Draft

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CNP Assurances and its subsidiary Diwise obtain the ADEL label from GoodAlgo for the ethics of their AI service platforms

In the first concrete achievement of the ethical approach to artificial intelligence (AI) implemented by CNP Assurances in 2020, the AI service platforms of CNP Assurances and its subsidiary Diwise have obtained the ADEL label with a score of 76/100 and a silver medal[1] following an independent audit carried out by GoodAlgo The distinction acknowledges the ethical compliance of the processing and use of digital data on these platforms and stands as a guarantee of trust and reliability for its clients and partners.

CNP Assurances is one of the first companies in the insurance sector to obtain the ADEL label following a systemic ethical assessment of its two AI service platforms. The label concerns the structure of the platforms themselves and not the underlying algorithms.

The two platforms serve to track and monitor all the AI service connections used by the Group's applications and Diwise's clients (covering the customer journey from underwriting through to claims management and the payment of benefits).

As a responsible insurer, CNP Assurances aims to be exemplary in the ethical use of AI. The Group thus decided in 2020 to define guidelines and set up an AI governance board, which ensures that human values and ethics are central to the development of any AI project. CNP Assurances has created a multidisciplinary AI and Ethics Committee and has appointed an AI Ethics manager. Sébastien Gilles succeeds Xavier Vamparys in this role

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[1] *No gold medals have been awarded to date.*

Sébastien Gilles

Head of the Actuarial Department, the IFRS 17 programme and AI Ethics at CNP Assurances

"This distinction from GoodAlgo, a benchmark in AI ethics, stands as the first concrete recognition of our ethical approach to AI, which was initiated two years ago and is consistent with that of La Poste Group. For our clients and partners alike, the ADEL label, and the excellent score obtained, are a guarantee of trust, transparency and security in the processing and use of digital data on our two AI service platforms."

Romain Méridoux

Managing Director of Diwise, Head of the Product Technology and Data Science Department of CNP Assurances

"As a subsidiary of CNP Assurances providing AI services, Diwise has a duty of transparency towards its customers. We are very proud of this distinction, which rewards our 'ethics by design' approach covering the entire life cycle of our AI models, from design and monitoring to modification."

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, as well as to the needs of customers in each country in terms of their protection and convenience. CNP Assurances is a subsidiary of La Banque Postale. It reported net profit of €1,552 billion in 2021.

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Company governed by the French insurance code

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