

**Groupama**

A good corporate  
citizen

A photograph of two young children hanging upside down from a blue horizontal bar on a red and yellow playground structure. They are wearing light-colored shirts and dark pants. The background is a blurred outdoor setting with greenery.

# Groupama

## A good corporate citizen

“Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large”

## CSR in our Group

### Why is Groupama different?

In France, Groupama has a unique structure and tradition and operates as a true mutual with more than 400 000 members attending AGMs. There are many facets that highlight the fact that Groupama is more than just an insurance company. Groupama was green before it became fashionable, in fact in France the press refer to Groupama as the green insurer.

From its very origins, Groupama has valued the interaction with its various stakeholders, it has understood its responsibility to the local community and society at large and particularly to its employees, social responsibility is part of its DNA, its genetic make up and touches everything it does.

[www.groupama.com](http://www.groupama.com)



Groupama

# Four examples

## Health

As the leading individual Healthcare provider in France, Groupama has understood the importance of preventative medicine, information and combating patient isolation. Groupama Santé Active, an initiative with the French Government, has put the emphasis on better information and prevention. In healthcare this has enabled both an improved quality and lower treatment and prescription costs (17% decline).

In dentistry, Groupama is already reimbursing preventative treatment which is not covered by the compulsory health insurance scheme. It has established the Groupama Foundation, spending €1.5 million helping the battle against rare disease. It provides grants for young scientists and has established a medical directory for early diagnosis that was sent out to 1300 neurologists, 4800 paediatricians, 400 doctors in maternal and child welfare clinics, and 60 medical consultants. It has provided internet access in the homes of chronically sick children so they can link in with their classrooms.

## Property and the Environment

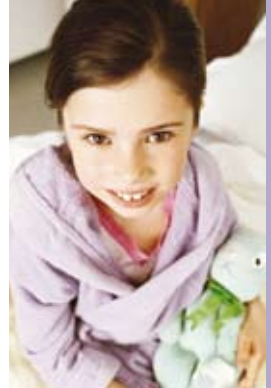
Groupama is one of the largest investors in property in France – It owns 697 000 square metres of real estate. 28% is residential and much of it in social housing. It has built student accommodation, owns nursing homes and holiday villages to enable children from low income families to go on holiday. It also takes its responsibility to the environment seriously and is a member of an Ad Hoc working group of the Real Estate Commission working to design more energy efficient houses that reduce the Greenhouse effect.

## Asset Management

Groupama is one of the largest Asset Management companies in France, with €68.6 billion Euros under management – about 3% market share. It has an ethical fund for employee savings which in 2003 won the award for responsible investment based on the value for money, the degree of control by employees and socially responsible investment criteria.

## Road Safety

As the second largest motor insurer in France, Groupama takes road safety seriously. So besides operating its own crash test centre, which has close association with Thatcham, it also operates a number of advanced driving centres for its fleet operators. These have also enabled it to raise awareness amongst young drivers and for the last ten years, Groupama has also run the operation '10 out 10 for young drivers' with the police and road safety organisations.





## Groupama in the UK

Although embryonic, in the UK Groupama has also endeavoured to create an explicit ethical culture and make sure its people know and understand what is expected of them. This is through a set of corporate values and a well managed CSR programme. This supports the business objectives of the company and builds relationships with key stakeholders whose opinion will be the most valuable when times are hard.

Recent initiatives have included road safety programmes in schools and reading support schemes in deprived boroughs such as Tower Hamlets, involving both employee commitment in time and financial support from the company.

At Groupama, CSR is about partnership with the business and local community.

### In 2007

Our aim is to produce a Corporate Citizenship Charter setting out 5 commitments. These are around the environment, being a preferred employer, charitable giving, the crystal mark for our documentation and customer service. These commitments will be tangible, practical and measurable. We will also be launching two further schemes around the community: 'Pennies From Heaven' whereby the Groupama employees donate the "spare" pennies from monthly salary and MAD days (Make a Difference) to support community projects.

