

Press release

Pacifica, Generali France, Aviva France, Thélem assurances and Sogessur confirm partnership in procurement for managing non-life insurance claims

Paris, 22 June 2011 — As announced when the letter of intent was signed in January 2011, Generali France and Aviva France are now acquiring a stake in the capital of Assercar, and Pacifica, Thélem assurances and Sogessur are joining the Kareo economic interest group., Generali France and Aviva France are now acquiring a stake in the capital of Assercar, and Pacifica, Thélem assurances and Sogessur are joining the Kareo economic interest group.

Assercar, a simplified joint stock company, manages a common network of accredited auto repairers for Pacifica, Sogessur, Thélem assurances, Generali France, Aviva France and their subsidiaries. This network, made up of around 1,400 repairers, will be operational in the course of October 2011.

The Kareo economic interest group comprises Generali France and Aviva France, who originated it, and now Pacifica, Thélem assurances and Sogessur. It acts as an exchange structure between these companies for pooling procurement for managing non-life insurance claims.

This strategy of pooling procurement in non-life insurance will enable these insurance companies to control their costs and develop new services for their customers.

About Crédit Agricole Assurances

European No1 in bancassurance and France's second largest life insurer based on premiums collected, Crédit Agricole Assurances handles all the Crédit Agricole Group's French and foreign insurance activities. It comprises Predica, a personal insurer, Pacifica, specialised in non-life insurance, Caci for creditor insurance, the international insurance subsidiaries, Caagis for IT management and services and Spirica and LifeSide Patrimoine in life insurance/wealth management.

Crédit Agricole Assurances: key figures (at 31/12/2010)

- Revenues of €29.7 billion
- Insurance commitments of €218.5 billion
- Consolidated income of €995 million
- Headcount of more than 3,200

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About Pacifica

Pacifica, the non-life subsidiary of Crédit Agricole Assurances, is one of the leading property & casualty insurers in France, with 2.1 billion euros in premiums, up by 12.9% in 2010. Pacifica offers a full range of insurance products for individuals (car, home, life's accidents, legal protection, health, etc.) as well as for farmers and professionals.

About Generali France

Generali France is currently the second-largest generalist insurance group in France. Present in the country since 1832, the company generated revenues of €16 billion in 2010 and had €90 billion of assets under management.

Generali France has over 10,000 employees and general agents offering insurance solutions to 6 million customers, comprising individuals and beneficiaries of guarantees as part of their business activities, as well as 800,000 companies and small businesses.

Generali France is a subsidiary of the Generali Group, one of the largest insurers in Europe and European market leader in life insurance, with consolidated revenues of more than €73 billion in 2010. It is also a leading global asset manager, with more than €400 billion of assets under management, and a real estate operator with a unique asset portfolio valued at more than €24 billion.

With 85,000 employees serving 70 million customers in more than 60 countries, the group is a leader in its sector in Western Europe and is growing rapidly in Eastern Europe and Asia.

Its parent company, Assicurazioni Generali, is listed on the Milan bourse (GASI.MI,G.IM) and is rated AA- by Standard & Poor's and Aa3 by Moody's.

More information is available at www.generali.fr and www.generali.com

About Aviva France

Aviva is the world's sixth-largest insurer*, with over 53 million customers in Europe, North America and the Asia-Pacific region. With over 180 years' experience in France, Aviva is one of the top ten companies in the insurance market. Aviva France offers a comprehensive range of products to three million customers (individuals, small and medium-sized businesses). The company has a solid and profitable business model based on multi-channel distribution (875 general agents, 1,800 branch employees, 1,000 brokers, 400 life insurance advisors, 900 UFF wealth management advisors). Aviva France also has partnerships with players such as AFER, France's leading savers' association, Groupe Crédit du Nord and carmakers. Aviva directly employs over 4,700 people. In the year to 31 December 2010, it generated consolidated revenues of €7 billion and net income (IFRS) of €304 million. The company had assets under management of €80.7 billion at 31 December 2010. For more information on Aviva France, visit <http://www.aviva.fr/assurances/assureur-aviva/aviva-presse>

*Based on global gross premiums written at 31 December 2009.

About Thém Assurance

Thém Assurance specialises in personal insurance, property insurance and liability insurance for individuals and small businesses such as tradesmen, merchants and farmers. Present in more than 45 *départements* in the centre and west of France, the company manages 757,800 insurance policies, generating premium income of €254 million in 2010. Its head office is in Checy, Loiret, and it also has offices in Châteauroux, Nantes and Paris. Founded in 1820 under the name of L'Orléanaise, Thém Assurance was set up in 2004 following the merger between MRA (Mutuelles Régionales d'Assurances) and AMI (Assurances Mutuelles de l'Indre).

About Société Générale Insurance

Société Générale Insurance, Société Générale's insurance arm, offers a complete range of products and services to meet the needs of its individual and small business customers, and companies of the Société Générale Group, in the areas of general savings, retirement savings, personal protection and property insurance.

Société Générale Insurance encompasses **Sogessur** (non-life insurance) and **Sogecap** (life and capitalisation insurance) in France and a network of 15 sites abroad.

In 2010, helped by the skills of its 1,700 employees, **Société Générale Insurance** generated revenues of €11.5 billion, managed €76 billion of insurance commitments and had more than 14.7 million policies.

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