

## CNP Assurances publishes its second Foresight Report, entitled “Emerging risks through 2035. At the frontiers of insurability”.

**For its annual Foresight Conference, this year focusing on the theme of “Emerging Risks through 2035. At the frontiers of insurability”, CNP Assurances is publishing its second Foresight Report on this subject. The forward-looking study of emerging risks featuring expert recommendations forms the basis for implementing strategic actions for the benefit of all stakeholders.**

The result of 12 months of research and analysis by the CNP Assurances Strategic Research and Forecasting Department in partnership with Futuribles, the second Foresight Report sets out the background, trends and potential causal factors of new and evolving risks to people and their property.

### Key messages for the insurance sector

The panorama of emerging risks up to 2035 sheds light on avenues of progress and possible outcomes in a highly uncertain world in which confidence will prove vital to progress. The report highlights seven key messages to better help the insurance sector prepare for these risks, including rethinking risk pooling, particularly with regard to serious health crises; preparing for multiple crises by factoring in their higher cost; understanding combination effects; and developing a systemic approach by investing in research and participating in meetings between stakeholders and experts.

### Emerging trends and risks for people and their property in 2030-2035

CNP Assurances has identified nine major trends that could lead to 35 emerging risks for people and their property by 2030-2035. These include more chronic illnesses, an increase in multi-pathologies and the corresponding dependencies, an increase in mental illnesses, an escalating phenomenon of drop-out of part of the young population in France, and crypto-assets and the weakening of the traditional financial system. The report illustrates the diverse risks that individuals may face in the future with a view to alerting insurers to tomorrow's challenges and encouraging them to identify the methods for preparing themselves and their populations for these risks.

### Systemic risk scenarios

The Foresight Report posits three systemic risk scenarios. The crisis projections are highly uncertain in terms of likelihood but if they were to occur, they would have substantial impacts in economic, health, social and political terms. The scenarios also serve to illustrate the combination of risks that insurers may face in the future.

## Sonia Barrière

Strategic Transformation Director, CNP Assurances



“Our global environment is undergoing major transformations in a context of considerable uncertainties. This second edition of the Foresight Report is a new contribution from the CNP Assurances Strategic Transformation Department to a major issue for society. It provides public and private actors with a non-exhaustive selection of trends on emerging risks and scenarios on systemic risks. It also highlights the diversity of risks that may affect people and their property between now and 2035. The aim of the report is to harness forward-looking thinking to spur strategic action and serve the general interest.”

***Download the second Foresight Report “Emerging risks through 2035. At the frontiers of insurability” July 2022***

### About CNP Assurances

A leading player in the French personal insurance market, CNP Assurances operates in 19 countries in Europe, particularly Italy, and in Latin America, where it is very active in Brazil, its second-largest market. As an insurance, coinsurance and reinsurance provider, CNP Assurances has more than 36 million insured parties in personal risk/protection insurance worldwide and more than 12 million in savings/pension. In accordance with its business model, its solutions are distributed by multiple partners and adapt to their physical or digital distribution method and to the needs of customers in each country. CNP Assurances is a subsidiary of La Banque Postale. It reported net profit of €1,552 billion in 2021.

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