

Press release

Predica's new accidental death insurance range: enhanced guarantees and more services

Paris, October 1st, 2010 —Predica, subsidiary of Crédit Agricole Assurances, has expanded its range of accidental death insurance products. It now proposes a streamlined, open-ended offering with benefits and services to protect the policyholder's relatives in the event of death or permanent total disability.

Distributed through the Crédit Agricole Regional Banks network*, the new offering comprises three policies tailored to the differing needs of Predica's customers:

- **Garantie Décès Solution Couple**: this innovative single policy covers both partners (married, common law or civil union) and offers greater protection to their family, with a guaranteed benefit ranging from €20,000 to €50,000.
- **Garantie Décès**: an individual contribution for unmarried men and women or single parent families, with a guaranteed benefit ranging from €20,000 to €100,000.
- **Valeur Prévoyance Plus**: an enhanced policy with a guaranteed benefit ranging from €101,000 to €3,000,000.

In all cases, policyholders are free to select the guaranteed benefit – which is entirely tax-free when paid out – according to their needs or the premiums they wish to pay. If their personal situation changes, they can modify the policy by changing the beneficiary or beneficiaries, the amount of benefit or the frequency of premium payments. In addition, the policyholder's relatives are entitled to 50 hours' of services, including phone assistance with administrative formalities, house cleaning, and tuition support, to be used within two months' of the policyholder's death.

About Crédit Agricole Assurances

Crédit Agricole Assurances is now the European and French leader in bancassurance and handles all the Crédit Agricole Group's French and foreign insurance activities. Crédit Agricole Assurances was set up in January 2009, and comprises Predica, a life insurer, Pacifica, specialised in non-life insurance, CACI for creditor insurance, 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
- €951 million in net income, Group share
- 2,700 employees

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*The product is currently available in fifteen or so Crédit Agricole Regional Banks in France. Distribution is currently being extended nationwide.