

MOBILITY
HOME
WELLNESS
LEGAL

ACTIVITY REPORT 2022.

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EDITORIAL.



David PINO

Chairman of the IMA SA Management Board
Deputy Director
(since 01/01/2023)

The IMA Group's 2022 results mark the last year of Claude Sarcia's term as Chairman of the Management Board. They are a testament to his hard work. They bear witness to the momentum that he instigated as soon as he joined the Group in 2009 and during his six years as Chairman, prior to his death just a few weeks after his retirement on 31 December.

As a leading figure in assistance, a business line for which he worked throughout his entire career, Claude Sarcia made his mark on the IMA Group with the development of our activities in France and abroad, the creation of more than 2,000 long-term jobs, confirmation of our innovation strategy, etc. until the Group transitioned to a reinsurance model on 1 January 2023. His legacy calls us to bring our shared vision to life and see it prosper.

Firmly believing assistance to be a genuine societal testing ground, Claude Sarcia found his tribe at IMA: a group of people who are passionate, professional, committed and always focused on the future, just as he was. We pay tribute to him as a man and as a leader who contributed so much to the influence and uniqueness of our Group.



**CLAUDE SARCIA
LEFT HIS MARK ON
THE IMA GROUP**

What can be said about 2022? Despite a challenging environment marked by geopolitical crises, the return of inflation, the intensification of climate change impacts and post-Covid behaviours calling our forecasting models into question, we did much more than hold our own. The Group's revenue exceeded €1 billion, up 15% compared to 2021. Consolidated net income amounted to €10.8 million.

Going beyond the figures, our shared future is synonymous with diligence and commitment. There are plenty of challenges ahead for the Group, much as we have seen in recent years. Faced with the pressures and challenges of our time, it is our responsibility to adapt in order to be ever more efficient, to implement assistance solutions that meet the needs of the members and beneficiaries of tomorrow, to take into account the ecological imperatives that will determine the performance of our businesses over the coming decades.

While there are many questions and uncertainties along this path, they also confirm that we are indeed on the right path with our historical purpose. Our mission is as relevant as ever: we are a group of women and men working hard each and every day to provide assistance and support to our beneficiaries. Our unique aim is to act as a beacon of service for our shareholders, who are major players in the mutual insurance industry.



OUR MISSION IS AS RELEVANT AS EVER: [...] PROVIDING ASSISTANCE AND SUPPORT TO OUR BENEFICIARIES



As we have done since our creation, we will focus all of our energy on effectively fulfilling our mission, continuing to develop our business and contributing to societal developments.

2009-2022 RETROSPECTIVE.

MAJOR TRANSFORMATIONS DRIVEN AND MANAGED BY CLAUDE SARCIA WITHIN THE GROUP.

// SHAREHOLDER RELATIONSHIPS BASED ON TRUST



Expanding on our collective vision, while respecting the uniqueness of each shareholder.

Strategic and operational dialogue with shareholders has intensified, serving to:

- strengthen the complementarity between insurance and assistance,
- support shareholder strategies,
- provide IMA with resources for its development.

// A BUSINESS STRATEGY FOCUSED ON PENETRATING NEW MARKETS

IMA has become a benchmark player in the assistance sector, a leader in the automotive, wellness, home and legal assistance markets in France, and is undergoing strong development internationally.

IN 2022 **35%**
OF GROUP REVENUE
DRIVEN BY COMMERCIAL
CONTRACTS



// DIVERSIFICATION OF OUR BUSINESSES AS A GROWTH DRIVER

- Development and enhancement of expertise in travel, medical, home and wellness assistance.
- Development of remote surveillance and remote assistance.
- Strong growth in legal activities.
- More recently, development of travel activities and affinity offers.

IMATECH Leading legal information platform in France.

IMA PROTECT Voted Customer Service of the Year 2020 and 2023*.



AA EXPANDED INTERNATIONAL PRESENCE TO CONSOLIDATE THE GROUP'S STRENGTH

INTERNATIONAL BUSINESS DOUBLED BETWEEN 2017 AND 2022.

- Solid partnerships with leading local players, for example to consolidate the development of our Moroccan and Belgian subsidiaries.
- Significant international contribution to Group income.
- True innovation territory for the Group.

* Alarm and Remote Surveillance Category - BVA Group survey - ViséoCI - More info on [esdda.fr](https://www.esdda.fr)

// EMPLOYER RESPONSIBILITY DEMONSTRATED ACROSS ALL OUR REGIONS

- Creation of local and long-term jobs in France and abroad.
- Promotion of diversity and accommodation of persons with disabilities.
- Implementation and development of remote working within the Group.
- Modernisation of energy-efficient workspaces for employees.



In 10 years, the workforce has more than doubled.



// MODERNISATION OF COMPANY TOOLS AS PART OF A GROUPWIDE APPROACH

- Tech strategy and transformation of information systems.
- Modernisation of tools for beneficiaries and employees.



// AMBITIOUS INNOVATION STRATEGY, SUPPORTED BY OUR SHAREHOLDERS

Shareholders investing €40 million in our business to support:

- the creation of IMA Participations, with share capital of €15 million, to invest in start-ups: Liberty Rider, Coorganiz, Pop Valet, Carbookr, Toolto, The Treep, etc.
- the launch of an experimentation entity, IMA Innovation, with share capital of €25 million, to initiate and test their relevance.
- cultural integration systems for employees.



// SUCCESSFUL TRANSITION TO REINSURANCE MODE ON 1 JANUARY 2023

A major undertaking for the Group's future, which was 2 years in the making with the shareholders and major involvement from staff.



01



2022 MILESTONES.



- 10** **1.1**
2022 IN PICTURES.

- 13** **1.2**
THE IMA GROUP IN FIGURES.

- 14** **1.3**
GOVERNANCE.

1.1 2022 IN PICTURES.

EXECUTIVES' AND MANAGERS' AGREEMENT - 2 March.
Presentation of IMA Group's 2022-2025 Strategic Plan.

GRAND DÉFI CHALLENGE - 13 to 22 May. Inter-company disability hike: 5 stages, 80 km per day.



A PERTE DE VUE: the road to diversity - 30 May to 4 June.
During this cycling event, four IMA EIG employees covered nearly 500 km between Niort and Laruns in the Pyrénées-Atlantiques.

4TH ANNUAL IMA HACKATHON - 25 and 26 June.
The 10 participating teams had to design a business projection model based on weather data.



INNOVATION MACHINE - IMATECH - 6 and 7 July. An exclusive event aimed at rethinking the customer relationship.



5TH EURESA INNOVATION FORUM - 21 to 23 September. A special opportunity to meet with our international peers in the mutual insurance and cooperative insurance industry.



INTERNATIONAL OPERATIONS SEMINAR IN CASABLANCA (held at Wafa IMA Assistance) - November.



AGREEMENT TO OPEN AN ASSISTANCE PLATFORM - ALMADÉN IMA IBÉRICA - December.



MOBILITY

RENAULT WORKSHOPS - March and November.

STELLANTIS WORKSHOPS - March.

MAZDA WORKSHOPS - November.



MEETING OF IMA ITALIA HARLEY-DAVIDSON LIBERTY RIDER CLUBS - July.



24TH INTERNATIONAL ROADSIDE ASSISTANCE TRADE FAIR/ADAF - 6 May.

A MUST-ATTEND event for all professionals in the roadside assistance/towing sector in France and abroad.



EQUIP'AUTO TRADE FAIR - 18-22 October in Paris.

IMATECH presents its DIAG offer.



HOME



IMA PROTECT Voted Customer Service of the Year 2023.



IMATECH WEST CUSTOMER RELATIONS TRADE FAIR 18 October.



WELLNESS

GENERAL MEETINGS: MMJ - 11 May in Paris, MPGR 10 June in Paris, MNH - 23 and 24 June in Montargis, MGAS 30 June and 1 July in Saint-Malo

CONGRÈS DE LA MUTUALITÉ FRANÇAISE CONVENTION 7 and 8 September in Marseille.



REAVIE TRADE FAIR BY ARGUS DE L'ASSURANCE 12-14 October in Cannes. International event for insurance professionals.



16TH ANNUAL DÉFI-AUTONOMIE TRADE FAIR 22 November. A trade fair dedicated to combating loss of autonomy by the elderly.



LEGAL

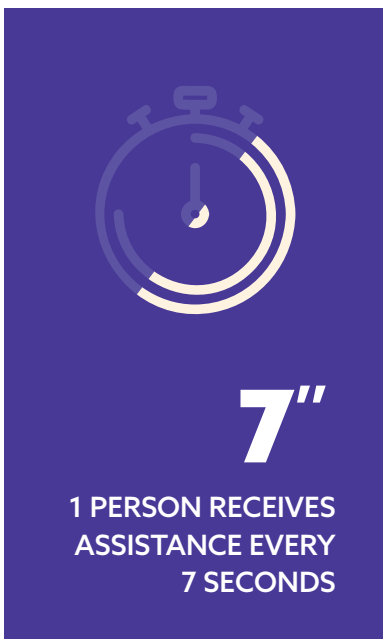
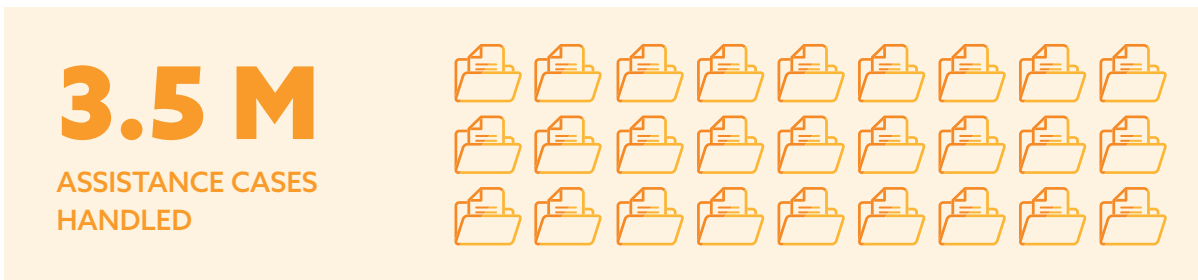
FIVE STAR CONVENTION - June
Highlighting IMATECH's legal (and automotive) expertise.



IFOP LEGAL SURVEY - November
1st IMA Group Survey - IFOP.



1.2 THE IMA GROUP IN FIGURES.



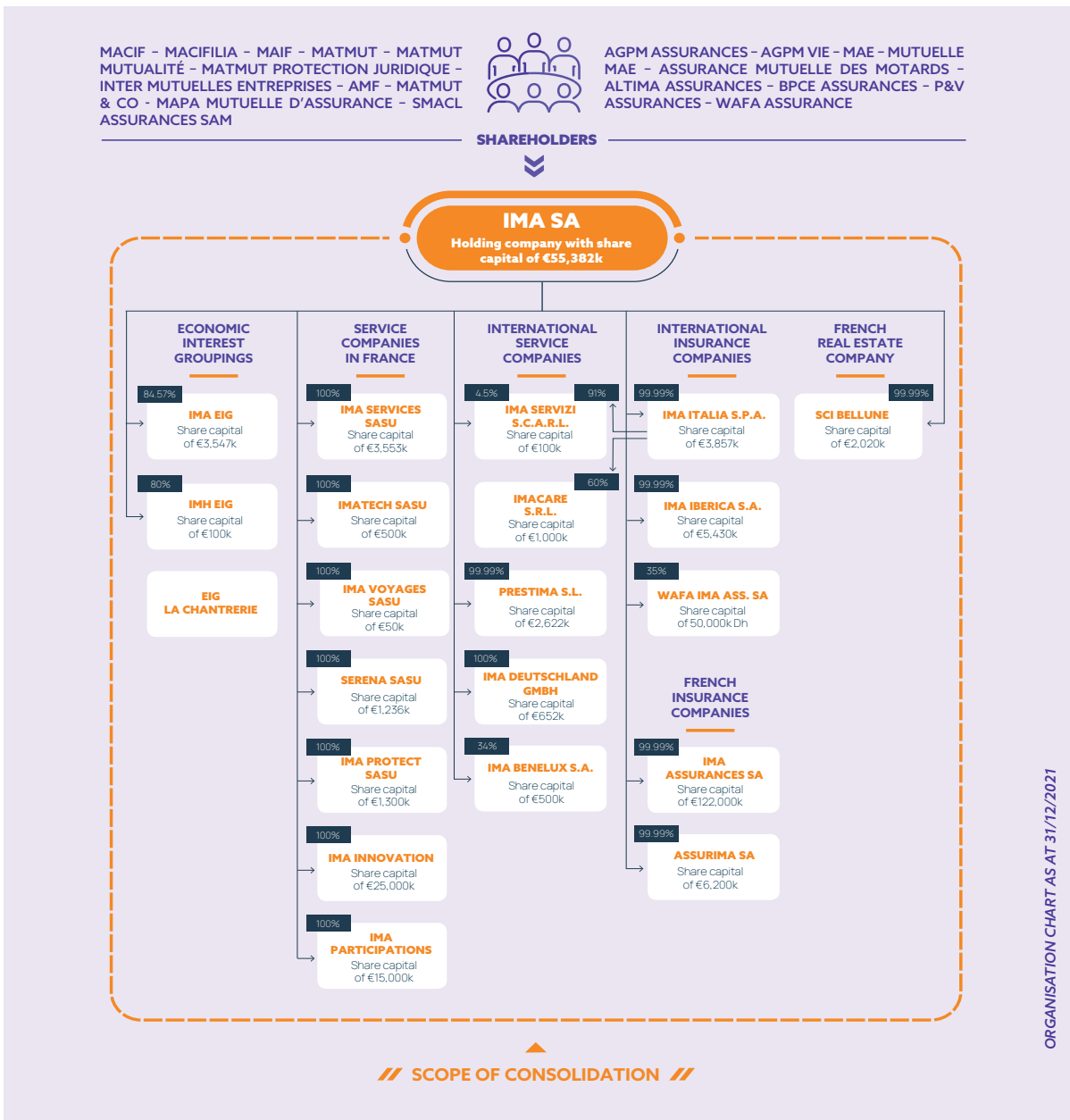
¹ Consolidated net income Group share.

² IMA Group shareholders' equity (excluding minority interests).

1.3 GOVERNANCE.

GROUP COMPANIES

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



// GROUP GOVERNANCE



DANIEL HAVIS
Chairman of the IMA SA
Supervisory Board
(until 29/06/2022)



NICOLAS GOMART
Chairman of the IMA SA
Supervisory Board
(since 29/06/2022)



CLAUDE SARCIA
Chairman of the IMA SA Management Board
Chief Executive Officer of IMA EIG



DAVID PINO
Vice-Chairman of the IMA SA Management Board
Deputy Chief Executive Officer of IMA EIG



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



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



RODOLPHE BOUTIN
Deputy Chief Executive Officer
of IMA EIG



NICOLAS TISSOT
Deputy Chief Executive Officer
of IMA EIG
(until 01/09/2022)



CHRISTOPHE CASES
Deputy Chief Executive Officer
of IMA EIG
(since 01/06/2022)

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.

IN FRANCE

IMA EIG (Niort and Rouen)

MOBILITÉ SANTÉ BIEN-VIVRE

Automotive & Travel – Travel & Medical – Prevention & Support

IMH (Niort-Échiré, Schiltigheim and Marseille)

HABITAT

Emergency repairs – Home services

IMATECH (Nantes)

MOBILITÉ HABITAT SANTÉ BIEN-VIVRE JURIDIQUE

Customer Relations – Automotive Technical Support – Delegated Insurance Management – Legal Assistance

IMA PROTECT (Nantes – Beaucouzé)

HABITAT SANTÉ BIEN-VIVRE

Alarm – Remote Surveillance – Connected Home – Remote Assistance

INTERNATIONAL

IMA Benelux (Liège)

MOBILITÉ HABITAT SANTÉ BIEN-VIVRE

Assistance services and solutions

IMA Iberica (Madrid and Lisbon)

MOBILITÉ HABITAT SANTÉ BIEN-VIVRE

Assistance services and solutions

IMA Italia (Milan)

MOBILITÉ HABITAT SANTÉ BIEN-VIVRE

Assistance services and solutions

IMA Deutschland (Munich)

MOBILITÉ HABITAT SANTÉ BIEN-VIVRE

Assistance services and solutions

Wafa IMA Assistance (Casablanca)

MOBILITÉ SANTÉ BIEN-VIVRE

Assistance services and solutions

Healthcase (Miami)

SANTÉ BIEN-VIVRE

Wellness and medical assistance services

A STRONG MULTI-SHAREHOLDER BASE

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



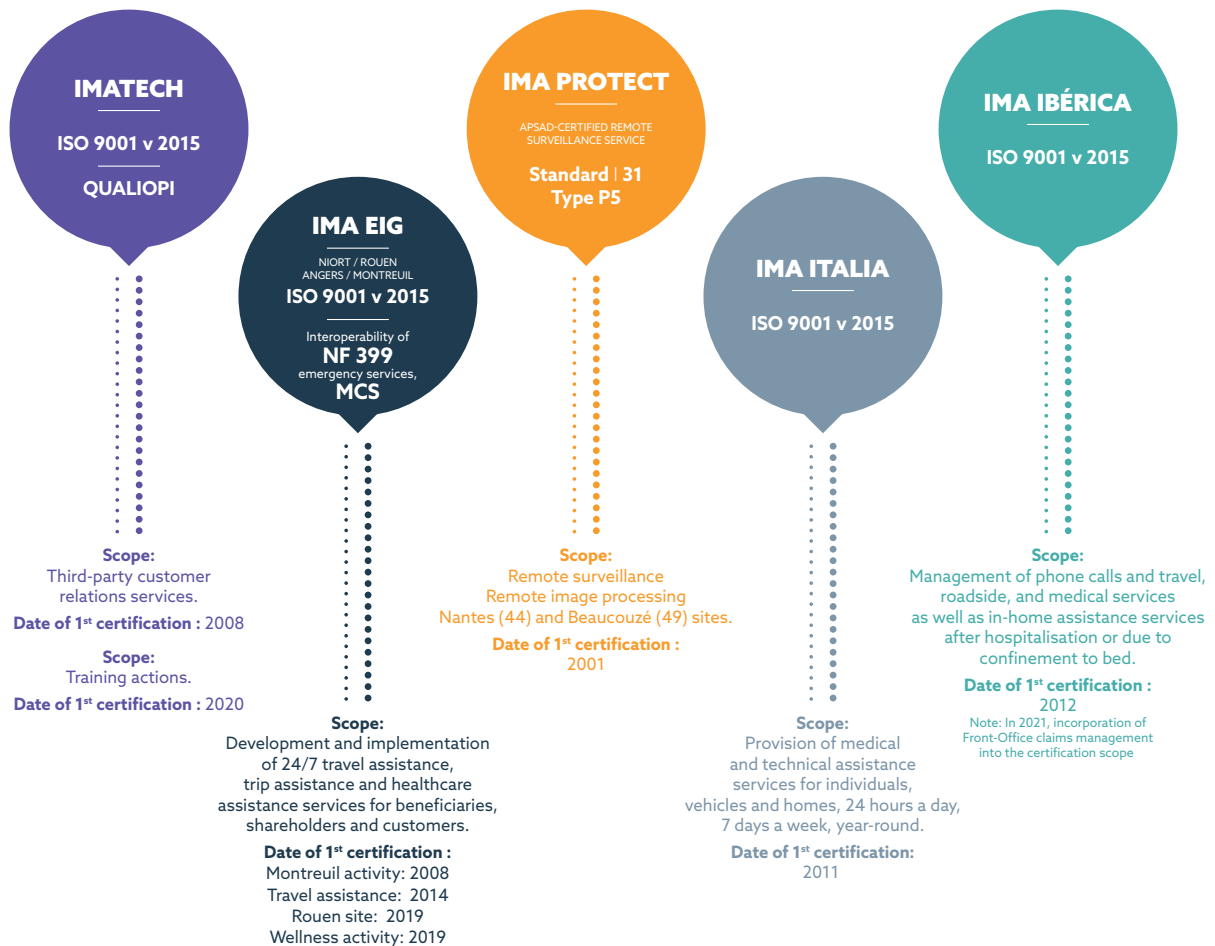
Data at 31/12/2022.





OUR CERTIFICATIONS

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



02

**PERFORMANCE:
A COLLECTIVE
CHALLENGE.**

- 2.1**
22 MOBILITY:
A PIVOTAL YEAR THAT IS RESHAPING THE LANDSCAPE.

- 2.2**
24 HOUSING:
A MARKET UNDERGOING PROFOUND CHANGE.

- 2.3**
26 WELLNESS:
A COMPANY STRIVING TO LISTEN AND PROVIDE SUPPORT.

- 2.4**
28 LEGAL:
A GROWING NEED FOR ADVICE AND REASSURANCE.

- 2.5**
30 CSR:
LEGACY AND PROSPECT.

- 2.6**
32 HUMAN RESOURCES:
A COLLECTIVE COMMITMENT.

2.1 MOBILITY: A PIVOTAL YEAR THAT IS RESHAPING THE LANDSCAPE.

FROM EXTREME WEATHER EVENTS TO A SHARP INCREASE IN TRAVEL

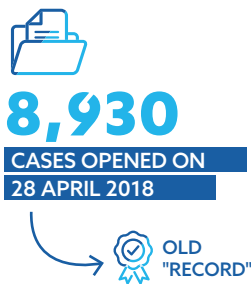
At the national level, 2022 saw the end of restrictions on travel and remote working obligations. In an economic and societal environment still affected by the Covid-19 crisis, travel and travel-related accidents returned to near pre-pandemic levels, with a shift in mobility towards greener modes of travel (bikes, motorised personal mobility devices including electric scooters) and a level of remote working being maintained.

At the same time, the country experienced a multitude of weather-related events including hailstorms, thunderstorms, floods, droughts and fires.



Insurers estimate the cost of natural disasters in 2022 at €10 billion. In France, 2022 was the most expensive year, with the highest number of claims since 1999.

IMA GROUP ACTIVITY REPORT



These factors have radically altered "seasonality", an integral aspect of the way that assistance providers are organised. 2022 saw the "summer season" start in May, with record numbers of calls and cases. On 18 July, no fewer than 8,934 cases were opened on a single day.

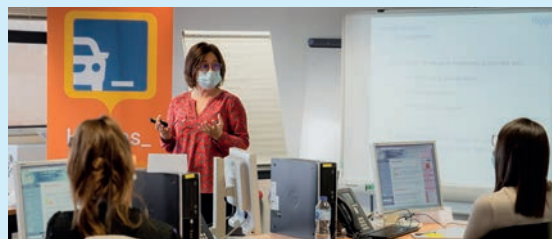
As stated by the Syndicat National des Sociétés d'Assistance (SNSA), these peaks were caused in particular by the exceptional heat wave in France in 2022, which generated

a large number of breakdowns for all types of vehicles (batteries, tyres overheating, electronic failures, etc.). Faced with these major changes impacting the assistance business, the IMA Group gradually adjusted its organisation to increase its responsiveness. Planning to improve forecasts of the number, types and seasonality of claims was a top priority for 2022.

// DIGITALISATION AND AUTOMATION: MODERNISING TOOLS TO ALIGN WITH NEW PRACTICES

While our societies are still evolving, the starting point was probably when we entered the "digital century", which has produced new models and new expectations, but also new risks.

In 2022, the world boasted 5 billion Internet users, i.e. 63% of the global population, and more than 5.3 billion smartphone users (67%)*. The underlying trends that impact our daily lives began to take shape, such as digitalisation and hyperconnection, as well as the growing use of artificial intelligence. All of this has triggered a paradigm shift, with daily life now governed by urgency and immediacy.



In 2022, the focus was on improving management of beneficiary assistance, while facilitating management and follow-up of cases by the Group's assistance coordinators. Omni-channel communication was stepped up and the digital ecosystem expanded in order to harmonise the customer experience. Our beneficiaries can choose their preferred channel during the various stages of the customer experience, such as our 100% digital experience.

KEY FIGURES FOR 2022

 <p>RENEWAL/DEVELOPMENT OF STELLANTIS IN FRANCE AND GAINS IN MOROCCO</p>	 <p>GAINS BY VINFAST FRANCE, HYUNDAI MOTOR FRANCE</p>	<p>NEW PARTNERSHIPS:</p>   
 <p>RENAULT GROUP: MEGANE E-TECH ASSISTANCE</p>	 <p>LAUNCH OF THE FIRST EMERGENCY CALL IN ITALY IN PARTNERSHIP WITH LIBERTY RIDER</p>	
 <p>GAINS BY AON AND I4T IN TRAVEL ASSISTANCE IN SPAIN</p>		

CONTINUED ROLL-OUT OF HIGGINS_, THE NEW IMA GROUP SUPPORT TOOL

This new tool now offers a comprehensive overview of the assistance case, including all orders and jobs, for better case oversight. Its roll-out continued throughout 2022, allowing the assistance coordinators to fully devote themselves to their core business of customer relations.

651,492

CASES OPENED ON HIGGINS_

In addition, other digital tools were added to the Higgins_ ecosystem in 2022:



The TREEP, a start-up in which the IMA Group has invested, is a train ticket reservation tool used to arrange multimodal travel.



SELF, our automated digital assistance request tool (from creation of the assistance case to dispatch of the tow truck).



The ORIZON portal, used to store and exchange confidential data with various medical professionals.



IMAWAP, the information exchange portal for transporters, designed for medical evacuations.



ISA - Airline Solutions Interface, our tool to facilitate flight orders and their processing by our dedicated team.



*Survey performed by We Are Social and Hootsuite, updated with figures for April 2022.

2.2 HOME: A MARKET UNDERGOING PROFOUND CHANGE.

// CLIMATE CHANGE: A MAJOR CHALLENGE FOR THE INSURANCE AND ASSISTANCE SECTOR

Over the past few years, we have seen an increase in both the intensity and frequency of weather events (hailstorms, thunderstorms, fires, etc.) now spanning the entire country. 2022 also saw the worst drought on record. For the eighth year in a row, the natural disaster sector was in the red. Not surprising, then, that climate change is the no. 2 risk identified by the industry, according to France Assureurs.

The value of claims due to natural events could reach €143 billion cumulatively between 2020 and 2050, i.e. a 93%* increase.

KEY FIGURES FOR 2022 (IMH)



+ 720,000
CASES HANDLED



+ 3,200
CALLS RECEIVED PER DAY ON AVERAGE



+ 300,000
CASES HANDLED



+ €320 M
IN RENOVATION WORKS MANAGED BY IMH

Faced with the proliferation and worsening of extreme climate and weather events, Inter Mutuelles Habitat (IMH) has had to address growing requirements for elasticity and economic oversight. To absorb these increasingly recurring peaks, initiatives have been rolled out centred on three major objectives:

- **Modernising the information system** and digitising customer interfaces/business line tools.
- Strengthening **elasticity and the operating model**.
- **Strengthening network oversight** for better control of competitiveness and case management.

On this last point, in order to "manage" these weather events and plan ahead for them as far as possible, IMH has worked to expand its network of service providers to absorb high demand.

Four elements for modernising network management were identified:

- **Securing the network**, especially for business lines under pressure and during periods of major events.
- **Strengthening network tools and using data**.
- **Expanding the oversight system**.
- **Expanding control of the network and supplies**.



INTERNATIONAL

IMA BENELUX

Increase in business volumes in February 2022 due to Storms Eunice and Franklin

+ 193%

IMA IBERICA

First customers in home assistance



* "Changement climatique : quel impact sur l'assurance à l'horizon 2050 ?" (Climate change: what impact will it have on insurance by 2050?), France Assureur, October 2021

ENERGY SAVINGS: A KEY ISSUE FOR THE FUTURE OF THE PLANET

In recent months, we have been reminded of how health and geopolitical crises may well have global consequences (commodity shortages, energy costs, etc.). This reality has impacted many companies in their business, such as IMA PROTECT, which had to demonstrate flexibility and agility to continue to develop its remote surveillance equipment and protect its customers more effectively.

At the same time, IPCC* experts published a new report in April 2022 to reduce greenhouse gas emissions, with recommendations that aim to limit global warming to 1.5°C. Consequently, widespread efforts to promote energy savings are the best solution to ensure our independence and achieve our carbon neutrality target.

As the primary contact person for home-related claims, assistance coordinators have a major role to play. The IMA Group has made a point of helping its beneficiaries with energy saving issues, in two areas:

1

Optimising day-to-day home management, saving on resources in the long term and reducing costs (electricity, heating, ventilation, etc.) thanks to IMA PROTECT's expertise. In 2022, staff worked on an offer that produces an energy saving of up to 15% over one year, by customising the heating schedule based on presence/absence, adapting the indoor temperature to the weather, and managing lights and energy-hungry appliances.

2

Assisting our beneficiaries throughout their energy renovation process: from energy audits to the offer of financing assistance for owners and landlords, including the preparation of applications for assistance and completion of renovation works. Energy renovation addresses a threefold challenge: combating climate change (with the eradication of energy sieves by 2030), shoring up purchasing power and improving quality of life for the French people.



**YOU CAN COUNT ON US
FOR EVERYTHING THAT
MATTERS TO YOU.**



In 2022, IMA PROTECT launched a multi-channel communication campaign about its offers. Our little heroes, Aurore and Augustin, made their début to highlight the importance of prevention and protection. The result was an increase in brand awareness and sales growth of 20% year-on-year under the IMA PROTECT brand.



Excerpt from the IMA PROTECT film "Les cailloux", 2022.

IMA PROTECTS IS ALL ABOUT

+ 1.5 M

**CONNECTED DEVICES
ALREADY INSTALLED AND
NEARLY 100,000 CUSTOMERS**



+ 880,000

ALARMS MANAGED PER YEAR
(REMOTE SURVEILLANCE AND
REMOTE ASSISTANCE COMBINED)



**VOTED CUSTOMER
SERVICE OF THE YEAR
2023****



*Intergovernmental Panel on CLIMATE Change.

** Alarm and Remote Surveillance Category - BVA Group survey - ViséoCI - More info on escda.fr

2.3

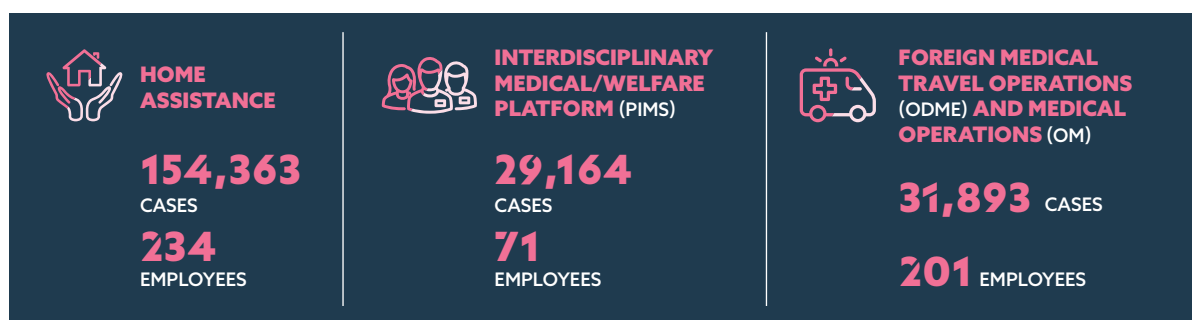
WELLNESS: A COMPANY STRIVING TO LISTEN AND PROVIDE SUPPORT.

// AN ORGANISATIONAL STRUCTURE DESIGNED TO SUPPORT BENEFICIARIES

Listening to, reassuring and helping our beneficiaries. These three pillars of the IMA Group have never changed in more than 40 years. And to best fulfil this mission, our organisations have always been focused on the beneficiary. Our expertise in medical and wellness assistance has been combined within a single operational unit for the thousands

of beneficiaries who call us every day. Women and men working together to safeguard the process and optimise the beneficiary's experience. By combining our skills, we can be more flexible and provide an appropriate, effective and efficient response.

KEY FIGURES FOR 2022



// BACK-TO-WORK SUPPORT: A NEW SERVICE ON THE INTERDISCIPLINARY MEDICAL/WELFARE PLATFORM (PIMS)

In March 2022, the IMA Group won the Parcours Emploi Santé request for tenders, for 3 Pôle Emploi regions. This support is now provided by PIMS nurses and social workers, in collaboration with ACCA's occupational psychologists and professional integration advisers.

Its role is to identify the everyday obstacles preventing people from returning to work and to establish the conditions for a stable organisation. Starting with the initial multidisciplinary diagnostic analysis, support is provided over an average period of 4 months and covers 10 departments (in Hauts-de-France, Normandy and Île-de-France regions). The assistance on offer covers a number of areas: health, budget, housing, family and social life, lifestyle, etc. In 2022, our experts delivered 9,547 support sessions.

NEW CLIENTS IN FRANCE AND ABROAD IN 2022



AWARD-WINNING PIMS

More than 70 PIMS employees—social workers, occupational therapists, nurses, social assessment experts, etc.—draw on their complementary skills and expertise every day to provide advice, follow-up, support and guidance, in both short-term and long-term interventions. This investment was recognised in 2022 with several awards:

LES TROPHÉES
DE L'ASSURANCE
INNOVATION SERVICE I

INSURANCE AWARDS,
"Innovation Services" category
for back-to-work support



ARGUS DE L'INNOVATION MUTUALISTE ET PARITAIRE
award for support provided to
Impulsion Santé de Prévention Plurielle, the mutual insurance company of the Intérieure Group

// INVALUABLE ASSETS TO SUPPORT THE DEMOGRAPHIC TRANSITION

In France, falls in the elderly lead to more than 100,000 hospital admissions* and more than 10,000 deaths* each year. These falls have physical, psychological and social consequences and mark a turning point in their lives, or even a loss of autonomy.

The national action plan launched in February aims to combat these falls, with the aim of reducing deaths per fall among persons aged 65 or older by 20% between now and 2024. This plan is centred on 5 objectives, including remote assistance for all, as a tool for preventing serious falls.

Based on this observation, the IMA Group has revamped its remote assistance offer, Sérélia, to cover new needs and offer a more personalised service. Sérélia is divided into two offers: "In-Home Remote Assistance" and "Mobile Remote Assistance", which can be customised with options (fixed alert button, smoke detector, lighted pathways, etc.). It also draws on the expertise of our advisers, based in Nantes and Angers, who are trained in the support and management of critical situations requiring the implementation of specific resources such as emergency services.



97.9%**
OF OUR USERS
ARE SATISFIED

Rounding out the service, the IMA Group's medical platform, available 24/7, made up of a team of 30 doctors and nurses, takes over in case of emergency. In potentially worrying situations, the advisor can call on an IMA doctor to take over, in tandem with emergency services.

// NEW PARTNERSHIPS FOR A TAILORED RESPONSE

Development of IMA's strategy has always reflected changes in society, such as rising healthcare costs, population ageing and the increased frequency of chronic illnesses, with the aim of providing comprehensive support to beneficiaries and helping them improve their lives, at all ages, and deal with unexpected challenges.

In response to these changes, we support and oversee an entire ecosystem to enhance our products, our services and our tools. Taking an open innovation approach, we have developed partnerships with start-ups such as MaPatho and Ernesti.



Mapatho is a collaborative toolkit for pathologies:

- **A compass for guidance**, facilitating contact with healthcare professionals recommended by other patients
- **A mutual assistance community**, which collects different experiences and shares them with the rest of the community to help other patients
- **A trusted partner** offering news, products/services and recommendations based on centres of interest

Ernesti offers an in-home night-time assistance solution, with the aim of keeping people in their own home:

- Completely confidential, with qualified healthcare students
- To care for loved ones who are sick, disabled or have lost their autonomy

*Data from the "Senior Fall Prevention Plan", Ministry of Solidarity, Autonomy and Persons with Disabilities.

** Telephone survey of 286 respondents conducted by Moai – The Links from 22 to 29 March 2022.

2.4 LEGAL: A GROWING NEED FOR ADVICE AND REASSURANCE.

// REAL CONCERNS ABOUT LEGAL ISSUES

Law is a central component of life in France! In a society founded on the rule of law, more than one in two* French people regularly ask legal questions throughout their life. This is the first lesson learned from a major survey entitled "Les Français face aux enjeux juridiques du quotidien" (The French addressing everyday legal issues) commissioned by the IMA Group from the IFOP Group in 2022. Because, in the end, **the best way to get to know our customers better is by listening to their concerns.**

60%

**FRENCH CITIZENS
REGULARLY ASK QUESTIONS
ABOUT THE LAW**



Buying a home, getting a divorce, setting up a company – these are just a few of the situations that the French have legal questions about and which can sometimes lead to disputes. Often legal formalities are seen as complex or requiring more extensive legal experience.

While 89% of the French see law as complex, they are still determined to get answers, particularly via the Internet. In a world where legal information is abundant and available to the general public, the Internet is the no. 1 source used. And even when a legal dispute arises, most of the time they seldom turn to a professional. However, these disputes represent a considerable cost for society, not to mention a challenging experience for the people involved. Preventing them is a necessity in these cases. The issue of access to high-quality information and legal advice throughout life is a major factor in avoiding litigation.

HOME IS THE NO. 1 CONCERN FOR FRENCH PEOPLE

No fewer than 56% regularly ask legal questions related to their home. Although all key life milestones are included, Home is the no. 1 concern when dealing with family situations (death, separation, etc.). The higher the financial stakes, the more serious the issue, calling for in-depth research. Real estate purchases take the lead, followed by home construction and leasing.

This is a trend that IMATECH's teams of lawyers are seeing too. Home accounts for 23% of legal information calls and 26% of consultations on the Alex legal information site.

KEY FIGURES FOR 2022 (IMATECH)

170

LAWYERS SPECIALISING IN

+30
FIELDS
OF LAW



CASES HANDLED

520,000

FOR INDIVIDUAL CLIENTS

50,000

FOR PROFESSIONALS

91%

OVERALL
SATISFACTION



* Survey of a sample of 1,506 people, representative of the French population over 18 years of age. Self-administered questionnaire online from 10 to 13 May 2022.

// MULTICHANNEL COMMUNICATION: A RESPONSE TO NEW PRACTICES

Use of digital channels has risen in recent years: three out of four French people have embraced the “Internet” reflex. With more than 4 million users, IMATECH’s legal portal, Alex, has continuously expanded to meet increasing demand. Factsheets, standard documents, news and videos—content is regularly updated and expanded upon by Legal professionals, offering a quick and reliable response, 24/7, for individuals, as well as for professionals.

While 69% mainly use the Internet to find answers, it is important not to forget those people who prefer the “human touch”. No less than 30% want personalised support by telephone and 28% in person to understand legal information and apply procedures to their own situation.



This trend is also seen on the legal information site, Alex. After browsing the site, 12% of visitors proceed to make a personalised call to one of our lawyers to round out the information found online. Our 170 legal advisers take up the baton to offer sympathetic, qualitative feedback in more than 30 fields of law. They support professionals and individuals in their efforts and disseminate legal information to make the law accessible.

// PROCESSES DRIVEN BY QUALITY OF SERVICE

As the Covid-19 crisis drew to a close, reassurance proved as relevant as ever, particularly when it came to legal issues. With a growing need for answers and feedback, quality of service was a top priority in 2022 with the goal of reaching a rate of 90%. While the average processing time has increased slightly, it reflects the growing need for French people to have someone listen carefully to their concerns about the issues they see as important.

At the same time, IMATECH also redesigned its planning tool to optimise resources and be even more responsive for its individual and professional customers. And, with continuous improvement in mind, hot surveys have been put in place for some clients, earning very positive initial feedback.



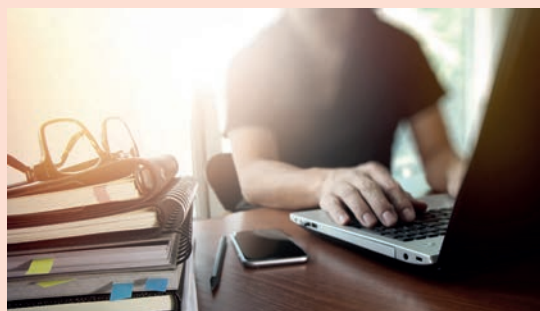
In 2022, legal information portals Alex and Alex Pro were expanded and made available to all users.

New content was included, “savings” and “caregiver” modules were added and new business sectors were incorporated for professionals. All of these were necessary developments for clients seeking the right information and the most appropriate response. The design was also re-vamped to make it more user-friendly and easier to browse.

DID YOU KNOW?



On Alex, Home is the section most consulted by individuals. The top priority for Professionals is staff management.



IN 2022, WE MET WITH OUR CLIENTS



2.5 CSR: A LEGACY AND A PROSPECT.

// CSR AS A CENTRAL FACET OF IMA'S DEVELOPMENT PLAN

IMA is stepping up its business plan with the inclusion of new societal and environmental ambitions. Our vision for 2025 is based on three pillars:

- business lines involved in implementing and coordinating the Group's CSR strategy,
- deployment of CSR commitments through indicators reflecting the carbon, economic and social footprint of IMA's activities, with quantified objectives in the short (2025) and medium term (2030),
- a dashboard for monitoring these indicators, overseeing the approach and highlighting the progress made.

In practice, the Group's new CSR ambition is already reflected in the formalisation of around fifteen commitments involving IMA's various stakeholders (shareholders, beneficiaries, service providers and employees), centred on:

- helping protect our environment and fight climate,
- supporting social and societal changes,
- balanced approach to value sharing.



// STRONG AMBITIONS FOR THE FUTURE

We started by affirming that CSR was relevant to everyone in the business, bearing in mind that we have historical assets. CSR should inform our offers, guide our networks and the way we roll out our HR policies and undertake technological projects.

Our ambition is to support the transformation of society and to affirm our raison d'être in this new environment.

Virginie GENIEYS

Member of the IMA SA Management Board - Director, IMA EIG General Management

Through CSR, we also want to promote the uniqueness of our business model by showcasing our definition of performance. We aim to achieve stakeholder satisfaction with a balance of our economic results and:

- the value we bring to our shareholders and partners,
- the quality and efficiency perceived by the beneficiaries and service provider networks,
- the development of employee skills to foster their engagement, while integrating strengthened societal and environmental ambitions.

In an increasingly demanding market, demonstration of this all-round sustainable performance will confirm the relevance of our model, a prerequisite for continuing to develop and invest in employment, training, work tools and innovation.



// MAJOR CHALLENGES AHEAD FOR GROUP ACTIVITIES

MOBILITY

- Promoting on-site roadside assistance as soon as the assistance case is submitted, and offer eco-responsible solutions to limit the number of GHG-emitting journeys.
- Strengthening our position as a major player in low-carbon mobility, with offers dedicated to new mobility solutions (electric vehicles, hydrogen-powered fleet, scooters, electric bicycles, etc.).
- Supporting our service providers on eco-mobility issues (green modes of transport, electrification of company car fleet, upskilling of employees, etc.).



HOME

- Developing new assistance/remote surveillance services.
- Developing services that strengthen home resilience in the face of weather events.
- Providing more responsible home renovation solutions (energy saving, repair rather than replacement, environmentally friendly materials and processes).



WELLNESS

- Responding to the accelerating increase in social vulnerabilities caused by everyday accidents and population ageing.
- Offering medical/welfare support to caregivers in their daily activities (services, advice, etc.).
- Continuing, beyond the scope of health crises, to support public figures in order to strengthen the effectiveness of health care systems.
- Strengthening our ability to provide as many beneficiaries as possible with high-level expertise through our networks (doctors, psychologists, occupational therapists, etc.).



LEGAL

- Guiding and advising beneficiaries so they can easily access legal and tax schemes promoting an eco-responsible transition (energy savings, ecological renovation, use of recycled materials, etc.).



2.6

HUMAN RESOURCES: A COLLECTIVE COMMITMENT.

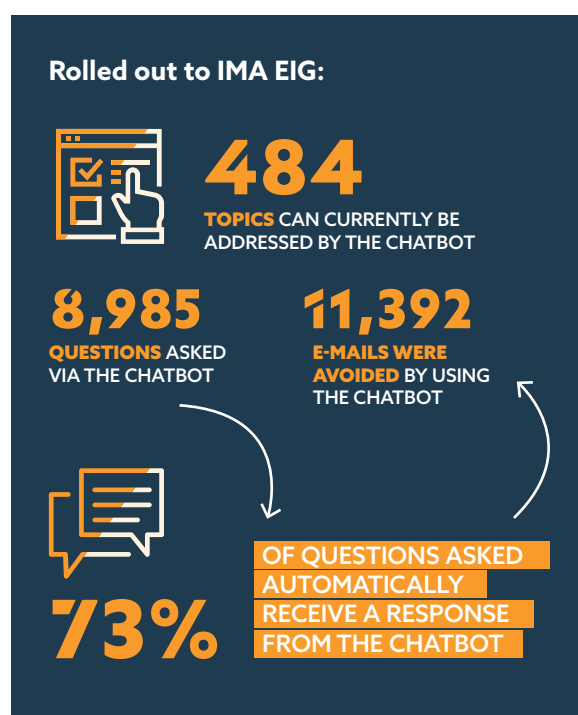
// DIGITAL COMMUNICATION TO SUPPORT THE EMPLOYEE EXPERIENCE

It is important to put employees first in order to foster a high level of engagement. The IMA Group has focused on developing and disseminating digital tools across all of its entities to support employees and facilitate their working day:

- Implementation of a chatbot dedicated to HR questions on the IMA EIG intranet, then launch of the system at IMATECH, scheduled for 2023.
- Continuing the roll-out of TalentSoft with the "annual performance and progress assessment" module in Italy,
- Digitisation of pay slips at IMA PROTECT and IMH with the installation of an electronic safe allowing employees to store other important administrative documents.



KEY FIGURES IN 2022 (CHATBOT)



// TRAINING TO IMPROVE SUSTAINABLE PERFORMANCE

The Group's strong growth in recent years, the continued diversification of its activities, the variety of its business lines, structures and business models, etc., have all made it difficult to gain a comprehensive, end-to-end picture of the Group. Grasping the fundamentals and understanding the changes that have taken place depending on its markets is a key issue. This has been exacerbated by the departure of baby boomers (including some long-employed experts) and the arrival of new employees, who sometimes only have a partial view of the insurance and assistance sectors.

The IMA Group launched a pilot programme in 2022 on the establishment of a Group University, open to employees, aimed at giving them the keys to understanding our insurance and assistance environment (history, players, challenges, trends, etc.), conveying the meaning of the Group's developments and sharing its culture (mutual insurance roots, values, social model, etc.).



The goal is to strengthen their pride in working for IMA Group by sharing a knowledge base and become a powerful vehicle for achieving our ambition in terms of skills development and promoting innovative teaching methods and learning formats.

In addition, other initiatives continued in 2022:

- mapping of internal skills and update to target skills to be developed, taking into account changes in the business lines,
- talent review experiment,
- implementation of training courses and programmes consistent with the strategic guidelines.

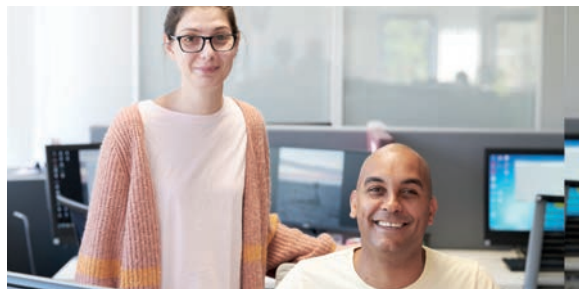
// OUR EMPLOYER BRAND: DRIVING ATTRACTIVENESS AND LOYALTY

In a pressurised job market, attracting and retaining talent capable of contributing to the company's performance is a necessity. Against this backdrop, the IMA Group has launched a programme to promote its employer brand.

A number of projects initiated by the Group in 2022 have increased our profile, particularly for our business lines, by hiring new talent, while involving and retaining our employees.

This involves a four-step approach:

- identification of the pillars of the Group employer brand, which has made strides in strengthening CSR,
- positioning of the company's employer brand with regard to the architecture of its activities and its development strategy,
- promoting the employer brand and applying it at Group entity level,
- involving employees to make them ambassadors.



NEW HIRES ON THE RISE IN 2022 ACROSS IMA GROUP



10.75%

INCREASE IN 2022

WITH 5,400

EMPLOYEES

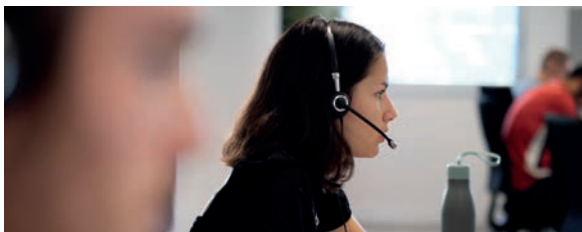
(VS. 4,900 IN 2021)

266

PERSONS WITH DISABILITIES RECRUITED IN 2022**

// NEW CSR AMBITIONS TO SUPPORT SOCIETAL PERFORMANCE

The IMA Group wanted to strengthen its CSR policy, centred on fifteen concrete commitments involving IMA's various stakeholders: shareholders, beneficiaries, service providers and employees.



The IMA Group is committed to favouring local employment in the areas where it operates and promoting inclusion, and is developing measures that take into account the expectations of employees. The main objectives are to support them in their professional development, offer them quality working conditions, and guarantee non-discrimination and respect for equality.

The IMA EIG is involved in vocational training as a partner of the IPHD Master's degree (focusing on the inclusion and integration of persons with disabilities and dependent persons) offered by Université de Poitiers. Each year, IMA works with "Master 1" students on the company's diversity policy and a work-study participant is recruited by the Diversity Department. These students help us to identify areas for improvement and recommend appropriate action plans for our missions and practices.


*CGC IMA data, as at 30/11/2022.

**number of disabled workers for the Group, France, in 2022.



2022 IMA GROUP ACTIVITY REPORT



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IMA SA

118 AVENUE DE PARIS - CS 40 000

79 033 NIORT CEDEX 9

Tél. : +33 (0)5 49 34 73 47

ima.eu | You can also find us on     

 MOBILITY  HOME  WELLNESS  LEGAL

