

Press release

Predica launches *Floriagri*, the first multi-fund life insurance policy especially for farmers

Paris, 10 June 2010 — Predica, a Crédit Agricole Assurances subsidiary and partner to the farming industry, is expanding its product range with the launch of *Floriagri*, the first multi-fund life insurance policy designed especially for the farming sector.

The aim of the new product is to help the farming community (farm owners, heads of agricultural businesses and retired farmers) realise their projects while meeting their need for life insurance saving:

- Support throughout their lifetime, from setting up for business and building their capital through to retirement: *Floriagri* is a simple, accessible, open-ended policy that allows the holder to re-use the proceeds from the sale or bequest of a business.
- A response to the need for greater protection and security: *simplified allocations that match farmers' needs and a minimum guarantee in the event of death, so that the amounts invested can be recouped if a capital loss is realised.*
- Dynamic investment financial management for market-savvy farmers: *a wide-range of unit-linked vehicles and financial options that allow for peace-of-mind investing (relative stop-loss, locked-in capital gains, progressive investment, etc.).*

Linked with *Predagri Retraite*, a supplementary retirement product for farmers, *Floriagri* has been designed under a co-creation approach in which workshops attended by advisers and their clients from the farming community made it possible to address the community's needs and develop this unique product.

About Crédit Agricole Assurances

The Group is now the French leader in bancassurance and second for insurance in terms of premium income. 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 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

€846 million in net income, Group share

2,700 employees

www.ca-assurances.com

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