

ASSURANCES DU CRÉDIT MUTUEL

THE INSURANCE GROUP OF THE CREDIT MUTUEL

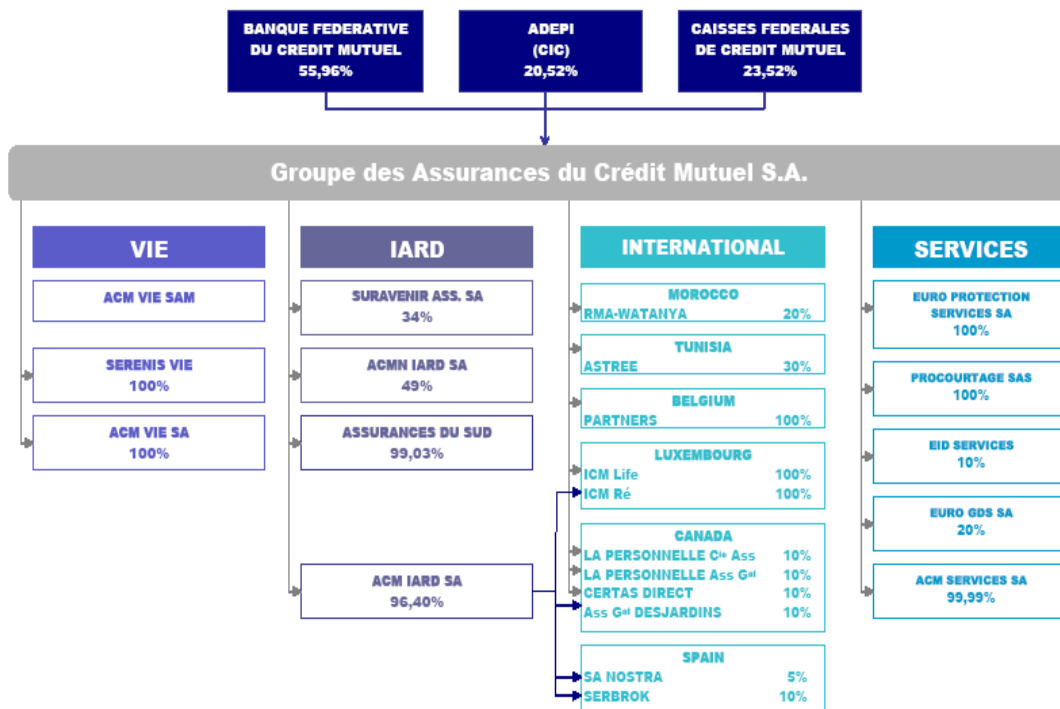
The companies in the *Groupe des Assurance du Crédit Mutuel*, GACM, devise and manage a complete range of insurance contracts designed to reply to the varied needs of private individuals, professionals, businesses and associations. Property insurance, life and health insurance are complemented by providing related services such as vehicle maintenance and residential electronic surveillance through a subsidiary, EPS, a leader in the French market.

The GACM privileges growth within the group and the sale of insurance products to the clients of the Crédit Mutuel and CIC banks. To provide an optimal service to clients, vehicle and home property insurance provided by the group's non-life insurance companies was entirely overhauled in 2006. During 2007, renewing the range of health insurance products is programmed as well as offering innovatory guarantees such as covering the costs of homeopathy or of certain alternative medicines.

The GACM aims to increase its French market share and to increase the long-term value of its activities. In parallel, the GACM continues its investment and development abroad (Canada, Belgium, Morocco, Luxembourg, Spain)

At the end of 2005, the GACM is ranked as the 9th insurance group in France (21st in 1993) with an estimated 4% of market share for 2006. Together with the GACM, the Crédit Mutuel-CIC banks are the **leading-ranked French bancassureur** in non-life insurance and the 6th in life insurance.

ORGANIZATION CHART



Ranked 1st non-life Bancassureur

6.2 million clients insured

17.5 million contracts under management

8 billion euros gross written premiums

512.5 million euros consolidated net profits

50.8 billion euros technical provisions

4 billion euros consolidated equity

ACTIVITY

