



Insuring  
a more  
open world



Press Release

Issy-les-Moulineaux, 10 March 2026

## CNP Assurances announces a new partnership with Owen to integrate insurance cover into Mooncard business payment cards

**CNP Assurances is joining forces with Owen and Mooncard to integrate insurance and assistance cover into business expense cards for the employees of companies and public administrations.**

After Helios in 2024 and Green Got in 2025, CNP Assurances is continuing to diversify its distribution partnerships through a new agreement with Owen, a broker specialising in embedded insurance, and Mooncard, a leading French fintech in the management of professional expenses.

The partnership makes it possible to integrate insurance cover directly into Mooncard's Mobility, Travel and Premium business payment cards, thus strengthening the protection of companies and public administrations against the risks associated with the use of means of payment.

### **A fast-growing – but insufficiently protected – market**

The development of financial platforms (fintechs) and business payment solutions opens up new opportunities to integrate protection services corresponding to real-life professional uses. The use of professional cards continues to increase in public and private organisations:

- In France, card payments account for more than 60% of payments made by companies and government administrations<sup>1</sup>
- The majority of corporate cards offered by B2B solutions do not include built-in insurance.
- Two-thirds of fraudulent transactions involve card payments<sup>2</sup>.
- For Europe as a whole, payment fraud amounted to a full €4.2 billion in 2024<sup>3</sup>.

These figures illustrate the need to propose protection solutions adapted to the operational realities of finance departments, corporate services and fleet managers.

### **An alliance serving business users**

The partnership is based on a combination of three areas of expertise:

---

<sup>1</sup>Banque de France, Banque de France Bulletin No. 261/5 – "In 2024, French people continued to adopt innovative payment methods."

<sup>2</sup> Payment Security Observatory (OSMP), Banque de France, statistics for the first half of 2025: share of card transactions in the total number of fraudulent transactions.

<sup>3</sup> European Central Bank (ECB) & European Banking Authority (EBA), Report on Payment Fraud 2024, estimated total amount of payment fraud in the zone.

- Mooncard integrates coverage directly into its business expense cards, which are used by more than 4,000 organisations.
- Owen provides its embedded insurance technology infrastructure, enabling coverage to be integrated directly into user journeys and automated claims management.
- CNP Assurances bears the risks associated with the cover and provides its insurance expertise.

Mooncard cards are used by a broad population, including public officials, civil servants, private sector managers, senior executives, fleet managers, and travelling employees. The guarantees developed make it possible to protect employees during business trips, secure purchases made with cards, and support organisations in the event of an incident or unexpected development.

### **A shared vision serving the transformation of financial practices**

The new partnership is part of CNP Assurances' strategy to support the digital transformation of financial practices while strengthening its positioning on the affinity market and with committed fintechs. By working together with Mooncard and Owen, CNP Assurances is confirming its ambition to develop embedded protection solutions (insurance and assistance) that are accessible and adapted to the concrete needs of economic players and public services.

## **Thomas Chardonnel**

**Head of European Development and Partnerships at CNP Assurances**



*"By strengthening our partnership with the broker Owen and joining forces with the fintech Mooncard, we are continuing to diversify our distribution partnerships and expand in the affinity insurance market. Through our expertise and financial strength, we are able to support companies and public administrations alike with tailored protection solutions, combining insurance and assistance cover."*

## **Matthieu Bagur**

**Chief Business and Marketing Officer, Mooncard**

*"Our customers expect comprehensive, high-performance and secure solutions. By integrating guarantees provided by CNP Assurances and coordinated with Owen, we are taking a strategic step whereby the expense card becomes a genuine risk management tool for companies and public administrations."*



## About CNP Assurances Group

The CNP Assurances Group is a property and personal insurer with more than 8,500 employees. It generated net income of €1,492m in 2025. A subsidiary of La Banque Postale, the Group is No. 2 in property loan insurance and life insurance in France. It is the fifth-largest insurer in Europe and the 3<sup>rd</sup> largest insurer in Brazil. Its solutions are distributed in 17 countries by various partners and insure more than 33 million people in personal insurance and protection, and 10 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.

## Contacts

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:     

