

EMPLOYEE INFORMATION

This table shows information covering **Groupama S.A., its subsidiaries and the supporting EIGs (Information Technology and Logistics).**

Categories	Comments
Total compensation salary and benefits of all types paid to each senior manager during the year	See Groupama S.A.'s Registration Document.
Total compensation salary and benefits of all types received by these managers during the year on behalf of controlled companies as defined in Art. L.233-16	See Groupama S.A.'s Registration Document.
List of all managers and the duties performed by each of these managers for any company during the year	See Groupama S.A.'s Registration Document.
Total employees	<p>On a consolidated basis, there were 16,921 employees as of 31 December:</p> <ul style="list-style-type: none"> – 10,661 in France; – and 6,260 in International subsidiaries. <p>These employees were broken down into the following categories:</p> <ul style="list-style-type: none"> – 48% men and 52% women; – 54% non-managers and 46% managers.
New recruits hired under open-ended and fixed-term contracts	The number of recruits in France totalled 1,097 under open-ended contracts, of whom 397 were salespeople. As of 31 December 2007, there were also 371 fixed term contracts in place (covering 3.4% of French employees, as against 3.1% in 2006 and 3.4% in 2005).
Departures of employees with open-ended contracts	There were 1,024 departures, representing 9% of the group's open ended contracts.
Overtime	There were 16,590 overtime hours in France during 2007.
Outsourcing	In 2007, outsourcing totalled 86,500 man hours.
Organisation and working hours for full time employees	The organisation and length of working hours are negotiated independently by each company. The average workweek in France was between 32.68 and 38 hours. Internationally, legislation regarding working hours varies from country to country. Some allow businesses to regulate the organisation of the working day (hours, lunch break, part time arrangement, etc.). Consequently, the work week varies between 35 and 40 hours in the U.K., Spanish, Italian, Portuguese and Hungarian subsidiaries.
Part time employees	763 employees elected to work on a part time basis (7% of all employees) in France. The percentage varies from company to company, from 1% to 17%.
Employees savings schemes	These plans include all the incentives and profit sharing systems implemented in French companies. A total of €30,360,099 was paid out in 2007.

Categories	Comments
<p>Professional relations and collective bargaining agreements</p>	<p>In France, there was a high level of collective bargaining. Various topics were addressed: changes to employee regulations, working hours, functions of personnel representative boards, people with disabilities, profit sharing, annual salary negotiations, professional equality, GPEC, etc. For companies belonging to the UDSG, 2007 was marked by two agreements concerning working conditions and the employment of people with disabilities, and by negotiations over the career development of staff representatives. The meetings of the Group's European Works Council examined the general prospects for development of the Group's activities, its principal projects and the first steps towards job forecasting and management. This Committee's composition is particularly oriented towards consideration of the growth of the Group's international activities. The creation of a Social Dialogue Commission by the Group Committee will henceforth allow negotiation of framework agreements applicable to all French entities in the Group, beginning with an agreement on Diversity and Equal Opportunity.</p> <p>In Europe, relations with staff representative bodies were concerned with widely differing subjects, for example concerning the development of a plan for early retirement in Greece, and in Turkey the development of a remunerations policy.</p> <p>Highlights of social dialogue during 2007 in France Almost all Group companies have signed up for the reference agreement on the PERCOI, offering all Group employees in France the possibility of saving for retirement with a top-up contribution from their employer. Equality of salaries was one of the subjects for negotiation set out in the UES agreement on pay with the aim of reducing any differences in salary between men and women. An agreement on the use of electronic voting for the election of employee representatives within the UES provided an initial test of the electronic voting system for the election of employee managers of Groupama SA. Finally, the relevant bodies were informed and consulted about the projected sale of the Tour Gan building (2,300 employees) and the resulting transfer of premises, for the beginning of 2008.</p>
<p>Management and communication with employees</p>	<p>In French companies and in the British, Chinese, Hungarian and Italian subsidiaries, procedures for the management and integration of new employees have been established (procedures for reception and introduction, procedures for individual annual interviews, etc.). The majority of entities have developed communication tools such as intranets and company magazines. At Group level the intranet Le Kiosque is intended for all employees and is now accessible to foreign subsidiaries. Employees also receive the magazine Odyssée. Odyssée International, concentrating mainly on the activities of international subsidiaries, is translated into 9 languages and was launched in January 2007.</p>

Categories	Comments
Training	In France , 5.55% of the wages bill was invested in training, and 7,582 employees attended a training course. 77.8% of employees received an average of 5.74 days of training, a total of 313,155 hours in 2006 (on the basis of 2,483 declarations established in 2007 for the previous year).
Social and cultural activities	Each company in the Group is responsible for deciding the amount of its contribution to social and cultural activities.
Patronage	In France , companies conduct their own sponsorship activities at different levels and in different areas (partnerships with business schools, work assistance centres, etc.). On a national level, many sponsorship activities are carried out by the Groupama Foundation for Health and the Groupama Gan Foundation for Cinema. In a move to further relations between business and higher education beyond the scope of its existing partnership with INA Paris Grignon, the Group has agreed to become a founder member of the Risk Foundation, with Université Paris-Dauphine, the Ecole Polytechnique, ENSAE (Ecole Nationale de la Statistique et de l'Administration Economique) and the CEA (Centre d'Etudes Actuarielles). Through this undertaking, Groupama intends to encourage, through research and tuition, the development of a better understanding of the attitudes, behaviours and reactions of economic and financial actors in the face of risk, together with the development of techniques for evaluating and controlling risk.

The Group offers all its employees a social, human project, marked by active social dialogue, initiatives in the fields of health and the provision of collective pension solutions, with the opening of the Group's PERCO scheme, which more than 1/3 of Group employees chose to join in 2007.

In 2007 the Group also confirmed its commitment as a non-discriminatory and supportive corporate citizen through the introduction of new initiatives and, in particular, through its adherence to the UN Global Compact and the Diversity Charter.

ENVIRONMENTAL INFORMATION

This table covers the premises managed by **GIE Groupama Logistique** (buildings in Paris and the surrounding region - including the Tour Gan* and Eurocourtage buildings in La Défense, Morangis, Marne-la-Vallée - and the Bordeaux-Lac premises), the premises managed by **GIE Groupama Systèmes d'Information**, the premises managed by Groupama Immobilier, and the premises managed by the Group's principal international subsidiaries in Spain, Portugal, Italy, the United Kingdom, and Turkey, representing 93% of the Group's revenues earned outside France.

*Group personnel left Gan Tower, which has been sold, in early 2008.

Categories	Comments
Water consumption	<p>GIE Groupama Logistique:</p> <p><u>Paris sites:</u> Drinking water: 11,090 cubic metres</p> <p><u>Marne sites:</u> Water: 19,983 cubic metres</p> <p><u>Gan Tower:</u> Drinking water: 83,458 cubic metres Consumption for air conditioning: 7,908 MWh</p> <p><u>Eurocourtage Tower:</u> Drinking water: 12,878 cubic metres Chilled water air conditioning: 2,470 MWh Hot water air conditioning: 2,310 MWh</p> <p><u>Morangis site:</u> Water: 606 cubic metres.</p> <p><u>Bordeaux site:</u> Water: 7,327 cubic metres.</p> <p>Groupama Systèmes d'Information: Bourges sites 1&2 (machine rooms): 2,087 cubic metres.</p> <p>Groupama Seguros (Spain): 10,500 cubic metres, a slight rise compared to 2006 (+2.94%). If we set this against the number of employees in the company, the percentage consumption of water resources has dropped by -1.7%.</p> <p>Groupama Seguros (Portugal): 30,000 cubic metres</p> <p>Groupama Assicurazioni (Italy): 7,500 cubic metres for the head office in Rome.</p> <p>Groupama Insurances (United Kingdom): 6,294 cubic metres. The buildings are all rented; some are not billed directly for their water consumption which is included in rental charges. The significant decrease compared to 2006 comes from the installation of pressure limiters to reduce the rate of flow in certain buildings.</p> <p>Basak Groupama (Turkey): 122 cubic metres.</p>

Categories	Comments
Consumption of raw materials (paper)	<p>GIE Groupama Logistique: <u>Paris sites:</u> 4,337 reams of A4 120 reams of A3 Reams for photocopier machines on each floor are ordered directly by each department.</p> <p><u>Marne sites:</u> 34,100 reams of A4 (including photocopier machines on each floor) 400 reams of A3</p> <p><u>Gan Tower:</u> Orders not centralised</p> <p><u>Eurocourtage Tower:</u> Orders not centralised</p> <p><u>Morangis site:</u> 1,055 reams of A4</p> <p><u>Bordeaux site:</u> 8,000 reams of A4</p> <p>Groupama Seguros (Spain): 51,500 reams. The increase in consumption compared to 2006 (+0.98%) is due to an increase in invoicing (+10% invoicing and +7% contracts in portfolio) and therefore an increase in printing tasks. If we set this against the total number of employees, we see a slight decrease (-3.5%) in paper consumption.</p> <p>Groupama Seguros (Portugal): 4,000 reams</p> <p>Groupama Assicurazioni (Italy): 43,000 reams</p> <p>Basak Groupama (Turkey): 6,849 reams</p> <p>Groupama Immobilier: 3,975 reams</p> <p>Groupama Insurances (United Kingdom): 56,893 reams</p>
Energy consumption	<p>GIE Groupama Logistique : <u>Paris sites</u> Electricity: 3,875,982 kWh Climespace: 1,188 MWh CPCU: 6,650 tonnes</p> <p><u>Marne sites:</u> Electricity: 10,830,717 kWh Gas: 2,738,245 kWh</p>

Categories	Comments
<p>Energy consumption (continued)</p>	<p><u>Gan Tower:</u> Electricity: 14,080 MWh Gas: 9,748 MWh Fuel: exclusively for emergency electricity generators (not quantifiable).</p> <p><u>Eurocourtage Tower:</u> Electricity: 2,462,301 kWh Fuel: exclusively for emergency electricity generators (not quantifiable).</p> <p><u>Morangis site:</u> Electricity: 725,743 kWh Gas: 2,269,391 kWh</p> <p><u>Bordeaux Lac site:</u> Electricity: 4,807,409 kWh Gas Heating: 1,078,248 kWh Gas Cooking: 62,406 kWh</p> <p>Groupama Systèmes d'Information: Bourges sites 1&2: 8,887,000 kWh + 6,000 litres of fuel for testing electricity generators and EDF power failures, or around 60,348 kWh.</p> <p>Groupama Seguros (Spain): 3,350,000 kWh, down 1.47%. Set against total employees, we see a fall in energy consumption of -5.8% over the previous year.</p> <p>Groupama Seguros (Portugal): 440,000 kWh</p> <p>Groupama Assicurazioni (Italy): electricity 1,800,000 kWh; gas 40,000 cubic metres</p> <p>Groupama Insurances (United Kingdom): Electricity: 2,132,026 kWh Gas: 9,899 kWh</p> <p>Basak Groupama (Turkey): Electricity: 1,732,335 kWh Natural gas: 35,300 cubic metres</p> <p>Groupama Immobilier: Building management, concerning only shared/public areas. Electricity consumption in buildings managed by Groupama Immobilier under management contracts for single occupancy: information not available.</p>
<p>Measures taken to improve energy efficiency</p>	<p>GIE Groupama Logistique: <u>Paris sites:</u> – Changing to more energy-saving lighting when possible. – GTC: optimising functioning of HVAC installations and lighting. – Restaurant: utilisation of an RSW optimiser for cooking equipment power requirements. – Electrical modifications to control lighting by sunlight capture devices and motion sensors.</p>

Categories	Comments
Measures taken to improve energy efficiency (continued)	<p><u>Marne sites:</u> <u>5/7 rue du Centre:</u> – STAR software for electric energy management. – SICOTRONIC software for management of cooking equipment using micro power interruptions to control consumption. – GTB Visionik Insight: software for technical management of buildings. – Electrical modifications for lighting control through sunlight sensors and presence detectors.</p> <p><u>126 Piazza Mont d'Est:</u> – Enerdis software: management of electricity and water metres. – GTB Desigo software: technical management software for buildings.</p> <p><u>8/14 avenue des Frères Lumière:</u> – GTB Visionik Insight: technical software management for buildings.</p> <p><u>Gan Tower:</u> <u>GTB:</u> – control of air conditioning – start up/shut down of air conditioning – lighting control – low-level lighting – CTA replacement on the ground floor.</p> <p><u>Eurocourtage Tower:</u> <u>GTB:</u> – control of air – conditioning, start-up/shut down of air-conditioning – lighting control.</p> <p><u>Morangis site:</u> – N/A.</p> <p>Groupama Systèmes d'Information: <u>Future Mermoz site</u> (building to be delivered 31/01/08). Installation of reversible heat pumps. This technology should ensure less energy consumption (3 kW recovered for 1 kW consumption).</p> <p><u>Bourges site:</u> Electronic temperature control for some of the open space fan convector units.</p> <p>Examples: <u>Bourges site:</u> – Installation of solar film on upstairs windows to decrease over-heating in summer and thus cut air-conditioning requirements.</p>

Categories	Comments
Measures taken to improve energy efficiency (continued)	<p>– Replacement of cooling units in Bourges 1 to meet Kyoto requirements (no more R22 refrigerant gas by 2010, replacement by R134a) and to improve cooling unit performances.</p> <p><u>Ecully site:</u> Replacement of a lost water air conditioning system (45 consoles) with a closed circuit Air/Air heat pump system using R410 refrigerant gas. System yields: Heat: performance coefficient 1/3.7, or 1kW consumption for 3.7kW recuperation. Cold: performance coefficient 1/3.21, or 1kW consumption for 3.21kW recuperation.</p> <p>Groupama Immobilier: Building management. Energy control agreements for shared heating that include incentives for energy savings. Systematic studies have been conducted when heating systems are replaced to improve energy efficiency. When these agreements were established (late 2002 and during 2003), savings of 10% were expected on the overall €1,742,000 cost of energy, which was subsequently confirmed by actual results in 2004. In 2005 and 2006 the agreements continued to result in reductions and contributed in 2007 to maintaining energy saving levels. In 2008 the collective heating contracts will be renegotiated with the inclusion in the specifications of environmental constraints (greenhouse gases) in addition to the renewal of energy saving incentive plans with the operators and the establishment of new contractual objectives.</p> <p>Groupama Seguros (Spain): Preventive maintenance of installations and equipment, renovation of installations, energy saving equipment, implementation of systems minimising consumption, programmers, and others.</p> <p>Groupama Assicurazioni (Italy): Energy consumption is constantly monitored by software. When interiors are redesigned, we use energy saving lighting.</p> <p>Groupama Insurances (United Kingdom): We commissioned consultants to establish ways and means of reducing our energy consumption and optimising energy use, resulting in a reduction by comparison with 2006. This study gives use the carbon footprint of each office (a total of 980.41 tonnes of CO₂). Starting in 2008 we shall set targets for reduction.</p>

Categories	Comments
Measures taken toward adoption of renewable energy sources	No direct use of renewable energy.
Measures taken to improve conditions of ground use	Not significant in view of the type of activities carried out.
Measures taken to reduce air, water and ground emissions affecting the environment	<p>GIE Groupama Logistique: <u>Paris sites:</u> – Restaurant: biological treatment of cooking exhausts. – Cyclonic exchanger to degrease and deodorise air emissions.</p> <p><u>Marne sites:</u> – Restaurant: Use of grease filter tank: storage, biological treatment of waste water. – Removal of grease by a specialised company, and sewer disposal of treated water.</p> <p><u>Gan Tower:</u> – Separation of greasy kitchen waste water. – The operation of cooling towers, 5 days a year, is preceded by chlorine treatments and regulation analyses.</p> <p><u>Eurocourtage Tower:</u> – Separation of greasy kitchen waste water. – CTA all fresh air.</p> <p><u>Morangis site:</u> – Two underground tanks to recover hydrocarbons from rain water runoff. – Two underground cut-off valves to prevent release of foam fire extinguisher into rain water run-off if fire prevention system is activated.</p> <p>Groupama Immobilier: Property management: compliance with regulations, grease filter tank for restaurant waste water; waste hydrocarbon tanks in car parks. Annual operation of cooling towers subject to regular inspections.</p> <p>Groupama Seguros (Spain): Monitored removal of obsolete computer hardware and worn furniture, batteries, fluorescent light fittings, oils, etc.</p> <p>Basak Groupama (Turkey): Fleet of 25 diesel vehicles and 46 vehicles using unleaded petrol.</p> <p>Groupama Insurances (United Kingdom): <u>Lighting:</u> during renovations in the Croydon offices, energy-saving light-fittings were installed.</p>

Categories	Comments
Measures taken to reduce air, water and ground emissions affecting the environment (continued)	<p>The bulbs include a light and movement-sensitive detection unit and switch on and off automatically on the arrival/departure of personnel. Lighting thresholds can be manually adjusted if necessary. In addition, if an office is receiving sufficient daylight, the lights switch off automatically. These light fittings enable us to reduce our carbon emissions (38 tonnes/year).</p> <p><u>Teleconferencing:</u> Groupama UK has invested in video-conference telecommunications equipment so that colleagues can communicate between sites and thus reduce travel needs. The purpose is to reduce business car travel (less petrol consumption).</p> <p><u>Switching off computers:</u> Groupama UK has recommended all colleagues turn off their computers and other electrical equipment every night on leaving the office.</p> <p><u>Cycle to work:</u> Groupama UK encourages all employees to cycle to the office. Parking places for bicycles are provided. In addition to reducing carbon emissions, it also helps everyone to stay fit.</p>
Measures to reduce sound and odour emissions	<p>GIE Groupama Logistique: Not significant given the nature of the activity.</p> <p>Groupama Seguros (Spain): Regular servicing of filters, pipes and equipment. Installation of noise reduction devices for some computer equipment.</p> <p>Groupama Immobilier: Application of DTU and NFS 31010 standards (sound traps on air conditioners)</p>
Measures to reduce waste	<p>GIE Groupama Logistique:</p> <p><u>Paris sites:</u></p> <ul style="list-style-type: none"> – Contract for the collection and treatment (recycling) of office and restaurant rubbish. – Agreement on the collection and recycling of ink cartridges. <p><u>Marne sites:</u></p> <ul style="list-style-type: none"> – Treatment of waste performed by a specialised company. <p><u>Gan Tower:</u></p> <ul style="list-style-type: none"> – Recovery of ink cartridges by a specialised company. – Daily removal of kitchen waste. – Collection of bulbs, strip lights and batteries by a specialised company.

Categories	Comments
<p>Measures to reduce waste (continued)</p>	<p><u>Eurocourtage Tower:</u></p> <ul style="list-style-type: none"> - Collection of ink cartridges by a specialised company. - Collection of batteries, bulbs and strip lights. - Daily removal of kitchen waste. - Compactor for other waste. <p><u>Morangis site:</u></p> <ul style="list-style-type: none"> - Collection of paper for recycling by a specialised company (160 tonnes). - Collection of bulbs and strip lights by a specialised company. <p><u>Bordeaux-Lac site:</u></p> <ul style="list-style-type: none"> - Paper recycling, rental of a bin to collect paper, which is then recycled by the company Onyx. - Recycling of ink cartridges from office printers by an association; photocopier cartridges are recycled by Xerox. <p>Groupama Systèmes d'Information:</p> <p><u>Bourges site:</u></p> <ul style="list-style-type: none"> - Installation of scanning photocopiers so that incoming documents can be scanned rather than copied. - Computer equipment at end of useful life is sent to a specialised company (APR2) which recycles usable parts. <p>Groupama Immobilier: Cartridges are collected, treated and recycled by a specialised service provider.</p> <p>Groupama Seguros (Spain): Agreements established for recycling paper, used printer and photocopier toner. Fax machines have been replaced by multifunctional equipment. The use of chlorine-free paper from protected and managed forests should also be noted.</p> <p>Groupama Seguros (Portugal): Contracts with specialised companies which recycle computer equipment and paper.</p> <p>Groupama Assicurazioni (Italy): We comply with current standards for emissions of polluting waste.</p>

Categories	Comments
Measures to reduce waste (continued)	<p>Groupama Insurances (United Kingdom):</p> <p><u>Recyclable chairs:</u> The majority of Groupama UK's sites are furnished with chairs whose components and/or materials will be recycled when the chairs need to be replaced. Each employee has his own ergonomic, recyclable chair adapting to his own requirements.</p> <p><u>Recycling of cans and bottles:</u> Every Groupama UK site has bins for recycling bottles and cans. This ecology-conscious activity is carried out by the employees who go so far as to take their recyclables to the recycling centre.</p> <p><u>Printing on recycled paper:</u> As far as possible we use recycled paper for our documentation. This includes communications media such as the brokers' newsletter, Face2Face, and our internal magazine The Buzz. They are printed on paper containing at least 75% recycled material.</p> <p><u>Economising ink and paper:</u> All our printers are configured to print recto-verso in draft quality, thus diminishing the quantities of both ink and paper used.</p>
Measures to limit impact on biological balance	<p>See point immediately above.</p> <p>Groupama Insurances (United Kingdom):</p> <p><u>Filtered water distributors:</u> Each department has a water distributor in order to diminish the consumption of water in plastic bottles. For each water distributor purchased, a contribution is made by our supplier to the construction of water pumps in a Third World country.</p>
Company evaluations and certifications for environmental matters	<p>GIE Groupama Logistique:</p> <p><u>Paris sites:</u> – N/A</p> <p><u>Marne sites:</u> – N/A</p> <p><u>Gan Tower:</u> – The company Cegelec included the site in its application for ISO 14000 listing. – The rubbish collection companies specialise in recycling.</p> <p><u>Eurocourtage Tower:</u> – The company Dalkia included the site Groupama Logistique in its application for ISO 9001 listing.</p> <p><u>Morangis site:</u> – N/A</p>

Categories	Comments
<p>Company evaluations and certifications for environmental matters (continued)</p>	<p>Groupama Seguros (Spain): At end 2007 Idom Internacional SA, an engineering consultancy, carried out an environmental audit at the head office and at four other sites of Groupama Seguros:</p> <ul style="list-style-type: none"> – Offices in Rueda Huertas, the computer services department – Head Office Archives at Fuenlabrada – Branch office at Alcala de Henares – Branch office at Madrid-Leganés. <p>The conclusions of the study have been taken into account and measures are being examined, for example a system for recycling used batteries on all sites, or the installation of individual waste paper baskets for recycling.</p> <p>Groupama Insurances (United Kingdom): Certification for paper recycling. We have also signed an agreement with Business in the Community to collaborate in action plans to reduce our impact on the environment. This collaboration should lead to certification for our good practices.</p>
<p>Measures taken, as appropriate, to assure that the company's activities are in compliance with applicable legal and regulatory provisions</p>	<p>GIE Groupama Logistique: <u>Paris sites:</u> F. Rajaud</p> <p><u>Marne sites:</u> F. Rajaud</p> <ul style="list-style-type: none"> – Various audit departments and specialised companies participate (audit of air-conditioning towers, asbestos assessment, air and water analyses, etc.). <p><u>Gan Tower:</u></p> <ul style="list-style-type: none"> – Advisory and audit services: P. Herbecq. <p><u>Eurocourtage Tower:</u></p> <ul style="list-style-type: none"> – Advisory and audit services: P. Herbecq. <p><u>Morangis site:</u></p> <ul style="list-style-type: none"> – Advisory and audit services: P. Herbecq. <p><u>Management of owner-occupied buildings:</u></p> <ul style="list-style-type: none"> – D. Plaisant. <p>Groupama Immobilier: Building management. The Optimisation and Quality group, operating within the Real Estate Management Department, is responsible for tracking regulatory changes and implementing adjustments as part of its ongoing management procedures. Similarly, for major installations (elevators, boilers, etc.) the technical group within the Investment Department has the same responsibilities.</p> <p>Groupama Seguros (Spain): The Buildings Department is part of the General Resources Division, and is responsible for compliance with legislation and regulations.</p>

Categories	Comments
<p>Measures taken, as appropriate, to assure that the company's activities are in compliance with applicable legal and regulatory provisions (continued)</p>	<p>Groupama Seguros (Portugal): The Assets Department is part of the Financial Division and is responsible for compliance and technical management of buildings.</p> <p>Groupama Assicurazioni (Italy): In the Buildings department, the building service manager is responsible for compliance and technical management of buildings.</p>
<p>Cost incurred to prevent negative consequences of the company's activities on the environment</p>	<p>GIE Groupama Logistique:</p> <p><u>Paris sites:</u> – A multi-technical contract includes maintenance of cooling towers (bacteriological treatments and analyses).</p> <p><u>Marne sites:</u> – Anti-Legionnaires disease treatment and analyses, supervision of cooling towers. – Maintenance of cooling towers, including a multi-technical contract (covering treatments and bacteriological analyses).</p> <p><u>Gan Tower:</u> – Not significant in view of the type of activities carried out.</p> <p><u>Eurocourtage Tower:</u> – Owner's responsibility.</p> <p><u>Morangis site:</u> – Not significant in view of the type of activities carried out.</p> <p>Groupama Seguros (Spain): expenditure involved in recycling and controlled destruction contracts amount to €32,000.</p> <p>Groupama Immobilier: Commitment of Groupama Immobilier to High Quality Environmental (HQE) standards, whose goal is to minimise the environmental impact of building construction and renovation projects in the future. In addition to treatment and analyses of moist cooling towers to avoid Legionnaires disease (in compliance with regulations), our contracts include regular replacement of filters with appropriate frequency to prevent spread of disease. Collective heating contracts also include regular analyses of domestic hot water for risks of Legionnaire's disease. In 2005, a study was begun on cooling system towers. In 2006, a check was carried out on good practice and proper use of installations. In 2007, a risk analysis was carried out on towers managed by GI. During 2008, Veritas will run an audit of the use of towers in accordance with regulations.</p>

Categories	Comments
<p>Cost incurred to prevent negative consequences of the company's activities on the environment (continued)</p>	<p>Groupama Insurances (United Kingdom): Legionnaires' bacteria treatment and analysis; supervision of all air-conditioning towers.</p>
<p>Existence of environmental management in the company's internal services</p>	<p>GIE Groupama Logistique: Not significant given the nature of the activity.</p> <p>Groupama Seguros (Spain): subjects handled by the General Resources Division.</p>
<p>Training and information on environmental protection for employees</p>	<p>GIE Groupama Logistique:</p> <p><u>Paris sites:</u> – Training on subjects such as asbestos, compliance with regulations, lead risks, etc.</p> <p><u>Marne sites:</u> – Legionnaires disease training for Buildings Department personnel. – Information meetings on topics including asbestos, regulatory compliance, lead risks, etc.</p> <p><u>Gan Tower:</u> – Advisory and audit services: P. Herbecq.</p> <p><u>Eurocourtage Tower:</u> – Advisory and audit services: P. Herbecq.</p> <p><u>Morangis site:</u> – Advisory and audit services: P. Herbecq and the personnel department.</p> <p>Groupama Seguros (Spain): Information and training concerning protection of the environment have been made available to employees via the intranet. A manual of Good Environmental Practices will also be provided for all employees.</p> <p>Groupama Insurances (United Kingdom): Each new Groupama employee participates in an induction programme where they learn about the “socially-responsible business” approach and policy; publication four times a year of a magazine with a special section for informing all employees about the company's environmental initiatives.</p> <p>Groupama Immobilier: Training carried out in 2007: technical diagnosis and the ELN law. Seminar on this subject in Madrid for senior management. Training planned for 2008: energy performance of buildings, technical diagnosis for residential buildings, new town planning regulations and their practical consequences.</p>

Categories	Comments
Resources dedicated to reducing environmental risk	Groupama Seguros (Spain): In 2008, a variety of measures will be implemented to improve environmental conditions following the recommendations of the environmental engineering consultants. These include provision of a manual of Good Environmental Practices for the employees, installation of recycling points for batteries, plastic and metal containers, optimisation of used paper recycling, etc.
Organisation in place to address polluting accidents with consequences that extend beyond companies in the Group	GIE Groupama Logistique: <u>Paris sites:</u> – Procedures established for crisis management in the event of exceeding regulation thresholds for legionella bacteria in air cooling towers. <u>Marne sites:</u> – Procedures established for crisis management in the event of exceeding regulation thresholds for legionella bacteria in air cooling towers.
Amount of provisions and cover for environmental risks	–
Amount of damages paid during the year following a court order pertaining to the environment	–
Information on goals assigned to foreign subsidiaries	–

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