

Strasbourg, August 8, 2025

Groupe des Assurances du Crédit Mutuel (GACM)'s Solvency II ratio was 222% as of June 30, 2025.

It was up by 9 points compared to December 31, 2024, as a consequence of the favorable trend in claims costs and economic conditions in the first half of the year.

As of June 30, 2025, the Solvency II ratio of Groupe des Assurances du Crédit Mutuel (GACM) was 222%, compared to 213% as of December 31, 2024.

This ratio was evaluated by comparing the level of eligible own funds in the Solvency II balance sheet, i.e. 15,041 million euros, with the SCR (Solvency Capital Requirement) which corresponds to the own funds requirement, i.e. 6,773 million euros. The SCR was calculated according to the standard formula. No transitional measures were used.

92% of GACM's eligible own funds for SCR coverage were classified as unrestricted Tier 1.

GACM's Minimum Capital Requirement coverage ratio was 567%, up from 522% at December 31, 2024.

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About Assurances du Crédit Mutuel

Since 1971, Assurances du Crédit Mutuel has imagined, designed and guided the offers and services that contribute to the development of the insurance business of Crédit Mutuel Alliance Fédérale, the inventor of the concept of bancassurance.

Active in the property & casualty insurance, health, protection & creditor insurance, and savings & retirement insurance markets, Assurances du Crédit Mutuel are a major player in the French insurance market. It offers innovative solutions to more than 13.5 million policyholders (individuals, professionals, companies and associations) throughout France, through participating Crédit Mutuel and CIC networks.

Further information is available at acm.fr