

REVIEW 2021

CACI

Protecting you and your goals



CACI (CRÉDIT AGRICOLE CREDITOR INSURANCE), THE CRÉDIT AGRICOLE ASSURANCES SUBSIDIARY SPECIALISING IN CREDITOR INSURANCE (CI), is a leading operator in France and Europe, with around twenty partners in six countries.

Since it was formed in 2008, CACI has been developing its business in partnership with retail banking and specialised financial services companies.

CACI now provides a full range of products designed to meet the financial protection needs of its customers and partners.

RANKING (September 2021)



2nd

CREDITOR INSURANCE
PROVIDER IN FRANCE

Source: creditor insurance rankings
in France - L'Argus de l'assurance'
- 3 September 2021

OUR GOVERNANCE

Michel Mathieu

Deputy Chief Executive Officer of Crédit Agricole S.A., Chief Executive Officer of LCL and Chairman of the Board of Directors of CACI



Henri Le Bihan

Chief Executive Officer of CACI



- **BOARD OF DIRECTORS**
4 May 2022

Michel Mathieu

Deputy Chief Executive Officer of Crédit Agricole S.A., Chief Executive Officer of LCL and Chairman of the Board of Directors of CACI

CREDIT AGRICOLE

ASSURANCES represented by **Philippe Dumont** Chief Executive Officer of Crédit Agricole Assurances and Predica

Jean-Yves Carillet

Chief Executive Officer of Caisse Régionale Ile-et-Vilaine

Guilhem Nouvel-Alaux

Head of Markets and Offers, Crédit Agricole S.A.

Pierre Metge

Group Marketing Director, Crédit Agricole S.A.

Bruno Moatti

General Secretary of Crédit Agricole Assurances and Predica

Marc Oppenheim

Chief Executive Officer of Crédit Agricole Immobilier

Valérie Wanquet

Deputy Chief Executive Officer, international, finance and legal, Crédit Agricole Consumer Finance

CACI MILESTONES

2008

CACI IS FORMED

2009

CACI SOLUTIONS ARE ROLLED OUT AT LCL

2010

BRANCHES ARE OPENED IN ITALY (RIGHT OF ESTABLISHMENT)

2013

CACI SOLUTIONS ARE ROLLED OUT AT FOUR REGIONAL BANKS

2014-2016

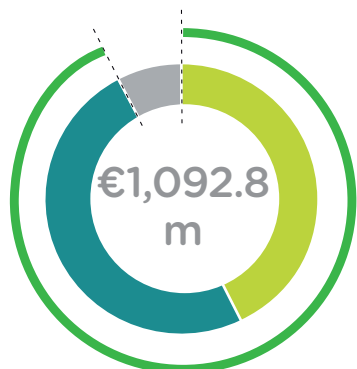
CONTINUED ROLL-OUT AT THE REGIONAL BANKS

2016

A CREDITOR INSURANCE BUSINESS LINE IS CREATED AT CREDIT AGRICOLE ASSURANCES

OUR KEY FIGURES

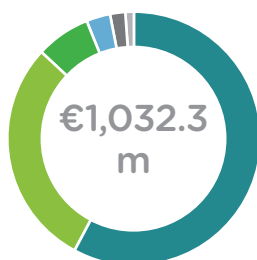
TOTAL PREMIUM INCOME



- 53.6 % CI* France
 - 40.8 % CI* International
 - 5.5 % Other products
- } €1,032.3m

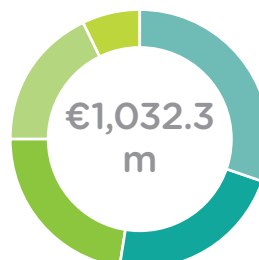
*CI: Creditor insurance

CI PREMIUM INCOME BY COUNTRY



- 57 % France
- 30 % Italy
- 7 % Germany
- 3 % Poland
- 2 % Portugal
- 1 % Spain

CI PREMIUM INCOME BY BUSINESS SECTOR



- 37 % French retail banking
- 21 % International retail banking
- 19 % Consumer credit France
- 19 % International consumer credit
- 3 % Automotive captives

OUR FIGURES (end-2021)



€1,092.8 m
in revenue

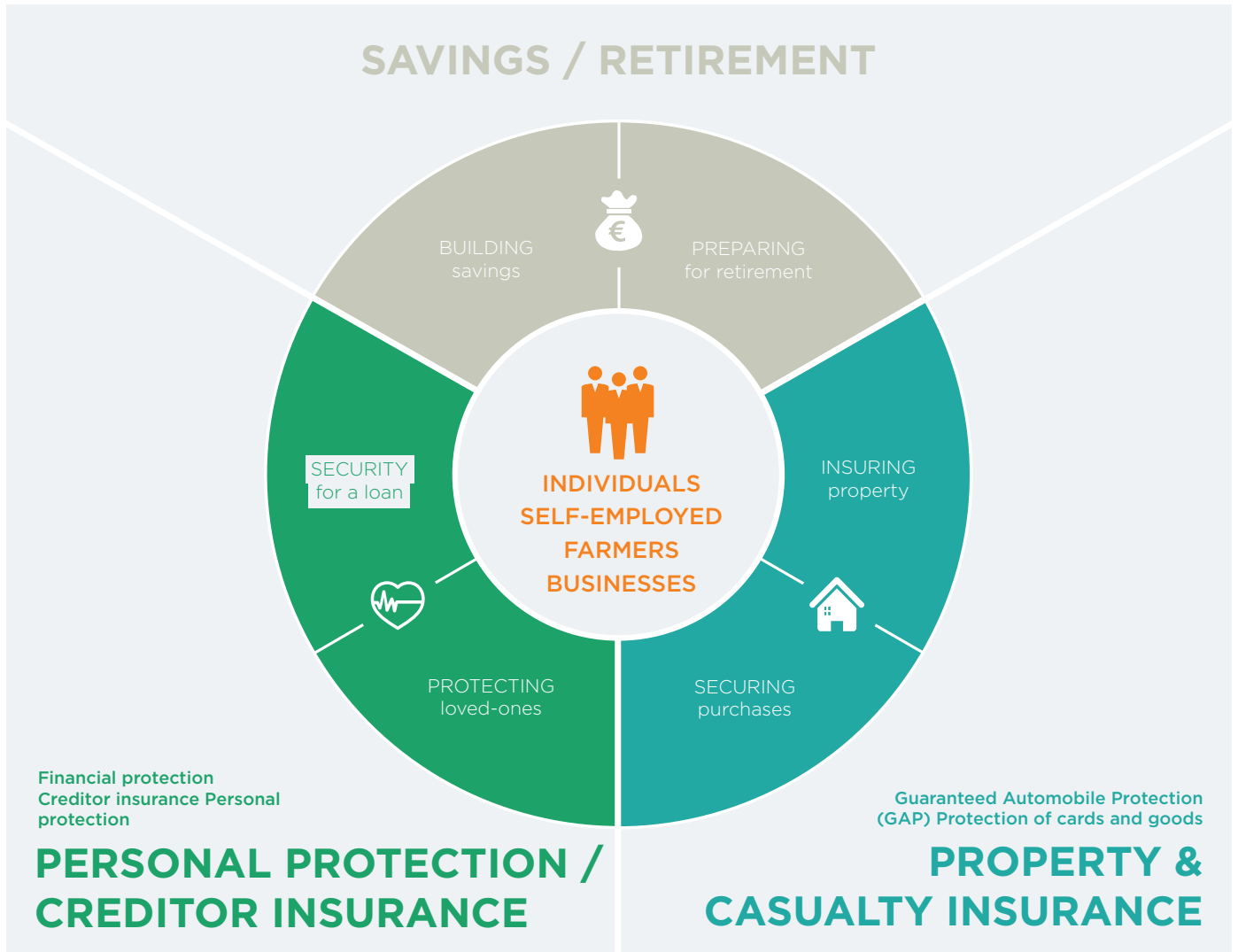


Number of partners: approx. 20 partners



Number of countries: 6


CREDIT AGRICOLE ASSURANCES PRODUCTS AND SERVICES





CACI provides coverage for most of the financial commitments of its partners and their end customers (loan payments, invoices, etc.) against risks such as death, sick leave or unemployment

 **THE CREDITOR INSURANCE SOLUTION** COVERS REPAYMENT OF A LOAN IN THE EVENT OF DEATH, INCAPACITY, INVALIDITY, UNEMPLOYMENT, ETC.

 **THE GUARANTEED AUTOMOBILE PROTECTION (GAP)** solution compensates the policyholder in the event of a financial loss resulting from the theft or total destruction of his or her vehicle

 **THE PERSONAL PROTECTION PRODUCTS** are designed to protect the policyholder and his/her family from the financial consequences of a serious personal event (death, hospitalisation or injury.)

 **THE FINANCIAL PROTECTION** solution is a way to protect customers' standard of living in the event of a serious event affecting their lives (invalidity, incapacity, etc.)

 **THE CARD AND GOODS PROTECTION** solution covers:

- payment cards and their use
- goods in the event of theft, damage or failure to work

OUR PRESENCE IN EUROPE

• OUR ORGANISATION

REGISTERED OFFICE OF CACI HOLDING
Paris

INSURANCE COMPANIES
Dublin and Lille

BRANCHES
Milan and Paris

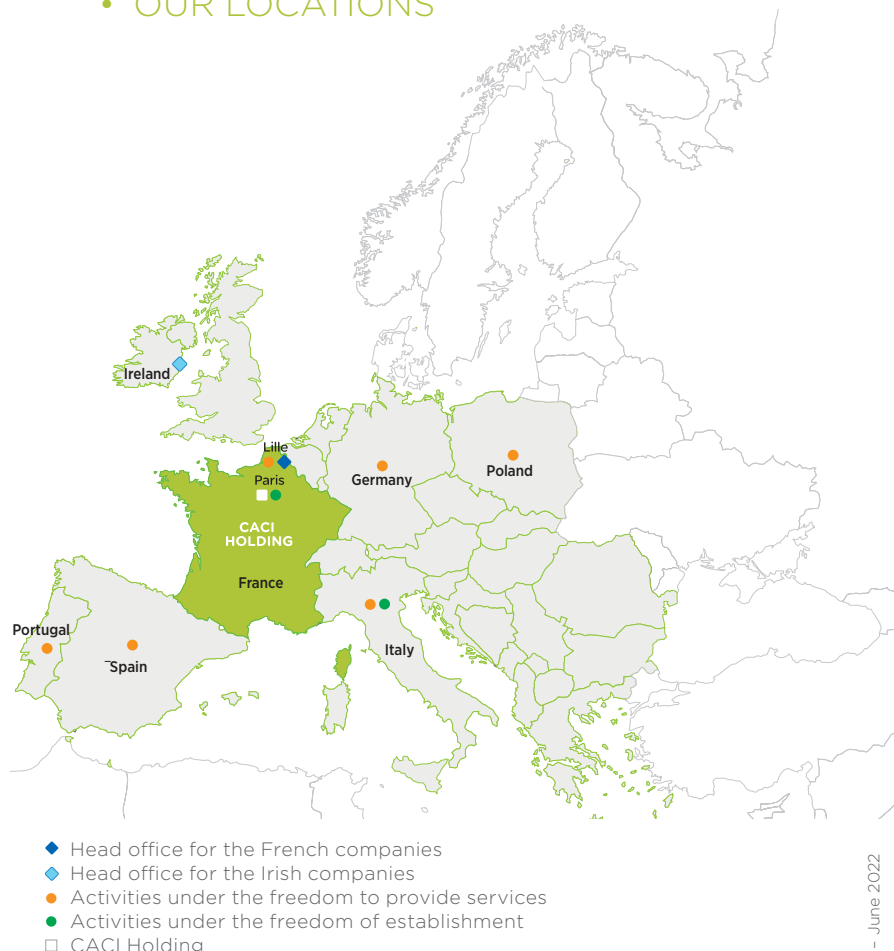
TEAMS SPREAD
across 4 sites

TWO MANAGEMENT PLATFORMS:

LILLE: a policy and claims management platform, particularly to serve the partnerships with LCL and the regional banks.

DUBLIN: a pan-European management platform for our partners under the freedom to provide services. The FPS principle allows an insurance company that is authorised in a Member State of the European Union to offer its services in all Member States from its registered office, without needing to open a local office.

• OUR LOCATIONS



• CACI'S LEGAL STRUCTURE AND REGISTERED OFFICE

16-18, boulevard de Vaugirard
75015 Paris
SA (société anonyme) with a share capital of €84,452,080
Paris trade and companies register No. 385 254 297

CACI IS A SUBSIDIARY OF
CRÉDIT AGRICOLE ASSURANCES

NO. 1 BANCASSURER IN EUROPE AND **NO. 1 INSURER** IN FRANCE*

€36.5 BILLION IN REVENUE

€323 BILLION IN LIFE INSURANCE OUTSTANDINGS*

5,300 EMPLOYEES

*source: CAA internal sources (data at end-2021) and 'L'Argus de l'assurance' 17 December 2021 (data at end-2020).

KEEP UP WITH THE LATEST DEVELOPMENTS AT CRÉDIT AGRICOLE ASSURANCES BY VISITING CA-ASSURANCES.COM AND ON SOCIAL MEDIA



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CA_Assurances](https://twitter.com/CA_Assurances)

