

Press Release

Issy-les-Moulineaux, 15 October 2024

## CNP Caution and Garantme form partnership to facilitate access to housing for all

CNP Caution, a subsidiary of CNP Assurances, and Garantme have announced the signing of a new partnership. This enables both players to combine their strengths to offer rental insurance solutions and facilitate access to housing for all. Through the deposit product, they meet the needs of tenants, landlords and real estate agencies by simplifying administrative procedures and enhancing transaction security.

Garantme and CNP Caution are combining their strengths to offer more effective and accessible rental insurance solutions. The rental deposit product offered by the two partners is an individual insurance policy taken out by tenants, enabling them to benefit from a joint guarantee for the payment of their rent and associated rental charges.

Insured by CNP Caution, this policy is distributed by Garantme on its website [www.garantme.fr](http://www.garantme.fr). It is aimed at any individual seeking a guarantor to enter into a lease in mainland France.

By combining Garantme's technological expertise with CNP Assurances' experience and strength, this policy aims to meet the growing needs of tenants and landlords, while simplifying administrative procedures and enhancing transaction security.

CNP Caution acts as a guarantor for tenants, thereby securing the operations of Garantme's real estate agencies and partner residences.

### Muriel Llanes

Chief Executive Officer of CNP Caution



*"With this partnership, CNP Caution is diversifying its business and responding to the current challenges of the rental market. It helps restore the trust of property owners by acting as guarantor in the tenant's place while enabling everyone to find housing that meets a societal challenge in line with our purpose of insuring as many people as possible. We are pleased to work with Garantme, a benchmark on the rental insurance market."*

## Thomas Reynaud

Founder and CEO of Garantme

*"Together, we are committed to delivering solutions that make our customers' lives easier and offer them greater security. We would like to thank CNP Assurances, Muriel Llanes, CEO of CNP Caution, and her teams, who played a key role in setting up this partnership! Together we are committed to making housing more accessible by offering more transparent and affordable services."*



### About CNP Assurances

The CNP Assurances Group is a property and personal insurer with more than 7,000 employees. Its net income amounted to €1,550m in 2023. A subsidiary of La Banque Postale, the Group is no. 1 in property loan insurance and no. 2 in life insurance in France. It is the 5th largest insurer in Europe and the 3rd largest insurer in Brazil. Its solutions are distributed in 19 countries by various partners and insure more than 36 million people in personal insurance and protection, and 14 million in retirement savings. CNP Assurances is a responsible insurer and investor (€400bn invested in all sectors) that works for an inclusive and sustainable society, protecting and facilitating all life paths.

### About CNP Caution

CNP Caution, a subsidiary of CNP Assurances created in 2001, provides solutions for home loan guarantees, borrower insurance and property protection on the individual market.

### About Garantme

Founded in 2017 by Thomas Reynaud and Emile Karam, Garantme is the SaaS platform dedicated to real estate professionals that facilitates and secures rental management processes. It brings together in a single tool all its insurance products (Deposit and Unpaid Rent Guarantee) and services useful in the day-to-day operations of real estate agencies (management and certification of rental files, unpaid rent, issuance of insurance approvals, authentication of documents provided in accordance with the GDPR, etc.). With these technological tools, Garantme responds to the issues facing real estate professionals and aims to make the property rental process simpler, faster and more secure. After carrying out new fundraising of €15 million at the start of 2023, aimed at bolstering its tech platform, then formalising the acquisition of the startup citima, the company is continuing its growth and expanding its network of partners. Garantme currently has a team of 100 employees.

## 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)

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### Garantme

Marie-Philippine Méchet +33(0)6 60 65 20 65

[mp@mprp.fr](mailto:mp@mprp.fr)

