

Press release

Insurance solutions for every budget Crédit Agricole adapts its personal risk insurance range to provide tailor-made solutions

Paris, 18 June 2009 — **Crédit Agricole, France's number 1 bancassureur and second-largest insurer, launched on 7 June 2009 a new advertising campaign on personal risk insurance.**

The campaign strengthens Crédit Agricole's position as a family insurer and a life-long partner. In the present uncertain economic and financial circumstances, the Group is putting the emphasis on a flexible, enhanced offering that provides budget-price solutions for all customers while pursuing its approach to family protection, as in previous years.

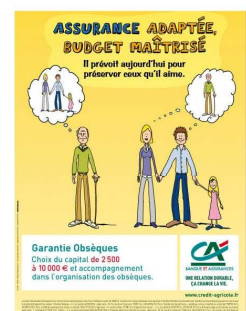
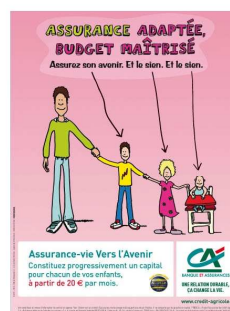
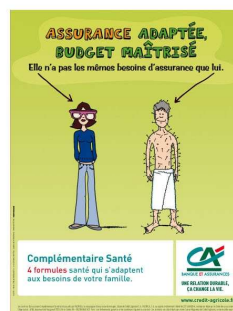
The new adverts carry a cross-cutting message about reviewing the customers' personal risk cover with their personal adviser at their bank branch. They focus on four target products that adapt to each individual situation and strengthen the lasting bond between the bank and its customers.

- **Life's accidents insurance**, for which Pacifica is the French leader, has a new solution with a premium scale that varies according to the person's family situation (eg single parents), the possibility of insuring only children, a comprehensive children's insurance package that includes school insurance and benefits starting from 1% permanent disability for people under 26. This policy provides compensation up to €2 million, assistance with day-to-day tasks, a flat-rate hospitalisation allowance, and insurance for dangerous sports.
- **Supplementary health insurance** has been developed by adding four family-oriented modules, attractive premiums, broader guarantees for seniors, the possibility of anticipating the following year's dental benefit and switching between modules with no elimination period, especially for unplanned dental or eye-care expenses. Some modules also cover alternative medical treatment such as acupuncture, osteopathy, chiropractic and dietetics.
- **Predica's *Vers l'Avenir* savings contract with death cover**, with an interest rate of 4.50% net of management fees for 2009, allows customers to build up a nest-egg from just €20 per month with a view to gifting the money to a child or grandchild when they reach the age of majority. This savings scheme comes with an insurance cover to ensure a capital payment in the event of the insured's death.

- **Funeral insurance**, a simple, flexible and comprehensive offering from Predica with a capital guarantee to cover funeral expenses as well as support services from a specialised provider (chosen freely by the insured) and the possibility of changing the terms of the policy at any time and making out their will.

The advertising campaign will run in two complementary media:

- **press**, with an ambitious campaign in the mainstream and specialised press (news, health magazines, TV guides, magazines aimed at women, seniors, families, etc.) as well as regional daily newspapers.
- **Internet**, with a banner campaign on numerous related websites and a web-based teaching aid on Crédit Agricole's website www.credit-agricole.fr and on the sites of some Regional Banks.



About Crédit Agricole Assurances

Insurance is now the second major business area of Crédit Agricole. The group is now the French leader in bancassurance and second 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 comprises Predica, a life insurance company, Pacifica, specialised in non-life insurance, CACI for creditor insurance, and the international insurance activity.

Key figures for Crédit Agricole Assurances (at 31 December 2008)
(France and international, life insurance, P&C and creditor insurance)

- €22 billion in premiums
- €192 billion in underwriting reserves
- €822 million in net income, Group share
- 2,500 employees

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