



2019 Business Report



GRUPE
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As a mutual insurance Group, Covéa plays a major role in the insurance industry in France, driving it forwards, actively boosting the French economy and anticipating changes in the lifestyles, expectations and needs of its policyholders.

Built around three leading brands, MAAF, MMA and GMF, Covéa provides nearly one in four French households with attentive, effective and local cover, while also operating internationally through its various subsidiaries and equity interests.

Every day, the Covéa Group helps its customers achieve their goals, anticipate risks and cope with life's contingencies. Twenty years ago, Covéa made a bold and fundamental commitment to mutual insurance and adopted an organisational structure. As a result, the Group can more effectively meet the needs of the 11.5 million members and customers who place their trust in Covéa, the 21,000 employees in France who have enabled it to prosper, and the many partners and stakeholders in society with which it cooperates.

To address the needs of a changing world, Covéa has mobilised all of its resources in its Cové@venir strategic plan, which aims to create more value for all its stakeholders. To further increase the effectiveness of its corporate social responsibility action and communication, Covéa is also deploying a new Corporate Social Responsibility policy.



One Group with a range of expertise

— The Group's members and customers can count on Covéa's employees worldwide, day-to-day and over the long term. With its diverse range of expertise and brands, Covéa is able to provide tailored protection and enhanced customer experience.

 PROPERTY AND CASUALTY ✕

 HEALTH AND PROTECTION ✕

 LEGAL PROTECTION ✕

 LIFE INSURANCE ✕

 REINSURANCE ✕

 ASSET MANAGEMENT ✕

 ASSISTANCE ✕

1 GROUP UNDERPINNED BY 3 COMPLEMENTARY BRANDS ✕



Mutual insurer with its own distribution network providing general personal and commercial lines insurance.



Mutual insurer with tied agents providing multi-specialist insurance for individuals, small and large businesses, non-profits and local authorities.



Mutual insurer with its own distribution network providing insurance for individuals and leading mutual for French public-sector employees.

COVÉA'S INTERNATIONAL PRESENCE ✕

UNITED KINGDOM	Covéa Insurance Group	Subsidiary
ITALY	BIPIEMME Vita Group	Subsidiary
UNITED STATES	CSE	Subsidiary
LUXEMBOURG	AME Life LUX	Subsidiary
CANADA	La Capitale Group	Equity interest
SPAIN	Caser	Equity interest

SPECIALIST STRUCTURES, AFFILIATED MUTUALS AND PROTECTION INSURER ✕



Asset management, reinsurance, affinity insurance, assistance and legal protection.



Non-life, health and protection insurance.



— **THIERRY DEREZ,**
COVÉA CHAIRMAN AND CHIEF
EXECUTIVE OFFICER

ATTENTIVE

Recurring weather events, extremely low interest rates and ever-increasing regulatory pressure were some of the many challenges Covéa once again had to face in 2019. In 2020, the Covid-19 crisis has disrupted our economies, societies and lives. We are going to have to rethink our working practices, adapt our products, and further strengthen our relationships with all of our members. The Group's brands will support these transformations to better serve all policyholders. We are attentive to their needs and to their changing lifestyles and habits. Our mission is to do everything possible to offer our members and clients the best possible insurance experience.

COMMITTED

In 2020, Covéa and its brands will continue to implement the Cové@venir 2021 strategic plan, which aims to create even more value to share with the Group's members and employees.

We are continually innovating and working together to achieve this objective.

Corporate Social Responsibility (CSR) is an essential consideration for companies the world over and one that is dear to the hearts of our policyholders and employees. We will be intensifying our CSR efforts. Improving the social impact of all Covéa entities will be a guiding principle of our CSR actions over the coming years.

LONG-TERM FOCUS

As a mutual insurance company, Covéa prioritises a long-term focus. Since the Group insures long-term risks, it invests for the long term. Covéa is constantly adapting its products and tools to accommodate changes in society, behaviour and insurable risks, and thus improve the insurance coverage and the quality of service to which its members and customers are entitled.

Executive Committee

At 31 December 2019

Thierry Derez
Chairman and Chief Executive Officer

Valérie Cohen⁽¹⁾
Director Non-Life Insurance

Amaury de Hauteclocque⁽²⁾
Managing Director Human Cooperations

Paul Esmein⁽³⁾
Managing Director Offer and Customer Service

Juliette Baudot⁽⁴⁾
Director Strategy, Customer, Transformation

Didier Bazzocchi⁽⁵⁾
Managing Director MMA

Maud Petit⁽⁶⁾
Chief Financial Officer

Joaquim Pinheiro⁽⁷⁾
Managing Director Customer Relationships

Laurent Tollié⁽⁸⁾
Managing Director Investment

Pierre Michel⁽⁹⁾
Managing Director Reinsurance and International

Édouard Vieillefond⁽¹⁰⁾
Managing Director GMF

Thierry Francq⁽¹¹⁾
Managing Director Strategy and Transformation

Stéphane Duroule⁽¹²⁾
Managing Director MAAF



A brand of Covéa, a leading name in the French insurance market, **MMA** serves the needs of small business owners and companies, also known as “commercial lines”. To provide these customers with the coverage and protection they need, **MMA** can count on its extensive networks of tied agents and brokers, which have made it No. 2 in this market.

MMA also insures some 2.5 million individuals. Its property, health insurance and life insurance solutions help these customers achieve their goals, anticipate risks and cope with life’s contingencies.

In a rapidly changing world and an insurance market that is seeing new forms of competition, **MMA** is attentive to the evolving needs and expectations of its customers and members.

Addressing their demand for more personalised products and services, the emergence of new risks, and the requirements of new lifestyles requires imagination, innovation and agility.





1,071
tied agents

1.6 million
homes insured

2.9 million
vehicles insured
(including fleets)

633,876
policies (633,506 commercial
lines and 370 affinity contracts)

€1.3 billion
in gross savings inflows



1.3 million
customer accounts
on mma.fr

5,049
licenced brokers, of which

2,114 Property and Casualty
2,996 Life
1,526 Legal Protection

3.1
MILLION
CUSTOMERS



1,614
POINTS
OF SALE

over
5 million
visits to MMA websites



755,000
quotes for personal lines
issued over the Internet

**“A great year for MMA,
which consolidated its
position as No. 2 in the
Commercial Lines market.”**

— DIDIER BAZZOCCHI,
MANAGING DIRECTOR MMA

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2019 was a great year for MMA. Our business grew in line with our forecasts, as we focused on our strategic market segments. The growth of the Property & Casualty revenue of our Commercial Lines outpaced that of the market, consolidating our No. 2 position. We also continued to post solid growth in the Affinity market, both in the Automotive segment and in terms of diversification. And despite a highly competitive environment, we sustained a robust level of business with Personal Lines customers in such core markets as motor, home and personal insurance. These results would not have been possible without MMA's distribution networks and the hard work of all employees. Lastly, we are very proud to have achieved

in 2019 the most substantial improvement in member satisfaction in several years.

KEEPING PACE WITH CHANGING CUSTOMER NEEDS

MMA's distinctive position in its market may be attributed to the quality of its relationship with its policyholders, which various studies have confirmed and which is at the heart of everything we do. This relationship is underpinned by three pillars: the proximity of our network of insurance agents, professionalism and availability. Proximity is highly valued in the markets we target, and in particular by small-business owners, corporate clients and high net worth individuals. Our professionalism is expressed through our expertise, especially in the more complex areas of Business risk.

To meet the new needs of its customers, MMA also participates in various innovative initiatives, such as a partnership with the Insurance Research Chair of the University of Le Mans to conduct research on emerging



risks. The objective is to provide our customers with more effective coverage, while helping them reduce their risk exposure. The crisis we are going through has further confirmed the increasing need for risk prevention and MMA intends to be a key player in this arena.

SUPPORTING COVÉA'S STRATEGY

MMA is doing its part to achieve the various objectives of the Covéa Group's Cové@venir* strategy. MMA's unique combination of distribution networks with tied agents and multi-market distribution enables it to target the high-value segments of the Corporate market and address the needs of specific customer groups, such as mid-size companies, affinity diversification, etc. In the strategic area of customer experience, MMA is establishing a position as a "facilitating insurer". We want to develop an ever simpler customer pathway, such as online access to business risk rates or being able to obtain a car insurance quote by simply entering a vehicle registration number. As

for improving our operational excellence, we are implementing a general collaborative approach to simplify our current procedures and serve customers even faster and more effectively while enabling our teams to work more efficiently. All this would not be possible without the exemplary efforts of our employees.

RISING TO NEW CHALLENGES IN 2020

Three priorities have emerged for 2020. The first is business development, with the consolidation of our share of the Commercial Lines market and of our underwriting results, the pursuit of proactive growth in the Affinity insurance segment, and the use of advanced digital customer relationship management tools to find more effective ways to serve our Personal members. The lockdown imposed following the outbreak of Covid-19 has accelerated the digitisation of society. We need to be even more agile and responsive in our relationships with customers, without neglecting the

human factor. The second priority is to continually increase customer satisfaction through day-to-day actions that facilitate and simplify insurance. Many of our clients have been particularly affected by the economic crisis that has resulted from the Covid-19 crisis. We need to offer them effective solutions that will meet their needs. The third priority is to make our employees even prouder of the work they do to serve our members. I would like to take this opportunity to thank them for the adaptability, responsiveness and unwavering commitment they have shown from the start of the Covid-19 crisis. Together we will be able to overcome the difficulties that lie ahead and build our future.

*The four pillars of the Cové@venir strategy involve focusing on high-value markets and segments, delivering a first-class customer experience, honing operational excellence, and harnessing the efforts of Covéa's committed teams.

MMA Governance

At 31 December 2019

— The MMA boards of directors* make strategic business decisions and oversee their implementation. They do this in accordance with the Covéa Group's overall strategy and within the limits of the powers expressly granted by general meetings of shareholders. They may carry out any audits and verifications they consider to be necessary. Boards of directors are composed to achieve a balanced combination of experience and skills that covers the full range of insurance activities.

MMA BOARDS OF DIRECTORS



Thierry Derez
Chairman of the boards of MMA IARD (SA), MMA IARD Assurances Mutuelles and MMA Vie Assurances Mutuelles
Chairman and Chief Executive Officer, Thierry Derez was a lawyer before joining the AM-GMF group in 1995 (of which he was Chairman) and was successively appointed Chairman of MAAF, MMA and Covéa.



Luce Berille
Director
Tax expert. A former lawyer, Luce Berille currently works as a Chief Tax Officer. Luce Berille's background enables her to advise multiple departments and functions, including Finance, Innovation, Sales and Institutional Relations.



Christian Delahaigue
Director
Christian Delahaigue is a managing director and partner of a consulting firm. He was previously the Chief Executive of a fashion house. He has a degree in business management and engineering.



Éric Lagarde
Director and P&C Employee Representative
Reinsurance market manager. Éric Lagarde has 30 years of experience in the Covéa Group. The positions he has held have given him a broad understanding of insurance markets, including their technical aspects, products, services and business risks.



Christian Baudon
Vice Chairman
After gaining a broad background in economics, finance, engineering and actuarial science, Christian Baudon has held several positions at Covéa, including Managing Director Insurance.



Thierry Charmetant
Director
Former Managing Director of a company that sells and leases medical equipment. Thierry Charmetant began his career in an industrial and financial group where he held a variety of mainly sales-related positions.



Anne-José Fulgéras
Director
Financial magistrate. After working for leading consulting firms, Anne-José Fulgéras joined a banking group where she was made Head of Legal Compliance and then Special Advisor to the Chairman.



Karine Gilbert-Belhomme
Director and Life Insurance Employee Representative
MMA agent inspector. After beginning her career in 2001 as a customer advisor, Karine Gilbert-Belhomme has been a commercial lines life and health insurance inspector since 2016.



Hélène Béjui-Hugues
Director
A physician and a lawyer, Hélène Béjui-Hugues is consulted for her expertise in legal compensation of bodily injury. She has been a member of the National Commission for Medical Accidents and an executive officer of the non-profit REDOC.



Michel Coursat
Director
Michel Coursat holds a degree in law and has served as the Chairman and Chief Executive Officer and then the Chief Executive Officer of OGIF, a leading lessor of controlled-rent housing in the Paris area.



Christophe Guettier
Director
Professeur des universités and professor of law. As a director of various Covéa companies for several years, Christophe Guettier has gained in-depth knowledge of the mutual insurance sector.



Delphine Lemaire
Director**
Delphine Lemaire worked for Mazars for seven years as a statutory auditor and consultant specialised in the insurance industry. She is currently the Chief Financial Officer of a public institutional group.



Jean-Claude Seys
Director
Jean-Claude Seys has held various management positions in banking and insurance, including Chairman and Chief Executive Officer of MAAF Assurances and Chairman of MMA. In 2003, he initiated the founding of SGAM Covéa, which he chaired until 2008.



Paul Esmein
Chairman of the Board of
MMA Vie (SA)**

Managing Director Offer and Customer Service. Paul Esmein began his career as a government insurance auditor and then worked for the Ministry of Finance's Treasury Department before joining Covéa in 2014.



Xavier Dejaiffe
Director**

Chief Executive Officer of a food-processing company. Xavier Dejaiffe has also held directorships outside of the insurance industry and has been Mayor of Assainvillers since 2008.



Alain Elie
Director**

Labour negotiations specialist. Alain Elie began his career in the IT department and subsequently worked in various technical capacities including as a Home-owner Multirisk Statistician, before holding several positions of responsibility in national trade unions.



Vincent Frémont
Director**

General Insurance Agent. Vincent Frémont has various sales-related and managerial responsibilities and has the chair of Sagamm since 2016.



Michel Gougnard
Director**

Michel Gougnard began his career at MAAF and has held various positions of responsibility at Covéa. He is the current Chair of the Mandatory Insurance Guarantee Fund (FGAO).



Caroline Ribolzi
Director and P&C Employee
Representative**

Operations manager in the Life Insurance Department since 2016. After earning her degree in insurance studies, from 1998 to 2016 Caroline Ribolzi held various positions in P&C and protection claims management and as a CHO and Savings policy manager.



Rémy Vergès
Director**

After beginning his career with a direct mutual insurance company and working for the French Mutual Insurance Federation (FNMF), Rémy Vergès has been a general insurance agent for almost 25 years.

EXECUTIVE
COMMITTEE



Didier Bazzocchi
Managing Director

Didier Bazzocchi holds a degree in electronic engineering and is a graduate of IAE Paris. He joined MMA in 2008 as a Deputy Managing Director. In 2011, he was appointed Covéa's Managing Director Health, Protection and Institutional Partnerships. He has been the Managing Director of MMA since 2018.



Yann Calarco
Executive Vice-President
Compensation

A graduate of the University of Bordeaux, Yann Calarco joined MMA's Sales Department in 1996 before moving to Covéa's Compensation Assistance Service Department in 2010. He was appointed MMA's Executive Vice-President Compensation in 2015.



Thierry Crahes
Executive Vice-President
Agent Development

Thierry Crahes, who holds a degree in agronomical engineering, joined MMA in January 2000 as its Executive Vice-President Sales Performance. After serving as Covéa Affinity's Managing Director, he became MMA's Executive Vice-President of Agent Development in 2018.



Florence Esnault
Executive Vice-President
Secretariat and Administration

Florence Esnault holds a DESS degree in Applied Mathematics. She began her career at MMA in 1996 in the Actuarial Department before moving to the Consumer P&C Technical Department. In 2018, she was made MMA's Executive Vice-President Secretariat and Administration.



Anthony Foucher
Risk and Compliance
Manager

Anthony Foucher, who holds a DEA degree in liability law, joined MMA in 1995. He left Covéa's Internal Control Department in 2019 to become MMA's Risk and Compliance Manager.



**Thomas Fournier
d'Hennezel**
Executive Vice-President
Marketing and Communications

A graduate of HEC, IEP Paris and ENA, Thomas Fournier d'Hennezel joined Covéa in 2013. In 2015, he was appointed MMA's Executive Vice-President Digital and Multiaccess, and in 2018 its Executive Vice-President Marketing and Communications.



Olivier Jarry
Executive Vice-President
Brokerage and Corporate
Market Development

Olivier Jarry holds a master's degree in Applied Mathematics and an EMBA in Management and Strategic Management from ICG. He joined MMA in 2000 as Technical Director of Consumer P&C and is currently MMA's Executive Vice-President Brokerage and Corporate Market Development.



Thierry Mollat
Executive Vice-President
Operations and Efficiency

Thierry Mollat, who has a degree in mechanical energy engineering, joined Covéa in 2001 where he worked on projects to overhaul operating procedures. After serving as Executive Vice-President Networks at MMA, he was appointed its Executive Vice-President Operations and Efficiency in 2018.



Béatrice Savouré
Executive Vice-President
Affinity and Partnerships

Béatrice Savouré has a master's degree in Management Sciences and is a graduate of IAE Paris. She joined MMA's Marketing Department in 2001. In 2016, she was made Managing Director of MAAF Vie and in 2019 Managing Director of Covéa Affinity.

**Directors in SA corporations only

2019 Highlights

less than
2 hours

Average response time
through social media

REPUTATION

MMA signs three-year partnership with 24 Hours of Le Mans

On 22 May 2019, Pierre Fillon, the President of the Automobile Club de l'Ouest (ACO) and Didier Bazzocchi, Managing Director of MMA, signed an agreement that will make MMA an official partner of the 24 Hours of Le Mans race for the next three years. This partnership will enable ACO and MMA — both of whom have deep local roots — to promote the dynamism of the city of Le Mans and its region as well as their automotive and mobility-related activities as well. Being an Official Partner of the 24 Hours will give MMA brand visibility on the race track, an exhibition area in the village and a VIP box to invite guests at the race. The Le Mans insurer is also very committed to the ACO's initiative to establish a new hydrogen-fuelled race car category by 2024, to promote innovation, the transition to renewable energies and carbon-free mobility.



SERVICE

MMA customer service — aiming for excellence

MMA once again made the quality of its customer service a top priority in 2019. On 13 March 2019, for the second consecutive year, **MMA was awarded first prize in the Qualiweb Trophies competition**, which honours excellence in customer relations over the Internet, by e-mail and on social media.

At the Insurance Trophies awards ceremony in June 2019, **MMA also received the “Best Customer Experience”** award in the Health Insurance category. This award is based on a ranking of the quality of the policyholder experience. The products and services of various insurers are presented anonymously to a panel of consumers, who evaluate them on the basis of their innovativeness, originality and overall appeal. Over 3,980 health insurance customer experiences were examined in terms of the underwriting process, the handling of claims, policy cancellation and payment requests.

Last but not least, **MMA's satisfaction rating** among its Personal customers **rose** from 7.9/10 in 2018 to 8.1 in 2019, placing MMA among the top five insurers in terms of customer satisfaction. The improvement in the satisfaction of Commercial Lines customers is also noteworthy, with a rating of 8/10 in 2019, compared with 7.8 in 2018.



CSR

The MMA Solidarity Foundation celebrates the 30th anniversary of Handi'Chiens

Created in 1983 under the aegis of the Fondation de France, the MMA Solidarity Foundation **supports numerous NGOs who work to empower disabled people to be more autonomous and participate more fully in society.**

In 2019, the Foundation funded 64 projects from which more than 600 people with disabilities were able to benefit. One of the highlights of 2019 was the 30th anniversary celebration of Handi'Chiens in the city of Alençon on 22 June, which recognised the work of Handi'Chiens' partner and donor the MMA Solidarity Foundation. Handi'Chiens trains service dogs and gives them to people with disabilities. Handi'Chiens — whose members include 500 volunteers, 380 host families and 60 host family delegates — has trained and placed 2,200 dogs since 1989.

Funding from the MMA Solidarity Foundation has made it possible to expand the NGO's premises in 2000, create a home for autistic people in 2018, and train 63 dogs who have become precious companions to their disabled owners, providing affection and useful services that facilitate day-to-day tasks and social life.



COMPENSATION

MMA recognised for its handling of major claims

As the insurer of the City of La Rochelle, MMA is proud to have contributed to the restoration of a national monument.

MMA representatives were invited to the reopening ceremony of France's oldest town hall, which is listed as a national monument. On Friday 28 June 2013, La Rochelle's town hall was ravaged by a fire. MMA immediately provided on-the-spot support to the city's representatives. Protective measures were quickly taken to secure the building, ensure that the town hall could continue to function, as well as plan and begin reconstruction work. After six years of reconstruction and a total investment of €20 million, this historic building was symbolically returned to the people of La Rochelle at the inauguration ceremony. MMA's rapid and effective handling of this customer's loss is a good example of its expertise in handling major claims.

€14.25 M

Amount of the compensation proposed by MMA and accepted by the La Rochelle City Council



ENTREPRENEURSHIP

The Entrepreneurs of the Future Foundation works to promote entrepreneurship throughout France

In 2019, MMA's foundation decided to intensify its efforts to support entrepreneurs and entrepreneurship throughout France and thus contribute to cooperation and solidarity between cities and regions, which is critical to economic growth.

For example, **the foundation's Barometer of Entrepreneurship survey has been completely revised** by a group of experts specialised in the needs and challenges of entrepreneurship in local communities and regions. The results of this survey show that entrepreneurs are engaged in their communities, that most play an active role in local economic growth and enjoy a favourable outlook.

The foundation was also a partner of the first Innovation Tour of French industrial regions, which covered 37 medium-sized cities between June and October 2019. The Tour involved setting up workshops and discussions on the role of innovation in the development of small and medium-sized businesses and industries, while taking into account the specific context of each industrial region.

DIGITAL

Digitising and transforming the customer relationship with ESM

ESM is a customer relationship management tool and the French acronym for "customised company". It was developed for the CLEAR programme, which is the cornerstone of MMA's Customised Company digital transformation initiative, in collaboration with the ÉCLA (Absolute Customer Experience) programme.

The product of agile co-construction with core business teams, ESM **gives everyone in the value chain a streamlined digital path** and a uniform view of the customer and business at all times.

In 2019, it was deployed in all departments that manage policies or which handle property and liability claims.

The objective in 2020 and 2021 is to accelerate the transition toward a new collaborative system that will give customers a truly seamless experience.

SAFETY

Electric scooter crash test wins an Insurance Trophies award

Electric scooters are increasingly popular in urban environments and are revolutionising transportation. However, there are concerns about their use and the rules to be observed.

In its efforts to raise awareness of road safety issues, **MMA decided to alert users of scooters** to the danger of this means of transportation **by showing them what can happen in the event of a collision**. MMA therefore decided to conduct France's first car-vs-scooter crash test. The car, which was going 30 mph, ran directly into a stationary electric scooter at a 90° angle. The violence of the impact was clear, as the 50 kg dummy representing a 16-year old scooter rider was tossed in the air, landing over 17 metres away.

This demonstration earned MMA the "Socially Responsible Innovation" award at the Insurance Trophies awards ceremony, in June 2019.

over 125

mentions in mainstream
national media



RISKS

Funding a new research chair on emerging risks

MMA has signed an agreement to sponsor the RE2A research chair on Emerging and Atypical Risks in Insurance. The RE2A Chair was established on 22 October 2019 by the Insurance Risk Institute of Le Mans University in partnership with MMA and École Polytechnique and under the aegis of the Louis Bachelier Risk Foundation. It will focus on modelling emerging (or atypical) risks, their pricing and the sensitivity analysis of the corresponding risk indicators in various sectors of the insurance industry. Working groups have already been set up on various themes, such as emerging driving risks.

MMA's partnership with academics and researchers demonstrates its determination to enhance education at the University of Le Mans. This research partnership will also enable MMA to gain an insight into what the future of insurance may hold.

WORKFORCE

Headcount

6,488	employees (including permanent and fixed-term contracts and excluding suspended and work-study contracts)
6,295	employees on permanent contracts (excluding suspended contracts)
193	employees on fixed-term contracts

Status

4,006	managerial staff (62%)
2,482	non-managerial staff (38%)

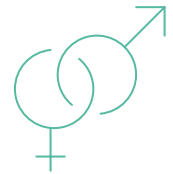
Training

57.2%	of employees received training in 2019 (-9% compared with 2018)
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Diversity

4,098	women (63.2%)
2,390	men (36.8%)



53.2%	women managers (+4.5% compared with 2018)
4.32%	employment rate of people with a disability (-5.2% compared with 2018)

Age and seniority

44.7	average age*
17	average seniority*

*in years

Changes in the workforce

234	people hired on permanent contracts
299	people on permanent contracts left the company (including 153 retirements)

ENVIRONMENT

Energy consumption



Operating property	30,302,594 kWh -2.6% compared with 2018
	159.1 kWh/m ² -0.1% compared with 2018

Investment property	17,350,157 kWh
	66.5 kWh/m ²

Carbon footprint (scopes 1 and 2)

Operating property	3,533.8 CO ₂ eq*
	18.6 CO ₂ eq/m ² ** -7% compared with 2018

Investment property	3,316.6 CO ₂ eq*
	12.7 CO ₂ eq/m ² **

828

tonnes of waste (paper, cardboard, common industrial waste)

39,128 m³
of water consumed



*Tonnes of CO₂ equivalent **Kilograms of CO₂/m² equivalent



The digital version of this document is conform to Web content accessibility standards, WCAG 2.1, and is certified ISO 14289-1. Its design enables people with motor disabilities to browse through this PDF using keyboard commands. Accessible for people with visual impairments, it has been tagged in full, so that it can be transcribed vocally by screen readers using any computer support. It has also been tested in full and validated by a visually-impaired expert.





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