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Réavie 2022: how CNP Assurances is continuously improving the customer experience and pushing the boundaries of insurability

At the 32nd edition of the Réavie conference in 2022, CNP Assurances, a major player in creditor insurance in France (nearly €2.7 billion in premium income) and in Europe (nearly €4 billion), led a workshop entitled: "Making creditor insurance ever easier": how new technologies combined with the Group's risk pooling capacity strengthens its agility in the service of its policyholders.

Guillaume Kuch, Head of Creditor Insurance France, Marie-Odile Risbec, Head of Creditor Services and Wilfried Briand, Head of Subscription and Innovation, presented the latest advances made by CNP Assurances to make the customer experience in creditor insurance more fluid and to push the boundaries of insurability in order to protect as many people as possible.

By creating very high value-added products and services, CNP Assurances places the quality of service and the satisfaction of its policyholders at the heart of its business. CNP Assurances' teams are constantly improving their procedures and working methods. They are also increasingly using automation modules and artificial intelligence to lighten certain stages of the customer journey and minimise response times.

CNP Assurances is also digitising its customer processes to make them simpler and more fluid: a pioneer in electronic signatures, the Group has extended this process to policy subscription, set up creditor areas and made the use of the CNP Net tool possible on all types of media (PC, tablets, mobile phones).

For requesting benefits, CNP Assurances has developed the @dèle online claims reporting tool. Combined with automation tools, @dèle can speed up the processing of these requests. In addition to digital tools, CNP Assurances is developing its telephone customer relations to provide policyholders with closer support at every stage.

Moreover, CNP Assurances is simplifying its processes by reducing and simplifying the supporting documents required when taking out a policy and claiming benefits. The Group has also reviewed its acceptance conditions in order to broaden the overall insurability of the population by optimising the pooling of risks between policyholders. In particular, this has resulted in the elimination of additional premiums for La Banque Postale customers with aggravated health risks <https://www.aeras-infos.fr/sites/aeras/accueil.html>.

Guillaume Kuch

Head of Creditor Insurance at CNP Assurances



"Thanks in particular to the use of artificial intelligence, CNP Assurances is able to provide an immediate response to 80% of requests for property loan insurance. Our knowledge of our customers and our risk assessment capacity based on a strong pooling system also enables us to give a positive response to more than 99.6% of insurance requests, in line with our corporate mission of facilitating all life journeys."

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 11 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 million in 2021.

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