

Press release

Paris, 12 January 2012

La Médicale Multirisque Pro: the new policy from La Médicale designed to meet the needs of healthcare professionals

La Médicale, a Crédit Agricole Assurances group company, is introducing a new version of its comprehensive policy for healthcare professionals, designed to provide them with the best possible protection in the event of a claim. The policy was developed by La Médicale in close cooperation with its network of general agents, who have a direct relationship with professionals in the healthcare sector.

La Médicale Multirisque Pro now offers three versions of the same policy, one of which is designed especially for opticians, to meet the specific needs of healthcare professionals:

- A version suitable for all healthcare professionals, comprising:

- ❖ A policy covering premises and/or equipment with two options:
- "Essentielle" with a choice of five levels of sum insured ranging from €15,000 to €120,000. This option is aimed at general practitioners, paramedics and companies for the common parts of their premises.
- "Confort", which is a revenue-based policy with the choice of covering 30%, 50%, 80% or 100% of revenues. This option is aimed more specifically at specialist doctors who need more cover.
 - ❖ A "business interruption" policy based on revenues, which covers a fall in earnings in the event of a claim. It can be taken out either on a stand-alone basis or in addition to Essentielle or Confort. A lump-sum benefit is proposed for short-term interruptions to enable quick payment in case of claim while traditional benefit arrangements apply to longer interruptions.

- A new "OpticGlobale" policy for opticians

La Médicale is now extending its policy to cover opticians. OpticGlobale is a comprehensive revenue-based policy that covers the optician's retail premises, business interruption, loss of market value and civil liability.

- A specific policy for equipment only

This policy is based on equipment value and is aimed at healthcare professionals who need expensive equipment or whose equipment is crucial to their practice.

About La Médicale

La Médicale is a leading player in its market with €378 million in premium income and more than 490,000 in-force policies at the end of 2010. It is partner to more than 220,000 customers including 150,000 healthcare professionals. With its specialised network of more than 100 general agents across 43 regional agencies, La Médicale has been unique in its field for the past 60 years in terms of flexibility and ability to provide healthcare professionals with the best possible protection in both their professional and personal lives.

About Crédit Agricole Assurances

Number one for bancassurance in Europe and number two for life insurance in France, based on the amount of premiums collected, Crédit Agricole Assurances handles all the Group's French and foreign insurance activities. It comprises Predica, a

personal insurer, Pacifica, specialised in non-life insurance, Caci for creditor insurance, the various international subsidiaries, Caagis, for IT management and services, as well as Spirica and LifeSide Patrimoine, focused on life insurance for wealth management.

Key figures for the Crédit Agricole Assurances Group (at 31 December 2010)

- €29.7 billion in premiums
- €218.5 billion in underwriting reserves
- €984 million in net income, Group share
- Over 3,200 employees

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