

2008 FINANCIAL REVIEW

WORK TOGETHER TO SHAPE OUR DESTINY



Money working for people

PROUD TO BE PART OF THE LARGEST COOPERATIVE FINANCIAL GROUP IN CANADA

WORK TOGETHER TO SHAPE OUR DESTINY

For over one hundred years, cooperation has been at the heart and soul of Desjardins, the largest cooperative financial group in Canada, and serving members has been its driving force. Resolutely looking towards the future, Desjardins is changing through active cooperation, maintaining its values and drawing on every talent, to further its development.

Each day, its cooperative nature is demonstrated through the caisse model and is expressed through democratic governance, accessibility and openness to all people regardless of their financial means, and through sharing its profits with members and the community.

As always, the fundamental strength of Desjardins is found in the richness of its human capital: nearly 5.8 million members, 6,299 elected officers and 42,000 employees. Its cooperative business model has enabled Desjardins to generate financial wealth that provides leverage for furthering its development and influence. It is this same vital strength that allows it to make further headway towards meeting the challenges of tomorrow.

As the real driving force behind Desjardins Group, the caisses, bolstered by their subsidiaries, are active participants in the organization's growth and advancement. To strengthen the entrepreneurial capacity of the cooperative network, elected officers and general managers must directly contribute to the development of the Group as a whole. Thus, as part of the reflection process for the 2010-2012 strategic plan, caisse general managers made up more than 50% of the strategic reflection teams created to find ways to deal with Desjardins Group's greatest issues and challenges.

This is where cooperation is at its best, where the ever intensifying collective strength of Desjardins Group drives itself to reach greater heights and to make Desjardins the most admired financial institution in Canada, as well as the most respected in terms of its mission, its cooperative values and the close ties between its caisses and their communities.



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Desjardins General Insurance Group (DGIG), a member of Desjardins Group, has a portfolio of 1.8 million policies in force, a business volume of \$1.5 billion and assets of \$2.9 billion. In the Canadian market, DGIG ranks eleventh in all business lines combined and seventh in personal lines.

Through its subsidiaries, DGIG offers direct P&C insurance to the general public, businesses in Québec and members of partner groups across Canada.

In the individual market, the Desjardins General Insurance brand, now operated nationwide, boasts more than a million policyholders. A major advertising campaign was created to introduce the Desjardins brand in Ontario. In the group market, The Personal distributes products to members of associations, employers and unions by offering each group a plan tailored to its specific needs. DGIG is Canada’s second largest group P&C insurer, under the brand The Personal.

The subsidiaries’ products protect customers’ physical assets and include, except in Québec, coverage for accident benefits and bodily injury resulting from automobile accidents. These products are distributed through several Client Care Centres, through our Web sites and through P&C insurance agents in the Desjardins caisse network in Québec.

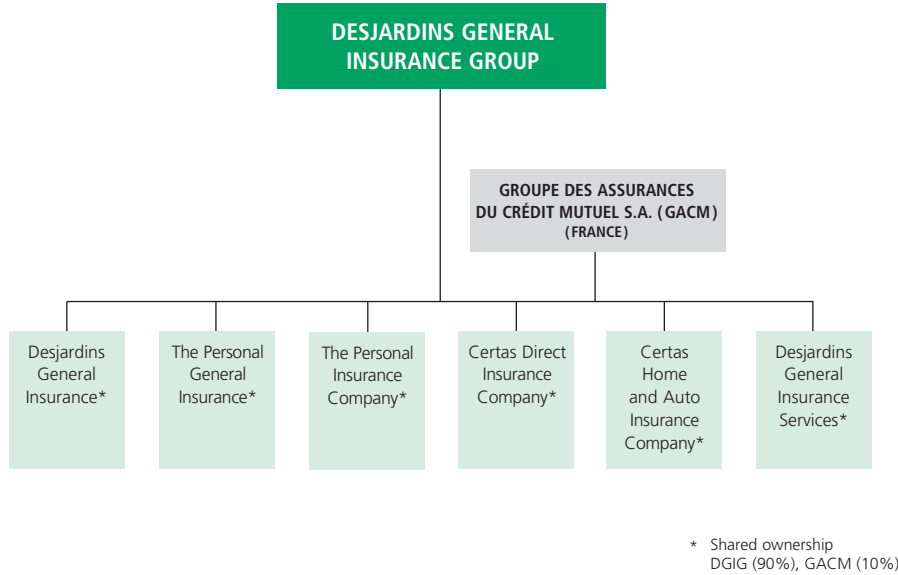
In addition to its head office in Lévis, DGIG has offices in Québec City, Montréal, Ottawa, Mississauga and Calgary.

DGIG’s mission is to provide a range of general insurance products and related complementary services to protect its customers’ valuable assets. DGIG focuses on markets with the potential for profitable growth, and offers customers the best combination of price and quality.

DGIG was founded in 1945. The company’s history has shaped its three corporate values:

- The customer first and foremost
- Efficiency and profitability in action
- An environment promoting excellence.

DGIG'S STRUCTURE

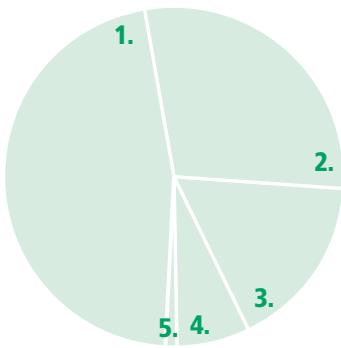


SELECTED FINANCIAL DATA

Year ended December 31
(in millions of dollars)

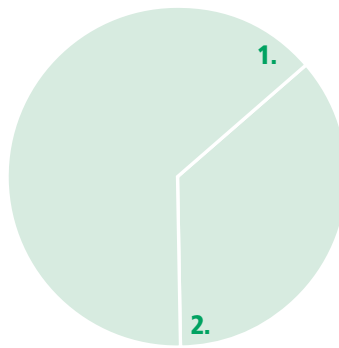
	2008	2007	2006
Gross premiums written	1,460	1,429	1,412
Net premiums earned	1,426	1,379	1,376
Underwriting profit	32	103	111
Investment income	24	104	78
Net income	41	140	119
Net income attributable to the shareholder	36	126	107
Total assets	2,882	3,147	2,664
Shareholder's equity	455	464	436

PREMIUM VOLUME DISTRIBUTION
(in millions of \$)



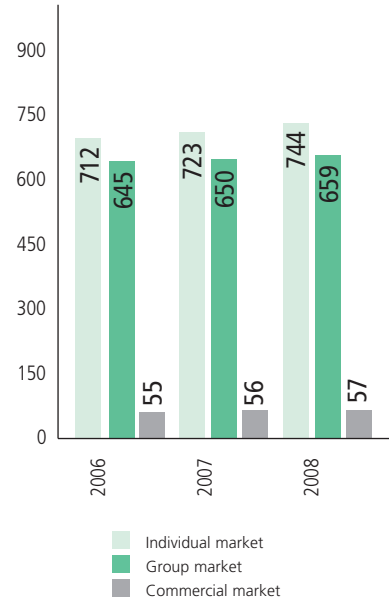
- 1. **698.4** Desjardins General Insurance
- 2. **415.8** The Personal Insurance Company
- 3. **242.7** The Personal General Insurance
- 4. **102.4** Certas Direct Insurance Company
- 5. **0.3** Certas Home and Auto Insurance Company

PREMIUM VOLUME DISTRIBUTION



- 1. **64%** Québec
- 2. **36%** Other Canadian provinces

GROSS PREMIUMS WRITTEN
(in millions of \$)



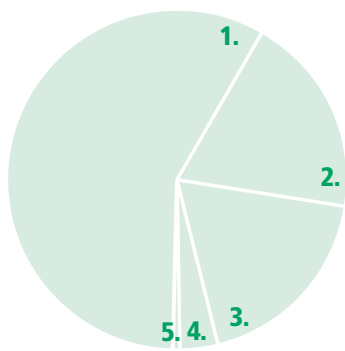
- Significant drop in profitability caused by the financial crisis and a higher property insurance loss ratio
- Underwriting profit

KEY INDICATORS

Year ended December 31

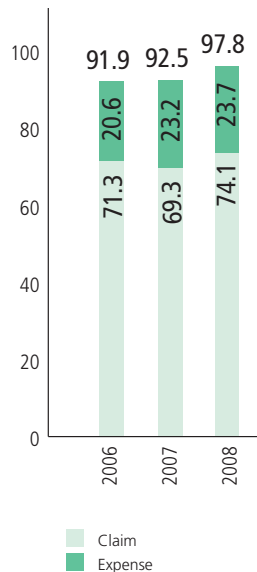
	2008	2007	2006
Growth in gross premiums written	2.1%	1.2%	0.5%
Number of policies in force	1,816,000	1,810,000	1,795,000
Client retention rate	96%	95%	95%
Loss ratio	74.1%	69.3%	71.3%
Number of claims files	269,835	241,198	275,279
Expense ratio	23.7%	23.2%	20.6%
Combined ratio	97.8%	92.5%	91.9%
Investment yield	-6.0%	5.5%	4.5%
Return on equity	8.5%	26.7%	25.2%
Number of employees	3,556	3,452	3,310

DISTRIBUTION OF IN-FORCE POLICIES

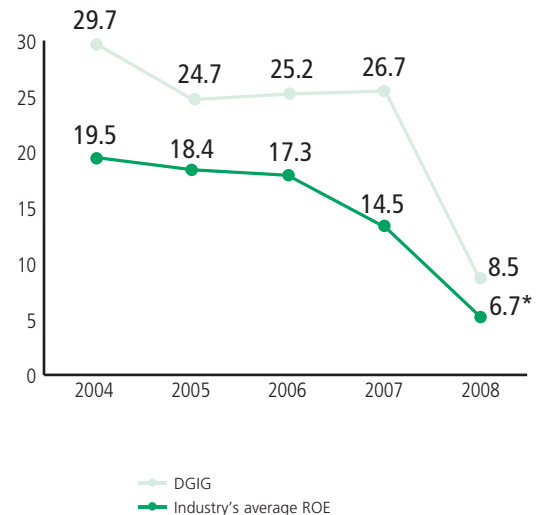


- 1. **1,070,000** Desjardins General Insurance
- 2. **354,000** The Personal General Insurance
- 3. **328,000** The Personal Insurance Company
- 4. **64,000** Certas Direct Insurance Company
- 5. **100** Certas Home and Auto Insurance Company

COMBINED RATIO
(as a % of net premiums earned)



RETURN ON EQUITY
(in %)



* Estimate based on the March 13, 2009 SCOR Report, representing 70% of the industry's premium volume

- **Business growth in all markets**
- **One of the lowest operating expense ratios in the industry**



MONIQUE F. LEROUX
President and Chief Executive Officer of Desjardins Group and Chief Executive Officer of Desjardins General Insurance Group



SYLVIE PAQUETTE
President and Chief Operating Officer of Desjardins General Insurance Group and Chief Executive Officer of its subsidiaries

PROFITABILITY GREATLY AFFECTED BY THE FINANCIAL CRISIS

After several excellent years, Desjardins General Insurance Group (DGIG) saw a significant decline in its profitability in 2008. DGIG's return on equity was hurt by a sharp drop in investment income due to the financial crisis and the worldwide recession. Profitability was also affected by bad weather conditions, which resulted in a significant increase in the property insurance loss ratio. This unfavourable environment is affecting the entire Canadian industry.

Capital markets were very disappointing in 2008, and DGIG was affected by a drop in worldwide stock markets in the order of 40%. This situation resulted in a substantial \$79 million year-over-year reduction in investment income.

Despite this difficult situation, DGIG still posted positive results, with growth in all markets, an underwriting profit and one of the lowest operating expense ratios in the industry. Furthermore, in automobile insurance, increased claims costs related to accident benefits and bodily injury were offset by a lower claims frequency in Québec.

As of December 31, 2008, DGIG's consolidated net income totalled \$41 million, compared to \$140 million in 2007. The portion of net income attributable to the shareholder, Desjardins Group, was \$36 million (\$126 million in 2007). Return on equity stood at 8.5%, compared to 26.7% in 2007.

In terms of insurance operations, we finished the year with a \$32 million underwriting profit. The combined ratio, which is the cost of claims and operating expenses, divided by net premiums earned, stood at 97.8%, up 5 points over 2007. This increase is mainly due to a higher property insurance loss ratio across Canada. Record accumulations of snow, windstorms, hail and heavy rain resulted in a large number of claims for damage to property covered under our home insurance policies.

DGIG made significant investments to increase its growth capabilities and expand its product offerings. These investments exerted upward pressure on the operating expense ratio, which, at 23.7%, is still below the industry average.

Despite rate reductions in automobile insurance in Québec, Canada-wide gross premiums written were up 2%, or \$31 million, over 2007 to stand at \$1,460 million. Volume in the individual market totalled \$744 million. This growth is the result of our partnership with the Desjardins caisse network and the launch of the Desjardins brand in Ontario. This launch generated a 6% increase in our business volume. In the group market across Canada, gross premiums written were \$659 million, and in the commercial market in Québec, the premium volume stood at \$57 million.

ECONOMIC UNCERTAINTY

The downturn in the Canadian economy and the volatility of capital markets worldwide will continue to be felt in 2009. Along with our partner Desjardins Asset Management, we have introduced new investment strategies to reflect the current financial context. We will monitor these strategies closely to manage risk and identify opportunities.

The P&C insurance industry, though not immune to the economic downturn, is unlikely to experience significant loss of business. Automobile insurance is mandated by law, and mortgage lenders require property insurance coverage. However, a recession could affect our loss ratio.

There are signs that the industry is moving into the hard market cycle. Insurance premiums have already begun to rise in Ontario. Given the dramatic fall in investment income and the continuing rise in claims costs, especially for accident benefits and bodily injury, pressure for rate increases will continue to build in the industry.

Despite the economic uncertainty, DGIG remains in a good financial position, and its subsidiaries operate with highly acceptable capital levels. Because of our underwriting discipline and low operating expenses, we are in a favourable position to pursue profitable growth during the hard market.

NOTABLE ACHIEVEMENTS

As outlined in the Review of Operations, 2008 was a very busy year. One of our main achievements was the launch of the Desjardins brand in Ontario through a major advertising campaign. This launch contributed to an increase in business volume and helped boost aided brand awareness from 21% to 42%.

Because of weather conditions, 2008 was a demanding year for our Claims department. Record accumulations of snow, hailstorms, windstorms and heavy rain multiplied the number of claims filed. Before mid-year, we had already opened more than 80,000 new claims files in Québec alone—more than we had seen since the 1998 ice storm. Our Claims teams deserve sincere congratulations. They succeeded in maintaining a high level of service quality and customer satisfaction.

In Québec, Desjardins General Insurance (DGI) maintained its position as the No.1 insurer. It increased its efforts and initiatives in partnership with the caisse network and other Desjardins subsidiaries. For example, DGI partnered with the caisses in Québec to develop an offer targeted at Desjardins members. In addition, we participated in an integrated home mass-market campaign, developed various contests and increased our operations in the Greater Montréal Area. These initiatives strengthen ties and increase cooperation between the Desjardins caisses, subsidiaries and business centres, which is a success driver for all of Desjardins Group.

In the group P&C insurance market, we continued to expand under the Canada-wide brand The Personal. We signed about ten new agreements, representing a potential for 200,000 additional clients, and we renewed some 40 partnerships. In addition, several caisses d'économie celebrated the 20th anniversary of their insurance plans.

LOOKING AHEAD

Without question, our main mandate is to contribute to the development and success of Desjardins Group. Thus, our main responsibility is to ensure the long-term future of P&C insurance at Desjardins.

With the upcoming 2010-2012 strategic plan and with work underway at Desjardins Group as part of its evolution plan, now is a good time for DGIG to pause and take stock of its current situation.

In light of the upcoming challenges in our industry and the changes underway at Desjardins Group, we must ensure we are moving in the right direction. Our organization has seen tremendous progress in recent years, but more changes will be required. After all, constant change is the sign of a healthy organization.

We already know that our main challenges will include sustaining growth, updating our organizational design and maintaining profitability during the approaching hard market in Ontario.

Our position in the Québec and Ontario markets provides us with a solid platform for development and growth.

DGIG intends to pursue profitable growth and expand its business in the Canadian market. With the competency of our employees, the leadership of our management team, our financial strength, our underwriting discipline and one of the lowest operating expense ratios in the industry, we are well positioned to develop our organization, reach our objectives and meet the challenges of the future.

ACKNOWLEDGEMENTS

We would like to sincerely thank all our employees and managers for their efforts in 2008, a year that was particularly demanding in many respects.

In addition, we would like to take this opportunity to thank Jude Martineau, who retired at the end of 2008 after a remarkable 14-year term at the head of DGIG. He made an exceptional contribution to the company, in terms of expansion, overall performance and employee engagement.

We also wish to thank the other Desjardins subsidiaries, particularly the caisse network, for their support and underline the outstanding contribution of the members of our Board of Directors, who supported us throughout the year.

Finally, the confidence that customers show in our company confirms their satisfaction in our products and service delivery. We wish to thank them for their trust.

Monique F. Leroux, FCA, FCMA

President and Chief Executive Officer of Desjardins Group and Chief Executive Officer of Desjardins General Insurance Group

Sylvie Paquette, FCAS, FCIA

President and Chief Operating Officer of Desjardins General Insurance Group and Chief Executive Officer of its subsidiaries

2008 was a busy year for DGIG. Although not exhaustive, the following review of operations provides an overview of the year's achievements and highlights.

DIFFICULT YEAR IN CLAIMS THANKS TO MOTHER NATURE

The winter of 2008 was certainly memorable. Heavy accumulations of snow in Québec and Ontario caused concern for our clients and increased workloads for our claims advisors. Among the many claims filed, we saw damaged roofs and structures, water seepage and collapsed swimming pools.

Before mid-year, DGIG had already opened some 80,000 new claims files in Québec alone—more than we had seen since the 1998 ice storm.

With windstorms, hail and heavy rain, the weather was unrelenting in some parts of the country, bringing a host of additional claims. Constantly striving to improve the client experience, our Claims employees stepped up their efforts and showed creativity to speed up claims processing and make clients' lives easier. Their highly professional work and their engagement made the difference. As a result, our quality of service and satisfaction rates remained high despite a substantial workload.

By the end of the third quarter, DGIG had received some 217,000 claims Canada-wide—almost 31,000 more than at the same period in 2007. Finally, our teams were given a bit of a break in the last quarter of the year.

THE DESJARDINS BRAND IN ONTARIO: A SUCCESSFUL LAUNCH!

In March 2008, DGIG took an important step in its strategy to expand further into the Canadian market. Under the brand Desjardins General Insurance (DGI), we launched a major promotional campaign targeting the Ontario individual market, a segment that generated a business volume of \$23 million. This campaign helped increase aided brand awareness from 21% to 42%.

The advertising campaign is built around the concept that DGI did not invent automobile insurance but has improved it through its "true direct" model—featuring no commissions, great prices and excellent service. Our advertising efforts also included sponsorship initiatives, including an agreement to sponsor two runs in the Mississauga Marathon.

In October, we signed a partnership agreement with the *Fédération des caisses populaires de l'Ontario* to market P&C insurance products to caisse members in Ontario. This will no doubt help build customer loyalty and promote business development in this province.

STRENGTHENING OUR TIES WITH THE CAISSES IN QUÉBEC AND OTHER DESJARDINS SUBSIDIARIES

In Québec, thanks to its close ties with the Desjardins caisse network, DGI continued to grow despite a very stagnant market. Initiatives were taken to build loyalty and increase customer traffic, including the development of various contests. Focusing on environmental and social messages, these initiatives encourage employee participation and enthusiasm, while attracting clients.

In addition, DGI partnered with the caisses in Québec to develop an offer targeted at Desjardins members. Beginning in 2008 with a successful pilot project, the offer was fully rolled out in 2009. For the caisses, this is a turnkey offer that helps support growth. It features a discount applicable to an automobile insurance policy for potential clients targeted through direct marketing. This is an attractive initiative for the caisses, which will allow them to build member loyalty and offer more Desjardins products.

To support business development in the Greater Montréal Area, DGI has increased its presence in this region. For example, DGI was the main sponsor of the Montréal International Auto Show, and it added new resources in the commercial insurance sector, which had one of its best years in terms of sales. DGI also partnered with Desjardins Group to develop an integrated home mass-market campaign.

These initiatives all contribute to increasing co-operation between the Desjardins caisses, subsidiaries and business centres. All parties benefit from working together to ensure the development and success of Desjardins Group.

In 2008, following consultations with stakeholders involved in program management and a survey of caisse general managers, Desjardins Group Insurance was renamed Desjardins's Operational Risk Sharing Programs. This new name is designed to be an even closer reflection of the spirit of cooperation that governs operational risk sharing between the caisses and other Desjardins subsidiaries. Administered by Desjardins General Insurance, these programs are designed by Desjardins and for Desjardins. Furthermore, our teams are focusing more efforts on operational risk prevention.

GROUP INSURANCE: CONTINUING TO GROW

Under the brand The Personal, which offers group insurance across Canada, DGIG welcomed about ten new employee groups, including Hbc, the Ontario Hospital Association, Magna International, the Union of Solicitor General Employees, GlaxoSmithKline and the *Association des pharmaciens en établissements de santé*. These new groups represent a potential for 200,000 additional clients.

The Personal renewed some forty partnerships, and several credit unions celebrated the 20th anniversary of their insurance plans.

The Personal revised its brand positioning in 2008. The new positioning statement, "in a class apart," demonstrates our belief that our clients and partners are a select clientele and deserve to be treated as such. We also created a new, more up-to-date communications platform with a stronger focus on people.

Also notable was a \$500,000 donation to the Military Families Fund. Although the money was donated by CANEX (a partner group with The Personal), it came from member dividends raised through The Personal's group home and auto insurance program provided to CANEX, an organization of members of the Canadian Forces and employees of the Department of National Defence.

As Canada's second largest group P&C insurer, we are well positioned to expand our business with these new partnerships and our competitive rates.

NEW OFFERS FOR A CHANGING MARKET

DGIG's competitive advantage lies in offering customers the best combination of price and quality. However, customers' expectations change with the changing market.

In order to continue meeting customer expectations, we focus on developing highly attractive offers.

In 2008, our initiatives included the launch of "5-Year Replacement Cost Coverage" in Québec, which offers peace of mind for those who own and lease new vehicles. We were also the first insurer in Ontario to offer a 5% automobile insurance discount for drivers who install winter tires on their vehicles.

Customers appreciate the opportunity to choose from a variety of optional features and additional coverages, so we plan to offer a number of other product features in 2009.

IMPROVED ONLINE CLIENT SERVICES

In 2008, DGIG increased investments to enhance its e-business capabilities and offerings. This included an improved home page, a new Claims section, a better navigational structure and the addition of online quotes for home insurance.

The steadily increasing popularity of online sales is undeniable. In 2008, almost half of all sales under the DGI brand in Ontario originated from online quotes.

Despite the current economic situation, DGIG remains strongly committed to improving its e-business capabilities and offerings, recognizing that there is an emerging generation of clients who grew up using the Internet and who prefer this distribution method. As a direct insurer with competitive rates, we are ideally positioned to take advantage of this trend.

OTHER STRATEGIC PROJECTS: STEADILY PROGRESSING

In the areas of loss ratio and profitability, targeted measures began to produce positive results, despite the increase in our property insurance loss ratio in 2008. We regained competitive advantages in Québec in both automobile and property insurance. Some effective measures include a revision of ratemaking, fine-tuning of underwriting and a policy update program.

Our information technology teams focused their efforts on a major project to migrate our technological systems to a new platform in 2010.

PROMOTING A STIMULATING WORK ENVIRONMENT

DGIG continued to implement initiatives and activities to foster an environment promoting excellence.

A survey during the year of employees with working arrangements demonstrated their appreciation of this program. Almost 90% of respondents saw positive impacts on their work-life balance and claimed that their working arrangement strengthened their commitment to DGIG.

We also improved our training program and introduced several career initiatives with the "My Future, My Way" program. In addition, DGIG completely redesigned "Our Corporate Foundations," a training program for new employees and managers that focuses on the organization's culture, mission, vision and values.

In 2008, DGIG employees joined their colleagues across Desjardins in completing an employee engagement survey that is the foundation of the widely respected 50 Best Employers list published in The Globe and Mail's Report on Business Magazine. The end of the year brought good news: Desjardins Group was included in the list of Canada's 50 Best Employers for 2009. Receiving this title was a very rewarding experience for all of Desjardins. This survey gives us the opportunity to identify improvement initiatives for the future.

SUPPORTING OUR COMMUNITIES: ALWAYS A PLEASURE!

In 2008, DGIG and its employees again generously supported the communities where they live and work.

Among the highlights were two United Way awards. DGIG received the "Coup de cœur" prize, awarded to the Desjardins entity whose campaign demonstrates the best creativity, motivation and results. For its part, DGIG's Mississauga office was presented with a "Spirit Award" from the United Way of Peel Region for the most "outstanding employee campaign."

Other highlights include a record-breaking fundraising campaign for the Québec Red Cross, our 25th year of partnership with Operation Red Nose in Québec, and employee participation in fundraising events such as the Wheelchair Relay Race for the Canadian Paraplegic Association.

Sponsorships, donations and bursaries provided by DGIG and its subsidiaries totalled more than \$1 million in 2008.

SENIOR MANAGEMENT

MONIQUE F. LEROUX

President and Chief Executive Officer of Desjardins Group and Chief Executive Officer of Desjardins General Insurance Group

SYLVIE PAQUETTE

President and Chief Operating Officer of Desjardins General Insurance Group and Chief Executive Officer of its subsidiaries

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Senior Executive Vice-President
Administration, Finance and Human Resources

PIERRE DESCHÊNES

Senior Executive Vice-President
Information Technology

JACQUES LÉONARD

Senior Executive Vice-President and General Manager
RoC Operations
(interim)

PIERRE ROUSSEAU

Senior Executive Vice-President
Legal Affairs and Corporate Secretary

JEAN VAILLANCOURT

Senior Executive Vice-President and General Manager
Québec Operations

VACANT*

Senior Executive Vice-President
Corporate Development

* Position shared between Pierre Fromentin,
Senior Vice-President, Actuarial – Ratemaking
and Manon Débigaré, Senior Vice-President,
Insurance - Research

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Chair of the Board of Directors,
Caisse populaire Desjardins
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Corporate Director

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Chair of the Board of Directors, Caisse populaire Desjardins
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de Rosemont (Montréal)

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Corporate Director

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Consulting Actuary and Corporate Director

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Director, Caisse Desjardins de la Cité-du-Nord de Montréal

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(Paris)

SYLVIE PAQUETTE

President and Chief Operating Officer of Desjardins General
Insurance Group and Chief Executive Officer of its subsidiaries
(Subsidiaries only)

YVON VINET

Chair of the Board of Directors, Caisse Desjardins
de Salaberry-de-Valleyfield

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This report was produced by the DGIG
Corporate Communications and Finance
departments, in collaboration with Desjardins
Group.

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1 800 463-4850, poste 4749

Graphic design and adaptation
Lg2 and Material Resources of Desjardins
General Insurance Group

PRINTED IN CANADA

“Cooperation benefits us all—
that’s what makes it so appealing.”

– ALPHONSE DESJARDINS



Money working for people