EXPANSION OF A SOLID AND INNOVATIVE BANCASSURER
Societe Generale Insurance is at the heart of Societe Generale group’s development strategy, in synergy with all its retail, private banking and financial services businesses, in France and abroad.

Societe Generale Insurance also pursues the expansion of its distribution model through the development of partnerships with players outside of the Group.

11.5 bn €
Premium income

104 bn €
Technical reserves

38.4%
Cost to Income Ratio

368 m €
Result *

A-
Standard & Poor's rating

22 m
In-force policies

12
Countries

2,400
Employees

* Contribution to Societe Generale group net result
2016: a year of record financial results and a speed up in the evolution of our business mix.

In 2016, Societe Generale continued on the route to dynamic growth across all its business segments. In savings life insurance, outstandings rose by 4% year-on-year to 98 billion euros. In a low interest rate environment, premium income remained stable at 10.1 billion euros. The year was marked by a significant shift in inflows towards unit-linked funds, which accounted for 28% of gross inflows (up 5 points) and 99% of total net inflows at the end of 2016.

In protection, which includes personal protection and property & casualty insurance, premium income was up by 10%* to 1.4 billion euros. In France, Societe Generale Insurance strengthened its positions in the property & casualty insurance market, with premium growth four times stronger than that of the market in car insurance and home insurance. International businesses fully played their role as growth drivers by delivering an impressive upward trend in premiums: 17%* in protection and 20%* in property & casualty insurance.

Once again, Societe Generale Insurance’s financial results improved sharply.

- Net banking income (NBI) rose by 7%* to 883 million euros.
- The contribution of the Insurance business line to Societe Generale group’s net results rose by 10%* to 368 million euros.
- Cost to income ratio improved by 1.2 points to 38.4%.

Thanks to these record performances, the Group’s Insurance business line has been able to boost its financial reserves significantly to 4.1% of total outstandings in euros, and to 4.4% of Sogecap’s outstandings in euros in France (+0.7 points).

The beginning of 2017 saw the acquisition of Antarius, strong growth prospects and an ambitious plan to redefine the organisation.

On 1 April 2017, Sogecap became the majority shareholder of Antarius, the life insurance company dedicated to Credit du Nord retail banking network. This acquisition is a key step in Societe Generale group’s strategy to consolidate its integrated bancassurance model.

The integration of Antarius takes Societe Generale Insurance’s savings life insurance outstandings above the 110 billion euro threshold, and boosts life insurance premium income in France by 24%. The acquisition of Antarius allows the mobilisation of significant synergies with Credit du Nord and offers new development prospects in the savings life insurance and protection businesses.

* When adjusted for changes in Group structure and at constant exchange rates.
AN ORGANISATION FOCUSED ON CUSTOMER SATISFACTION

Over and above the consistent growth in our results and the success of our integrated bancassurance model, the profound and long-lasting changes occurring in our wider business environment with the emergence of new technologies, new usage and new ways of working is a great opportunity to reinvent our business with our historical distribution partners, but also to explore new territories and enter new markets.

Aligned on a common goal to serve and satisfy all our customers, our new organisation is focused on innovation, technological expertise and designed to ensure an optimal use of data.

It allows us to extract maximum benefit from our collective intelligence, and gives us the greater agility and flexibility we need to keep ahead of rapid changes in our operating environment. This new organisational structure is designed to serve our collective objective: to become the preferred insurer of our clients and reference partner of our distributors.

Philippe Perret,
Chief Executive Officer,
Societe Generale Insurance
Laurent Dunet
Bancassurance Development France

Mai Nguyen
Finance, Investments & Risks

Airy Groscolas
Corporate Resources

Pascal Bied-Charreton
International

Laurent Doubrovine
Bancassurance Development France

Marc Duval
Partnerships, Corporate and Innovation

Philippe Perret
Chief Executive Officer of Societe Generale Insurance

Bruno Gérin-Roze
Human Resources
SOGECAP BOARD OF DIRECTORS
As of 2016/07/01

Philippe Perret
Chairman and Chief Executive Officer, member of Societe Generale group Management Committee

Françoise Mercadal-Delasalles
Deputy Chief Executive Officer of Credit du Nord, member of Societe Generale group Management Committee

Board Members

Bernardo Sanchez-Incerca
Societe Generale group Deputy Chief Executive Officer

SG Financial Services Holding represented by Hervé Audren de Kerdrel
Societe Generale group Deputy Chief Financial Officer, member of Societe Generale group Management Committee

Laurent Goutard
Head of Societe Generale Retail Banking in France, member of Societe Generale group Executive Committee

Corinne Burlet
Head of Societe Generale group Insurances

Didier Hauguel
Co-Head of International Banking and Financial Services, member of Societe Generale group Executive Committee

Mai Nguyen
Deputy General Manager Finance, Investments & Risks

Diony Lebot
Group Chief Risk Officer, member of Societe Generale group Executive Committee

Benoît Ottenwaelder

Marie Cheval
Chief Executive Officer of Boursorama, member of Societe Generale group Management Committee

STATUTORY AUDITORS

Deloitte & Associés
Ernst & Young Audit

BEAS
Picarle & Associés

Patrick Follée
Deputy Head of Societe Generale Private Banking and Head of Societe Generale Private Banking France, member of Societe Generale group Management Committee

2016 MILESTONES — 5
Société Générale Insurance Management Committee

As of 2017/07/01

Société Générale Insurance Management Committee gathers the members of the Executive committee and the following directors:

**BANCASSURANCE DEVELOPMENT FRANCE UNIT**
- Thierry Bousquet
  - Savings Technical Products
- Laurent Bruno
  - Property & Casualty and Protection Technical products
- Jean-Michel Cedelle
  - Bancassurance Sales France
- Jérôme Leriche
  - Bancassurance Marketing France

**PARTNERSHIPS, CORPORATE AND INNOVATION UNIT**
- Valérie Bompard
  - Innovation and Digital Transformation
- Philippe Da
  - Group Retirement
- Alban Lavril & Alexandre Rispal
  - Moonshot-Internet
- Yann Louarn
  - Group Protection and Health
- Arnaud Morgant
  - Group Partnerships
- Martial Deloncle
  - Car Partnerships within Group Partnerships
- Fabrice Muller
  - Group Technical Product and DataLab
- Thibaut Frémy
  - External Partnerships

**INTERNATIONAL UNIT**
- Cédric Chaux
  - International Marketing and Operations
- Stéphane Debard
  - Regional Supervision
- Antoine Derville
  - Bancassurance activities in Sub-Saharan Africa
- Taoufik Lachker
  - International Actuarial and Finance

**FINANCE, INVESTMENTS & RISKS UNIT**
- Yann Daspet
  - Budget, Reporting and Corporate Finance
- Frédéric Ducrèux
  - Assets Liabilities and Financial Management
- Isabelle Esteves
  - Accounting Standards, Regulatory reporting and Group Consolidation
- Valérie Huguet
  - Accounting and Group Support
- Éric Joseph
  - Investments
- Alix Migdal
  - Actuarial Supervision
- Sébastien Simon
  - Risk Management

**CORPORATE RESOURCES UNIT**
- Hugues Feyrit
  - Information Systems
- Alexandre Manchet
  - Organisation and Projects
- Janine Moret
  - IT Production

**HUMAN RESOURCES UNIT**
- Andrea de Miranda-Santos
  - International Human Resources

**CORPORATE SECRETARY UNIT**
- Caroline Da Silva
  - Internal Control and Compliance
- Hervé Lascombes
  - Legal and Taxation

**CUSTOMER RELATIONSHIP FRANCE UNIT**
- Philippe Bourrin
  - Property & Casualty Claims Handling
- Rodrigue Leclercq
  - Property & Casualty Policy Management
- Michel Noury
  - Life Insurance Policy Management and Service
- Laurent Salanié
  - Life Insurance Customer Relationship

**DIRECT REPORT TO SOCIETÉ GÉNÉRALE INSURANCE CEO**
- Valérie Loizillon
  - Communication and Chief of Staff for Société Générale Insurance CEO
- Christophe Pautet
  - Internal Audit
## ENTITIES

### IN FRANCE

<table>
<thead>
<tr>
<th>LIFE INSURANCE</th>
<th>PROPERTY &amp; CASUALTY INSURANCE</th>
<th>INSURTECH (BROKERAGE &amp; SERVICES)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOGECAP</td>
<td>SOGESSUR</td>
<td>Antarius</td>
</tr>
<tr>
<td>Chairman and Chief Executive Officer Philippe Perret</td>
<td>Chief Executive Officer Laurent Dunet</td>
<td>Chairman and Chief Executive Officer Laurent Dunet</td>
</tr>
<tr>
<td>Deputy Chief Executive Officer Marc Duval</td>
<td>Deputy Chief Executive Officer Philippe Bourrin</td>
<td>Deputy Chief Executive Officer Jean-Manuel Mercier</td>
</tr>
<tr>
<td>Deputy General Manager Mai Nguyen</td>
<td>Deputy General Manager Pascal Bied-Charreton</td>
<td>Deputy Chief Executive Officer Thibaut Peigney</td>
</tr>
</tbody>
</table>

### ABROAD

<table>
<thead>
<tr>
<th>GERMANY</th>
<th>POLAND</th>
</tr>
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<tbody>
<tr>
<td>SOCIETE GENERALE INSURANCE GERMANY</td>
<td>SOCIETE GENERALE INSURANCE POLAND</td>
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<table>
<thead>
<tr>
<th>BULGARIA</th>
<th>CZECH REPUBLIC</th>
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<tbody>
<tr>
<td>SOGELIFE BULGARIA IJSC</td>
<td>KOMERCNI POJISTOVNA</td>
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<thead>
<tr>
<th>CROATIA</th>
<th>ROMANIA</th>
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<tbody>
<tr>
<td>SOCIETE GENERALE OSIGURANJE D.D</td>
<td>BRD ASIGURARI DE VIATA BRD FOND DE PENSII SA</td>
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<table>
<thead>
<tr>
<th>ITALY</th>
<th>RUSSIA</th>
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</thead>
<tbody>
<tr>
<td>SOCIETE GENERALE INSURANCE ITALY</td>
<td>SOCIETE GENERALE STRAKHOVANIE ZHIZNI LLC SOCIETE GENERALE STRAKHOVANIE CJSC</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LUXEMBOURG</th>
<th>SERBIA</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOGELIFE LUXEMBOURG</td>
<td>SOCIETE GENERALE OSIGURANJE A.D.O</td>
</tr>
</tbody>
</table>

### STRONG MARKET SHARES IN OUR MAJOR MARKETS

- **6th largest life insurer in France**
- **5th largest bancassurer in France**
- **1st largest life insurer in Czech Republic**
- **3rd largest life insurer in Morocco**
- **3rd largest life insurer in Romania**
- **6th largest life insurer in Luxembourg**
SAVINGS LIFE INSURANCE

INDIVIDUAL SAVINGS
- Life insurance
- Capitalisation

RETIREMENT SAVINGS
- Annuities
- Corporate retirement schemes
- Pension funds

A COMPREHENSIVE PRODUCT OFFER

PROTECTION

PERSONAL PROTECTION
- Term Life Insurance
- Funeral Expenses Cover
- Long-term Care Insurance
- Personal Accident Insurance

HEALTH INSURANCE
- Individual Health Insurance
- Group Health Insurance

CREDIT LIFE INSURANCE

GROUP LIFE INSURANCE

PROPERTY & CASUALTY
- Car Insurance
- Home Insurance
- Multirisks insurance for professionals

OTHER RISKS
- Legal Expenses Insurance
- Loss of Employment Insurance
- Means of Payment Insurance

DISTRIBUTED IN SYNERGIES
by Societe Generale group’s business lines and external partners

OUR DISTRIBUTION PARTNERS
WITHIN SOCIETE GENERALE GROUP
IN FRANCE AND ABROAD

- Retail banking
- Private banking
- Financial services
OUR EXTERNAL PARTNERS IN FRANCE AND ABROAD

- Independent wealth advisors platforms
- Private banking
- Internet platforms
- Brokers
- Financial services
- Mortgage loan and credit insurance brokers

to a CUSTOMER BASE of private individuals, professionals and corporate
**FINANCIAL DASHBOARD**

**SAVINGS LIFE INSURANCE**

GROSS WRITTEN PREMIUMS
in billion euros

- **France**: 18%
- **Abroad**: 82%

Outstandings
in billion euros

- 2012: 80 (3%)
- 2013: 84 (9%)
- 2014: 90 (11%)
- 2015: 95 (11%)
- 2016: 98 (12%)

**+5% per year**

23% of unit-linked in savings life insurance outstandings at the end of 2016

**PROTECTION**

PROPERTY & CASUALTY PREMIUMS
in million euros

- 2012: 358 (15%)
- 2013: 431 (24%)
- 2014: 449 (21%)
- 2015: 467 (17%)
- 2016: 505 (19%)

- **France**: 85%
- **Abroad**: 15%

**+9% per year**

PERSONAL PROTECTION PREMIUMS
in million euros

- 2012: 675 (37%)
- 2013: 848 (43%)
- 2014: 836 (36%)
- 2015: 842 (31%)
- 2016: 927 (32%)

- **France**: 63%
- **Abroad**: 37%

**+8% per year**

**TECHNICAL RESERVES**

in billion euros

- 2015: 100.3
- 2016: 104.3

**LIFE, PERSONAL PROTECTION AND PROPERTY & CASUALTY IN-FORCE POLICIES**
in million policies

- 2015: 19.9
- 2016: 21.7

**CONTRIBUTION TO SOCIETE GENERALE GROUP NET RESULT**
in million euros

- 2015: 337
- 2016: 368

**NET BANKING INCOME**
in million euros

- 2015: 825
- 2016: 883

*When adjusted for changes in Group structure and at constant exchange rates

COST TO INCOME RATIO
in %

- 2015: 39.6
- 2016: 38.4

**STAFF NUMBERS**
in

- 2015: 2,263
- 2016: 2,408

+6%
SOGECAP ASSET ALLOCATION, EXCLUDING UNIT-LINKED

82 billion euros of assets under management

80% of assets under management invested in bonds

54% of bond portfolio rated at least AA

BOND PORTFOLIO BY RATING

<table>
<thead>
<tr>
<th>Rating</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA</td>
<td>7%</td>
</tr>
<tr>
<td>AA</td>
<td>47%</td>
</tr>
<tr>
<td>A</td>
<td>21%</td>
</tr>
<tr>
<td>BBB</td>
<td>18%</td>
</tr>
<tr>
<td>Others</td>
<td>7%</td>
</tr>
</tbody>
</table>

PORTFOLIO BREAKDOWN BY ASSET TYPE

<table>
<thead>
<tr>
<th>Asset Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Floating Rate and Inflation linked</td>
<td>10%</td>
</tr>
<tr>
<td>Real Estate</td>
<td>4%</td>
</tr>
<tr>
<td>Equity related</td>
<td>11%</td>
</tr>
<tr>
<td>Alternative assets</td>
<td>2%</td>
</tr>
<tr>
<td>Other interest rate products</td>
<td>5%</td>
</tr>
<tr>
<td>Fixed income</td>
<td>68%</td>
</tr>
</tbody>
</table>

BOND PORTFOLIO BY COUNTERPARTY

<table>
<thead>
<tr>
<th>Counterparty Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sovereign or similar</td>
<td>47%</td>
</tr>
<tr>
<td>Corporate</td>
<td>9%</td>
</tr>
<tr>
<td>Financial</td>
<td>30%</td>
</tr>
<tr>
<td>Covered</td>
<td>8%</td>
</tr>
<tr>
<td>Public sector</td>
<td>7%</td>
</tr>
</tbody>
</table>
Societe Generale Insurance is consolidating its relationships with its historical distribution partners, the retail banks and private banks of the Societe Generale group in France and abroad.

In 2016, the personal protection product offer was extended in France with the addition of two innovative solutions to address the issues of long-term care for both carers and dependent seniors. A car insurance offer was rolled out with Credit du Nord, and a home insurance product launched in the Czech Republic.

For its Private Banking distribution partners, Societe Generale Insurance was committed to delivering new Private Equity, Real Estate and Discretionary Portfolio solutions.

Finalised in April 2017, the acquisition of Antarius, the life insurance company dedicated to Credit du Nord’s Savings and Protection business, will strengthen the partnership and synergies with the Credit du Nord retail banking network. Credit du Nord and Societe Generale Insurance are united by the same high ambitions.

Societe Generale Insurance is also accelerating the digital transformation of its bancassurance model, offering its customers new digital functionalities and new services in order to better identify and meet their needs and expectations.
SPEEDING UP THE DIVERSIFICATION OF OUR DISTRIBUTION MODEL

The process of diversifying the distribution model is being intensified by strengthening synergies within the Societe Generale group, with particular focus on the development of a new online bancassurance model with Boursorama in protection insurance and with ALD in fleet insurance.

In Germany, Societe Generale Insurance is consolidating its partnership with Hanseatic Bank by offering the bank’s customers a 100% online insurance sales platform developed by a FinTech.

The process of opening up the model also continues through the development of partnership agreements with players outside the Group, largely as a result of the digital transition and the emergence of new business models in France and internationally.

In France, Societe Generale Insurance has strengthened its partnership with Primonial and launched LINK Vie, a 100% digital savings life insurance policy based on an innovative BtoBtoC business model. In the personal protection market, Societe Generale Insurance is leveraging innovation with IRIADE Emprunteur, a credit life insurance product built in partnership with AssurTech BPSIS Multinet Services, and distributed via credit brokers.

These experiments with new markets and new distribution methods are accompanied by intrapreneurship projects and the creation of an innovative in-house InsurTech called Moonshot-Internet.

CONTINUING THE TRANSFORMATION OF OUR BUSINESS MIX

Consistent with the sales policies of its French and international networks, Societe Generale Insurance is extending its protection offer (credit life insurance, long-term care, health, protection, property & casualty, etc.), and modernising the tools it provides to distributors to capitalise on the significant potential for product take-up in this market.

In life insurance, Societe Generale Insurance has responded to the low interest rate environment by developing new and innovative savings solutions, many of them in unit-linked, in France (new discretionary portfolio solution, real estate offers, private equity, etc.) and abroad in Bulgaria, Russia, Romania, Serbia and Luxembourg.

Societe Generale Insurance is also expanding its ambitions in the group insurance market, on retirement insurance, protection insurance as well as health insurance. With a market share of 8.4% based on inflows and a diversified customer portfolio that includes 20% of France’s CAC 40-listed top companies, Societe Generale Insurance is the 1st bancassurer and the 3rd player* in the French group retirement market.

* Arial/CNP consolidated
INCREASING THE SATISFACTION OF ALL CUSTOMERS

Customer and distributor satisfaction are central preoccupations of Societe Generale Insurance, and those concerns are addressed by developing expertise and service quality, identifying new needs, promoting accessibility and omnichannel distribution, and investing in new digital tools.

ACCELERATING INNOVATION AND VALUE-ADDED DATA USAGE TO FACILITATE ALL THESE DEVELOPMENTS

Societe Generale Insurance is engaged in an ambitious strategy to accelerate innovation and the digital transformation of its business through cross-functionality based on an upgraded strategy monitoring programme, intensified contact with business ecosystems and a Test & Learn initiative to encourage practical experimentation.

Our priority is to make maximum use of technological innovation in its many forms, including the Internet of Things (IoT), Big Data, Artificial Intelligence and other digital resources, by applying them to the insurance world to anticipate customer expectations and behavioural shifts, evolve our pricing models, improve our processes and control risks more effectively.

As part of strengthening its links with the academic and industrial ecosystems through the IoT and by testing its innovations with the rising generation, Societe Generale Insurance signed at the beginning of 2017 a partnership with the ESCP Europe business school for their Internet of Things Chair.
## A WIDELY ACCLAIMED PRODUCT RANGE

### SAVINGS LIFE INSURANCE

<table>
<thead>
<tr>
<th>EBENE</th>
<th></th>
<th>SEQUOIA</th>
<th></th>
<th>PERP &amp; CORPORATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Gold Trophy for the best life insurance policies for large distribution networks</td>
<td>▪ Oscar for the best up-market life insurance policy</td>
<td>▪ Oscar for the best online life insurance proposed by an Independent Financial Advisors’ platform</td>
<td>▪ Epicea PERP: Oscar for the best policy PERP &amp; 2017 Excellence Label</td>
<td></td>
</tr>
<tr>
<td>▪ 2017 Excellence Label</td>
<td>▪ Oscar for the best Management under Mandate life insurance policy</td>
<td></td>
<td>▪ Palissandre Entreprise: 2017 Excellence Label</td>
<td></td>
</tr>
<tr>
<td>▪ Oscar for best policyholder service</td>
<td></td>
<td>▪ Oscar for best policyholder service</td>
<td>▪ Andante Multisupports: 2016 Excellence award</td>
<td></td>
</tr>
</tbody>
</table>

**UNEP SELECTION TRACKER**

| Innovation Oscar |

### PERSONAL PROTECTION AND PROPERTY & CASUALTY INSURANCE

#### PROPERTY & CASUALTY INSURANCE

| Car Insurance: Two 2017 Excellence awards |

#### CREDIT LIFE INSURANCE

| 2017 Excellence award |

#### CORPORATE PROTECTION

| Oscar for the best Madelin-type protection policy |

#### PERSONAL PROTECTION

| Two 2017 Excellence awards for Term Life insurance policies |

| Oscar for the best Term Life insurance policy |

| Oscar for the best Funeral Expenses cover policy |

| Oscar for the best Long-term Care Insurance |

| Profideo innovation Trophy for the 2 long-term care solutions launched in 2016 |

| Two 2017 Excellence awards for Personal Accident Insurance |

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Trophies are awarded for one year by journalists from “Les Dossiers de l’Épargne”. The awards above have been won between May 2016 and May 2017. The Oscars are awarded for one year starting from April 2017, by a jury of journalists from “Gestion de fortune” and professionals representing all players of the insurance business. The Trophies are awarded for one year starting from March 2017, by journalists from “Le Revenu”. Profideo innovation Trophy has been awarded by specialized analysts of Profideo on 18 November 2016. Pyramide of the magazine Investissement Conseils are awarded by a jury of journalists from Investissement Conseils redaction for one year starting from April 2017.
OUR COMMITMENTS

Sogecap is a founder member of the Strategic Equity Investment Fund (Fonds Stratégique de Participations), a long-term investor and shareholder in French companies. The FSP made its fourth long-term investment in 2016.

By investing in the Nova, Novo and Novi funds, Sogecap contributes to the funding of companies, growth and innovation.

Mobility: facilitating employee career development
In 2016:

- 65,000 training hours delivered in France and internationally
- 68% of employees attended at least one training course
- 776 new recruits and internal moves in France and internationally
- 32 nationalities
- 32% of staff based outside France
- An average age of 36.3 years

For its real estate portfolio, Societe Generale Insurance favours investment in high energy efficiency buildings certificated to the most demanding standards. In 2016, two joint investments in office buildings - one near Paris and the other in Luxembourg - were awarded HQE and BREEAM certification.

Societe Generale Insurance applies an Environmental, Social and Governance (ESG) policy fully consistent with the general, environmental and social principles of the Societe Generale group. At the end of 2016, 80% of the asset portfolio was rated A, B or C using methodologies defined by Amundi.

The range of Socially Responsible Investment funds offered via savings life insurance policies has been expanded and diversified to take the current total to 54 eligible funds.

In France, Societe Generale Insurance has added two innovative personal protection products to address the issues of long-term care: one for carers and the other for dependent seniors. This twin approach is a first for the bancassurance industry.

For the last 6 years, Societe Generale Insurance has partnered Imagine For Margo, the French charity whose goal is to help fund specific European research programmes to develop new and more effective treatments for childhood cancers.

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For the last 6 years, Societe Generale Insurance has partnered Imagine For Margo, the French charity whose goal is to help fund specific European research programmes to develop new and more effective treatments for childhood cancers.

Working alongside the charity, Societe Generale Insurance is engaged in a number of high-profile initiatives, including illuminating the D2 Tower for the Gold in September childhood cancer project, taking part in the Enfants Sans Cancer charity race, and collecting toys for children in hospital.