

PARTNERSHIPS

DEVELOPING OUR DRIVERS FOR GROWTH

Building more partnerships and accelerating the process of distribution model diversification to capture new sources of growth.

As part of boosting the number of partnerships in savings life insurance, Societe Generale Assurances is able to rely on two flagship franchises: in France, **Oradéa Vie**, whose strategy focuses on the leading online platforms, IFAs and private banking stakeholders, and in Luxembourg, **Sogelife**, a leading force in the private banking markets. Societe Generale Assurances has set itself the ambition of doubling total savings life insurance outstandings by 2022.

In protection, Societe Generale Assurances already has strong partnerships in place, particularly in credit life insurance, and continues to generate dynamic growth with partners belonging to Societe Generale group. For example, Societe Generale Assurances provides cover for more than **200,000 ALD fleet vehicles in Italy, France and Poland**, and supports the development of mobility solutions with innovative connected car insurance products and services.

Societe Generale Assurances is also developing a range of digital property and casualty insurance products with **Boursorama**.

On the basis of this experience, Societe Generale Assurances ambition for 2022 is to generate a quarter of premium income with partners outside the Group in four sectors of the market: **automotive**, by working more closely with manufacturers and dealerships; **home**, by building relationships with energy companies and telecoms operators; **banking partnerships** and **affinity insurance products**.

The promising take-off of **Moonshot-Internet**, Societe Generale Assurances InsurTech specialist in B2B2C contextual insurance, introduces the possibility of more extensive partnership development with leading retailers and e-tailers. The start-up offers a wide range of affinity insurance solutions to e-commerce, payment solution and travel players.

2022 AMBITION FOR EXTERNAL PARTNERSHIPS

1/4

OF PROTECTION
PREMIUMS

x2

OUTSTANDINGS FOR SAVINGS LIFE
INSURANCE



Oradéa Vie and Sogelife: two flagship franchises with a strong culture of partnership and innovation

Oradéa Vie supports its partners in the co-construction of innovative products and services that dovetail with their business models and the specific expectations of their customers. As part of its Target + policy, Oradéa Vie offers Sécurité Target Euro, a unique euro-denominated fund that uses an innovative performance engine to capture financial market growth, at the same time as guaranteeing the net capital value invested.

Sogelife develops its cutting-edge, open-architecture offering with more than 60 asset management companies. The Fonds d'Assurance Spécialisé offered within Sogelife life insurance policies is a unit-linked investment vehicle that allows customers to select their investments from a broad spread of options, while retaining an active role in shaping their own strategy and making their own buy and sell transaction decisions.



OUR PARTNERS*

ONLINE INVESTMENT PLATFORMS



ONLINE AND DIGITAL BANKING PROVIDERS



CONSUMER CREDIT PROVIDERS



MORTGAGE PROVIDERS



E-TAILERS



BROKERS



LEASING COMPANIES, FLEET MANAGERS AND MANUFACTURERS



* Non-exhaustive list.

PARTNERSHIPS



Extracting value from data and supporting new mobility models and uses



As part of offering its policyholders personalised products and services and boosting customer satisfaction, Societe Generale Assurances is investing in the development of an entire ecosystem for extracting value from data. As part of its cooperation with ALD, **Societe Generale Assurances has collected more than a billion kilometres' worth of data via connected boxes installed in fleet vehicles it insures, particularly in Italy.** The connected vehicle data expertise developed by Societe Generale Assurances allows the company to segment risks down to a highly detailed level, and design new offers and services for fleet managers and drivers as part of supporting changing mobility models and uses.

Travel insurance in Poland

In partnership with April Poland, the claims management services and assistance solutions provider for the travel and automotive markets, Societe Generale Assurances offers a travel insurance product distributed via a network of travel agencies and insurance agents and on April's website. **Both Easy Travel 365 and Easy Travel offers include an innovative remote medical consultation service** providing 24/7 access to a first aid doctor or specialist.



MOONSHOT-INTERNET: CONTEXTUAL INSURANCE

Set up in 2017 by Societe Generale Assurances, **Moonshot-Internet** is an Insurtech specialised in contextual insurance which has developed a wide range of affinity insurance solutions for travel and mobility.

Moonshot-Internet's solution is based on three pillars: technology, data and customer experience.

The start-up delivers e-commerce, payment and travel companies innovative modular products, offered as API that can go on-the-shelf in less than three months. Moonshot-Internet's differentiating factor relies on its predictive data processing, real-time pricing and automatic payment for customers without any administrative paperwork. The rationale is to create an experience based on transparency and trust in its customers.

At the beginning of 2019, Moonshot-Internet announced **its partnership with RoadZen, an International Fintech**, a leader in mobility and Artificial Intelligence, to accelerate its business development in Europe. Moonshot-Internet works with around ten business development partners.

Leading player in the French group insurance market

In France, Societe Generale Assurances has been the No.1 bancassurer and the country's No.3 insurer for several years in succession, in terms of gross written premiums on the group retirement market. With 4,600 customer companies, including 25% of France's CAC40 corporates, and around 300,000 individual retirement savings accounts, Societe Generale Assurances is a leading player in this market. Working with companies of all sizes, Societe Generale Assurances anticipates changing needs by offering new retirement and digital solutions that comply fully with the French PACTE legislation. Societe Generale Assurances also offers a comprehensive range of health and protection insurance solutions for corporates.



Credit life insurance in Germany



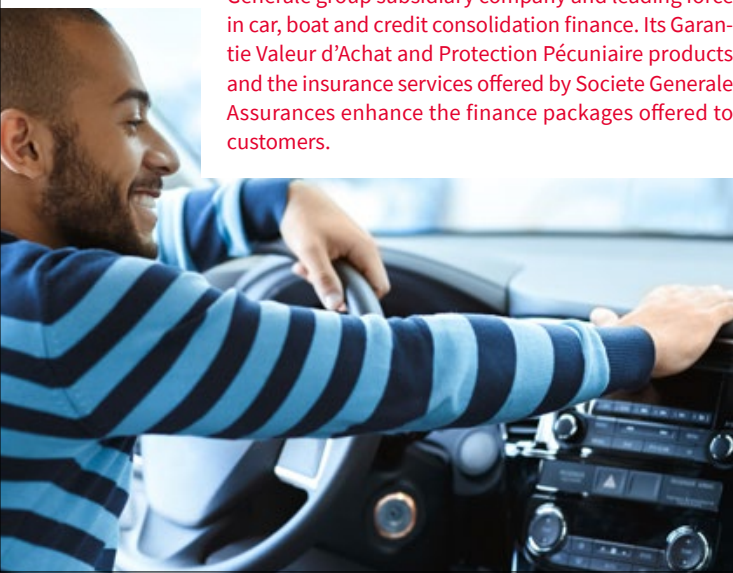
Since the beginning of 2019, Societe Generale Assurances has been the sale partner of Süd-West-Kreditbank (SWK), one of Germany's leading consumer credit banks, as its provider of credit life insurance. In addition to the traditional death benefit, the cover provided includes loss of employment, critical illness and inability to work. For an additional premium, customers can also benefit from an assistance package covering critical need and emergency.

And in France

Oradéa Vie is working with La Banque Postale Financement to protect the consumer loans of its customers with flexible, tailor-made products and services. Across the full range of personal projects (car purchase, main residence home improvements, student loan, etc.) Oradéa Vie offers loan insurance cover for death, loss of employment, disability... that will kick in if the customer experiences an unexpected life event. The partnership leaves La Banque Postale Financement free to focus on supporting its customers in their various personal projects.

Closer collaboration with CGI Finance in the car sector

Societe Generale Assurances is extending its expertise in the car sector as the insurer of the 3,000 car dealership partners of CGI Finance, a Societe Generale group subsidiary company and leading force in car, boat and credit consolidation finance. Its Garantie Valeur d'Achat and Protection Pécuniaire products and the insurance services offered by Societe Generale Assurances enhance the finance packages offered to customers.



MUTUMUTU in the Czech Republic

Komerční Pojišťovna, Societe Generale Assurances subsidiary in Czech Republic, is accelerating the diversification of its business model with Mutumutu, a B2C personal protection product targeting customers with healthy and active lifestyles. Mutumutu combines a term life insurance policy with a wellness and health prevention program based on physical activity monitoring and precautionary medical examinations. Thus, customers who exercise and have regular medical check-ups can qualify for a premium discount of up to 30% in the form of cash back.