

Paris, 11 September 2008

Press release

**"Pay less for greener motoring"
with Crédit Agricole's new car insurance campaign**

Paris, 11 September 2008 — Crédit Agricole Assurances, France's market leader in bancassurance and No. 2 in insurance*, has launched a new national advertising campaign to promote its car insurance business, which will run from 7 September to 5 October 2008.

In the highly competitive car insurance market, the campaign focuses on consumers' concerns in terms of cost and the environment and asserts Crédit Agricole's values with the direct message, "Pay less for greener motoring".

Aims of the new campaign

Based on this central message, the campaign aims:

- to continue increasing the number of insurance products sold to banking customers (one in ten Crédit Agricole customers buys car insurance from Pacifica);
- to support the French government's efforts to encourage use of greener cars;
- to allow for synergies with banking products such as the "Livret A" savings account and car loans;
- to win new customers via the internet with an online quotation service.

New product features

The campaign is based on an innovative product range tailored to customers' needs, offering a "green" bonus with a reduction of up to 15% on civil liability insurance when taking out an insurance policy for new vehicles or those that have come onto the market since 1 December 2007 and with CO₂ emissions of less than 130g per km**. This includes personal injury insurance for the driver and breakdown assistance, a "*Capital décote*" option for vehicles that are stolen or destroyed within three years of purchase and an excess waiver on the first accident after three years of insurance with no claims.

The 2008 car insurance campaign also includes a branch-based competition*** to win a Citroën C2, open to everyone, and an aggressive media plan:

- **on television**, with a new episode of the song-based series and a version of the James Brown song "I feel good", expressing the benefits of being insured by Crédit Agricole. An extensive media plan has also been launched with a focus on prime-time and peak-time presence, in particular on digital channels;
- **online**, via the www.roulezplusvertpayezmoinscher.com website, which offers advice on how to make savings and protect the environment, as well as interactive tools and games. A banner advertising campaign has also been launched on affinity websites.

* In terms of premium income

** Offer available from 8 September to 31 December

*** The competition is open to those requesting an insurance quote in branches between 8 September and 18 October 2008

The **car insurance** policy is insured by Pacifica, Crédit Agricole S.A.'s property and casualty insurance subsidiary.

The "**Capital décote**" option is offered as part of the "Médian" and "Maxi" car insurance packages.

The **excess waiver** is valid with "Médian" and "Maxi" car insurance packages for the first accident after three years with no claims and no missed payments, excluding natural catastrophes and lending to another driver.

PACIFICA, a company governed by the French Insurance Code, is a public limited company ("*Société Anonyme*") with fully paid-in share capital of €227,443,500 - Registered office: 8-10, boulevard de Vaugirard 75724 Paris Cedex 15 – 352 358 865 RCS Paris. Full terms and conditions are stated in the policy.

For more information, visit www.credit-agricole.fr

This press release is intended for information purposes.