



MOBILITY
HOME
WELLNESS
LEGAL

ACTIVITY REPORT

2021.

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01



2021 MILESTONES.



1.1

06 IMA GROUP AT A GLANCE

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20 IN 2021, WE... CAPITALISED ON OUR HUMAN RESOURCES

1.1 IMA GROUP AT A GLANCE.

€872 M

CONSOLIDATED
REVENUE



€11.9 M

CONSOLIDATED NET
INCOME¹

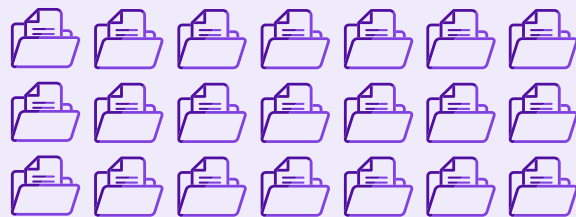


94.7%

OVERALL
SATISFACTION²

3,346,880

ASSISTANCE CASES HANDLED



12.6 M

CALLS RECEIVED

**over 45
MILLION**

BENEFICIARIES
WORLDWIDE



437

ASSISTANCE COORDINATORS
HIRED ON PERMANENT
CONTRACTS IN 2021

649

SEASONAL EMPLOYEES HIRED
DURING THE SUMMER PERIOD



¹ Consolidated net income Group share.

² 2021 income for IMA EIG in the following scope : France/International roadside assistance, France/International mobility and Wellness activities.

40 YEARS
OF EXPERTISE

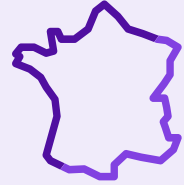


7"
1 PERSON RECEIVES
ASSISTANCE EVERY
7 SECONDS




**over
4,900**
EMPLOYEES
IN 7 COUNTRIES

No. 2
ASSISTANCE
PROVIDER
IN FRANCE³



55,000
SERVICE PROVIDERS
WORLDWIDE



**4 BUSINESS
EXPERTISE :**

- // MOBILITY
- // HOME
- // WELLNESS
- // LEGAL

15
SHAREHOLDERS




15
LOCATIONS AND
SUBSIDIARIES
AROUND THE WORLD

**4
VALUES**

DYNAMISM
BOLDNESS
COOPERATION
TRUST



³ Source : SNSA 2021 based on 2020 figures.

OUR LOCATIONS

IMA Group has 15 locations across Europe, Morocco and the United States. These international sites give IMA a true insight into local cultures and expectations.

INTERNATIONAL

IMA DEUTSCHLAND (Munich)
IMA BENELUX (Liège)
IMA IBÉRICA, PRESTIMA (Madrid & Lisbon)
MOBILITY 24 (Lisbon)
IMA ITALIA, IMA SERVIZI (Milan)
IMACARE (Milan)
WAFA IMA ASSISTANCE (Casablanca)
HEALTHCASE (Miami)

IN FRANCE

IMA EIG (Niort and Rouen)
IMH (Niort-Échiré, Schiltigheim and Marseille)
IMATECH (Nantes)
IMA PROTECT (Nantes and Beaucouzé)
SÉRÉNA (Nantes and Beaucouzé)



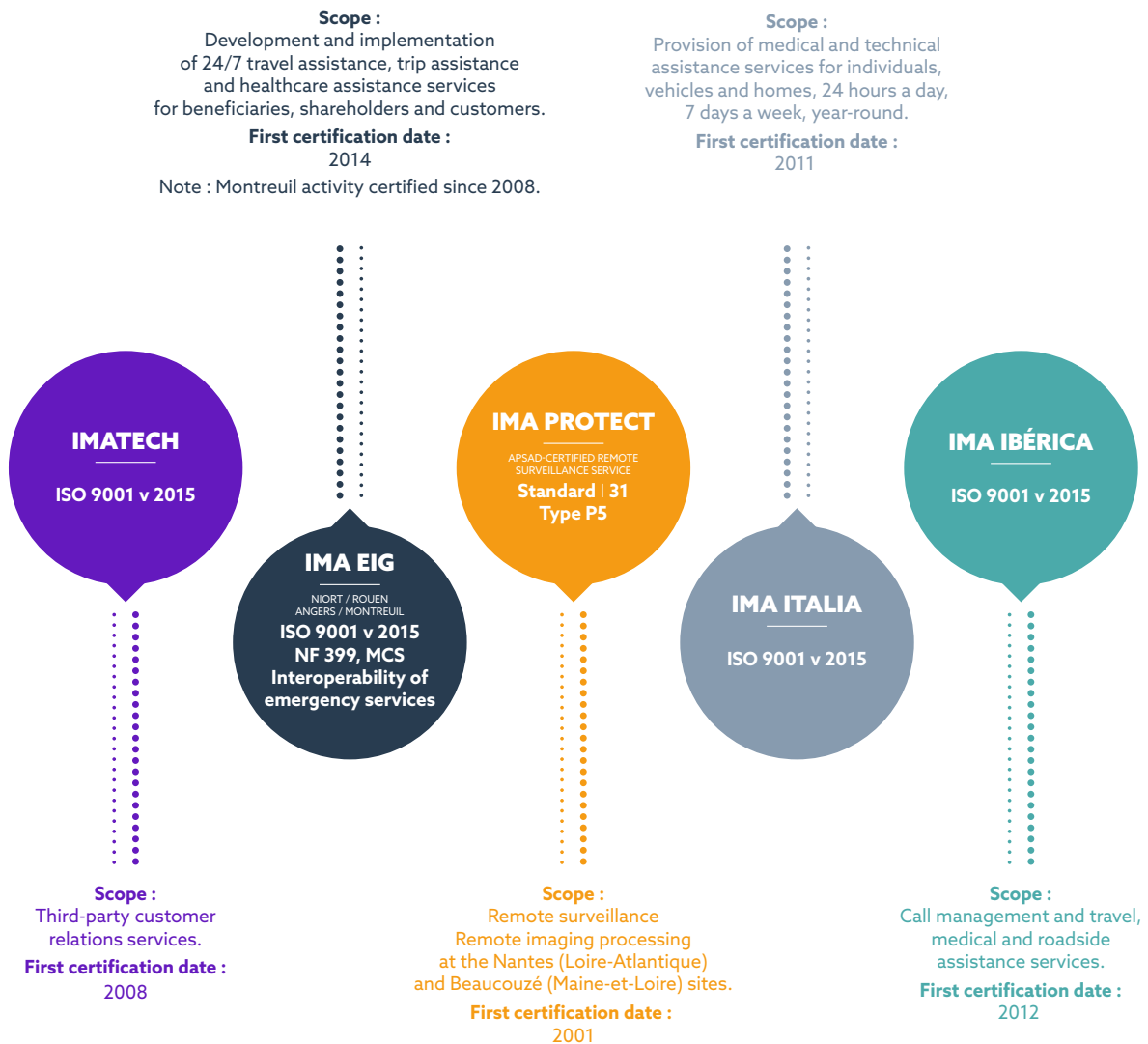
A STRONG MULTI-SHAREHOLDER BASE

Our shareholders are companies with ties to the mutual and standard insurance industry :



OUR CERTIFICATIONS

Quality has always been a key consideration for IMA Group. Group entities have deployed their Quality Management System and obtained certifications either based on ISO 9001 or referencing other standards targeting specific activities.



1.2

INTERVIEW WITH CLAUDE SARCIA.

CHAIR OF THE IMA SA MANAGEMENT BOARD
AND CHIEF EXECUTIVE OFFICER OF IMA EIG

// WHAT IS YOUR VIEW OF THE GROUP'S ACTIVITY IN 2021 ?

After an unusual 2020 for all Group entities, we had another unusual and complicated year in 2021. Impacted by the ups and downs of the Covid crisis, exceptional weather events and new, more unpredictable behaviours, the year challenged our forecasting models and the way we operate. We were nevertheless able to handle these challenges thanks to the support of our shareholders, our values and the commitment that drives us. That is why I would like to thank all our employees for their dedication in serving our beneficiaries.

Despite the constraints we faced, I also believe it is important to stress that we maintained our business momentum, thanks in large part to renewals, La Mutuelle Générale, and the new partnership with Renault Electric Vehicles. We expanded our international development in Africa with Wafa IMA Assistance (CIMA region, opening of a representative office in Côte d'Ivoire). Similarly, we invested in a new start-up, Carbookr, to complement our range of services. Remote working arrangements did not prevent us from making progress. Lastly, it is important to highlight the Group's commitment to responding to exceptional events: floods in Belgium and Germany last summer, complex medical repatriations due to the pandemic, and support to public health authorities in France during the health crisis, to name just a few.

The roll-out of our new Front Office went very smoothly. We also embarked on major social transformations, the "Remote work" and "Seniors" agreements applicable to IMA EIG, ambitious real estate projects promoting quality of life at work, not to mention our thinking on the business lines of tomorrow. Once again, our shared know-how and values demonstrated our social utility and our ability to adapt. We rose to the challenge, which is a real source of pride for us all.

// WHAT ARE THE KEY FIGURES THAT STAND OUT FOR 2021 ?

We generated revenue of €872 million, an increase of more than 11% compared to 2020 and €42 million more than in 2019, the last pre-Covid benchmark year. The Group's net income (excluding the shareholder scope) amounted to €11.9 million.

In addition to financial results, I would add that the Group continued to recruit in order to drive growth. The Group created more than 388 permanent-contract jobs in 2021 and more than 700 over the term of the 2018-2021 Strategic Plan in France and abroad.



**WE ROSE TO THE
CHALLENGE,
WHICH IS A REAL
SOURCE OF PRIDE
FOR US ALL.**

// LOOKING BACK AT THE LAST TWO YEARS, WHAT OUTLOOK DO YOU SEE FOR 2022 ?

This year marks the launch of our new 2022-2025 Strategic Plan. The environment is still turbulent and uncertain, due to the pandemic and the situation in Ukraine. That is why we decided on a term of 4 years, rather than the usual 3 years, to give ourselves time to learn everything we can from these challenging times.

In any event, our overall performance, above and beyond financial indicators alone, is the foundation of this plan. As has been true since our inception, we will put every effort into achieving our objective, in a balanced way, in the interest of all our stakeholders: shareholders, partners, beneficiaries, employees and service providers.

+ 700
PERMANENT-CONTRACT
JOBS CREATED BY THE
GROUP



(OVER THE TERM OF THE 2018-2021 STRATEGIC
PLAN IN FRANCE AND ABROAD)



IMA GROUP ACTIVITY REPORT

THE 2022-2025 STRATEGIC PLAN IS BASED ON STRONG AMBITIONS

Strengthening our competitiveness to ensure the long-term viability of the business, optimising the customer experience to consolidate our quality of service, building on the dedication of our employees at the heart of our business model and making an even greater contribution to society.

The support of our shareholders and our collective strength will see us meet these challenges by drawing on everything that makes IMA Group unique.

1.3 GOVERNANCE.

GROUP COMPANIES

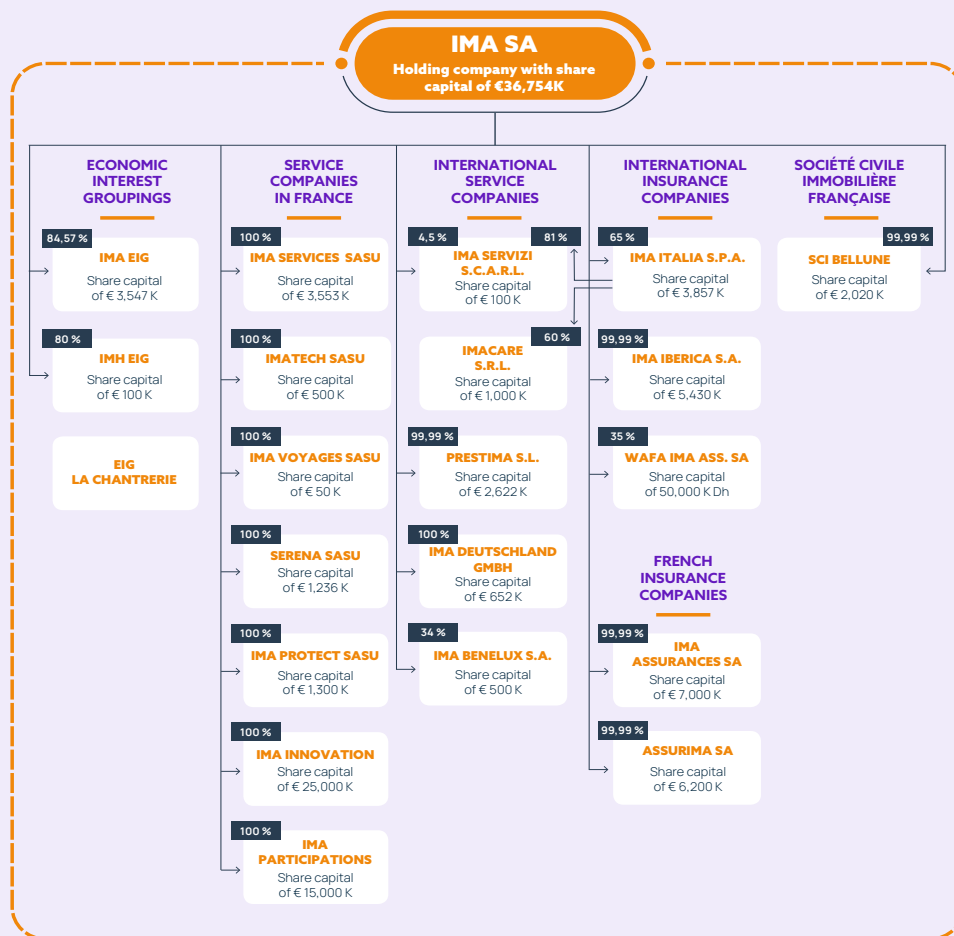
IMA is divided into 22 separate legal entities located in Europe, Morocco and the United States. Together with holding company IMA SA, all of these entities contribute to the Group's business momentum.

MACIF - MACIFILIA - MAIF - MATMUT - MATMUT MUTUALITÉ - MATMUT PROTECTION JURIDIQUE - INTER MUTUELLES ENTREPRISES - AMF - MATMUT & CO - MAPA MUTUELLE D'ASSURANCE - SMAEL ASSURANCES SAM



AGPM ASSURANCES - AGPM VIE - MAE - MUTUELLE MAE - ASSURANCE MUTUELLE DES MOTARDS - ALTIMA ASSURANCES - BPCE ASSURANCES - P&V ASSURANCES - WAFA ASSURANCE - CARDIF IARD

SHAREHOLDERS



SCOPE OF CONSOLIDATION

// GROUP GOVERNANCE



DANIEL HAVIS
Chair of the IMA SA
Supervisory Board



CLAUDE SARCIA
Chair of the IMA SA Executive Board
Chief Executive Officer of IMA EIG



DAVID PINO
Vice-Chair of the IMA SA Executive Board
Chief Operative Officer of IMA EIG



FRÉDÉRIC CHEVALIER
Member of the IMA SA Executive Board
Member of IMA Board of Directors



VIRGINIE GENIEYS
Member of the IMA SA Executive Board
Member of IMA Board of Directors



RODOLPHE BOUTIN
Deputy Chief Executive
Officer of IMA EIG



NICOLAS TISSOT
Deputy Chief Executive
Officer of IMA EIG

1.4

IN 2021, WE... LEARNED FROM THE HEALTH CRISIS.

// ROBUST ACTIVITY DESPITE A PERSISTENTLY UNSTABLE ENVIRONMENT

Overall, there was a significant upturn in IMA Group's activities in 2021, with consolidated revenue of € 872 million, an increase of 12.7 % compared with 2020.

2021 was unusual, marked by the uncertainties of the Covid-19 crisis and extreme weather events. The Group was able to cope with these challenges thanks to the support of its shareholders, its values and its collective engagement.

Once the initial lockdown measures were eased in France and internationally, business picked up with the resumption of travel, outperforming 2019.



Covid-19 altered the strong complementarity between insurers and assistance providers. During this crisis, we were the only direct link between policyholders and their insurer or mutual insurance company.

CLAUDE Sarcia

Chair of the IMA SA Management Board - Chief Executive Officer of IMA EIG

// SOLIDARITY UNDERPINNING THE FIGHT AGAINST THE PANDEMIC

Through two unprecedented partnerships, we clearly demonstrated our firm commitment to our public interest objective, highlighting our ability to quickly deploy assistance solutions:

In January, IMA Group called on a number of its assistance coordinators, on behalf of **ARS Île-de-France (the regional healthcare authority for the Greater Paris region)**, to support healthcare professionals during the **Covid-19 vaccination campaign** (by organising appointments).

It also worked in conjunction with the **Direction Générale de la Santé (DGS - Directorate General of the French Ministry of Health)** to track screenings and then **provide telephone and e-mail support to the general public for the "TousAntiCovid" app**. The Group rolled out vaccination tracing for Caisse Nationale de l'Assurance Maladie (Cnam), the French national health insurance fund.

+ 10,000

**CALLS AND DIGITAL REQUESTS
HANDLED IN 1 MONTH**

// ROLL-OUT OF REMOTE WORK: RESPONSIVENESS AND AGILITY

Being able to think ahead, take urgent action and be responsive are central to our business lines, which is why we adapted to remote work in record time from the very first lockdown. 84 % of the assistance platform teams were equipped and operational in the first few weeks.

Agreements or charters were drawn up in all French entities in 2021, including a remote work agreement, signed in October for IMA EIG. The agreement covers all business lines, with the exception of activities for which on-site work is critical. Eligible employees organise their remote working time, in conjunction with their manager and the organisation of their department. This system is guided by trust, accountability and flexibility.

Based on an annual quota of remote work days, employees are able to work in any location of their choosing. Support and training were implemented to make this unprecedented agreement effective as of March 2022.

UP TO
**100 REMOTE
WORKING DAYS/YEAR**
FOR A FULL-TIME EMPLOYEE

// BUSINESS SUCCESS STORIES

The Group achieved its revenue targets during this turbulent year thanks to its partnerships in the Mobility and Wellness sectors.

In 2020, IMA Group already covered 33 % of French vehicles in circulation. In 2021, major agreements confirmed the dynamic growth of the Mobility business, including Renault for electric vehicles and automotive maintenance specialist Feu Vert. IMA Group remotely manages the maintenance centres of all 180 Feu Vert branches.

The attractiveness of the Wellness business was also confirmed. The renewal of the historic partnership with **Mutuelle Nationale des Hospitaliers (MNH)** until 2026 came alongside the implementation of the IMAS@nté programme. **La Mutuelle Générale (LMG)**, meanwhile, renewed its partnership until 2023.



IMA is working with **Prévention Plurielle**, the new mutual insurer of **Intérieur**, on mental and chronic illnesses

2021 was also about delivering development: IMA launched a new cooperative venture with **Intérieur**, a preventive healthcare partner for public-sector employers, and with the **French Ministry of Solidarity and Health** for medical evacuations, particularly healthcare workers in all French territories.

1.5

IN 2021, WE... CONTINUED OUR POLICY OF INNOVATION.

// FUNDS ALLOCATED TO SUPPORTING INNOVATION

The 2018-2021 Strategic Plan accelerated the innovation momentum of IMA Group. Since 2018, the IMA Participations Development Fund has been used to acquire stakes in innovative start-ups. New solutions or new distribution methods, in line with our expertise and our business lines, are thus tried and tested. Conclusive trials are then applied on a large scale across IMA Group.

IMA PARTICIPATIONS SHARE CAPITAL OF

€25 M

Nearly €3.2 million was invested in 2021 to test and approve services aimed at improving the experience of our clients and beneficiaries.

A comprehensive innovation approach to improve our operational efficiency and plan for changes in our business lines



// A START-UP STRATEGY ROOTED IN PRACTICAL INNOVATION

Our investment choices are guided by the goal of identifying and activating effective innovation and transformation levers to support the strategy of our shareholders, partners and clients.

We are keen to choose start-ups that complement IMA Group's business lines in terms of operational efficiency and customer satisfaction.

Our engagement strategy is based on multiple objectives, including in particular the goal of expanding our existing range of services and offering new ones.

We are committed to continuous improvement.

For example, our investments may involve adding technologies to our processes. These allow us to focus on the very core of our business: the human element of our relationship with beneficiaries.

300
START-UPS
IDENTIFIED BY OUR
BUSINESS LINES

6
MADE

90
INVESTMENT
OPPORTUNITIES
REVIEWED

20
PROJECTS LAUNCHED

**FRENCH
ASSURTECH**

- FAT ACC: the start-up acceleration programme
- FAT CAMP: a virtual campus for mutual insurance employees
- FAT XP: an experimental programme
- FAT FIN: simplified access to financing for start-ups
- An event programme

Our approach is also inspired by the discussions and initiatives carried out by French Assurtech. Founded in 2018 by MAIF, MACIF, MAAF, Groupama, P&V Group, La Mutuelle de Poitiers and IMA Group, this accelerator set a goal of revitalising the insurance sector by supporting innovative projects.

In February 2021, French Assurtech became a global innovation platform, now addressing five key themes to serve mutual insurance partners.

// IMA L@B : EVERYDAY INNOVATION

Created to involve the entire Group in continuous innovation, IMA L@b has confirmed its role as a pioneering researcher through numerous initiatives.



IMA C@mp develops each employee's culture of innovation through events, demonstrations, training and knowledge sharing. Remote idea-sharing workshops, podcasts, virtual tours and augmented reality applications were on the agenda in 2021.

Several initiatives were carried out for our business lines.

- **An incubator:** consisting of a production team to verify the feasibility of innovative systems,
- **L@b Inno:** to co-build product and service offers with employees in real conditions,
- **A "customer panel"** made up of external consumers: to assess the attractiveness of service offers, etc.

The aim is to facilitate product and process innovation by optimising our processes and operating models.

IMA L@b calls on our business lines, partners, clients and the Information Systems Department to work together in a common forward-looking and innovative approach. The Digital Services Platform is an illustration of this, with the aim of continuing to anticipate changes in our assistance business.

25 services are already available, including:

- For Mobility > Fee-based breakdown assistance at a specified rate for beneficiaries under non-inclusion (e.g. breakdown 0km),
- For Home > home emergency assistance and renovation works,
- For Wellness > personal services.

16,000

SALES

€2.4 M

IN REVENUE

14 %

CONVERSION RATE

WE ARE TESTING...



CADUCY, a solution for measuring vital signs via a webcam or a smartphone camera.



An eco-driving pilot programme with 20 internal testers and 10 breakdown specialists/two truck drivers, based on the use of a connected device developed by start-up **WeNow**.



SEARCH MOBILITY: an app to help steer employees towards more sustainable mobility.

1.6

IN 2021, WE...CELEBRATED 40 YEARS IN BUSINESS.



1981

IMA founded by MAAF, MAIF and MACIF, soon joined by other mutual insurers. A simple and unprecedented idea: providing their members with personal, medical and technical assistance, 24/7.



With its determination to provide a high-quality service for all, IMA has clearly made its mark.

CLAUDE Sarcia
Chair of the IMA SA
Executive Board and Chief
Executive Officer of IMA EIG

2006

From sending out jobs to invoicing: with IMANET, IMA makes the job easier for breakdown specialists/tow truck drivers. IMA's unique network of service providers is one of its key strengths.

+10 %
GROWTH
PER YEAR

1991

International subsidiaries opened to assist policyholders in their travels abroad. The Group is rapidly becoming a major assistance provider in Europe. On a day-to-day basis, assistance coordinators work diligently to find the best solution.



If it works as well as it does today, if employees are as dedicated as ever, it is because we embody the values of mutual assistance, cooperation and trust.

FRÉDÉRIQUE PELAUD
Head of the Assistance
Department
Operations Division - IMA EIG

40 YEARS OF DEDICATION

Over time, IMA has expanded its catalogue of services. Its dedication to quality has never wavered in terms of service, customer relations, partnership, brand image, etc. Every day, thousands of beneficiaries enjoy the advantage of IMA's operational excellence.

1993

IMA launches 0 km Assistance and Home Assistance. Innovation is integral to IMA's DNA. As a result, the Group is able to offer assistance solutions fully tailored to the challenges of its shareholders and clients.

2015

Wellness Division created. Ageing, Dependency, Chronic Illness: IMA rolls out new services to meet growing healthcare needs.

IN 2040, OVER-65S WILL MAKE UP 29 % OF THE POPULATION, COMPARED TO 20% OF THE POPULATION TODAY.

INSEE, NOVEMBER 2021

+67 %
INTERNATIONAL
GROWTH
(2017-2020)

2017

IMA Innovation and IMA Participations are created. Shareholders step up and allow IMA to invest in start-ups. The objective is to anticipate lifestyle changes in order to offer solutions tailored to everyone's needs.

40 YEARS OF ENERGY

IMA's true capital is the talent of the women and men who make up its workforce and WHO always give 100 %.

Mutual assistance, cooperation, trust, energy: IMA's employees are critical to providing the best possible service.

40 YEARS OF INNOVATION

Developing new technologies, inventing new services, shaping the future of assistance, and conquering new markets : the culture of innovation is a source of strength at IMA.

2020

IMA makes a strong commitment to combating Covid-19. The women and men of IMA continue working diligently despite the challenging environment. Their expertise strengthens the fight against the pandemic.

The vaccination registration portal for medical staff launched with Agence Régionale de Santé ILE-DE-France supports our public interest objective and showcases our ability to deploy assistance solutions with agility.

FLORENCE BISCARA
IMATECH Team Manager (Yootel)

+4,900
EMPLOYEES

€872 M
IN REVENUE

2021

More than ever, IMA is the leading provider of assistance and services in France.

62 %

OF THE AUTO
MANUFACTURERS
MARKET

28 %

OF THE AUTOMOTIVE
INSURANCE
MARKET

27 %

OF THE HOME
INSURANCE
MARKET

45 %

OF THE HEALTH
INSURANCE
MARKET

1.7

IN 2021, WE... CAPITALISED ON OUR **HUMAN RESOURCES.**

// AN INNOVATIVE REMOTE WORK AGREEMENT

On 18 October 2021, IMA EIG signed a company remote work agreement with all representative trade unions (CFDT, CFE-CGC, CGT, FO and SUD). Developed following an employee feedback period, the scheme provides for a set number of remote working days per year, with a maximum of 100 days for full-time employees.

**IMA : FIRST
ASSISTANCE PROVIDER
TO OFFER AN ANNUALISED
WORKING TIME AGREEMENT**

The agreement is effective from 1 March 2022 for all business lines, with the exception of employees whose on-site presence is essential. It is based on three principles: trust, accountability and organisational flexibility. Professionally independent employees will be able to organise their remote work to fit in with the smooth operation of their department. After defining their remote work days in conjunction with their manager, employees are able to work in any location that they choose. This flexible arrangement helps establish an optimal work-life balance.

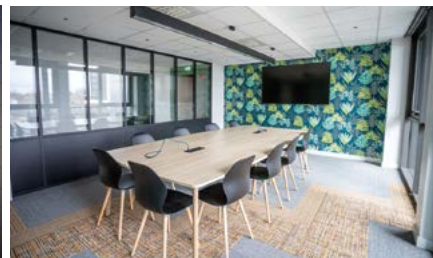
This innovative agreement is in keeping with the trial conducted since 2019 and the agreement on quality of life at work signed in 2018. It also illustrates the IMA Group's determination to decrease its carbon footprint by reducing commuting.

// RENOVATIONS AT THE HEAD OFFICE: FOR IMPROVED QUALITY OF LIFE AT WORK

The office space at the IMA head office in Niort has been undergoing renovation over the last few years. Delivery is scheduled for 2022 and includes the historic building that will now provide 4,300 m² of redesigned workspace. Roadworks and 200 additional parking spaces will also make the office more accessible.

Landscaped areas and areas dedicated to relaxation and exercise are also available to all employees.

IMH's new real estate project is ongoing, in line with a development plan running through to 2025.



// WORK-STUDY PROGRAMMES TO ONBOARD NEW TALENT

Despite the challenges of the health crisis in 2021, IMA Group chose to maintain its work-study policy. IMA welcomed 71 work-study participants this year.

We have been convinced of the value of work-study programmes for many years. In addition to their positive impact on the employment of young people, they give us an opportunity to transmit knowledge between employees and to plan for bringing in new skills. These ambitions were reaffirmed during a special work-study day organised on 26 November 2021 by the Diversity Department.



WORK-STUDY PARTICIPANTS AT IMA :

54 %

MEN

46 %

WOMEN

68 %

HAVE A FOUR-YEAR
DEGREE OR BETTER

// AT IMA, DIVERSITY IS THE NORM



Diversity is alive and well at IMA. To advance gender equality, a dedicated communication campaign was launched. This includes awareness-raising videos and a guide on everyday sexism in the workplace. Another guide to LGBT diversity and inclusion is being prepared.

Employee awareness on various aspects of disability in the workplace is an ongoing effort. Employees are taught about accessibility and how to manage difficult situations via training workshops or challenges.

Lastly, the partnership with the University of Poitiers IPHD Master's degree (focusing on the inclusion and integration of persons with disabilities and dependent persons) helps us identify ways to improve inclusion in the conduct of our business.

80 %

OF DISABILITIES
ARE INVISIBLE

**1 OUT OF 2 EMPLOYEES
WILL BE FACED WITH DISABILITY
ON A TEMPORARY OR
PERMANENT BASIS DURING
THEIR LIFETIME**

02

STRATEGIES AND OBJECTIVES.

2.1

24 MOBILITY : GIVING IMPETUS TO NEW TRENDS

2.2

26 HOME : SUPPORTING THE NEW TRENDS IN HOME ASSISTANCE

2.3

28 WELLNESS : A FAST-CHANGING FIELD OF EXPERTISE

2.4

30 LEGAL : MAKING THE LAW ACCESSIBLE TO ALL

2.1

MOBILITY : GIVING IMPETUS TO NEW TRENDS.

// ROBUST ACTIVITY DESPITE THE HEALTH CRISIS

The shape of 2021 was dictated by extreme weather events, lockdowns and curfews. A sharp rise in travel, combined with a winter cold wave, led to a record 8,389 automotive assistance cases handled on 4 January.

Early in the summer, and in the fourth quarter, when freedom of movement returned to normal, the French did a lot of travelling around the country.

IMA Group adapted to keep pace with these changes:

- Internal support for assistance coordinators, 50 support function employees brought in as backup for the *All Assistance Providers system*,
- Recruitment of seasonal employees,
- Unprecedented repatriation measures taken at summer camps, with a large number of children infected by the virus individually transported to their respective homes.



Business declined outside France (-12 % vs forecasts), mainly due to severe restrictions on international travel as a result of the health situation.

100

ASSISTANCE COORDINATORS
HIRED ON PERMANENT

500

SEASONAL EMPLOYEES HIRED
DURING THE SUMMER PERIOD



// MOBILITY PLAYERS NEED TO ADAPT THEIR BUSINESS MODEL

Used cars mean more frequent breakdowns. With more than 10,340 assistance cases handled over the weekend of 15 August, IMA Group beat its 2020 record

200 %

MORE ASSISTANCE CASES
INVOLVING ELECTRIC VEHICLES
IN 2021

The automotive sector is particularly exposed to the revolution taking place: supply problems, drop in sales of new vehicles, greater interest in used vehicles, accelerated transition to electric cars, etc.

The impact is even greater for leasing companies. Faced with a 23 % drop in long-term leasing (LLD) in H1 2020, they adapted their offers, turning to used cars and adding electric vehicles to their fleets. To deal with the shortage, IMA set up a special unit with dedicated assistance coordinators, in conjunction with the leasing companies, to find rental vehicles and create the ability to meet beneficiaries' needs.

Despite dealing with a parts shortage, bicycle sector professionals celebrated a 25 % increase year-on-year as the bike market took off, driven by opportunities for repairs, rentals and even company bicycles.

// IMA GROUP SUPPORTS NEW FORMS OF MOBILITY

As a French leader in the field of electric vehicle assistance, IMA now offers a range of services specifically for soft mobility that meets users' needs and facilitates these new practices. This comprehensive range covers all causes of breakdowns. To that end, it relies on the broad network of IMA Group qualified service providers. In 2022, two new packages will be added to maintain these new practices and encourage eco-responsible travel.

IMA Group did not wait for the health crisis to invent the most appropriate solutions to guarantee beneficiary mobility and safety.

In 2021, IMA Group launched a soft mobility range comprising multiple specific and independent packages. This fully comprehensive range covers all causes of breakdowns, including depleted batteries, which the market very often excludes



Start-up Azfalte launched an electric bicycle business for companies and chose IMA to assist its corporate clients. As an alternative to public transport, this offer addresses the challenges that companies face in terms of Corporate Social Responsibility (CSR) and their employer brand.

**KEY FIGURES FOR 2021****41,915**

CASES OPENED
BETWEEN 8 AND 15 FEBRUARY
DUE TO THE COLD WAVE
THAT STRUCK FRANCE

2nd

BUSIEST WEEK IN IMA'S
HISTORY

**38,725**

NUMBER OF CASES HANDLE
BY THE GROUP THIRD WEEK
OF AUGUST

+ 6.6 %

COMPARED TO 2020

+ 18.8 %

COMPARED TO 2019

**6.2 M**

CALLS
DOWNWARD TREND, LARGELY
DRIVEN BY THE PERFORMANCE
OF DIGITAL **BENEFICIARY**
RELATIONSHIP MANAGEMENT
APPS

2.2

HOME : SUPPORTING THE NEW TRENDS
IN HOME ASSISTANCE.

// HOME ASSISTANCE: CENTRAL TO NEW LIFESTYLES

Year 2 of Covid-19 confirmed the central role of home assistance in the lives of French people. Lockdowns and curfews, as well as their consequences (remote work, home care), have spawned new development needs and new approaches to consumption.

Insurtechs are continuing their race for technological advancement, and some home insurance offers are now playing the 100% digital card. Use of video solutions for troubleshooting and post-breakdown expertise is on the rise, offering the advantages of human contact, facilitated diagnostics and the overall reduction in costs per case.

In H2 2021, Inter Mutuelle Habitat tested a remote appraisal system via a professional photo and video platform

65 %

BREAKDOWNS CAN BE
REPAIRED IN VIDEO FORMAT

// MOBILISATION AND HIGH-QUALITY SERVICE : HOW IMA WAS ABLE
TO MEET THE CHALLENGES OF 2021

The intensification of climate risks is a challenge for home insurance and requires insurers and assistance providers to offer new services via an appropriate network of service providers in terms of volume and skills. **IMA can count on the strength of a network of 1,683 service providers throughout France.**

The start of 2021 saw relatively calm winter weather, but a robust level of activity in the first half of the year. A series of violent storms led to a sharp increase in cases starting in June. September was also busy (+13% in cases opened), with severe and peak weather conditions on 9 and 10 and 14 to 17 September. Activity for the full year was 7.2% higher than in 2020, with 664,188 cases opened.

+21 %

I.E 78,078 CASES OPENED
IN JUNE 2021

4.7/5



IMA PROTECT SCORE ON
"AVIS VERIFIÉS"



Cases opened mainly involved
water damage

Another highlight for the internal organisation of IMA Group was the transfer of Serelia's remote assistance activity to IMA PROTECT. The change and reorganisation was carried out with no interruption to business disruption thanks to the commitment of our teams. This is an example of IMA Group's overall performance, through the complementarity of its expertise and operational sites.

More generally, IMA PROTECT continued its efforts to improve customer satisfaction, with the implementation of real-time customer satisfaction measurement tool Avis Verifiés. Sales were also on the rise, with a 10.3 % increase in contracts compared with 2020.

// INNOVATION AND CONVENIENCE : IMA'S STRENGTHS FOR HOME COMFORT AND SECURITY



IMA works hard every day to expand its offers. In 2021, this was reflected in the testing of new solutions such as IMA Home, an app that combines the communication of connected objects in the home, and the optimisation of existing schemes, such as the amalgamation of the **Renovation Services** and **Dépannage.help**.

Now more than ever, our objective is to support new ways of home living as much as possible. From managing breakdowns to making home improvements or renovations, IMA Group coordinates the expertise and responsiveness of its teams, the power of digital solutions and the strength of its network of service providers.



Dépannage.help
Une offre Habitat
du GROUPE IMA

Travaux.help
Une offre Habitat
du GROUPE IMA

KEY FIGURES FOR 2021



+ 8.8 %

**INCREASE IN THE NUMBER OF CASES
OPENED FOR ASSISTANCE AND
MANAGEMENT OF HOME INSURANCE
CLAIMS**



1.5 M

**NUMBER OF CONNECTED OBJECTS
ALREADY INSTALLED FOR REMOTE
ASSISTANCE**



690,000

ALARMS MANAGED PER YEAR

2.3 WELLNESS : A RAPIDLY CHANGING BUSINESS SECTOR.

// A YEAR OF UNCERTAINTY DOMINATED BY THE HEALTH CRISIS AND RECONFIGURATION OF THE MARKET

The Covid-19 crisis amplified certain trends in 2021, such as the acceleration of teleconsultation and the creation of new home care services.

The major rise in remote work has sharply raised awareness of the importance of quality of life at work. To prevent the negative effects of remote work, product and service offers centred on mental and physical health are becoming more standardised in insurance policies, via psychological assistance cover.

Today, nearly one in five French people are affected by mental health disorders. Our Group is strengthening its support by drawing on the expertise of its Medical-Social Interdisciplinary Platform ("PIMS"). support programmes are offered to beneficiaries THROUGH the IMA S  nt   portal.

2,575

REMOTE CONSULTATIONS PERFORMED
IN 2021 (2,209 IN 2020, 313 IN 2019)

68 %

NUMBER OF CASES FOR WHICH
A PRESCRIPTION WAS ISSUED

+211 %

INCREASE IN THE NUMBER OF CASES
HANDLED BY PSYCHOTHERAPISTS
BETWEEN 2020 AND 2021



// A STRONG SECOND HALF FOR IMA GROUP

The business recovery was particularly evident in the second half of 2021. The lull on the health crisis front enabled healthcare institutions to reschedule appointments, generating an increase in our home assistance activities (post-hospitalisation services: home care, delivery of medicines, etc.).

More specifically, the household help business was once again at the top of the list in terms of services offered by IMA, while the care assistance function recorded a sharp increase (4x) compared to 2019 (a "normal" year).

At IMA, 2021 was another difficult year for the personal services sector. This was due to significant absenteeism due to numerous Covid-19 infections; the implementation of the health pass obligation; decreased availability of service providers, leading to an increase in rejection rates; and a more deep-rooted problem: diminished interest in these professions, creating a fundamental problem for recruitment.



+40 %

**IN THE VOLUME
OF WELLNESS CASES**

// NEW MARKETS TAPPING INTO IMA GROUP'S EXPERTISE

IMA Group secured a successful position in multiple markets in 2021:

- **Telephone assistance for Covid-19 vaccinations** for Caisse nationale d'assurance maladie (Cnam),
- **TousAntiCovid scheme** for the Direction Générale de la Santé (DGS),
- **Dedicated website for Covid-19 tracing** for Assistance Publique-Hôpitaux de Paris (AP-HP),
- **Evasan RFP won** for government services (Ministère des Solidarités et de la Santé).

Additional Group Healthcare revenue amounted to €14.6 million thanks to new contracts in 2021.

These new partnerships testify to IMA's legitimacy in the Wellness sector, its ability to engage its teams at all times and its ability to adapt its responses to ever-changing needs.

The Wellness segment totals 180 customers, 80 of which are major accounts, and 305 permanent employees



KEY FIGURES FOR 2021



700,000
CALLS RECEIVED



210,019
NUMBER OF CASES HANDLED

FOR
147,759
CASES IN 2020

2.4 LEGAL : MAKING THE LAW ACCESSIBLE TO ALL.

// IMA SIMPLIFIES LEGAL INFORMATION

Reflecting the importance of legal matters in the personal and professional lives of the French people, IMA Group developed a **fourth dedicated universe of expertise: Legal**. As a fully-fledged business, this area of expertise aims to **develop its own solutions, while working closely with the Group's other areas of expertise**.

In 2021, IMATECH rolled out Alex—a fast, efficient and easy-to-use solution providing answers for individual clients in various legal domains—for more than four million beneficiaries. This legal assistance platform, available online 24/7, provides targeted information on legal rights and formalities. It is also designed to help prevent and resolve everyday disputes.

For professionals, IMA rolled out its first legal training programme in 2021. Going forward, we are able to offer in-person and virtual classes led by instructors with direct experience in the field. An approach combining expertise and customer relations, tailor-made teaching methods and digital skills assessments to measure the acquisition of skills.

IMATECH is one of France's first independent legal platforms

170 

NUMBER OF LEGAL
ADVISORS AT IMATECH

600,000/YEAR 

NUMBER OF CASES HANDLED IN ALL
AREAS OF LAW FOR PRIVATE INDIVIDUALS
AND PROFESSIONALS

// GUIDING OUR BENEFICIARIES IN THEIR LEGAL PROCEEDINGS

For private individuals, the law is an increasingly challenging field, calling for appropriate support to prepare their cases calmly, avoid or resolve disputes. The lengthy health crisis has created many questions within the legal field, covering work, consumer spending, housing and taxes.

Disputes are on the rise, after declining in 2020 due to the periods of lockdown. Faced with complex administrative procedures (labour law or social protection), in an environment disrupted by Covid-19, professionals need to be supported in their efforts.



LEGAL DISPUTES :


1,384,721
 CIVIL AND COMMERCIAL
 DECISIONS

o/w

184,194
 REFERRED

240,788
 CASES SETTLED BY
 ADMINISTRATIVE
 COURTS

// DEVELOPMENT OF PARTNERSHIPS AND OPERATIONAL PERFORMANCE

IMA's aim is to develop its legal offer based on partnerships with recognised players. This enables us to provide a comprehensive response to meet the needs of legal professionals and managers of very small businesses. Together with SMACL Assurances, the mutual insurance company for local authorities and their agents, we launched a legal information unit for Harmonie Mutuelle.

The objective of expanding to include other areas of expertise also applies internally: the Legal and Mobility businesses work together to provide automotive professionals with assistance post-dispute and ahead of any potentially costly proceedings. Our automotive and legal technicians share their expertise in order to offer solutions with high added value, which are symbolic of the very unique approach adopted by IMA Group.

**KEY FIGURES FOR 2021**

8,000 
 TRAINING HOURS
 PER YEAR

2,000 
 LEGAL FACTSHEETS SERVING
 AS A KNOWLEDGE BASE

30 
 AREAS OF LAW
 COVERED

PRIVATE INDIVIDUALS,
 PROFESSIONALS,
 NON-PROFITS,
 CHARITIES, ETC.

03

ACTIVITIES AND ECONOMIC PERFORMANCE.

3.1

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AND FRANCIS GOICHON**

3.1

THREE QUESTIONS FOR...

BÉNÉDICTE SIVIGLIANI.

DEPUTY DIRECTOR OF THE TRAVEL OPERATIONS DEPARTMENT

MOBILITY EXPERTISE

// WHAT IS YOUR OVERVIEW OF 2021 ?

2021 was just as complex as 2020. Until May, we had to adapt our workforce to declining business, mainly caused by lockdowns and curfews. Then came the summer, when we started to see the light at the end of the tunnel, and our beneficiaries were eager to travel again.

Starting in June, business realigned with the typical summer. We recruited 480 seasonal employees, who were less available than usual in September due in particular to internships or early school year start dates.

// WHAT LESSONS DID YOU LEARN FROM THIS PERIOD ?

The health crisis has significantly accelerated new trends in mobility. Soft mobility first comes to mind, of course, with the explosion of cycling, for which we have a specific assistance offer. But what strikes me most is the emergence of increasingly hard-to-predict activity. This means we have to be even more flexible to adapt our response to very sudden changes in business activity, with strong peaks alternating with quieter periods.

That is the point of the *All Assistance Providers* project: thanks to training efforts and periods dedicated to maintaining skills, the scheme allows employees of IMA EIG support functions to join the staff of assistance coordinators. *All Assistance Providers* is also an excellent way to develop cross-functionality, cohesion and cooperation between the teams, who learn how to better understand the jobs of others.

// WHAT OTHER INITIATIVES HAVE BEEN IMPLEMENTED ?

First of all, the transformation of the NOuMA Front Office was completed using Higgins, which had a full year of operation in 2021. More than 500 receptionists and assistance coordinators were trained in breakdown assistance. Higgins is an important tool for agility and digitisation made accessible to all thanks to training and support.

The same applies to IMA Direct, which allows information to be sent in real time to beneficiaries, thus helping to reassure them throughout their assistance case. The digitisation of certain tasks allows assistance coordinators to focus on the human aspect in their relationship with beneficiaries.

THE HEALTH CRISIS
HAS STRONGLY
ACCELERATED NEW
TRENDS IN MOBILITY.



3.2

THREE QUESTIONS FOR...

FRÉDÉRIC EIMERY.

GROUP MARKETING DIRECTOR

HOME EXPERTISE

// WHAT TRENDS DID YOU SEE IN 2021 FOR HOME ASSISTANCE ?

2021 confirmed the trends observed in recent years, further accelerated by the ongoing crisis. For millions of French people, the reality of remote work is changing their home assistance expectations. Homes have become a hybrid place, where personal and professional activities coexist. They can even be a place of care in a pandemic, reflecting the growing aspirations of the French people to age well.

In other words, there are high expectations for adapting home assistance to these activities. There has also been a sharp rise in environmental concerns, accompanied by stronger tax incentives to improve the energy performance of homes and an increase in extreme weather events.

In concrete terms for IMA, this means working on new guarantees (energy renovations, quality of life working from home) and anticipating an increase in improvement or renovation work.

// HOW IS IMA ADDRESSING THESE TRENDS ?

The change in the Home segment has mainly impacted our production systems. For example, the increase in the number and intensity of weather events has put pressure on emergency assistance. This means we need to be ever more efficient to deliver a high-quality service. When people see their homes flooded or their roof collapse, we have to act quickly and effectively, while reassuring our beneficiaries.

In that respect, our capacity for innovation is crucial. Tools, methods, offers: we need to use all the tools at our disposal to meet the needs of beneficiaries as closely as possible. For example, we are working with partners to roll out tools that will, in the event of extreme weather events, notify cooperative shareholders, put our network of service providers on alert, and strengthen the IMH teams to deal with the influx of cases.

This predictive expertise can be applied to IMA's other areas of expertise, in a spirit of cross-functionality that we have been developing for several years.

// WHAT ARE SOME OTHER EXAMPLES OF INNOVATION ?

In 2021, we conducted a trial in the Home assistance business that taught us a great deal. We developed an IMA Home mobile app to manage connected objects in the home and everyday services. Around fifty cooperative shareholders tested the app for more than four months, before giving us feedback.

There is also the possibility for cooperative shareholders, with the help of a telemanager, to take photos or videos of damage and to transmit them; this will make work easier for IMH telemanagers and our shareholders, and allow specialists to better plan their assistance services.

By systematically looking for what can be done to simplify and improve the customer experience, we are strengthening our position as a benchmark in assistance services.



**BY SYSTEMATICALLY
LOOKING FOR WHAT CAN
BE DONE TO SIMPLIFY
AND IMPROVE THE
CUSTOMER EXPERIENCE,
WE ARE STRENGTHENING
OUR POSITION AS
A BENCHMARK IN
ASSISTANCE SERVICES.**



3.3

THREE QUESTIONS FOR... CHRISTOPHE REGNIEZ.

DIRECTOR OF MEDICAL OPERATIONS AND WELLNESS

WELLNESS EXPERTISE

// WHAT IS YOUR OVERVIEW OF 2021 ?

The Wellness business had a very good year. Results were strong and we rose to the occasion in yet another challenging year. Pressure was high in the second half of the year due to very high business volumes, marking a return to normal life. The resumption of home assistance cases and the catch-up in hospital activity were particularly robust during the summer. We had problems recruiting home care service providers with a 15 % decline in the workforce during the summer.



**WE HAVE TO QUESTION
THE OVERALL REVALUATION
OF THESE BUSINESS LINES.**

In addition to the economic problems of an industry disrupted by the health crisis, we have to question the overall revaluation of these business lines. In terms of public health activity, the contracts won in 2020 took full effect in 2021: organisation of COVID-19 screenings for certain Regional Health Agencies, a hotline for test and vaccination tracing for the Direction Générale de la Santé (DGS) and Caisse nationale d'assurance maladie (Cnam), etc.

// HOW IS THE MARKET SHAPING UP ?

The market is changing fast and is still in the midst of restructuring. We need to stay alert to developments, because alliances and mergers between supplementary health insurance and provident insurance organisations are still taking place. This is a source of opportunities for IMA, in an area that affects many French people. This instability is also a risk factor, however: although we are a leader in home assistance, we could very quickly see our position challenged due to a new alliance.

With regard to healthcare, ties with major institutions during the Covid crisis and the demonstration of our ability to support them with a high level of service quality are certain to build their trust. As proof, we won the RFP on medical evacuations, with IMA becoming the assistance operator for the Corruss (operational centre in charge of regulating and responding to health and social emergencies) of the Ministry of Solidarity and Health, for overseas territories.

// WHAT ARE THE STRENGTHS OF IMA GROUP THAT WILL SEE IT SUCCEED IN THIS SECTOR ?

In addition to the founding values that guide our actions, our performance is set to rely even more on the digitisation of low value-added processes. The automation of certain tasks can further improve our client relations, giving us more insight into their needs. Our top priority is the quality of interpersonal relations with our beneficiaries. The dedication of the Group's employees is another asset. An example of this is the mobilisation of teams from other IMA entities to act as back-ups for the hotline dedicated to the vaccination of healthcare professionals in early 2021.

Finally, we must draw on our adaptability to meet a sizeable challenge: how can we successfully address the new hybrid work environment? Today, nearly 30 % of employees work from home full-time. The search for consistency in this new arrangement is an imperative in order to continue to guarantee high-level services, at the same time as preserving the quality of life at work for our employees.



3.4

THREE QUESTIONS FOR...

KARINE SANSIQUET DIRECTOR OF OPERATIONS
AND FRANCIS GOICHON
HEAD OF PROFESSIONAL LEGAL CLIENT SERVICES •

LEGAL EXPERTISE

// WHAT WAS UNIQUE ABOUT THE MARKET IN 2021 ?

Francis GOICHON - With the continuation of the health crisis, professionals have been faced with unprecedented legal developments, greater complexity of standards and increasingly varied sources of information.

The period saw the development of mass disputes, already observed before the pandemic. Finally, court cases are taking longer, and distrust is growing among plaintiffs. Small business leaders struggle with legal matters, which they see as too complex, while having to focus on the development of their business.

Alternative dispute resolution (ADR) remains under-used, despite being encouraged. "Legaltechs" (online start-ups) are making a significant breakthrough: with a more modern approach to law, they are disrupting well-established providers.

// WHAT ARE THE IMPACTS FOR IMA GROUP ?

Karine SANSIQUET - This is an interesting time for us. Legal expertise has become a full-fledged business for IMA and several opportunities to grow our business are emerging.

Take alternative dispute resolution, for example: we try to prevent disputes to avoid legal proceedings, which take up time and generate additional costs. We are also making rapid progress on the digital front with the Alex portal, which offers continuous legal information, operated on a white label basis. Clear, simple, practical and accessible to all, Alex is focused on prevention with content organised by key life milestones and modular information blocks.

Francis GOICHON - We have worked hard with the Group's Information Systems Department to measure customer satisfaction with the content offered. We now have information consumption indicators that can help us better adjust insurance offers, for example.

// HAS THIS PIVOTAL YEAR PAVED THE WAY FOR OTHER CHANGES ?

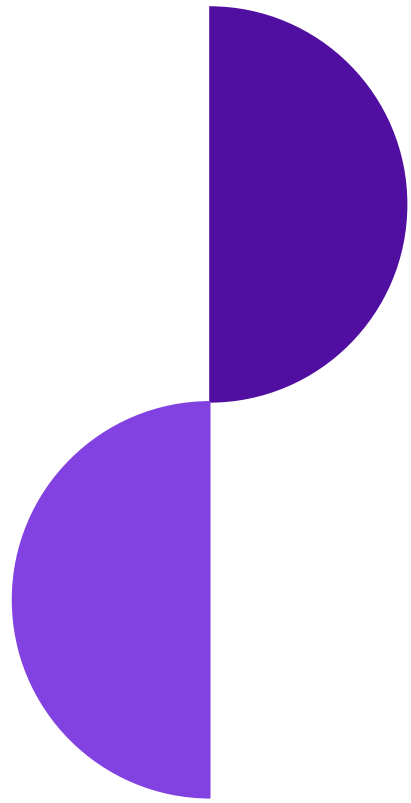
Karine SANSIQUET - We launched a new programme in 2021, LAAS (Legal as a Service). This is a real transformation of our business: we will transition from a contact centre model to a service that supports users from start to finish. To that end, we are implementing an omni-channel customer experience that directs beneficiaries to the right specialist at the right time.

The digitisation of certain processes allows us to focus on enhancing the skills of IMATECH's legal teams, in order to forge closer, higher-quality ties with customers.

Internally, new tools with, for example, an automated instruction tool that uses voice recognition, can both enhance productivity and increase quality of life at work.

THE DIGITISATION
OF CERTAIN
PROCESSES ALLOWS
US TO FOCUS ON
ENHANCING
THE SKILLS OF IMA'S
LEGAL TEAMS[...]






2021 IMA GROUP ACTIVITY REPORT



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