

Press release

Paris, 12 October 2009

Pacifica and CTCAM team up to improve prevention of policyholder security risk

Pacifica, the non-life insurance arm of Crédit Agricole Assurances, has joined forces with CTCAM, Crédit Agricole's remote surveillance subsidiary, to improve the prevention of risks to policyholder security. A partnership signed on 1 October will help to develop sales of CTCAM's service to Crédit Agricole customers by linking it to property insurance.

The remote surveillance market in France is booming. It is expected to continue growing by more than 10 per cent a year, reaching an increasingly broad customer base. The Pacifica/CTCAM partnership will offer policyholders an effective service that caters to their security needs. It also enables the Crédit Agricole Group to position itself on this market, which fits with its core businesses, and to benefit from commercial synergies with homeowner insurance and mortgage lending in particular.

CTCAM's service is certified to French standards and is available to customers when they take out a comprehensive home or business insurance policy, as well as to customers who have been the victims of theft or burglary. CTCAM brings its advisory expertise and technical platforms to the partnership, while Pacifica is committed to promoting CTCAM's offering and making it more readily accessible.

The partnership has been warmly welcomed by the Regional Banks, keen to provide the best possible service to their customers.

Furthermore, the Crédit Agricole Regional Banks will be invited to take a stake in CTCAM, along with Pacifica, which could acquire up to 5% of the company.

About Crédit Agricole Assurances

Insurance is now the second major business area of Crédit Agricole. The group is now the French leader in bancassurance and second for insurance in terms of premium income. By bringing all its insurance activities together, Crédit Agricole has enhanced its bancassurance model and provided greater visibility for the business.

Crédit Agricole Assurances was established in January 2009, and comprises Predica, a life insurance company, Pacifica, specialised in non-life insurance, CACI for creditor insurance, and the international insurance activity.

Key figures for Crédit Agricole Assurances (at 31 December 2008)

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

- €22 billion in premiums
- €192 billion in underwriting reserves
- €822 million in net income, Group share
- 2,500 employees

About CTCAM

CTCAM is a remote surveillance specialist wholly owned by eight Crédit Agricole Regional Banks. In 2008 the company generated sales of €34.4 million with 300 employees. CTCAM has a full range of remote surveillance and assistance products and services for the corporate and professional markets as well as for individuals and local authorities.

Press Contacts**CREDIT AGRICOLE ASSURANCES**

Brigitte Cachon - ☎ + 33 (0)1 57 72 31 25

Elise Bouteiller - ☎ + 33 (0)1 43 23 80 71

service.presse@ca-assurances.fr

CTCAM

Jennifer Rabeau - ☎ +33 (0)2 43 82 90 78

jennifer.rabeau@ctcam.fr