

Paris, 11 December 2014

CNP Assurances – Press release

CNP Assurances' Brazilian subsidiary saluted by consumers

For the second consecutive year, Caixa Seguros, the Brazilian subsidiary of CNP Assurances, has been named *best insurer* by the *ReclameAQUI* site, which each year names the companies offering the best customer service.

Since 2011, *ReclameAQUI*, the number one consumer review site in Brazil, attracting 10 million unique visitors a month, has been presenting awards in 72 categories including insurance. One of the main strengths of these awards is the fact that the only judges of companies' performance are consumers themselves.

The winners are chosen by an online poll of two million web-users across all categories, including more than 20,000 for insurance. **Caixa Seguros received approximately half of votes cast in its sector.** This is a massive tribute to the quality of service provided by Caixa Seguros, which handled three million requests in the last 12 months by telephone, chat and email.

This new award joins the dozen already received since 2001 by the CNP Assurances group's subsidiary in Brazil, its second largest market. Caixa Seguros, the fifth largest insurer in Brazil with almost 10 million policyholders, has been recognised in particular by the Brazilian Direct Marketing Association (ABEMD), Consumidor Moderno magazine and the National Teleservice Award.

About CNP Assurances

CNP Assurances is France's leading personal insurer, with net profit of €1,030 million in 2013. The Group also has operations in other European countries and in Latin America, with a significant presence in Brazil. It has 27 million personal risk/protection insureds worldwide and 14 million savings and pensions policyholders.

For 160 years, CNP Assurances has been protecting people against the risks of everyday life. The Group designs and manages life insurance, pension, personal risk and protection (term creditor insurance and health insurance) products.

In France, CNP Assurances distributes its individual insurance products through La Banque Postale and the Caisses d'Epargne, as well as through its own CNP Trésor network. In Brazil, its second largest market, the Group's partner is Caixa Econômica Federal, the country's second-biggest state-owned bank.

In group insurance, CNP Assurances crafts tailor-made personal risk, pension and term creditor insurance products that are aligned with the needs of companies, local authorities, mutual insurers, non-profit organizations, and banks in Europe and Latin America.

Listed on the first market of the Paris Bourse since October 1998, CNP Assurances enjoys the backing of a core group of four major shareholders (Caisse des Dépôts et Consignations, La Banque Postale, Groupe BPCE and the French State) united by a shareholders' agreement.

Contacts presse
CNP Assurances

Florence de MONTMARIN
01 42 18 86 51

Tamara BERNARD
01 42 18 86 19

Malek PRAT
01 42 18 86 51

servicepresse@cnp.fr