

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

> Philippe La Dune Director Ethics and Sustainable Development



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



AMICE comings "Corporate Social Perpensibility"

Brief presentation of the Groupama Group

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

A key insurance and financial player in France



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



In France, the Group is Corporate Social Responsibility", 1st mutual insurer 2nd non-life insurer

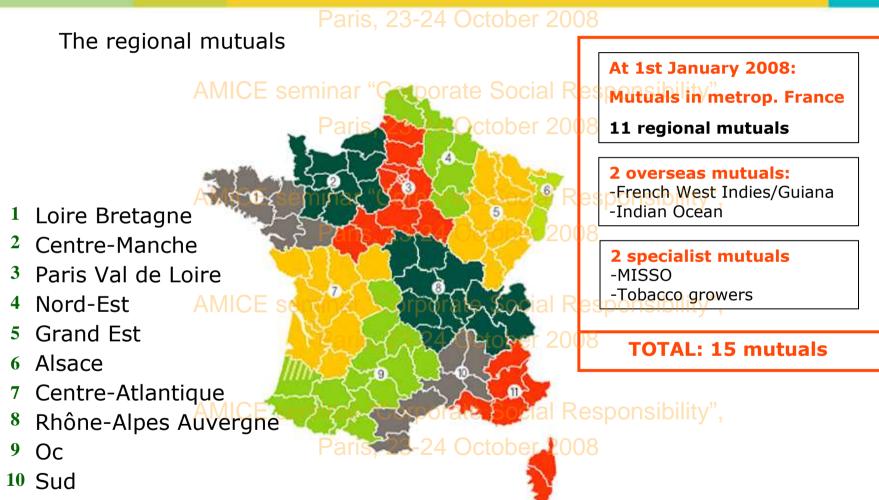
9th life and health insurer



A mutual insurance group

11 Alpes-Méditerranée

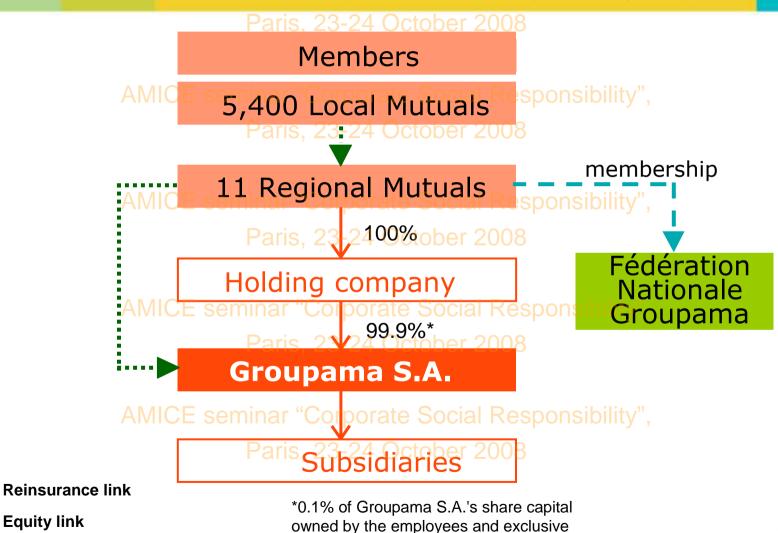
seminar Corporate Social Responsibilit





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How the Groupama Group operates



Groupama

Equity link

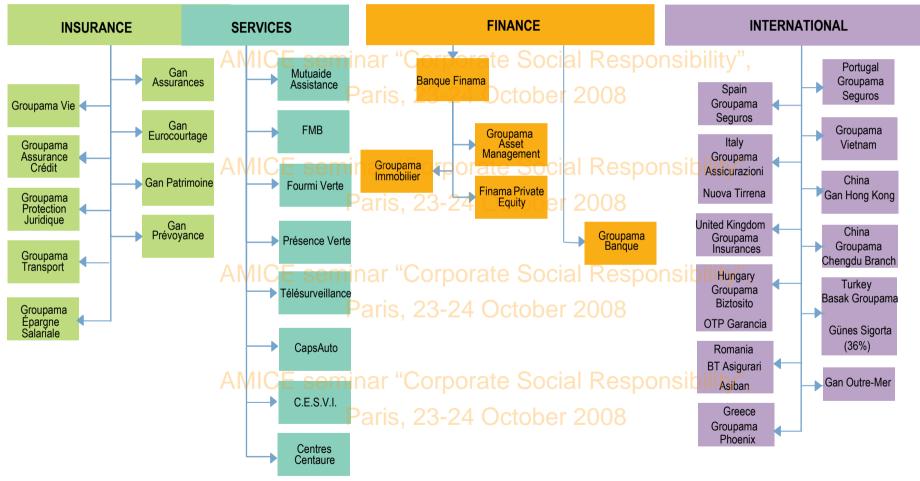
agents

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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its mission to support people through life's vicissitudes

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- the large number of initiatives already 23-24 October 20 implemented
- the guiding principles resulting from the Group's social history: local presence, responsibility and solidarity
 Paris, 23-24 October 20
- its involvement in the local community, with the support of people, their skills and their diversity to Social Responsibility",
- its organisational and governance model 3-24 October 2008

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



through:

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

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3usiness opportunities

Pro-active policy

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Improve economic performance

Obtain a foothold in new markets, meet new customer requirements, develop the capacity to innovate, reduce costs and achieve energy savings

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P Boost the company's image and reputation Internally and externally, to increase its appeal

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Paris 2Reduce the climatic risk

this concerns insurers directly and the significant social and economic implications for all sectors of activity

Reduce the legal risk

created by increased legislation regarding discrimination and protection of the environment

Reduction of risks

Defensive attitude





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Paris, B—Presentation of the Ethics and Sustainable Development Department

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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

Group Executive Committee and Groupama SA AMICE semin Responsibility", **Steering Committee** Direction/ Action 08 proposals Validation **Group Strategy** Division **Fédération** seminar Link Ethics and **Nationale** Sustainable Groupama **Development Public Relations** Syneraies **Department** Division Coordination Impetus/ Coordination/ **Group HRM** Collaboration **Network of Group** Sustainable Development **Operational divisions, Groupama** coordinators Logistique, Groupama Immobilier, Groupama Systèmes d'Information, financial subsidiaries, Audit and **Actuarial department and Group** support functions



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

13 CSR objectives within Group strategy Raising awareness internally Internal information and communication aris, 23-24 October External monitoring Promoting and exchanging Internal monitoring best practice Coordination of correspondents' network Management of the "Group Ethics Initiative" Driving, coordinating and Initiating and monitoring CSR partnerships managing projects Driving initiatives to change internal practice and solutions Steering the Group's CSR initiative Steering and reporting Reporting on the Group's CSR initiative Representing the Group Representation and public relations **Public relations**



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



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C – Day-to-day management of the CSR Paris, 23-24 Oct correspondents' network

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Networked operation

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Key objectives

- semPromote best practice ocial Responsibility",
 - Strengthen the coordination of Group policy implementation
- Improve perceptions of CSR issues and their impact on companies' semperformance orate Social Responsibility",
 - Create a space for sharing information and experience
- Play a proactive role and act as a driving force

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Network members

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Two types of correspondents

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Coordinators

Specialists

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Derived from the companies in the Group, they are responsible for organising the porate \$ocial implementation of the CSR initiative within their company and providing feedback to 24 October 20 the network on progress

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aris. 23-24 October 20 Derived from the Group-wide (functional & operational) departments of Groupama SA, they use their expertise for the benefit of rporate \$ocial Responsibility", the network

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



Plenary meetings and working groups

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	Plenary meetings	Working groups
	Paris, 23-24	
•	Bringing together the entire network	Each made up of ten or so network members
	AMICE seminar "Corpor	representing their business line/area of specialisation
•	Working on general issues such as overall	
	approach, sharing information and experience,	Working on:
	progress points, consistency, common "Corpo	Technical issues: CSR indicator selections,
	language, etc. Paris, 23-24	energy policy
		 Strategic issues: Group's positioning with regard to CSR issues
	AMICE seminar "Corpor	Operational issues: Sustainable Development
	Paris, 23-24	Octweek 2008



Illustration 1: Energy Policy working group

A working group combining complementary skills and specialist areas

Responsible for formulating the Group's E seminar "Corporate Social Responsibility",

Matters addressed:

Real estate

Logistics

Purchasing and Group resources

Information technology

Human resources

Marketing

Prevention

Energy efficiency of buildings

eminar "Corporate Social Responsibility
Application of an environmental initiative to

ct real-estate assets

Report on greenhouse gas emissions

AMICE seminar "Corporate" Carbon footprint offsetting

Finance



Illustration 2: Diversity working group

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

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

- HR representatives
- Executive managers from the companies in porate. Training people in charge of recruitment the Group
- Internal communication

 - Paris, 23-24 Oct Raising awareness of executive managers
 - Recruitment scheme aimed at young people from sensitive urban areas

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GROUPAMAS, 23-24 October 2008
UN ENGAGEMENT
DURABLE inar "Corporate Social Respons

Paris, 23-24 October 2008

« Ledéveloppement 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 »

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



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