

aéma  
G R O U P E

GROUPE  
MUTUALISTE  
DE PROTECTION

AESIO  
MUTUELLE



abeille  
ASSURANCES



Ofi invest

4th November 2025

# AEMA GROUPE

“A mutualist at heart,  
an activist by conviction”

*ICMIF Resilience and Sustainability Summit 2025*

Aurélien Girault

Deputy Head of CSR  
Aéma Groupe



# AEMA GROUPE - MADE UP OF FOUR BRANDS



January  
2021

Creation of **Aéma Groupe**,  
born from the ambition shared  
by Macif and Aésio mutuelle  
to create the leading French  
protection group

September  
2021

Acquisition  
of Abeille  
Assurances

September  
2022

Creation of **Ofi Invest**,  
the asset management  
division



# AEMA GROUPE - KEY FIGURES



72.7 million  
policyholders  
(one in six French people)

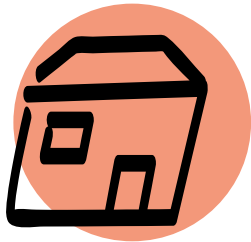


+20 000  
employees



~1 600  
agencies and customer  
reception points

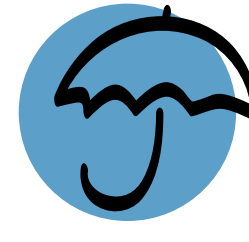
Source: Aéma Groupe annual report 2024



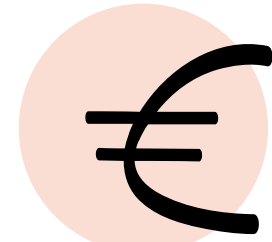
2<sup>nd</sup>  
French group in **motor and home insurance** (number of contracts)



4<sup>th</sup>  
French group in **Health and personal risk insurance** (premium)



5<sup>th</sup>  
French player in **life insurance** (Mathematical Reserve)

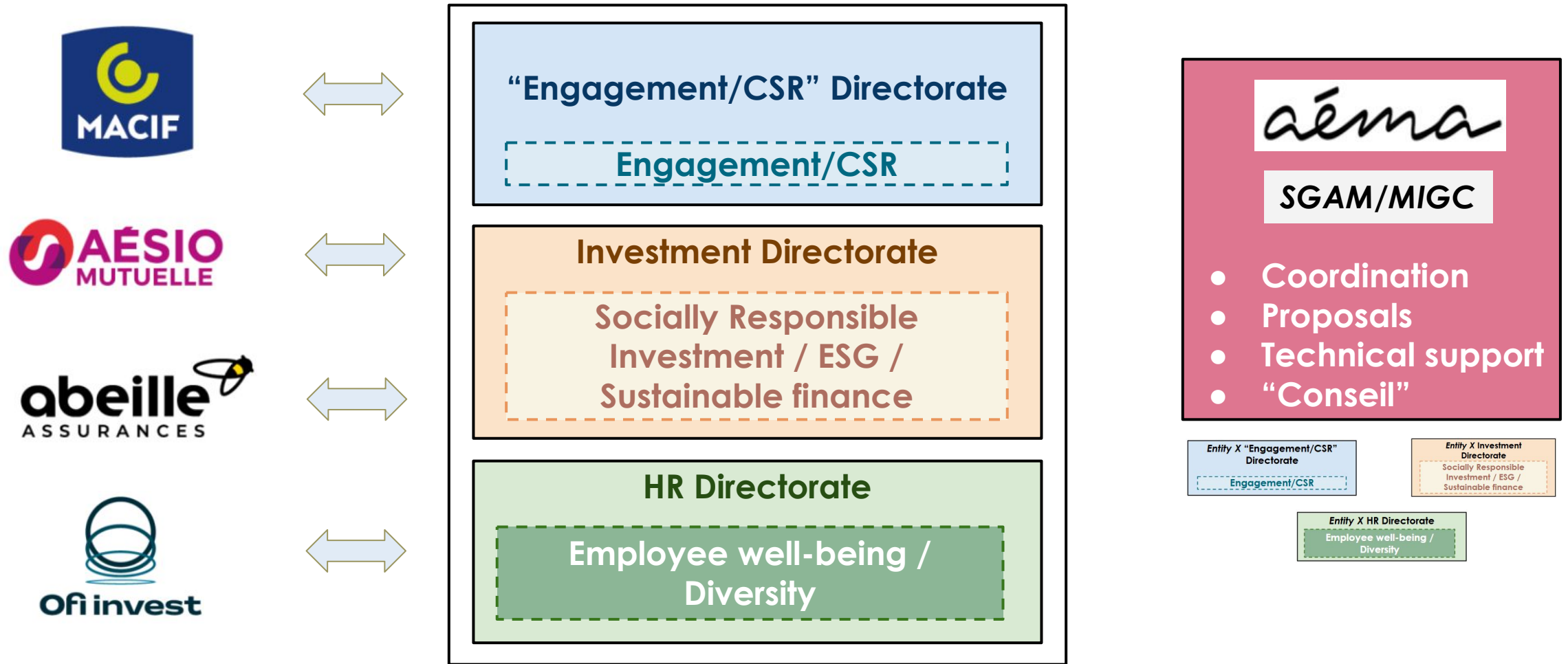


4<sup>th</sup>  
ranked group in **Asset Management** in France\*

Data as of the end of 2023 for insurance rankings and as of the end of 2024 for the number of policyholders and asset management.  
Source: Financial communications following the integration of AXA IM into the BNP Paribas Group on July 1, 2025, subject to the completion of the merger.

# AEMA GROUPE'S OPERATIONAL SUSTAINABILITY/CSR GOVERNANCE

Each entity manages sustainability & CSR topics through distinct departments



\*Subject to real-time changes/updates depending on ongoing discussions

# AEMA GROUPE'S OPERATIONAL SUSTAINABILITY/CSR GOVERNANCE

## Case study - Ongoing projects\*

### SUSTAINABLE SUPPLY-CHAIN

- Group-wide working group on sustainable & responsible procurement



### TRAINING

- Responsible use of digital technologies
- Biodiversity management for insurance business



### AWARENESS

- Group-wide environmental challenges and climate & biodiversity contents



### CARBON FOOTPRINT

- Corporate
  - Investment
  - Insurance
- ↔
- Transition plan
  - Insured emissions



### CSRD



\*Non-exhaustive list - Subject to real-time changes depending on ongoing decisions and priorities

# AEMA GROUPE - BOARD OF DIRECTORS

## MUTUALIST GOVERNANCE

A mutualist governance model, placing members and policyholders at the heart of decision-making. **1,800 elected representatives** represent and defend the interests of policyholders, guaranteeing **democratic and responsible** governance.



**26**  
DIRECTORS ELECTED  
upon nominations by each affiliated company among its own directors

**3**  
DIRECTORS REPRESENTING EMPLOYEES

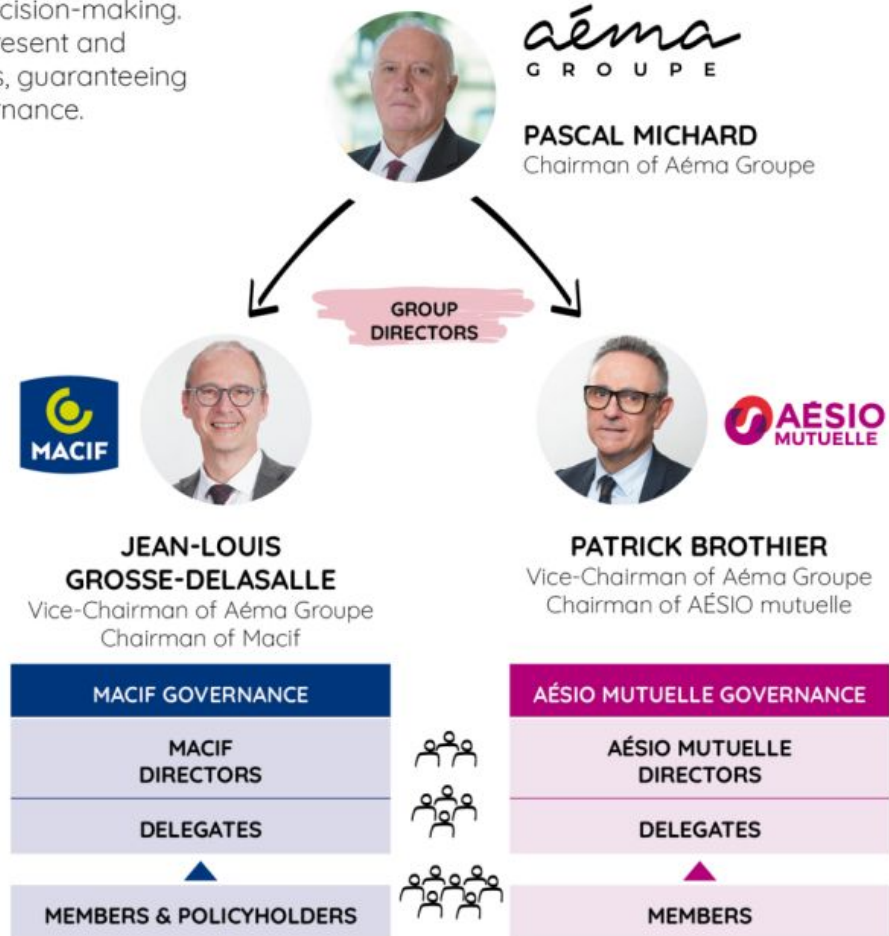
### KEY FIGURES FOR 2024

**90%**  
ATTENDANCE RATE

**45%**  
WOMEN

**12**  
MEETINGS OF THE BOARD OF DIRECTORS

2024 data on the SGAM Aéma Groupe Board of Directors



# AÉMA GROUPE - DIRECTORS' SUSTAINABILITY GOVERNANCE

**Bodies whose job is to inform the Aéma Groupe Board of Directors in its strategic choices, management and decision-making processes related to sustainability matters**

**SPECIALISED COMMITTEES OF THE AÉMA GROUPE BOARD OF DIRECTORS** contributing to the governance of the Group's sustainability

#### **GROUP AUDIT COMMITTEE**

Opinions or recommendations to the Board of Directors on accounting and **sustainability reporting** as well as internal auditing

#### **GROUP RISK COMMITTEE**

Opinions or recommendations to the Board of Directors on the management of strategic challenges and the Group's risk management system

#### **GROUP COMPENSATION COMMITTEE**

Opinions or recommendations to the Board of Directors on compensation, including **non-financial criteria** (policies, amounts, communications)

#### **GROUP SELECTION COMMITTEE**

Opinions or recommendations to the Board of Directors on the selection, competence and integrity of managers, corporate officers and directors

**A MUTUALIST COMMITMENT AND NON-FINANCIAL PERFORMANCE COMMISSION**, the "sustainability" extension of the Aéma Groupe Board of Directors

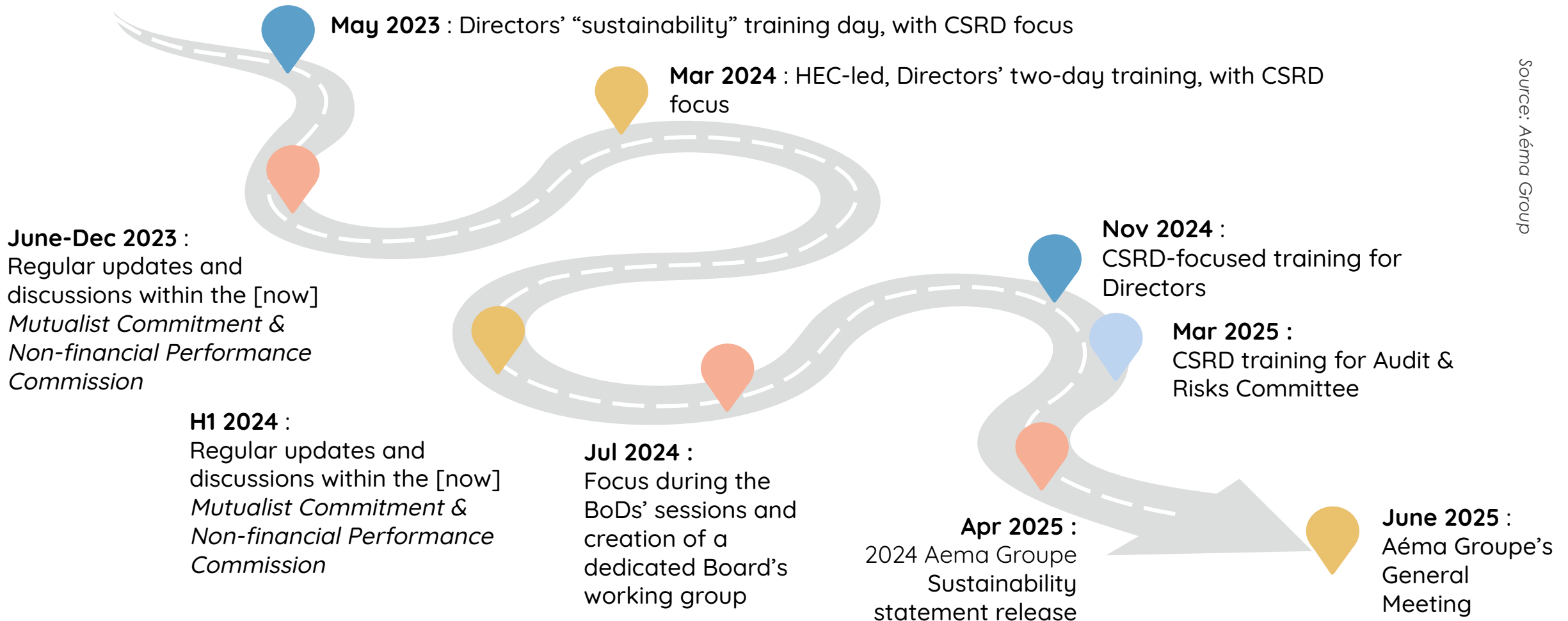
Participates in the drafting and monitoring of **CSR** policy, ensuring that the Group's actions remain aligned with its **mutualist values and commitments to sustainable development**.

**Contributing to and interacting with the other Aéma Groupe commissions, this commission promotes sustainability matters:** "Influence & Public Affairs", "Health/Personal Risk Coordination", "Social and Solidarity Economy Taskforce", "Observatory Steering Committee" etc.

# AEMA GROUPE - DIRECTORS' SUSTAINABILITY GOVERNANCE

## Case study: CSRD journey - Directors' awareness-raising and training

- **SINCE MAY 2023: TRAINING AND SUPPORT FOR DIRECTORS**
- **STRENGTHEN THE CSRD PROJECT MANAGEMENT, IN CONNECTION WITH AÉMA GROUPE'S BOARD OF DIRECTORS**



**MERCI  
DE VOTRE ATTENTION**

