



PRESS RELEASE

Paris, 16 March 2017

A first QWL agreement for CNP Assurances serving the collective good

CNP Assurances has signed its first quality of work life (QWL) agreement with three unions representing employees. Supporting the company's transformation, it places quality of work at the heart of its approach.

The rebalanced business model for CNP Assurances towards protection and the success of its digital transformation rely on the support of all Group employees. To support these developments, CNP Assurances has just signed its first agreement relating to quality of work life (QWL) ^[1] with three unions (CFDT, CFE-CGC and UNSA) for a duration of three years.

"CNP Assurances places dialogue within its teams at the heart of its approach to improve the quality of life at work. The company and its environment are transforming, favouring collaboration, agility and initiative. The QWL agreement constitutes one of the levers of this transformation", says Bérengère Grandjean, Human Resources Director at CNP Assurances.

For a tailored work organisation

- The agreement thus places the quality of work at the heart of the approach, and is intended to promote autonomy, interest in work and relations between employees. It seeks employees' participation in developing their working conditions as often as possible, and gives managers access to the most flexible management tools.
- In addition, the agreement ensures that digital technology is used to promote the quality of life at work, and is intended to give everyone a right to disconnect. As well as the distribution of a *"Guide to digital best practices"* and raising awareness of the risks of permanent connection, the agreement establishes an alert procedure that can be triggered by any employee who considers that his/her right to disconnect has not been respected.
- To promote the work-life balance, the agreement strengthens the information provided to employees on the series of systems that already exist, specifically in the areas of parenthood and those benefitting family carers. A teleworking experiment lasting a year has been put in place.
- To strengthen professional equality and the fight against discrimination, the agreement establishes measures to ensure greater diversity in the workforce, by monitoring equality in promotions, pay and professional development.
- Finally, the agreement will continue the actions undertaken to prevent psychosocial risks defined in the previous agreement.

The QWL agreement will be in force for three years. Meetings will be held throughout 2017 to explain all its features.

About CNP Assurances

CNP Assurances is France's leading personal insurer with net profits of €1,200 million in 2016. The Group also has operations in other European countries and in Latin America, with a significant presence in Brazil. It has more than 35 million personal risk/protection insureds worldwide and more than 14 million savings and pensions policyholders. For 160 years, CNP Assurances has been protecting people against the risks of everyday life. The Group designs and manages life insurance, pension, personal risk insurance and protection products (term creditor insurance and health insurance).

- In France, CNP Assurances distributes its individual insurance products through La Banque Postale and the Caisses d'Épargne, as well as through its own network: Amétis. In Brazil, its second largest market, the Group's partner is Caixa Econômica Federal, the country's second-biggest state-owned bank.

- In group insurance, CNP Assurances crafts tailor-made personal risk, pension and term creditor insurance products that are aligned with the needs of companies, local authorities, mutual insurers, non-profit organizations, and banks in Europe and Latin America.

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CNP Assurances has been listed on the Paris Stock Exchange since October 1998 (the first market) and has a stable shareholder structure thanks to the signing of an agreement between its major shareholders (Caisse des Dépôts, La Banque Postale, Groupe BPCE and the French State).

www.cnp.fr/en

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[1] Quality of Work Life is defined as: "a feeling of well-being at work felt collectively and individually, which incorporates the environment, the corporate culture, interest in work, the working conditions, the sense of involvement, the degree of autonomy and empowerment, equality, the right to make mistakes accorded to everyone, recognition and appreciation of the work undertaken" (national interprofessional agreement of 19 June 2013).