

*Issy-les-Moulineaux, 08 December 2023*

## **CNP Assurances and its subsidiary Diwise obtain the ADEL-AI Act label from GoodAlgo for the ethics of their artificial intelligence service platforms**

**After the AI services platform in September 2022, three algorithms of CNP Assurances and its subsidiary Diwise have obtained the ADEL-AI Act label from GoodAlgo<sup>1</sup> for their ethical qualities and maturity ahead of the entry into force of the AI Act<sup>2</sup>.**

Artificial intelligence technologies are disrupting ways of working across all sectors, including insurance. Right from the design phase, algorithmic systems and smart applications need to be developed, used and monitored in an ethical manner. They must be worthy of trust for employees and policyholders alike, as well as environmentally responsible and inclusive.

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.

In 2022, the service platform received the ADEL-Project label from GoodAlgo, a leading AI ethics organisation. CNP Assurances was among the first insurers to obtain this label.

The Group has passed a new landmark in 2023 by obtaining the ADEL-AI Act label for three algorithms:

- the first algorithm analyses the health questionnaires completed when taking out borrower's insurance. The aim is to boost the automatic acceptance rate for the benefit of our policyholders, increasing it to over 80% (a gain of more than 5 points thanks to AI), with a view to streamlining and speeding up subscription procedures. Personal situations not accepted automatically are analysed by the CNP Assurances teams, ultimately resulting in an insurance proposal rate of over 99.7%.
- the second is a document classification algorithm, which speeds up customer procedures by identifying, verifying and classifying the documents provided by the customer (identity card, passport, etc.).
- the third algorithm optimises sales and marketing and makes it possible to reactivate the customer relationship with needs-adapted proposals.

Obtaining the ADEL label is a guarantee of trust for CNP Assurances customers and stakeholders. It confirms that the algorithms achieve satisfactory levels of transparency, accuracy, traceability and cybersecurity, and that they also fulfil criteria on fairness, non-discrimination and eco-responsibility.

---

1 GoodAlgo is a service provider specialising in AI, data science and ethics to serve the digital transformation of companies and territories.

2 The European AI Act aims to establish a legal framework for the ethical regulation of AI in Europe by placing the emphasis on transparency, accountability and the protection of fundamental rights.

## Sébastien Gilles

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



*"After the platform, the certification of these 3 AI algorithms, which streamline customer journeys by automating them and free up time for our teams, underlines our ethical commitment in our use of artificial intelligence for the benefit of our policyholders. It is an additional guarantee of trust for our customers and partners in the use we make of their data."*

## Romain Méridoux

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



*"We are proud to have obtained the ADEL label for three of the algorithms vital to service quality for our customers. The label validates our approach, whereby we take these ethical criteria into account throughout the life cycle of the algorithm, from design through to deployment."*

## About CNP Assurances

Present in 19 countries around the world, the CNP Assurances group is a leading player in the insurance industry with more than 6,500 employees and net profit of €1,939 million in 2022 (IFRS 4). A subsidiary of La Banque Postale, CNP Assurances is a member of the major public financial group. In France, CNP Assurances is No. 1 in property loan insurance, No. 2 in life insurance and, in 2023, will have integrated the property insurance activities of La Banque Postale, making it a comprehensive insurer of property and persons. It is the fifth largest insurer in Europe, particularly in Italy, which is now its second largest market after France. In Brazil, the Group's solid growth has enabled it to reach third place. Based on a multi-partnership or "open" model, its solutions are distributed through long-term strategic partnerships. In total, more than 32 million people worldwide are insured by CNP Assurances for personal risk/protection and 14 million for savings and pensions. CNP Assurances is a responsible insurer and investor (€400 billion invested in all sectors of the economy). It works to promote an inclusive and sustainable society by providing solutions that protect and facilitate all life journeys for as many people as possible.

## Contacts

### CNP Assurances

Florence de Montmarin +33 (0)1 42 18 86 51  
Tamara Bernard +33 (0)1 42 18 86 19

[servicepresse@cnp.fr](mailto:servicepresse@cnp.fr)

Follow us on:    

