

Press release

Pacifica and Sicli join forces to improve fire risk prevention

Paris, 1 December 2008 — **Pacifica, the property and casualty insurance arm of Crédit Agricole Assurances, and Sicli, France's leading provider of fire detection and extinction solutions, have teamed up to help insured professionals manage their fire-related risks.**

This partnership will allow farmers, craftsmen, retailers and independent professionals insured with Pacifica to benefit from Sicli's full range of solutions:

- on-site diagnosis of equipment requirements
- special all-in pricing that includes delivery and installation of extinguishers, and user training
- an annual flat-fee contract to check and maintain firefighting equipment.

Pacifica's professional clients receive easy-to-understand, illustrated information as well as personalised advice provided on-site through a network of special advisors.

For Pacifica, the partnership fulfils a duty to advise and assist policyholders by supplying them with a needs-responsive service. The aim is to reduce the frequency and gravity of fires, while strengthening Crédit Agricole's position as an insurer. The alliance has already proved popular with the Regional Banks, keen to provide their customers with the best possible services.

Sicli's contribution to the partnership is its know-how in fire prevention. In return, it is gaining access to a portfolio of customers that are not adequately equipped to cope with fire risks. The key to the success of the alliance will be the ability to advise customers and explain the importance of appropriate and properly maintained safety systems.

About Crédit Agricole Assurances

Insurance is now Crédit Agricole Group's second business. The Group is already the French leader in bancassurance and ranks No. 2 for insurance in terms of premium income. By bringing all its insurance activities together in the same business segment, Crédit Agricole has enhanced its bancassurance model and provided greater visibility for the business. Crédit Agricole Assurances was established in January 2006, and includes Predica, a life insurance company, Pacifica, specialised in non-life insurance, and Crédit Agricole Creditor Insurance (CACI) for creditor and international insurance.

Crédit Agricole Assurances in figures (at 31 December 2007)

- 24.3 billion euros in premium income
- 182 billion euros in the book of business
- 25 million policies outstanding
- 941 million euros in net income Group share
- 2,300 employees

About Sicli

Sicli is France's leading fire prevention specialist. With a workforce of nearly 2,000 and 230,000 customers, the company concentrates on installing and maintaining fire prevention systems and equipment, including extinguishers, emergency lighting units, fire hose cabinets and smoke vents. It also distributes emergency equipment, smoke detectors and other safety and security solutions. Sicli is a subsidiary of the US firm UTC Fire & Security, a division of United Technologies Corporation, whose world-renowned brands include Otis, Sikorsky, Pratt & Whitney and Carrier.

Sicli in figures

- 211 million euros in sales
- 2,000 employees
- Subsidiary of United Technologies (revenues of 55 billion dollars, 215,000 employees worldwide)

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