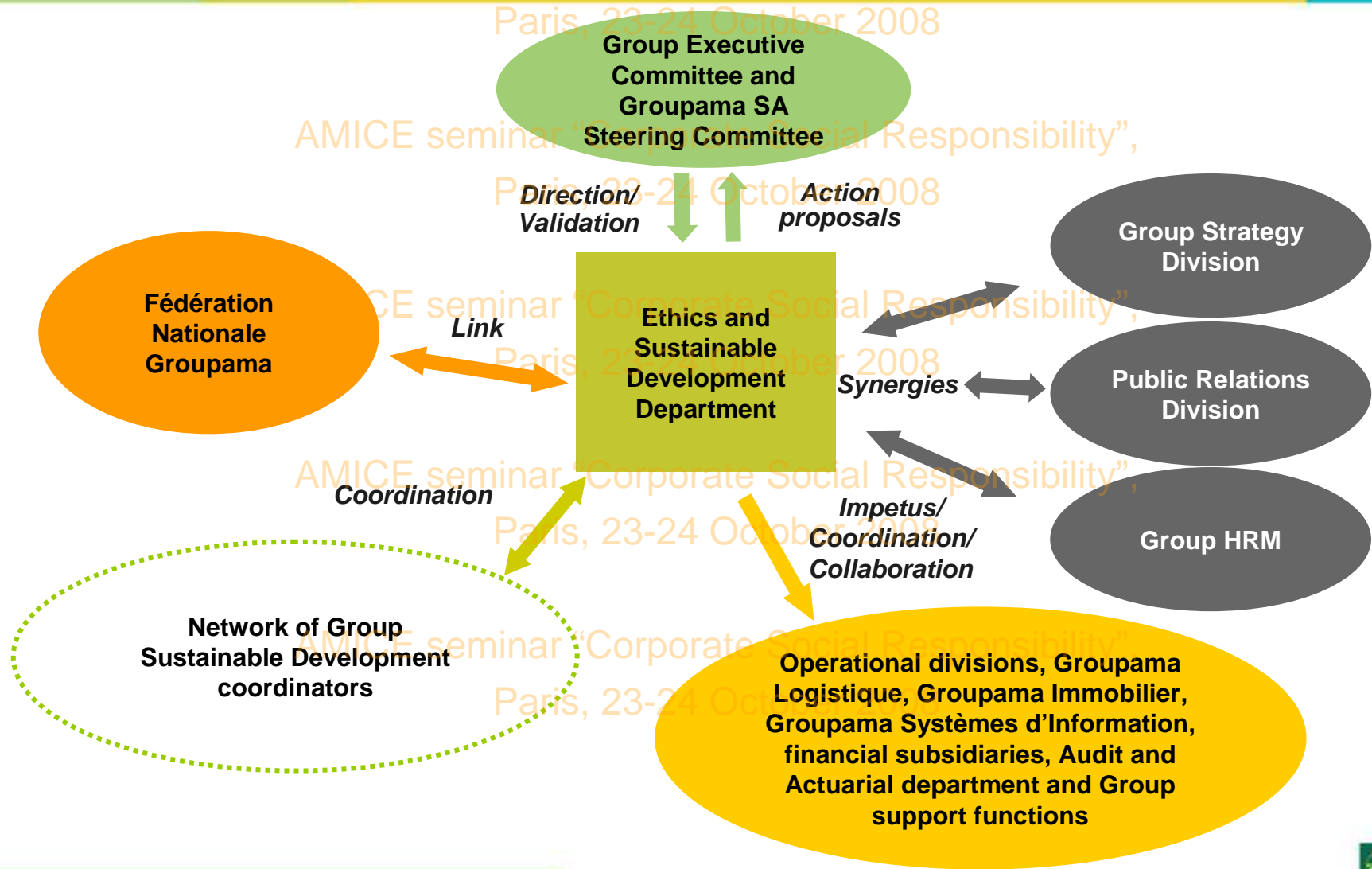
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The Ethics and Sustainable Development Department is a lean, Group-level structure reporting to Groupama SA General Administration - Group Strategy & HR, which gives it a broad scope and ties CSR into Group strategy

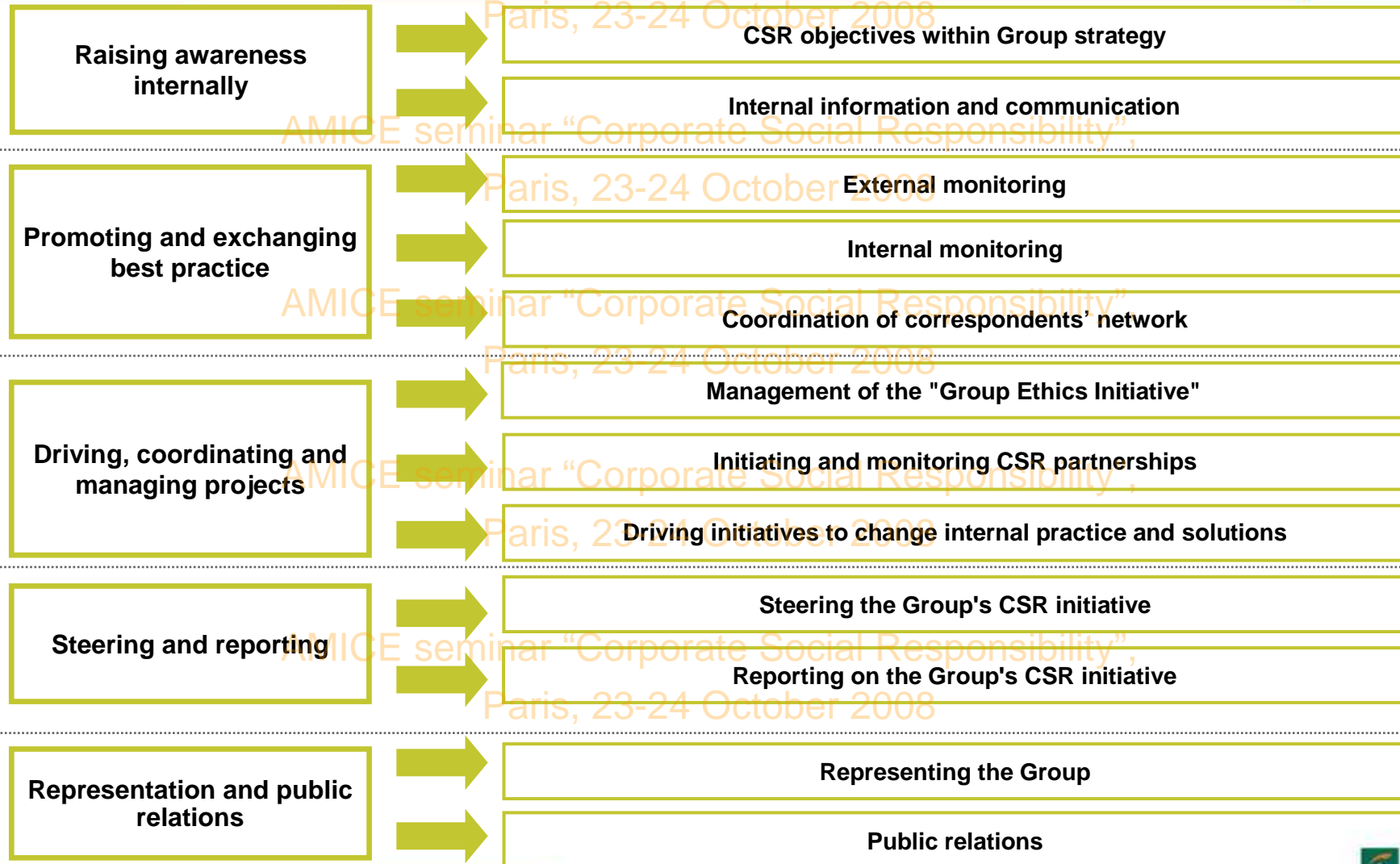
A lean centralised structure serving all existing structures



The Ethics and Sustainable Development Department serves all the Group's existing structures (companies, departments) and relies on a network of in-house coordinators



The Ethics and Sustainable Development Department coordinates and implements the CSR initiative in the Group



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**C – Day-to-day management of the CSR
correspondents' network**

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Networked operation

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15

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Key objectives

- Promote best practice
- Strengthen the coordination of Group policy implementation
- Improve perceptions of CSR issues and their impact on companies' performance
- Create a space for sharing information and experience
- Play a proactive role and act as a driving force

Network members

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Two types of correspondents

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- **Coordinators**

Derived from the companies in the Group, they are responsible for organising the implementation of the CSR initiative within their company and providing feedback to the network on progress

- **Specialists**

Derived from the Group-wide (functional & operational) departments of Groupama SA, they use their expertise for the benefit of the network

**40 Group companies and/or
Groupama SA departments
represented**

Plenary meetings and working groups

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17

Plenary meetings	Working groups
<ul style="list-style-type: none"> ▶ Bringing together the entire network ▶ Working on general issues such as overall approach, sharing information and experience, progress points, consistency, common language, etc. 	<ul style="list-style-type: none"> ▶ Each made up of ten or so network members representing their business line/area of specialisation ▶ Working on: <ul style="list-style-type: none"> • Technical issues: CSR indicator selections, energy policy • Strategic issues: Group's positioning with regard to CSR issues • Operational issues: Sustainable Development week

Illustration 1: Energy Policy working group

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A working group combining complementary skills and specialist areas

Responsible for formulating the Group's energy policy

- Real estate
- Logistics
- Purchasing and Group resources
- Information technology
- Human resources
- Marketing
- Prevention
- Finance

Matters addressed:

- Energy efficiency of buildings
- Application of an environmental initiative to real-estate assets
- Report on greenhouse gas emissions
- Carbon footprint offsetting

Illustration 2: Diversity working group

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19

A working group, managed by Group HRM,
bringing together:

Responsible for implementing the Group's
commitments in terms of non-discrimination
and equal opportunities

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- HR representatives
- Executive managers from the companies in the Group
- Internal communication
- Training people in charge of recruitment
- Raising awareness of executive managers
- Recruitment scheme aimed at young people from sensitive urban areas

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"To make Groupama a developing, sustainably profitable and socially responsible company"

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GROUPAMA, UN ENGAGEMENT DURABLE

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20

« Le développement durable est au cœur de la performance du Groupe, nous agissons déjà de manière concrète et comptons nous engager encore plus dans cette voie. C'est ainsi que nous assurons la pérennité du Groupe, pour continuer à offrir sur le long terme le meilleur service à nos clients, accompagner le mieux possible nos collaborateurs et contribuer à apporter des réponses aux nouveaux défis de notre Société »

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Jean Azéma

GROUPAMA – A LONG-TERM COMMITMENT

"Sustainable development is crucial to the Group's performance. We are already engaged in concrete initiatives and intend to step up our commitment in this area. That is how we can ensure the long-term survival of the Group, so that we can continue to provide our customers with the best possible service in the long term, give optimum support to our employees and help to provide solutions to the new challenges our company faces."
Jean Azéma