

Press release

La Médicale repositions its accident and disability insurance offering

Paris, 24 June 2010 — La Médicale, Crédit Agricole Assurances Group's insurance company specialised in serving healthcare professionals, is repositioning its accident and disability offering, introducing La Médicale Assistance Accidents, which protects healthcare professionals and their families against bodily injuries incurred in private life and, by extension, in their professional life as well.

Because accidents in private life occur frequently -- striking 11 million victims in France every year -- and their consequences, especially financial consequences, can be extremely serious, *La Médicale Assistance Accidents* offers a policy unlike any other on the market, with three innovative packages of insurance cover:

- Three packages to span the needs of every policyholder: single adult cover, family cover and children cover.
- A very low threshold for benefit entitlement, starting at five per cent permanent disability (or death), or one per cent for children.
- Extension of cover to "professional life" for full protection on and off the job.
- Schooling and disability cover starting at one per cent impairment to provide the best possible insurance protection for children.
- Full assistance services and aid for hospitalisation, even in the absence of permanent disability.
- A winter sports add-on to cover replacement of broken skis and costs of having to break off a skiing holiday (reimbursement for skiing lessons, ski rentals, lift fees, search and rescue costs and repatriation).
- No medical underwriting.
- Age limit of 75 years for policy benefits.

This new offering rounds out La Médicale's range of insurance products in personal protection and investment policies, and it confirms our desire to serve healthcare professionals and their family members at work as well as in their personal lives.

About La Médicale

La Médicale, a company offering insurance for healthcare professionals for the last sixty years, is a major market player. At year-end 2009, the insurer reported 377 million euros in revenue and counted more than 450,000 policies in its portfolio. It is partner to some 215,000 customers i.e. one in every three self-employed practitioners in France. Through its specialised, exclusive network of 100 general agents operating from 42 regional branches, La Médicale offers a full unique and versatile product range, capable of accompanying each practitioner in his professional and personal life, ensuring the best protection possible.

About Crédit Agricole Assurances

Crédit Agricole Assurances, the French leader in bancassurance and second for insurance in terms of premium income, has brought. all its French and international insurance activities together.

Crédit Agricole Assurances was established in January 2009, and comprises Predica, a life insurer, Pacifica, specialised in non-life insurance, CACI for creditor insurance, Crédit Agricole Assurances Gestion, Informatique et Services (Caagis) formed on 1 January 2010, and the international insurance activity.

Key figures for Crédit Agricole Assurances (at 31 December 2009)

France and international, life insurance, non-life insurance and creditor insurance)

- €25.9 billion in premiums
- €203 billion in underwriting reserves
- €951 million in consolidated net income
- 2,700 employees

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