



## Press release

### **Pacifica, Generali, Aviva, Thélem assurances and Sogessur decide to study possible pooling in procurement relating to management of non-life insurance claims**

*Paris, 4 January 2010* — Pacifica, Generali France, Aviva France, Thélem assurances and Sogessur today signed a letter of intent with a view to studying possible pooling in procurement relating to management of non-life insurance claims. The collaboration would entail Pacifica, Thélem assurances and Sogessur joining the Kareo economic interest group and Generali and Aviva acquiring a stake in Assercar.

This would make Kareo, which has already brought together Generali France and Aviva France, the structure for discussions between the various insurance companies concerning possible pooling in procurement relating to management of non-life insurance claims.

At the same time, Assercar, which manages the network of accredited car repairers for Pacifica, Sogessur and Thélem assurances, would have to set up the target shared network for the five insurance companies and their subsidiaries.

This initiative fits in with the "industrial" strategy of pooling procurement in order to control costs and develop new services for clients. If the negotiations currently in progress are successful, the target organisational structure would be implemented as of 1 April 2011.

#### **About Crédit Agricole Assurances**

The Group is now the European leader in bancassurance. Crédit Agricole Assurances handles all the Group's French and foreign insurance activities. Crédit Agricole Assurances was established in January 2009, and comprises Predica, a personal insurer, Pacifica, specialised in non-life insurance, Caci for creditor insurance, and the international insurance activity, and Crédit Agricole Assurances Gestion, Informatique et Services (Caagis), formed on 1 January 2010.

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

- €25.9 billion in premiums
- €203 billion in underwriting reserves
- €846 million in net income, Group share
- 2,700 employees

[www.ca-assurances.com](http://www.ca-assurances.com)

#### **About Generali France**

Having grown rapidly since the start of the 2000s, Generali France is currently the second-largest generalist insurance group in France. Present in France since 1832, the company generated revenues of €16.7 billion in 2009. Generali France has over 10,000 employees and general agents offering insurance solutions to 6 million clients, comprising individuals and beneficiaries of guarantees as part of their business activities, as well as 800,000 companies and small businesses.

Generali France is a subsidiary of the Generali Group, one of the largest insurers in Europe and European market leader in personal insurance, with over 100,000 employees and distributors serving 60 million clients in 68 countries.

More information is available on [www.generali.fr](http://www.generali.fr)

### **About Aviva France**

Aviva is the world's sixth-largest insurer\*, with over 53 million clients in Europe, North America and the Asia-Pacific region. Its main business lines are life insurance and long-term savings, asset management and non-life insurance, with total revenues of €51.3 billion and assets under management of €426 billion at 31 December 2009. Aviva is the largest insurer in the UK and one of the leading life insurers and retirement savings providers in Europe. With over 180 years' experience in France, Aviva is one of the top 10 companies in the insurance market. Aviva France offers a solid and profitable business model based on balanced multi-channel distribution, centred around a comprehensive range of products intended primarily for individuals and small and medium-sized businesses. It has nearly 900 general agents, 1,800 branch employees, 400 life insurance advisors, around 900 wealth management advisors (Union Financière de France) and over 1,000 active partner brokers serving 3 million clients on a daily basis. Aviva has developed specific expertise in building up effective partnerships to serve its clients, in particular with AFER, France's leading savers' association, and Crédit du Nord, Société Générale and Ford. The Aviva Group directly employs over 4,700 people in France. In the year to 31 December 2009, it generated consolidated revenues of €6.7 billion and net income (IFRS) of €390 million. The company had assets under management of €77.4 billion at 31 December 2009.

\*Based on global gross premiums written at 31 December 2009.

### **About Thém assurances**

Thém assurances specialises in personal insurance, property insurance and liability insurance for individuals and small businesses such as tradesmen, merchants and farmers. Present in more than 45 *départements* in the centre and west of France, the company manages 757,800 insurance policies, generating premium income of €245 million in 2009. Its head office is in Checy, Loiret, and it also has offices in Châteaoux, Nantes and Paris. Founded in 1820 under the name of L'Orléanaise, Thém assurances was created in 2004 from the merger between MRA (Mutuelles Régionales d'Assurances) and AMI (Assurances Mutuelles de l'Indre).

### **About Sogessur**

Sogessur is the non-life insurance company of the Société Générale Group in France. Together with Sogecap, the group's life insurance and savings company, it forms Société Générale Insurance, the group's insurance business line, which has a network of 16 companies and branches worldwide.

Société Générale Insurance provides a full range of products and services to meet the requirements of the group's private, professional and corporate clients for savings, pension schemes, and personal and property protection. In 2009, Société Générale Insurance ranked fourth among French bancassurers, with premium income of €9.1 billion and €70 billion in the book of business. The company's 1,600 skilled employees manage more than 13 million policies.

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