

A relation of trust



The values of Gras Savoye are based on clearly defined principles.

Proximity

A good answer needs a good listener. Gras Savoye is very close to its clients - it appropriates their problems and understands them, so that it can find the best adapted, tailor-made solutions.

Ethics

Gras Savoye always demands of itself rigour and transparency, both in the management of the contracts of its policy-holders and in its remuneration.

Independence

The independence of Gras Savoye allows it to be completely free in its decisions, to be autonomous in its choices of development and to remain reactive.

Key figures of the Group

No. 1

insurance broker in France since 1992

541.6

million Euros consolidated gross turnover in 2008

3,650

employees

Continuously growing and renewed expertise

Whatever the requirements, Gras Savoye offers a personalised response to even the most varied requests and requirements of its clients. As such, besides its regional and international entities, the Group has implemented entities specialised by type of client and activity, and is organised by insurance or consulting branches. This large range of expertises is essential to excel in its role as a multi-specialist broker.

- Entities specialized per type of client:**
- Large accounts
 - Small and/or Medium sized businesses
 - Banks and financial institutions
 - Administrative organisations and public authorities
 - Liberal and healthcare professions, Affinities
 - Private clients and individuals
- Insurance and consulting lines:**
- Risk prevention, protection and mapping: *Sageris*
 - Reinsurance: *Willis Gras Savoye Ré*
 - Good and passengers in transit: *cross-net worked activity within Gras Savoye*

Subsidiarized activities:

- Agriculture and aquaculture: *Gras Savoye Tétard*
 - Aviation: *OAAGC*
 - Environment Risks: *Gras Savoye Environnement*
 - Racehorses and breeding: *Hipcover*
 - Automobile concessions: *Gras Savoye Grand Sud-Ouest*
 - Lease Financing: *Gras Savoye Auxi Assurance*
 - Crédit insurance: *Gras Savoye Crédit*
 - Distribution franchises and outlets: *Gras Savoye Bankassur*
 - Mechanical breakdown coverage: *Gras Savoye Concept*
 - Automobile technical coverage: *Nationale de Services Automobiles*
 - Disabilities: *Gras Savoye Grand Sud-Ouest*
 - Shipping, International Trade: *Groupe Eyssautier*
 - Mountain: *Gras Savoye Montagne*
 - Water sports and pleasure boating: *Gras Savoye ASC*
 - Private and corporate cultural heritage: *Gras Savoye Patrimoine*
- Commercial Lines
 - Property
 - Liability & Crime
 - Motor Fleet
 - Cargo
 - Construction
 - Facultative Reinsurance
 - Group/Benefits
 - Life & Health
 - Pension & Savings
 - Public Officers
 - Group Accident
 - Specialities
 - Credit & Surety
 - Political Risks
 - Sports, Events & Special Risks
 - Audiovisual risks
 - Fine arts
 - Weather Risks
 - Transverse
 - Distribution Engineering
 - Affinities
 - Assistance, Long-Time Care
 - Treaty Reinsurance
 - Consulting
 - Risk funding
 - Mergers/Acquisitions and Project Funding
 - Engineering and Prevention

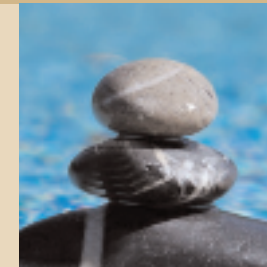


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<http://www.grassavoie.com> – PLC with a capital of 1,432,600 Euros. 311 248 637 R.C.S. Nanterre. N° FR61311248637.
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Mastering the risks in a changing world...



To advise, protect and manage the risks of:

*businesses and employees,
local communities,
liberal professions,
private individuals.*



Knowing you, Understanding you, Evolving with you

From its creation in Lille more than a century ago to its position of number one insurance broker in France since 1992, Gras Savoye's aim is to focus on the creation of added value for its clients, placing them at the core of its preoccupations, making them its number one concern. The key is to listen, understand, and be a business partner that is close geographically and culturally.

This has led Gras Savoye to build a powerful network of regional and international entities specialised by insurance market or client sector.

When related to its will to innovate, this principle has continuously nurtured and stimulated the growth of Gras Savoye. It has allowed the firm to move onwards from simple intermediation - the historical basis of insurance brokerage - to a large range of advising and risk management services aimed at protecting businesses and their employees, local communities, liberal professions and private individuals.

Today, **Gras Savoye is THE multi-specialist insurance broker**, innovative and active in all branches of insurance.

Furthermore, the Group dives into the heart of its clients' activity to establish an in-depth identification of their particular risks and requirements. **Based on a transversal approach that combines a concrete and precise understanding of the business sectors of its clients and its own expertise in risk management, Gras Savoye provides the optimum solutions.**

This approach is the guarantee of a client-centred cost/quality/timescale effectiveness.



3 missions to serve and fulfil your requirements

Advising: the right comprehension of risks

Identify risks and requirements by analysing, mapping and benchmarking, thus outlining for each client the insurance coverage and the appropriate prevention measures: this is the way Gras Savoye defines its mission. This mission is coordinated by a client executive, interlocutor dedicated to each client, using the entire range of skills available within the Group: technical specialists and actuaries, Gras Savoye risk consulting department's consultants and prevention engineers.

Intermediation: effective arbitration of solutions

The insurance and reinsurance markets continue to offer an enormous variety of services and actors whose strategies need to be analysed and anticipated, and with whom it is necessary to implement business relationships to optimise solutions and processes. Amongst the means provided by Gras Savoye to fulfil this mission, the "Markets Department" is responsible for the selection, security and performance of the transfer of the risks to the markets.

Administration: the key to our clients' servicing

The administration of the contracts and risks is a dedicated commitment of Gras Savoye towards its clients. The Group allocates a major part of its investment in this area. This strategic choice makes Gras Savoye a partner bringing a global and dynamic vision of risks and protection: analysis and reporting, independent handling of claims and recovery actions, servicing and business interruption management...

These 3 missions are undertaken to protect all domains of assets, activities and individuals. They are also used for innovative activities such as distribution engineering, alternative risk transfer and the treatment of new categories of risks: environment, industrial ownership, image, etc.



Closer to you in an evolving world

Remain flexible

To guarantee all its consultancy, negotiation and intermediation functions, Gras Savoye anticipates the changes clients will have to face, and supports them closely in order to protect them against increasingly complex risks.

Cultivate local roots

With a representation in over 30 towns in metropolitan France and 5 offices and branches in overseas territories, Gras Savoye has the largest regional network of insurance brokers in France.

Additionally, Gras Savoye is a major actor in the international field and has undergone major developments abroad. The Group has a direct presence in over thirty countries all over Europe, Africa, Middle-East and Asia.

These regional and international network facilitates the availability, proximity and trust-based relationships that are essential to an insurance broker.

Strengthen a powerful international presence

As broker of many multinational businesses, Gras Savoye supports their international development by providing them with all relevant coverage and support to help them succeed in their local environment. In order to remain as close as possible to its clients, the Group has extended its international network with that of its partner Willis.

Thanks to the added strength supplied by this regional and international network, Gras Savoye can offer its clients services and solutions in over 100 countries.

