

Press release

An innovative two-wheeler insurance solution from Pacifica

Paris, 18 July 2008 — With 100,000 two-wheeler insurance policies in its book of business at end June 2008, Pacifica, the French leader in property and casualty bancassurance, has added to its product range.

As of June 2008, Pacifica's latest two-wheeler insurance solution includes several innovative features.

The solution is nearly identical for both categories of two-wheeler, namely mopeds and motorbikes, with a choice of options tailored to riders' needs:

- Coverage extended to two-wheelers powered by engines of 125 cc and up.
- New guarantees such as driver's personal injury are included in all policies. This vital feature provides cover of up to 100,000 euros, which takes effect when the permanent disability threshold is just 5 per cent. This is one of the best driver protection guarantees on the market and shows Pacifica's intention to protect all its policyholders, whatever the circumstances.

Some additional options include a higher personal injury guarantee of up to 1,000,000 euros with no disability threshold, riders' equipment cover of up to 500 euros and roadside assistance for vehicles of 80 cc and up starting from the moment of purchase. Young drivers can also benefit from coverage, but (as with car insurance) an engine capacity limit has been imposed for safety reasons.

With this offer Pacifica has shown its willingness to respond to policyholders' needs, while continuing to focus on service quality, local presence, innovation, and personal customer relationships.

About Crédit Agricole Assurances

Insurance is now Crédit Agricole Group's second business. The Group is already the French leader in bancassurance and second insurance leader in terms of premiums collected. By bringing all its insurances 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, and Pacifica, specialised in non-life, credit, bank-related and international insurance.

Crédit Agricole Assurances in figures (France and International, life insurance, non-life and credit, 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
- 2,294 employees