

The CNP Assurances Group unveils its strategic plan, *Lead for Impact*

*Make CNP Assurances a leading global Group through its performance
and the lasting impact it creates for its customers and society.*

The CNP Assurances Group is accelerating and initiating a commercial offensive with the launch of its *Lead for Impact* 2026-2030 strategic plan. The aim is to ramp up the Group's business acquisition momentum to make even greater impact on its markets while strengthening its contribution to society in terms of sustainability.

CNP Assurances, a subsidiary of La Banque Postale, is a recognised and solid market leader, as shown in its 2025 results, with record premium income of €39.1 billion. The Group has achieved this standing through its key, collectively built, strengths, namely international presence, commitment to sustainability, and expert and engaged employees.

With today's numerous challenges – changing customer expectations, the rise of artificial intelligence, stricter regulatory requirements – calling for constant adaptation, the Group has set itself two priorities to achieve its ambition.

- **The first** consists in developing its business model by increasing and diversifying distribution channels.
- **The second** is to bring its customers an experience that meets the best standards on the market.

The Group's strategic plan is based on three major objectives, which are essential to ensuring its transformation and forging a strong and lasting positioning:

1. **Accelerate** sales by increasing and diversifying distribution partnerships;
2. **Innovate** and accelerate its operational and technological transformation by harnessing artificial intelligence and data and digitalising all customer journeys to deliver a simpler, faster and more efficient experience;
3. **Anchor** its global leadership in sustainability on a lasting basis.

Marie-Aude Thépaut

Chief Executive Officer of CNP Assurances



"In recent years, we have reinforced our growth with our long-standing partners while stepping up the development of our open model. This momentum has enabled us to fully assert our position as a comprehensive and international insurer.

Our strategy has been demonstrated by the success of our closer ties with La Banque Postale, the creation of the France's major public financial hub, and the signing of new partnerships in Europe and Latin America. These successes demonstrate our ability to seize opportunities, support the transformation of our markets, and strengthen our presence in high-potential ecosystems.

*With **Lead for Impact**, we are now rallying all our strengths to step up our business acquisition momentum across all our markets and regions. This programme embodies our determination to be a proactive, innovative and responsible actor, capable of providing our customers with simple, useful and sustainable solutions at every stage in their lives.*

We are entering this new phase with solid fundamentals, renewed ambition and a clear vision: to intensify our commercial momentum and improve operational excellence to serve our partners and customers.

To meet these challenges, we are changing our organisation in depth and strengthening the Executive Committee to drive the implementation of our strategy with even greater impact.

I am fully confident in the mobilisation and commitment of all the teams to make CNP Assurances more than ever a leading insurer worldwide in terms of its performance and sustainable impact for its customers and for society."

The three objectives of the **Lead for Impact** plan:

Objective 1: Accelerate sales by increasing and diversifying distribution partnerships.

- **Optimise** the development potential of CNP Assurances' long-standing partners in France and Brazil. With its BtoBtoC expertise, reinforced by its strategic partnership with La Banque Postale, the Group will support the growth of all its partners by offering them solutions to equip their customers with multiple products, as well as services based on artificial intelligence and data.
- **Significantly increase** the market share of CNP Assurances operated by IFAs, brokers and banks by forging new partnerships. To that end, the Group will develop a differentiated range of products and services supported by the roll-out of high-performance digital platforms, as exemplified by CNP Alysés, and by strengthening the sales teams in charge of prospecting for new partners.
- **Strengthen** the BtoC growth momentum of the CNP Assurances local network. This will include the use of artificial intelligence for advisers and the provision of self-care resources for customers.

Objective 2: Innovate and accelerate the Group's operational and technological transformation to become even more competitive and deliver a customer experience that meets the highest standards in the market.

- **Streamline** and **simplify** the customer experience by developing BtoBtoC digital platforms and digitalising all subscription and management processes.

- **Implement** artificial intelligence and **step up** the transition from experimentation to industrialisation across the entire company value chain. The Group will harness artificial intelligence and data to improve its technical performance, with management tools, simplified processes, and information systems. This approach to excellence will serve to boost performance, productivity, security and commercial differentiation. For employees, the "AI for All" programme will be rolled out, with training and tools being made available to all staff to enable them to use artificial intelligence and thus enhance the customer experience.

Objective 3: Anchor CNP Assurances' global leadership in sustainability on a lasting basis

CNP Assurances has reached a new stage in the implementation of its corporate mission.

After an initial cycle of objectives, concluded with targets achieved 98% at end-2025, the Group has confirmed the robustness and effectiveness of its approach as a responsible insurer, investor and employer. This successful trajectory is acknowledged through its place as the number-one French insurer in the Sustainalytics ranking and its position among the top-rated 6% of global companies in the insurance sector.

Building on these results, CNP Assurances is introducing a new cycle of non-financial performance indicators for the **2026-2030** period, consisting of 15 strategic KPIs.

These objectives commit the Group to all its stakeholders – customers, employees, partners, shareholders and investors, society and the planet – with more ambitious targets, structured around three key drivers:

- **Strengthen** CNP Assurances' action as a **responsible insurer**, by pushing the limits of insurability and developing innovative solutions to improve access to insurance for everyone. These solutions include an inclusive insurance programme, the systematic simplification of customer journeys, and the widespread use of "plain language" in all communications.
- **Step up** its role as a **responsible investor**, by directing more business flows towards its three strategic priorities: climate and biodiversity, healthcare and ageing well, and access to essential goods and services.
- **Affirm** its role as a **responsible employer**, by strengthening employee engagement, fostering equal opportunities through a range of initiatives to enhance employability (particularly among young people) and maintaining excellence in terms of gender balance and diversity.

Strengthened by its belonging to the La Poste Group, CNP Assurances is reaffirming its ambition to make sustainability a driver of performance, impact and sustainable differentiation in the quest to forge a more inclusive and resilient society.

Click [HERE](#) to find out more about all the corporate mission KPIs on the [cnp.fr](#) website

CNP Assurances announces a new organisation structure to boost growth momentum.

Five new departments for products and services

The Group's organisation is structured around five product and service departments with strengthened sales and technical teams:

- **Individual Savings and Pensions, Europe**, headed by **François Guilgot**
- **Personal Risk and Property Protection Europe**, headed by **Thomas Chardonnel**
- **Social Protection, Europe**, headed by **Christophe Harrigan**
- **Strategic Partnerships and Key Accounts Development**, headed by **Hervé Thoumyre**
- **Latin America**, headed by **Maximiliano Villanueva**

François Guilgot and **Christophe Harrigan** have joined the Executive Committee of the CNP Assurances Group.

The creation of a new department dedicated to artificial intelligence, innovation and transformation:

To achieve its objectives on the roll-out of artificial intelligence, the Group has created a new cross-functional department, "AI, Innovation and Transformation". It is headed by **Olivier Guigné**, who retains his responsibilities as Group Chief Investment Officer.

CNP Assurances Executive Committee



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From left to right **Christophe Harrigan**, Director of Social Protection, Europe; **Agathe Sanson**, Director of Stakeholder Dialogue, Communication and Sponsorship, Group; **Hervé Thoumyre**, Director of Strategic Partnerships and Key Accounts Development; **Thomas Béhar**, Group Chief Risk Officer and Deputy Chief Executive Officer; **François Guilgot**, Director of Individual Savings and Pensions, Europe; **Marie-Aude Thépaut**, Chief Executive Officer; **Sarah Bouquerel**, Group Chief Financial and Non-Financial Officer and Deputy Chief Executive Officer; **Sun Lee**, Group General Counsel; **Olivier Guigné**, Director of Group Investments and Director of Artificial Intelligence, Innovation and Transformation; **Thomas Chardonnel**, Director of Property Damage and Personal Injury, Europe; **Aurore van der Werf**, Group Human Resources Director; **Maximiliano Villanueva**, Head of the Latin America Business Unit.

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 €1,492m 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 3rd-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.

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