

## **CNP Assurances publishes its first sustainability report in accordance with the CSRD directive**

The European CSRD directive requires large companies to provide more transparency on their environmental, social and governance performance. Following its 2024 annual results, CNP Assurances today publishes its first sustainability report, aligned with these new requirements. This report covers nine thematic standards and is based on more than 800 quantitative and qualitative data points, enabling a comprehensive assessment of the Group's impacts and commitments.

As a responsible insurer and investor, CNP Assurances aims to contribute to an inclusive and sustainable society. This ambition is reflected in specific commitments and objectives targeting all its stakeholders. In its first sustainability report, CNP Assurances outlines a detailed transition plan, structuring its decarbonisation and climate change adaptation strategy.

The double materiality analysis made it possible to identify the main ESG issues impacting the Group's financial performance, as well as its effects on the environment and society. These priority issues include the energy transition, climate resilience and social inclusion.

### **An investor committed to sustainable finance**

With over €400bn in assets under management, CNP Assurances has adopted a responsible investment policy aligned with the Paris Agreement and the UN's Sustainable Development Goals.

The responsible investment strategy implemented by CNP Assurances aims to protect the assets that back its commitments to its policyholders and to create financial and non-financial value for all its stakeholders. It is based on three pillars:

- The exclusion policy,
- The shareholder engagement policy,
- Investment selection based on ESG criteria.

CNP Assurances has become a member of the Net Zero Asset Owner Alliance and committed to making the investment portfolio carbon-neutral by 2050. In 2024, the Group strengthened its commitment to climate and biodiversity through several concrete measures:

- Commitment to reduce the carbon footprint per sq. metre of its real estate portfolio by 32% by 2029 compared with 2019, aligned with a 1.5°C warming trajectory.
- Prohibition of any new investment in companies where more than 20% of revenue comes from pesticides or those involved in uncontrolled deforestation.
- Accelerated financing of renewable energy and climate resilient infrastructure.

## A responsible insurer pushing the boundaries of insurance

Since its inception, CNP Assurances has developed innovative and useful risk-management and insurance solutions that meet the needs of a changing society and address the challenges of longer life expectancy, retirement planning and changes in social protection.

The Group provides pioneering solutions to push the traditional boundaries of insurability, such as the right to be forgotten for individuals who have had breast cancer and microinsurance products in Latin America.

CNP Assurances undertakes to regularly monitor its commitments and to publish changes in its ESG indicators annually. Aware of the remaining challenges, the Group is continuing its efforts to align all its activities with the goal of carbon neutrality by 2050.

The [sustainability report](#) is available on our website. This report presents preliminary information, which is in the process of being audited and may be supplemented or adjusted.

### Marie-Aude Thépaut

Chief Executive Officer of CNP Assurances



*"We are extremely proud to meet the target set by the CSRD directive. The publication of this first sustainability report, alongside the announcement of our 2024 annual results, is the result of a long-term effort that involved many internal teams and areas of expertise. The new commitments made in 2024, such as those against the use of pesticides and the fight against deforestation, are part of the continuation of our efforts: for the last two years, CNP Assurances has published its overall performance, incorporating financial and non-financial indicators. This regulation reinforces our purpose and the commitments made to our stakeholders."*

#### About CNP Assurances Group

The CNP Assurances Group is a property and personal insurer with more than 8,300 employees. It generated net income of €1,582m in 2024. A subsidiary of La Banque Postale, the Group is no. 2 in property loan insurance and life insurance in France. It is the 5th largest insurer in Europe and the 4th 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 13 million in retirement savings. CNP Assurances is a responsible insurer and investor (over €400bn invested in all sectors) that works for an inclusive and sustainable society, protecting and facilitating all life paths.

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