



Press release

Paris, 14 September 2010

Focus on the essentials with Crédit Agricole's new car insurance offering for 2010

With 1.7 million car insurance policies in its portfolio at end-2009, Pacifica, a subsidiary of Crédit Agricole Assurances, is offering a new range of car insurance products with the aim of focusing on the essentials for policyholders: prevention, prices, protection and quality of service. The products are distributed by Crédit Agricole and LCL.

To mark the occasion, Crédit Agricole is launching a national car insurance advertising campaign that will run from 13 to 24 September and from 2 to 17 October 2010.

With policyholders becoming increasingly concerned about the quality and cost of their car insurance, Pacifica has developed a new range of products with a number of aims:

- **Offering policyholders greater protection with a simplified and broader offering** centred around two ranges: "Third party" ("*Tiers Initial*" and "*Tiers Intégral*") and "Fully comprehensive" ("*Tous Risques Initial*" and "*Tous Risques Intégral*"). Within each of these ranges, policyholders can opt for additional cover to create a policy that fits in fully with their needs and budget. Rules for cover have also been made broader, with vehicles accepted up to a value of €130,000, no need to name novice drivers and no excess for secondary drivers.
- **Responding effectively to pricing expectations** with upgrades possible for an additional €1 per month, a pricing solution for infrequent drivers (reduction of 2% to 12% for those driving less than 5,000km per year), a specific offering for young drivers (no additional premium for female drivers and an additional premium applied only in the first year for male drivers) and a bonus for good drivers (additional 2% reduction each year, up to a total reduction of 20%).
- **Offering real assistance services** with the "*Assistance +*" guarantee, which provides on-site vehicle assistance for all events and a replacement vehicle, while the "*Indemnisation +*" guarantee simplifies the claims settlement process.
- **Developing prevention** among young drivers, who make up an at-risk category in relation to road accidents, with – in addition to favourable tariffs – a free post-driving test course covering specific areas of driving or as part of a tailored programme, and a discount of 5% for the second year of cover.

This new range still offers the same protective guarantees as before, such as bodily injury protection for all drivers, even under entry-level policies.

The 2010 campaign prioritises the essentials of car insurance, reasserting Crédit Agricole's key values in terms of insurance: driver protection, prevention for young drivers, rewarding good driving and customer satisfaction.

The campaign will be through two media:

- On television, with a film focusing on the everyday concerns of our customers and prospects, broadcast primarily in prime time and peak time, with a strong presence on digital channels;
- On the internet, with – in addition to a conventional banner advertising campaign – a buzz campaign focusing on the post-driving test course on YouTube and Facebook, in order to enhance Crédit Agricole's reputation among young drivers.

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