

Press release

Paris, 2 April 2013

Caci launches a new personal protection offer, Injury Insurance,

Crédit Agricole Assurances' creditor insurance arm, Caci, has launched an 'Injury Insurance' offer for Crédit Agricole Consumer Finance's retail customers.

The new package covers policyholders for accidental injury. It guarantees a flat-rate indemnification whose amount depends on the type of injury, the option subscribed and the policyholder's age at the time of the accident.

"Our range of personal protection insurance offers a wide variety of personal risk solutions, particularly for the risk of accidents. We have chosen to strengthen our position in this field by developing a product that is not solely of aid in the event of serious accident but could also help policyholders in the case of ordinary accidents (accidents during leisure, sport and domestic activities), which are very rarely covered but can nonetheless entail expenses and day-to-day difficulties", said Christophe Delhayé, Caci's Marketing Manager for France and Belgium.

The policy has seven different options, which means it can be adapted to a maximum of profiles, with several levels of cover, from the lowest to the highest. The insurance covers bone fractures, burns, sprains, internal damage and concussion, amputation, eye injuries and hospitalisation in certain cases. In the case of an accident resulting in multiple injuries, policyholders can accumulate indemnifications up to a total of €28,000.

There are options for every profile with prices ranging from €6 to €23 per policyholder according to the level of cover subscribed. Children can be covered and the package includes several assistance services.

CA Consumer Finance will market the policy to its customers, thereby adding to its already broad range of personal insurance. Crédit Agricole's consumer credit subsidiary is the first in the market to offer insurance cover for the most likely injuries in view of their customers' age and situation.

About Crédit Agricole Assurances

Number one for bancassurance in Europe and number two for life insurance in France based on the amount of premiums collected, Crédit Agricole Assurances handles all the Group's French and foreign insurance activities. It comprises Predica, a personal insurer, Pacifica, specialised in non-life insurance, Caci for creditor insurance, the various international subsidiaries and Caagis for IT management and services, as well as Spirica and LifeSide Patrimoine, focused on life insurance for wealth management.

Key figures for the Crédit Agricole Assurances Group (at 31 December 2012)

— €23.2 billion in premiums

- €224.8 billion in underwriting reserves
 - Over 3,500 employees
- www.ca-assurances.com

Caci (Crédit Agricole Creditor Insurance), Crédit Agricole Assurances' subsidiary specialised in Creditor Protection Insurance (CPI), is a leading player in France and Europe, with 28 partners in 10 countries. Borne up by the success enjoyed with its long-standing partners (consumer finance institutions), Caci has extended its expertise to retail banks and entered into pan-European partnerships. Caci is currently actively developing a "Financial Protection" range to complement its CPI offer. Caci was the number 3 player in the French creditor insurance market at the end of 2012.

About CA Consumer Finance

With managed outstanding consumer loans of €73.2 billion at end-2012, and operations in 23 countries, Crédit Agricole Consumer Finance—formed from the merger between Sofinco and Finaref on 1 April 2010—is a key player in consumer finance in Europe. Crédit Agricole Consumer Finance offers (in France, primarily via its commercial brands Sofinco, Finaref, Viaxel and Creditlift Courtage) a broad range of personal loans and associated services through various distribution channels, such as direct sales, point-of-sale finance (cars and household equipment) and partnerships. Working alongside major retailers, specialist retailers and institutions in the various countries in which it operates, Crédit Agricole Consumer Finance is a key partner for businesses

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