
2021 Business Report



GRUPE
CO
vea





Covéa's MMA brand works
with small and large
businesses and individuals
on a local level to offer
insurance solutions that meet
their expectations and needs.
Its everyday priorities are
listening, service and high
quality standards.

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Covéa, leading mutual insurance provider

- **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 three French households with attentive, effective and local cover, while also operating internationally.
- **Every day, the Covéa Group helps its customers achieve their goals, anticipate risks and cope with life's contingencies.** More than twenty years ago, Covéa made a bold and fundamental commitment to mutual insurance and adopted an organisational structure that enabled it to more effectively meet the needs of the 11.6 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 in society with which it cooperates.
- **With its new strategic plan "Covéa 2024 - Growing together"**, the Group is drawing on its resources and energy to establish its leading position, continue with its transformation and step up its commitment to all of its stakeholders.

A group with extensive expertise

Day in, day out, the Covéa Group supports its members and customers in France and around the world. It provides tailored protection and an enriched customer experience through its diverse range of expertise and brands.

A group built around three complementary brands



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



A mutual insurer with a third party operated distribution network providing multispecialist insurance for individuals, small and large businesses, non-profit organisations and local authorities.



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

Specialist structures, affiliated mutual insurers and a protection insurer

At 31 December 2021



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



Non-life, group health and protection insurance

International presence

Covéa operates worldwide via subsidiaries in which it holds a majority stake, primarily in the United Kingdom and Italy. Its Luxembourg subsidiary was sold with effect as of February 2022, and an agreement was signed in September 2021 to sell its subsidiary in the United States, which could come into effect in 2022.



Covéa is the leading property and casualty insurance provider in France.

- Property and casualty
- Legal protection
- Health and protection
- Reinsurance
- Asset management
- Life insurance
- Assistance

Increased protection needs

→ Thierry Derez
Chairman and Chief Executive Officer
of Covéa



“We have three main priorities: development, transformation and responsibility.”

— 2021 was a less turbulent year than 2020. The economy made a significant rebound, with economic activity gradually returning to pre-crisis levels. Against this backdrop, Covéa and its brands performed in line with our aims, with an increase in the number of customers and portfolios.

2021 marked the end of our cove@venir 2021 strategic plan launched in 2018. Despite being hampered slightly by the health crisis, this demonstrated our resilience and our ability to adapt. I am grateful to our staff for taking action and organising themselves to meet the needs of our members and customers.

We are now facing growing uncertainties about the economy, climate and the health situation, not to mention the war in Ukraine and its consequences.

The company as a whole is seeing an increased need for protection. Our customers' expectations are higher than ever and this affects all of our business lines and all areas in which we operate.

To respond to these challenges, we have three main priorities: development, transformation and responsibility. Our new “Covéa 2024 – Growing together” strategic plan fits in fully with this trajectory. Its success depends on everyone playing their part. This is in addition to one underlying principle: a results-oriented culture in everything we do, allowing Covéa to look ahead to the long term.

Faced with increasingly fierce competition, we need to confirm our market-leading position and remain competitive. We have a considerable ability to do, innovate and invest. People and being useful are central to what we want to achieve, in terms of simplification and digital transformation, while also maintaining this local positioning that is so valuable to our members.

2022 also marked the start of a new era with the acquisition of PartnerRe, Covéa's second “reactor”. This extension to our business will enable the Group to cover the entire value chain and give us additional means to prepare for the future with peace of mind. —

Executive Committee

At 31 December 2021



Thierry Derez
Chairman and Chief
Executive Officer



Paul Esmein
Deputy Chief Executive
Officer and General Secretary



Laurent Tollié
Chief Customer Relationships
Officer, General Manager



Maud Petit
Chief Financial Officer,
General Manager



Thierry Francq
Chief Transformation and
International Activities
Officer, General Manager



Valérie Cohen
Chief Offers and Services
Officer, General Manager



Amaury de Hauteclocque
Chief Human Co-operations
Officer, General Manager



Olivier Le Borgne
Chief Investment Officer,
General Manager



Lionel Calvez
Chief Risk Officer, General
Manager



Stéphane Duroule
General Manager MAAF



Éric Lécuyer
General Manager MMA



Jérôme Roncoroni
General Manager GMF



Béatrice Savouré
Chief Life Insurance Officer

MMA, No. 2 commercial lines insurer

→ **MMA** helps professionals and businesses to address their insurance and protection concerns via its extensive networks of tied agents and brokers covering all of France.

MMA also insures some 2.4 million individuals. Its property, health insurance and life insurance solutions help these customers achieve their goals, anticipate risks and cope with life's contingencies.

MMA offers affinity insurance and is also looking to develop its B2B2C partnerships.

In a fast-changing world, MMA aims to make day-to-day life easier, listening to the changing needs and expectations of its members and customers.

Digitisation, the emergence of brand new risks, and taking account of new behaviours and lifestyles all require imagination, innovation and agility.

Strengths


At 31 December 2021


 **1,045**
tied agents

 **1,600**
points of sale

4,821 accredited brokers, including
1,809 in property and casualty insurance
3,038 in life insurance
1,445 in legal protection

 **3 m**
customers

 **2.8 m**
vehicles insured
(including fleets)

 **1.5 m**
homes insured

 **565,000**
individual health
beneficiaries

 **650,400**
commercial lines policies
(including 67,000 fleet
contracts)

 **€1.4 bn**
of savings gross inflows

 **1.4 m**
customer accounts
on mma.fr

 **10 m**
visits to MMA websites

 **630,000**
quotations given to
individuals online

MMA: working on a local level

→ Éric Lécuyer
General Manager MMA

“MMA operates on a local level, thanks primarily to the strong regional coverage of our networks and the commitment of all our employees. We take a simple, effective and personalised approach to our relations with our customers.”

In a context shaped by the health crisis, how would you describe last year?

What is your assessment of 2021?

Éric Lécuyer — Thanks to the strong growth of the French economy, 2021 was a good year for MMA. On a commercial level, we saw a 5.7% increase in premiums and solid momentum in commercial lines. We also made progress among individuals, an existential market for MMA that forms the basis of our diversification. Our performance was supported by advertising campaigns in the mainstream media, allowing for solid results in motor insurance – adding 20,000 policies to the portfolio – and we consolidated our comprehensive home insurance portfolio.

“MMA, the facilitating insurer”. What does this mean in reality for your customers?

How have you supported your commercial lines customers during the recovery period?

É. L. — The satisfaction of our members and customers is one of our priorities. MMA operates on a local level, thanks primarily to the strong regional coverage of our networks and the commitment of all our employees. We take a simple, effective and personalised approach to our relations with our customers. This positioning has earned us very high



satisfaction ratings and awards for excellence, such as the Qualiweb prize for “best online customer relations in insurance” for the fifth year in a row. Following on from 2020, we have helped our commercial lines customers by offering preventive services and advice, as well as innovative solutions such as Certidevis, a service targeted at construction professionals that has gained industry recognition. Using our know-how and expertise, we develop products and services that meet their needs as closely as possible and are there by their side for the long term.

The “Covéa 2024 – Growing together” strategic plan sets out the Group’s priorities for the next three years. What does this mean for MMA? What are your priorities?

É. L. — We want to continue to develop our presence in commercial lines, with a particular focus on profitability. We also hope to continue to win new individual customers at a sustained rate. And we will continue to diversify into affinity insurance. At the same time, to continue to meet our customers’ expectations and needs, we must work on structural transformation measures, develop digital solutions, explore data uses and keep track of changes in social trends.

MMA also rolled out its social impact strategy in 2021. What areas are you focusing your efforts on?

É. L. — We have defined four priorities in terms of our commitment to supporting society: prevention, local communities, equal opportunity and environment. These are areas that we already cover but we want to step up our efforts, particularly with regard to regional development.

MMA is a local brand with a clear local presence in the regions in which it operates. It has adopted a number of initiatives to support its social impact strategy, including in particular by means of its two foundations, MMA Solidarity and MMA Future Entrepreneurs.

What does 2022 hold for MMA?

É. L. — 2022 looks set to be an exciting year in more than one way. First of all, we are continuing to focus on high-quality interaction with our members. In order to improve the services we offer and meet members’ expectations as closely as possible, we are going to roll out a new customer relations tool for our network of tied agents. This means that whatever the communications channel, we will be able to listen to our customers and respond to their needs. We believe in the need for a blend of physical contact and digital communication, or a “PHYgital” business model. At the same time, we will continue with our profitable expansion in our key markets and all the changes resulting from new uses and new technologies in order to make ourselves even more attractive. —

MMA governance

At 31 December 2021

The MMA boards of directors* define the brand's strategic direction and oversee its 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

After working as a lawyer at the Paris Court of Appeal, Thierry Derez joined the AM-GMF group in 1995, of which he was appointed Chairman in 2001, and was successively appointed Chairman of MAAF and MMA. He has held the position of Covéa Chairman and Chief Executive Officer since 2008.



Luce Berille
Director

Tax expert and former lawyer Luce Berille currently works as a Chief Tax Officer. She draws on her experience to advise multiple departments and functions, including Finance, Innovation, Sales and Institutional Relations.



Christian Delahaigüe
Director

Christian Delahaigüe is a General Manager and partner of a consulting firm. He was previously the Chief Executive Officer of a fashion house. He has a degree in business management and engineering.



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 Financial Officer of a public institutional group.



André Martinez
Director

A specialist in international services for businesses and individuals, André's initial experience was in running hotel and tourism companies. He then joined the banking sector. He has also been Special Advisor to the French Ministry of Finance and the Ministry for International Trade, in charge in particular of relations with the business world. In addition, he has been Chair of a listed property company.



Christian Baudon
Vice-Chairman

After developing a broad background in economics, finance, engineering and actuarial science, Christian Baudon has held several positions at Covéa, including Chief Insurance Officer, General Manager.



Thierry Charmentant
Director

Former General Manager of a company that sells and leases medical equipment, Thierry Charmentant began his career at an industrial and financial group where he held a variety of mainly sales-related positions.



Anne-José Fulgères
Director

Financial magistrate Anne-José Fulgères worked for leading consulting firms before joining a banking group where she was made Chief Legal and Compliance Officer and then Special Advisor to the Chairman.



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.



Hélène Béjui-Hugues
Director

Physician and 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 AREDOC.



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.



Christophe Guettier
Director

University professor of law Christophe Guettier has gained in-depth knowledge of the mutual insurance sector as a director of various Covéa companies for several years.



Alain Elie
Director**

Labour negotiations specialist Alain Elie began his career in IT and subsequently worked in various technical capacities, including as a comprehensive home insurance statistician, before holding several positions of responsibility within national trade unions.

* MMA IARD Assurances Mutuelles, MMA Vie Assurances Mutuelles, MMA IARD (SA) and MMA Vie (SA).



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

ENSAE graduate, actuary and mining engineer Paul Esmein joined the mutual insurance supervisory authority ACAM in 2004 as an insurance auditor, before working for the Ministry of Finance's Treasury Department. He joined Covéa's Health and Protection executive management team in 2014 and was appointed Deputy Chief Executive Officer for the Group in 2020.



Karine Gilbert-Belhomme
Director and Life
Insurance Employee
Representative

MMA agent inspector Karine Gilbert-Belhomme began her career in 2001 as a customer advisor and has been a commercial lines life and health insurance inspector 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 Chairman of the Mandatory Insurance Guarantee Fund (FGAO).



Éric Lagarde
Director and
P&C Employee
Representative

Éric Lagarde, manager of Covéa's Data Targeting and Network Control Division, has more than 30 years of experience with the Covéa Group. His experience has given him a broad understanding of insurance markets, including their technical aspects, products, services and business risks.

** Directors in SA corporations only.



Frédéric Maurin
Director**

After graduating from the French National School of Insurance, Frédéric Maurin became an MMA tied agent in 2010 in the Burgundy region. As a committed entrepreneur who is passionate about innovation, he was voted Chairman of SAGAMM in 2021.



Caroline Ribolzi
Director and
P&C Employee
Representative**

Prior to becoming Operations manager in the Life Insurance Department in 2016, Caroline Ribolzi earned a degree in insurance studies and from 1998 held various positions in P&C and protection claims management, also serving as a Comprehensive Home Insurance and Savings policy manager.

MMA Executive Committee

At 28 February 2022



Éric Lécuyer
General Manager

Éric Lécuyer has a master's degree in Economics and Finance and began his career at GMF in 1996. In 2004, he became the Chief Financial Officer of Covéa Finance, going on to perform a variety of economic control, strategy and actuarial roles at Covéa. In 2018, he became Covéa's Director of Life Insurance and joined the Executive Committee. In 2021, he became the General Manager of MMA.



Yann Calarco
Chief Compensation
Officer

Having graduated with a business degree from 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 Chief Compensation Officer in 2015.



Thierry Crahes
Chief Branch Network
Development Officer

A graduate of the French Higher National Agronomic Engineering School, Thierry Crahes joined MMA in 1990. Having taken on various responsibilities in marketing and distribution, he is currently MMA's Chief Branch Network Development Officer.



Arthur Dénouveaux
Chief Affinity and
Partnerships Officer

Arthur Dénouveaux graduated from the French Polytechnic School and holds a Master's degree in mathematics of insurance, economics and finance. He began his career as a trader at Société Générale. After co-founding innovative management company Machina Capital in 2016, he joined MMA in 2021 as Chief Studies and Innovation Officer and then Chief Affinity and Partnerships Officer.



François Féquant
Chief Marketing
and Communications
Officer

An engineering graduate of the Central School of Lyon, François Féquant held a number of management positions in insurance before joining MMA in 2020 as Chief Marketing and Communications Officer.



Anthony Foucher
Risk Manager

Anthony Foucher, who holds a Bachelor of Law degree and a postgraduate diploma in liability law, joined MMA in 1995. He worked in Covéa's Internal Control Department before being appointed MMA's Risk and Compliance Manager in 2019.



Olivier Jarry
Chief Brokerage and
Corporate Market
Development Officer

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



Christine Leclere
Chief General
Secretary and
Supervision Officer

Christine Leclere holds a Master's degree in IT and Statistics and joined MMA in 1998. She holds a variety of managerial positions in commercial lines. She has been Chief General Secretary and Supervision Officer at MMA since 28 February 2022.



Thierry Mollat
Chief Operations and
Efficiency Officer

Thierry Mollat, who has a degree in mechanical energy engineering, joined Covéa in 2001 where he worked on projects to overhaul operating procedures. He has served as MMA's Chief Operations and Efficiency Officer since 2018.

Highlights 2021

COVID-19

Unparalleled support services



→ In 2021, MMA continued with its considerable efforts to help its members and customers during the health crisis. For any policyholders hospitalised due to Covid-19, MMA offered free home support services. From their first full day in hospital, policyholders received deliveries of medicines and meals, help with schooling and shopping. Once there was no risk relating to household contact, home services could also be provided, including help with housekeeping, transport to school and extracurricular activities, and post-hospitalisation transport. Convalescence compensation of €3,000 and home services were also offered to business owners and their employees in the event of being hospitalised in an intensive care unit.

DEVELOPMENT

MMA partners France Fintech

→ The partnership between Covéa-MMA and France Fintech, formed in 2021, aims above all to increase cooperation between MMA and start-ups focusing on the insurance industry in France. Based on dialogue and mutual understanding, this partnership will enable MMA to set out the solutions it needs and better understand the contributions that may result from technological innovations by fintech companies. The objective remains the same: improving current processes and better serving customers.



SERVICES

Customer excellence accreditation for MMA PER Avenir

→ MMA PER Avenir has once again obtained the "Customer excellence" label in the Retirement Savings Plan category. This accreditation, awarded by *Les Dossiers de l'Épargne*, recognises the best retirement products on the market. The winners are selected by a panel of independent insurance product experts.



HEALTHCARE SERVICES

Making everyday life easier for policyholders

→ MMA offers its health insurance policyholders access to a range of local services, such as being able to get an appointment with an ophthalmologist in less than two weeks. Another new service is analysis of symptoms in a few minutes, 24 hours a day, seven days a week, thanks to a digital tool that directs you towards the right services. Policyholders can also receive by email practical advice for support and information before and after buying glasses.

8.7/10

customer satisfaction score in 2021.

All the teams at MMA endeavour to offer their customers a simple, efficient and personalised PHYgital experience.

SOLIDARITY

Freeze on comprehensive business insurance contributions

Some businesses were harder hit than others during the health crisis. MMA showed its support by deciding not to increase contributions on comprehensive business insurance policies in 2021.



CUSTOMER RELATIONS

Qualiweb award

→ For the fifth year in a row, MMA came first in the Insurance category of the 2021 Qualiweb awards for its online customer relations. The award once again recognises the customer relations teams' ongoing efforts to provide a specific and personalised response to policyholders' requests.

CUSTOMER RELATIONS

WhatsApp, an additional way of contacting people



→ With WhatsApp, MMA customers have a new communications channel for expressing their needs and asking questions. Thanks to a number of anchor points on the mma.fr website and by telephone, a voice-guided service lets you leave a written message on the app. An additional multichannel service that is popular with customers!

REGIONAL BUSINESSES

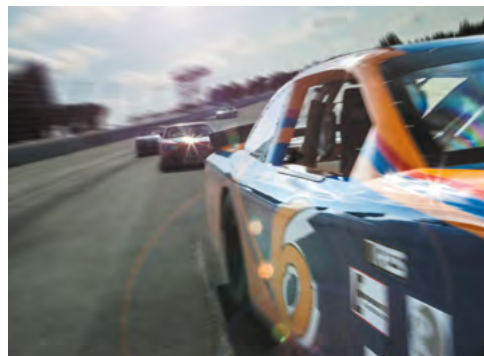
The big comeback tour

→ The MMA Future Entrepreneurs Foundation, which promotes entrepreneurship on a regional level, organised a conference on the theme of "Entrepreneurs: the keys to making a comeback" in Le Mans in October 2021. This event launched the "Big comeback tour", which aims to give entrepreneurs reason to look to the future following a very difficult year due to the health crisis. On the agenda were talks from experts and entrepreneurs and presentations of studies on jobs, skills and opportunities to anticipate what lies ahead for their business and plans in a positive and concrete way in the next few months.

CSR – REGIONS AND ENVIRONMENT

MMA, official partner of the 24 Hours of Le Mans

→ The 89th 24 Hours of Le Mans car race was held on 21 and 22 August 2021 after taking place without spectators in 2020. MMA, in partnership with the legendary race's organiser ACO (*Automobile Club de l'Ouest*), has demonstrated its commitment to promoting innovation and the transition towards renewable energies by introducing a new vehicle category dedicated to electric-hydrogen powered prototypes in 2024.



54

projects supported,
representing
€462,174 in 2021.

This is the MMA
Solidarity Foundation's
contribution towards
making life better for
children and adults
with disabilities.



CSR – EQUAL OPPORTUNITY

The MMA Solidarity Foundation supports the Arche Centre

→ The MMA Solidarity Foundation has lent its support to *Centre de l'Arche* (the Arche Centre), a non-profit physical medicine and rehabilitation facility specialising in treating serious neurological and motor conditions. In 2021, it provided €70,000 to finance virtual reality rehabilitation equipment. It has supported the centre for a number of years and has already donated €167,500 for cutting-edge equipment, including simulators, home automation rooms and innovative medical devices.



Representatives of the city of Le Mans, MMA-Covéa and the Risk and Insurance Institute on the renewal of their partnership.

PARTNERSHIP

Creating the insurance of tomorrow

→ MMA has renewed its partnership with the Risk and Insurance Institute (*Institut du Risque et de l'Assurance*) in Le Mans within the framework of the "Emerging or Atypical Risks in Insurance" research initiative. MMA intends to undertake research and modelling of future insurance risks, emerging risks and atypical risks using mathematics. The partnership will continue for a further three years.



Nadège Da Ponte, Deputy CEO of Nereus, and MMA agent Éric Lamon.

CUSTOMER RELATIONS

Local support for entrepreneurs

→ MMA agents helping business owners on a day-to-day basis. Testimonies from agents and entrepreneur customers sharing problems and solutions have been posted on MMA's social media. With the hashtag *#VotrehistoireVotreterritoire* ("Your story, your region"), this series of videos showcases the close relationship of trust between these partners to achieve a win-win result.



CUSTOMER RELATIONS

MMA Vie accreditation

→ MMA Vie has obtained certification for savings and pensions activities in France. The accreditation awarded by Bureau Veritas Certification, a well known, recognised organisation, is based on a precise reference framework. It covers the area of policy management and customer relations and recognises, for a period of three years, the ease of use and ease of joining, listening and service standards offered by MMA Vie.

SERVICES

Certidevis, a double award winner



Winner of both the *Argus d'Or* and the *Trophée de l'Assurance* awards, Certidevis is a simple, quick and free service for policyholders in the construction trade. By analysing quotations, it allows you to check that you have the right insurance cover for each construction project. This provides security for construction professionals and their customers.



* 35% of pedestrians adopt risky behaviour when crossing the road.

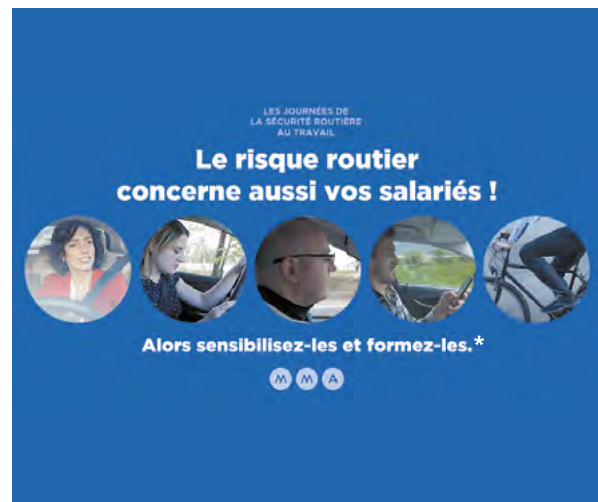
ROAD SAFETY

Awareness campaign for pedestrians

→ MMA has launched an awareness campaign on the importance of being vigilant when travelling on foot and in particular when crossing the road. The "Clever people respect crossings" campaign, which airs on television and on social media (YouTube, Twitter, Instagram) shows a pedestrian moving with agility through the "urban jungle", performing acrobatic moves to avoid the obstacles encountered on the pavement. A fun and quirky way of preventing accidents!

4.516

billion kilometres not travelled reimbursed in 2021, in accordance with MMA's rate policy based on kilometres travelled per vehicle.



* ROAD SAFETY AT WORK DAYS.

The risk of driving on the roads also concerns your employees! So make sure they are aware and train them.

PREVENTION

Expertise for businesses

→ MMA is developing tools for modelling and help with decision-making to allow entrepreneurs and risk managers to better understand and anticipate the risks to which their organisations could be exposed. It helps customers to draw up road risk prevention plans for their vehicle fleets, business continuity plans to limit financial losses following an incident, and even cybersecurity audits, including intrusion, vulnerability and phishing checks.

Non-financial performance

At 31 December 2021

Social

HUMAN RESOURCES



6,431

employees
(excluding suspended and work/
study contracts)

6,116 permanent
315 fixed-term
176 work/study contracts

Diversity

4,122 women
2,309 men
333 employees registered as
disabled
54.9% women in managerial
positions, up 0.68 points
on 2020

Age and seniority

44.7
Average age in years
16.6
Average seniority in years

Status

63% managerial
37% non-managerial

Changes

296 people hired on permanent
contracts
293 people on permanent
contracts left the company,
including 182 retirements

Training

94.4%
of employees received training

EQUAL OPPORTUNITY

1 foundation

focusing on integrating people
with disabilities: **the MMA Solidarity
Foundation**

→ In 2021:

€462,174 invested
54 charities supported

→ Since 1983 (creation date):

22,000 people helped
with more than
2,300 projects

PREVENTION

€821,000

invested in preventing
road-related risks

753,300

visits to the MMA road accident
prevention information website

1,280

in-company risk visits

REGIONS

1,600 points of sale
1,045 tied agents
4,800 employees at agencies

1 foundation

focusing on business development:
the Future Entrepreneurs Foundation

11

 regional conferences organised

68,000 visits to the
Foundation's website | **150**
publications

Environment

ENERGY CONSUMPTION

Operating property

28,554,638

kWh

up 5.8% on 2020

Investment property

22,568,645

kWh

up 22.76% on 2020

154.3

kWh/m²

up 5.8% on 2020

103.2

kWh/m²

up 51.55% on 2020²

WASTE^{1,3}



385

tonnes of waste

(paper, card, non-hazardous industrial waste)

WATER CONSUMPTION³



17,745 m³

CARBON FOOTPRINT (SCOPES 1 & 2)

Operating property

3,350.5

t CO₂ eq*

Investment property

3,808.4

t CO₂ eq*

18.1

kg CO₂ eq/m^{2**}

up 14.6% on 2020

17.4

kg CO₂ eq/m^{2**}

up 56.5% on 2020²

* Tonnes of CO₂ equivalent.

** Kilogrammes of CO₂ equivalent per square metre.

¹ Broader scope than in 2020.

² The scope of square metres taken into account is different from 2020, hence the significant change.

³ Operating property only.

Printing

This report was printed in France on FSC-certified paper. The ink ratio was limited to 50% for four-colour printing. Low energy UV inks do not contain volatile organic compounds (VOCs) and reduce the amount of energy used by machines during production.

Environmental impact

The printer operates the only fully CO₂ neutral production chain in France. The carbon footprint generated through the production and distribution of this report has been entirely offset by purchasing carbon credits to finance reforestation projects.



Covéa — June 2022

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