



PRESS RELEASE

Paris, 9 November 2017

New @dèle website welcomed by CNP Assurances policyholders

Last May, in partnership with La Banque Postale, CNP Assurances launched @dèle, a website designed to facilitate the processing of credit protection insurance claims. The launch was very well received by policyholders, La Banque Postale's customers, and also proved a successful B-to-C experiment for France's leading provider of credit protection insurance.

Five months after it was first made available to La Banque Postale's credit insurance policyholders, @dèle is already a success. Users surveyed by CNP Assurances (i.e. policy holders themselves or persons submitting a claim on their behalf) praised its simplicity and ease of use, and especially appreciated the fact that adjusters are available to assist them with filing their claims online. In addition to online help, a hotline is provided during business hours by adjusters from CNP Assurances and, outside these hours, policyholders can make a telephone appointment directly on the site. The @dèle website was developed on a collaborative basis with input from customers in an effort to make policyholders the focus of this approach and thus offer a simple and intuitive customer experience to help them file claims during what may be difficult periods in their lives.

@dèle is currently deployed to all policyholders with credit protection coverage provided through La Banque Postale. Building on the site's success with La Banque Postale customers, there are now plans to extend the solution to the customers of Crédit Immobilier de France, Boursorama Bank and ING Direct. Used initially to simplify the process of filing a first claim when an illness or an accident has resulted in inability to work, disability or death, @dèle will be gradually extended to other life events affecting policyholders (extension of medical leaves, for example).

"Policyholders' expectations were taken into account during the design stage and this is the key to the success of @dèle, which was created natively in collaborative mode on the basis of user experience. We were also delighted with the welcome it received from our partner La Banque Postale, which immediately agreed to deploy it to its customers. Based on this success, it will now be deployed to the customers of our other banking partners, such as

Crédit Immobilier de France, Boursorama and ING Direct,” affirmed Colette Hamon, manager of the credit management department at CNP Assurances.

About CNP Assurances

CNP Assurances is the leading personal insurer in France with net profit of €1.2 billion in 2016. The Group is also active in Europe and Latin America, with a strong presence in Brazil. It has more than 35 million personal protection policyholders worldwide and more than 14 million in plans and pension plans. For 160 years, CNP Assurances has been protecting people against the risks of everyday life. We design and manage life insurance, pension, personal risk and protection products, including credit protection insurance and health insurance.

- With respect to personal insurance, CNP Assurances markets its products via La Banque Postale and the Caisses d'Épargne, as well as through its own network, Amétis. In Brazil – its second market – the Group is a partner of Caixa Econômica Federal, the country's second largest state-owned bank.
- With respect to group insurance, CNP Assurances designs bespoke products in the fields of health and protection, pensions and credit protection insurance designed to meet the needs of companies, local authorities, mutual insurance companies, associations and banks, in both Europe and Latin America.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998 (Premier Marché) and relies on a stable shareholder base embodied by a pact signed between its main shareholders (Caisse des Dépôts, La Banque Postale, Groupe BPCE and the French state).

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