



**Insuring  
a more  
open world**

## Table of the 15 corporate mission KPIs by CNP Assurances stakeholder (2026-2030)

25 march 2026

### Customers

#### KPI 1: Number of solutions improving access to insurance

<b>Status:</b>	Expanded: the KPI has evolved by integrating solutions and services in addition to products.
<b>Indicator:</b>	Number of solutions improving access to insurance, particularly for vulnerable populations.*
<b>Definition:</b>	Measures the number of products, services or systems facilitating access to insurance for vulnerable populations.
<b>Target 2030:</b>	30 inclusive solutions

\* **Definition of vulnerable populations:** Individuals more likely to suffer harm due to age, healthcare, one or more physical or mental disabilities, precarious economic circumstances, or exclusion from essential services such as insurance, owing to physical, psychological, financial or social barriers. This also includes climate vulnerability.

KPI compliant with SUAVE principles:

- Simple (easy to understand)
- Useful (meets a real need)
- Accessible (in terms of cost and distribution)
- Viable (economically sustainable for the insurer and the insured)
- Equitable (just and non-discriminatory)

#### KPI 2: Simplicity of procedures

<b>Status:</b>	Adapted from the Customer Effort Score (CES)
<b>Indicator:</b>	Share of customers who believe that their relationship with CNP Assurances has been clear and simple.
<b>Definition:</b>	Measures the proportion of customers who consider their procedures and journeys easy with CNP Assurances.
<b>Target 2030:</b>	> 80%
<b>Calculation method:</b>	Consolidated average of CES scores on customer journeys measured in all regions. Score from 1 to 5, with 1 being the easiest procedure for the customer.

#### KPI 3: Plain English

<b>Status:</b>	New
<b>Indicator:</b>	Share of information sent to the client in plain language.*
<b>Definition:</b>	Measures the compliance of customer documents with the internal plain-language guidelines.
<b>Target 2030:</b>	100%
<b>Calculation method:</b>	Annual analysis of documents produced according to a common protocol (clarity score, linguistic criteria, structure, legibility).

\* **Plain language** is a set of written rules that help people understand and remember a message. It is based on linguistic criteria such as sentence length, text structure, and document format. The level of plain language is assessed by a "clarity" score.

## Partners :

KPI 4: Partner NPS	
<b>Status:</b>	KPI unchanged from that of 2022-2025 but more stringent requirements and a gradual expansion to all major global partners.
<b>Indicator:</b>	Net Promoter Score Partner
<b>Definition:</b>	Recommendation index of distributor partners.
<b>Target 2030:</b>	+40
<b>Calculation method:</b>	NPS score = % promoters - % detractors.

## Shareholder and investors:

KPI 5: ESG ratings	
<b>Status:</b>	KPI unchanged but more stringent requirements from rating agencies.
<b>Indicator:</b>	CNP Assurances' ESG ratings
<b>Definition:</b>	CNP Assurances' place in the ESG rankings of independent agencies and organisations.
<b>Target 2030:</b>	CNP Assurances must be among the top 10% of insurers.
<b>Calculation method:</b>	Consolidated ranking based on available ratings (S&P, MSCI, Sustainalytics, recognised NGOs in the event of agency withdrawal).

## Planet :

KPI 6: Environmental investments	
<b>Status:</b>	New 
<b>Indicator:</b>	New flows invested in favour of of the environmental transition.
<b>Definition:</b>	Measures new investments contributing to the ecological transition.
<b>Target 2030:</b>	+€10bn
<b>Calculation method:</b>	Annual sum of investments meeting environmental criteria (green bonds, certified forests, certified buildings, green infrastructure, Article 9 funds).

KPI 7: Carbon footprint of the investment portfolio	
<b>Status:</b>	KPI extended to all Group subsidiaries.
<b>Indicator:</b>	Carbon footprint of the investment portfolio.
<b>Definition:</b>	Carbon intensity of the consolidated investment portfolio.
<b>Target 2030:</b>	< 50 kgCO <sub>2</sub> e / €k
<b>Calculation method:</b>	kgCO <sub>2</sub> e emitted / €k invested, according to the NZAOA and CSRD standards.

KPI 8: Carbon footprint of internal operations	
<b>Status:</b>	Adapted*
<b>Indicator:</b>	Reduction of internal emissions
<b>Definition:</b>	Reduction of internal emissions (scopes 1, 2 and part of scope 3).
<b>Target 2030:</b>	-50% in absolute terms and -65% per employee.
<b>Calculation method:</b>	Annual comparison of emissions with base year 2019; integration of business travel and commuting.

KPI 9: Forest biodiversity	
<b>Status:</b>	New 
<b>Indicator:</b>	Hectares of sustainably managed forests or preserving biodiversity
<b>Definition:</b>	Forest area benefiting from sustainable management or effective conservation of biodiversity.
<b>Target 2030:</b>	20,000 hectare-years* (Europe) + 2.5 million ha in Latin America (Amazon).
<b>Calculation method:</b>	Addition of areas covered by European programmes (FSC, Nature Impact) and by projects in Latin America.

\*Addition of one target per employee including business travel and commuting

\*The concept of hectare-years serves to value both the area of effective biodiversity conservation and the period of the commitment.

### KPI 10: Outstanding sustainable investment initiatives

<b>Status:</b>	New 
<b>Indicator:</b>	Outstanding sustainable investment initiatives
<b>Definition:</b>	Number of high-impact investment initiatives in climate and biodiversity
<b>Target 2030:</b>	30 initiatives (including initiatives in healthcare & ageing well and access to essential goods & services).
<b>Calculation method:</b>	Accounted for annually according to an eligibility grid (impact, innovation, strategic alignment).

## Society

### KPI 10: Outstanding sustainable investment initiatives

<b>Status:</b>	New 
<b>Indicator:</b>	Outstanding sustainable investment initiatives
<b>Definition:</b>	Number of high-impact investment initiatives in two areas: healthcare & ageing well and access to essential goods & services.
<b>Target 2030:</b>	30 initiatives (including initiatives in climate and biodiversity)
<b>Calculation method:</b>	Accounted for annually according to an eligibility grid (impact, innovation, strategic alignment).

### KPI 11: Social commitment of employees

<b>Status:</b>	Adapted
<b>Indicator:</b>	Percentage of employees involved in societal initiatives.
<b>Target 2030:</b>	35% of employees involved in societal actions.
<b>Calculation method:</b>	Number of employees involved / total headcount, including commitments during and outside working hours, salary rounding, and donated days.

### KPI 12: Sponsorship

<b>Status:</b>	Unchanged
<b>Indicator:</b>	Annual sponsorship expenses
<b>Definition:</b>	Amount of Group spending on the public interest, particularly on the health of young people.
<b>Target 2030:</b>	€18m over the period (€3.6m/year).
<b>Calculation method:</b>	Total annual expenditure eligible for sponsorship, Group consolidated.

## Employees

### KPI 13: Employee engagement rate

<b>Status:</b>	to be determined
<b>Indicator:</b>	Employee engagement rate
<b>Definition:</b>	Employee engagement level measured using the new Groupe La Poste survey.
<b>Target 2030:</b>	Set in 2027
<b>Calculation method:</b>	Consolidated score from the internal barometer (first measurement in 2027).

**KPI 14: Gender diversity rate in Top Management****Status:** Unchanged**Indicator:** Measures gender balance in the Group's Executive Committee and Top Management.**Definition:** Share of women and men in Top Management.**Target 2030:** Gender diversity at  $\pm 5\%$  in Top Management.**KPI 15: Number of opportunities to support the employability of young people****Status:** New **Indicator:** Number of opportunities created to foster professional development or support the employability of young people.**Target 2030:** .4,500 development opportunities offered**Calculation method:** Accounting for permanent contracts, fixed-term contracts, internships, work-study programmes, VIE, internal programmes and support mechanisms.