

THE ESSENTIALS  
2017



insuring  
all our  
futures





**35 MILLION**

PERSONAL RISK AND PROTECTION  
POLICYHOLDERS  
AND 14 MILLION  
SAVINGS ACCOUNT AND PENSION  
POLICYHOLDERS WORLDWIDE

**2 CONTINENTS**

EUROPE AND LATIN AMERICA,  
CHIEFLY IN BRAZIL

**5,035**

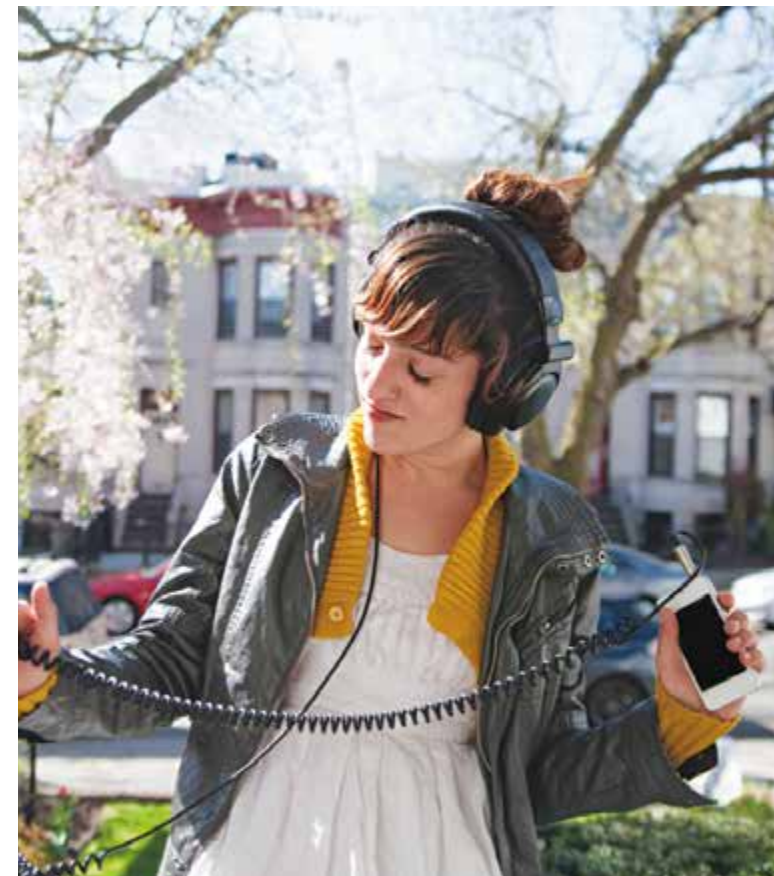
EMPLOYEES

**€308.7 BILLION**

IN AVERAGE NET TECHNICAL  
RESERVES AT YEAR-END 2016

# To all our futures and to those who are building them

The world is changing at an increasingly rapid pace – with new lifestyles and ways of working, new risk factors and new challenges emerging. CNP Assurances is innovating for and with our customers, our partners and our employees and has committed to protecting everyone's future, without exclusivity and on a human level.



# Our business: personal protection

As an insurer, co-insurer and reinsurer, CNP Assurances designs innovative personal risk and savings solutions that address the issues of its partners and meets the needs of their customers.



## **A multi-partner, multi-channel approach**

Our solutions are distributed by a number of partners in France, Europe and Brazil. They are highly flexible: we adjust them to our partners' specific distribution methods – which include both branch networks and 100% online distribution – and to the needs of our customers in each country. This open-ended model means that our solutions are compatible with all contexts, and drives us to reinvent personal protection in a rapidly changing world.

**Personal risk and protection**  
health, invalidity, death, dependence,  
term creditor insurance (property  
and consumer), assistance and  
personal services.

---

**Savings and pensions**  
life insurance and various forms  
of private pension.

---



## **Focus on innovation**

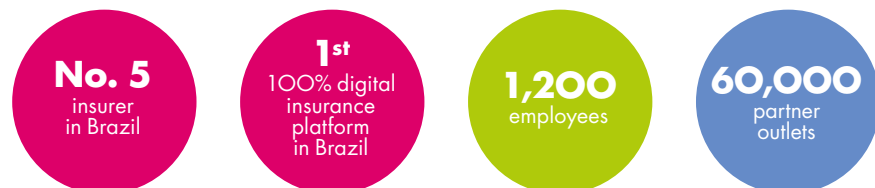
CNP Patrimoine uses private equity to boost returns in its life insurance products and its customers' long-term savings. CNP Assurances is introducing mortgage repayment insurance in Germany and CNP Santander Insurance is popularising individual personal risk insurance in Italy. With the Klésia group and its own Amétis advisor network, CNP Assurances is reinventing social protection for bosses of SMEs and their employees. With its 100% digital Youse platform, CNP Assurances is a genuinely disruptive newcomer to the Brazilian market.

Discover our other innovations on [cnp.fr](http://cnp.fr)

# The Group's business, two continents and two dynamics



## Latin America



## Europe



# Our group in three words



## agile

### 100% partners

- Our personal protection solutions are adapted to the needs of each partner and to customer usage in each country.

### 100% services

- With **Lyfe**, the health and well-being platform for our partners, to make life easier for their beneficiaries.
- With the **Filassistance** local assistance platform, available 24/7.

### 100% online

- Term **creditor insurance** with its two leading online banking partners in France.
- With **Youse**, Brazil's first online-only insurance platform launched in 2016 – a data-driven business that empowers its customers.



## committed

### To innovation

- Open CNP, our five-year, €100 million partnership programme with start-ups: **Lendix**, the SME crowdfunding platform, supporting innovators like **Alan** and its 100% digital supplementary health insurance for start-ups and freelancers, and **H4D**, the telemedicine booth.

### To the economy

- €129.1 billion invested across France in SMEs, large businesses, real estate, infrastructure, etc.

### To the environment

- Reduction of 20% in the carbon footprint of listed shares and property portfolio between now and 2020.



## robust

A public company more than **40% owned** by **the Caisse des Dépôts**

Partner/distributor/shareholders:  
**La Banque Postale and the BPCE Group**

**€1.2 billion** in attributable Group net profit

**€31.5 billion** in Group premium income

**177%** SCR coverage ratio

(2016 key financial data)



# Our Foundation for equal healthcare opportunities

The CNP Assurances Corporate Foundation supports projects that tackle social inequalities in healthcare provision and improve quality of life for the most vulnerable of citizens.

**As part of the Alliance pour l'éducation**, the Foundation is working to stop students dropping out of education, often a precursor to social exclusion and poor living standards. It gives students attending priority education schools in the Paris region the chance to go on day trips to the forest to learn more about nature and the world around them, and attend sessions to help them prepare for a national diploma, including stress management and revision coaching workshops.

**With Unis-Cité**, a civic service organisation in France, the Foundation encourages young volunteers to raise their peers' awareness of health problems, risk factors at parties and addictive behaviour.

**With the AGORAé food retail chain**, the Foundation makes it easier for low-income students to eat healthily. In 2017, it will provide funds for six new subsidised grocery stores in Clermont-Ferrand, Besançon, Créteil, Versailles, Nantes and Toulouse.

**With the Bibliothèques Sans Frontières** and its Ideas Box, a mobile health awareness media library, the Foundation has decided to seek out people living in priority neighbourhoods and rural areas that prevention messages have failed to reach.


## Find us at [cnp.fr/en](http://cnp.fr/en)

Whether you're an individual, a professional, a candidate, a journalist, a shareholder or an analyst/investor, you can access the pages dedicated to you directly.

You can also download our publications, including the Annual Report, the CSR report and the Registration Document.

## Follow us on

 @CNP\_Assurances

 [cnpassurances.official](https://www.facebook.com/cnpassurances.official)

 [linkedin.com/company/cnp/](https://www.linkedin.com/company/cnp/)

 [youtube.com/c/CnpFr\\_officiel](https://www.youtube.com/c/CnpFr_officiel)

## Have fun in French with [cespetiteschoses.fr](http://cespetiteschoses.fr)

Here, you will find some simple tips for a long and happy life.

## Watch our videos: #AousNosAvenirs

CNP Assurances pays tribute to all those who have been brave enough to reinvent themselves by taking their lives in an unexpected new direction.

Four stories directed by Olivier Delacroix to bolster our confidence in the future.



