



# THE ESSEN- TIALS 2018



#Together let's create new  
win-win insurance solutions



# Key figures CNP Assurances

At year-end 2017

38

MILLION  
PERSONAL RISK  
AND PROTECTION  
POLICYHOLDERS

5,171

EMPLOYEES

14

MILLION  
PERSONAL SAVINGS  
ACCOUNT AND  
POLICYHOLDERS

€310

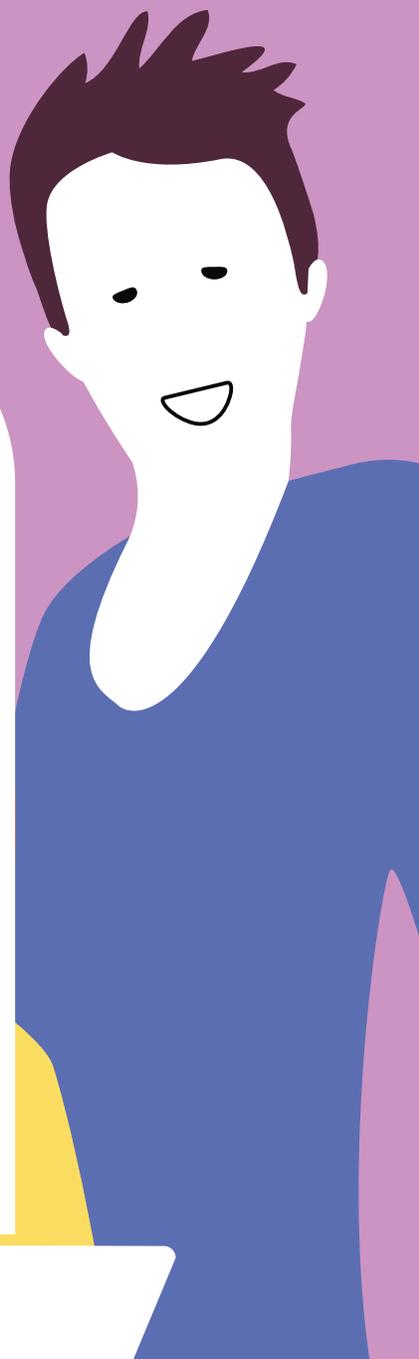
BILLION  
IN AVERAGE  
NET TECHNICAL  
RESERVES

2

**CONTINENTS:**  
EUROPE AND  
LATIN AMERICA

190%

GROUP SCR  
COVERAGE RATIO  
(SOLVENCY II)



# OUR CORE BUSINESS: PROTECTING PEOPLE

We design innovative personal risk and savings solutions tailored to the way people live their lives today.

Our solutions are distributed by a number of partners in France, Europe and Brazil. 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.

# TWO CONTINENTS, ONE AMBITION

CNP Assurances, France's number one personal insurer, has established strong positions in Europe using its partnership model, created a splash in Brazil by launching the first 100% online insurer and embarked on a far-reaching transformation to become Europe's and Latin America's most people-focused digital insurer.



LATIN AMERICA

**NO. 4**

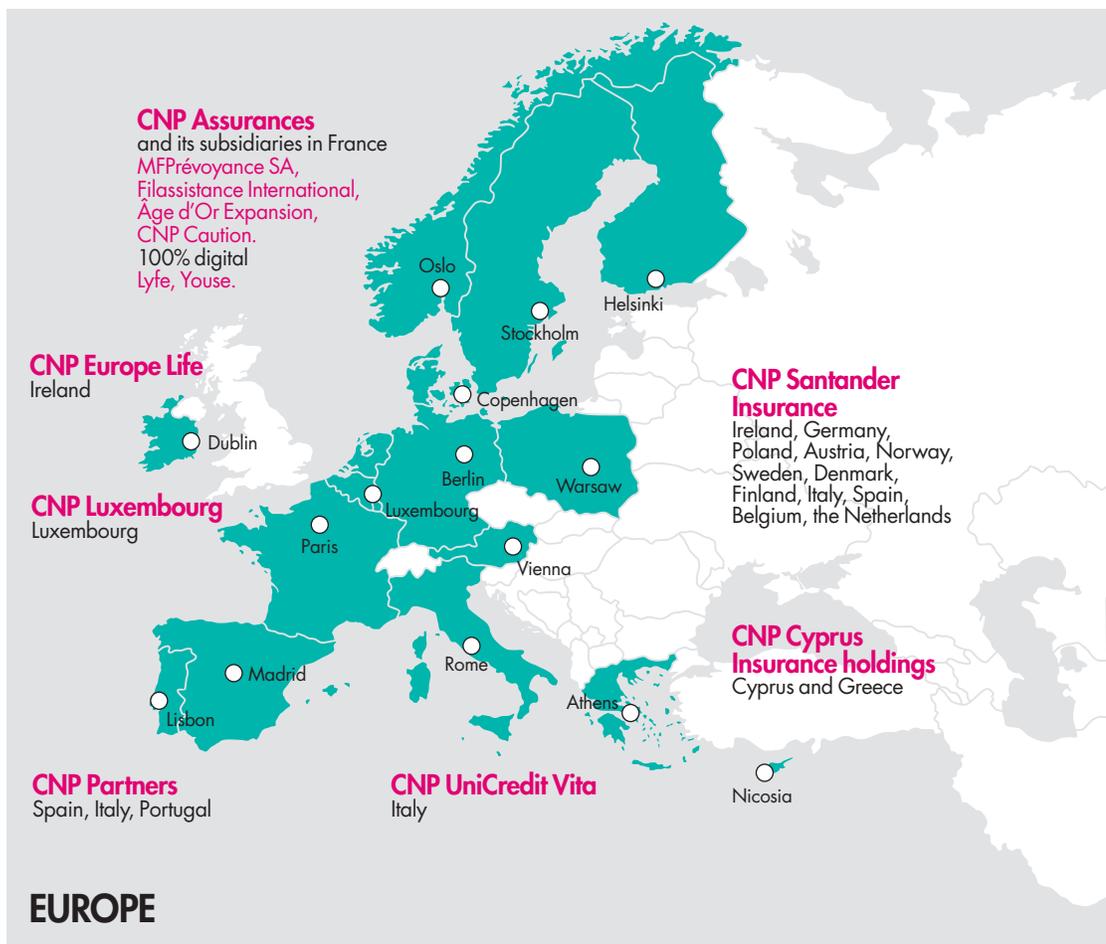
INSURER  
IN BRAZIL

**NO. 1**

100% DIGITAL  
INSURER VIA  
YOUSE

**1,444**

EMPLOYEES



**NO. 1**  
PERSONAL  
INSURER  
IN FRANCE

**NO. 4**  
PERSONAL  
INSURER  
IN EUROPE

**3,727**  
EMPLOYEES

# CUSTOMER- FOCUSED SOLUTIONS

We put ourselves in our customers' shoes to keep things as simple as possible for them.

**"We focus on all those things that you understand on a personal level, but can sometimes lose sight of as an insurer."**



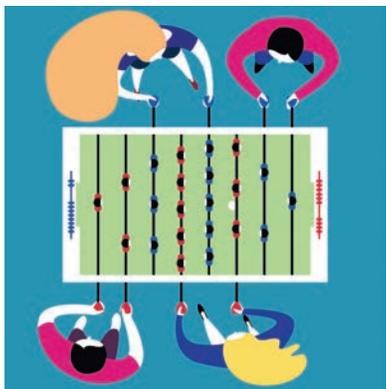
YOUSE  
**100%**  
ONLINE



## YOUSE GUARANTEES MY RENT PAYMENTS!

Non-standard tenants, especially those not in permanent salaried employment – start-up founders, entrepreneurs, freelancers and casual workers – often struggle to land their dream rental property. Youse provides the solution. CNP Assurances' new online subsidiary guarantees rent payments to landlords in return for a modest monthly fee paid by the tenant. Re-laying the foundations of trust is what being an insurer for the world we live in today is all about.





**3,000**  
POLICYHOLDER  
GROUPS FORMED IN  
BRAZIL IN A YEAR



## MOTOR INSURANCE FOR GROUPS OF FRIENDS

In Brazil, the Youse Friends collective insurance policy has signed up over 3,000 groups in just a year. It features a completely online customer experience, and policyholders can claw back up to 50% of their premiums if none of their group members makes a claim during the year. It's motor insurance that cultivates trust online and encourages safe driving.



# CUSTOMER-FOCUSED INNOVATION

Customers are the focal point of our systems and all our future planning.



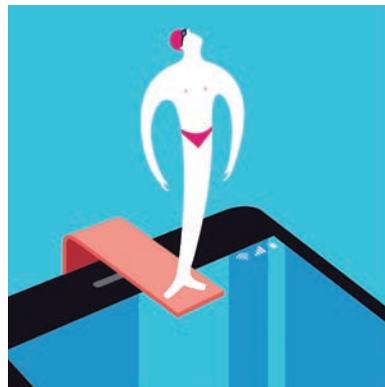
## A SPECIAL BOND

CNP Assurances listens to and involves customers in its projects to design a solution, a tool or a pathway to make sure everything is meticulously crafted to meet their needs. In all, 500 customers from all generations have joined the You & Us community to help co-create, trial and test our future solutions. In our first participatory innovation challenge on the theme of customer satisfaction, they voted on their favourite projects.



## DIRECT CONTACT THROUGH THE CUSTOMER'S CHANNEL OF CHOICE

When customers need to make a claim, they feel happier if they can do so immediately. But what happens outside customer service opening hours? That's when the voicebot can step in, guiding policyholders through the claim process in natural language. The goal is to take calls right around the clock, seven days a week and to keep human contact for what matters most. And if customers have a question, CNP Assurances' omni-channel platform can direct them to the right port of call immediately (in all, the Group has 120 public phone numbers!). That way, they don't have to call the general switchboard and can get an answer more rapidly. The advantage of this platform and the other digital systems in place is that customers are never left to fend for themselves with the interface and can decide to exit the digital pathway and talk to an adviser at any point.





## PERSONALISED AND HIGHLY ATTENTIVE CUSTOMER CARE

To build stronger customer relationships, we are also innovating to make employees' work simpler so they can respond to requests more rapidly. Incoming paper documents from La Banque Postale's customers, for example, are now scanned and converted into electronic form so that the CRM teams have a full picture of the relevant files, records and notes. And CNP Assurances' customer account managers have access to a chatbot in their messaging software that can fetch and display an overview of all the information previously scattered across different departments and information systems, so that they can manage customers more effectively and provide better advice.

500  
CUSTOMERS  
BELONG TO THE  
YOU & US  
COMMUNITY



# CUSTOMER-FOCUSED PARTNERSHIPS

By assembling the right technology, specialists and services, we build an optimal ecosystem together.

## Coordination



### Battleground for new customers

In Italy, CNP Assurances and UniCredit have extended their partnership for seven years. The new agreement covering UniCredit's 1,365 branches and outlets provides for the creation of a sales and marketing hub to drive expansion in unit-linked savings, term creditor insurance and individual personal risk insurance.



# Prospecting



## €30 million to learn the digital ropes

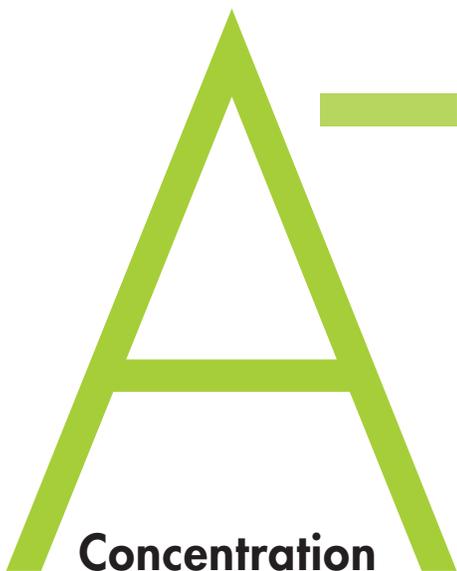
The acquisition of iSalud, Spain's leading digital distributor of individual health insurance solutions and also the no. 1 comparison site in this area, has provided CNP Partners, our Spanish subsidiary, with insights into state-of-the-art digital customer prospecting tools.



# PENSIONS

## Offerings and expertise brought together

Préfon, no. 1 in supplementary pensions for the public sector, has joined forces with CNP Assurances to help the 400,000 affiliated civil servants live a full life in their retirement and look after their health. The Préfon Lyfe digital and phone platform serves as a gateway to both partners' products and services supporting pensioners in their daily lives.



# Concentration

## €15bn under management

The Arial CNP Assurances joint venture set up with the AG2R La Mondiale group houses both shareholders' expertise, resources and systems in company pensions and employee benefit management. In just 18 months, it has established itself as the no. 2 in its market and gained its first Standard & Poor's rating (A- with a stable outlook).



# Non-salaried workers and SME executives

## A matter of trust

The distribution agreement between Malakoff Médéric and CNP Assurances has two key strengths. It can draw on CNP Assurances' network of 220 Amétis advisers spanning the whole country and providing local coverage to offer non-salaried workers and SME executives a seamless approach to personal and asset protection. That really helps to make insurance simpler and build even greater trust.

# Wealth management



## Oscar award for innovation

*Gestion de Fortune* bestowed on Flexi G, a vehicle launched by CNP Patrimoine in early 2018. It enables its partners (private banks, IFAs, family offices and asset management companies) to offer their customers hands-on management of the unit-linked portion plus protection of their capital. BPE is the first to have introduced this option.

# 100% ONLINE

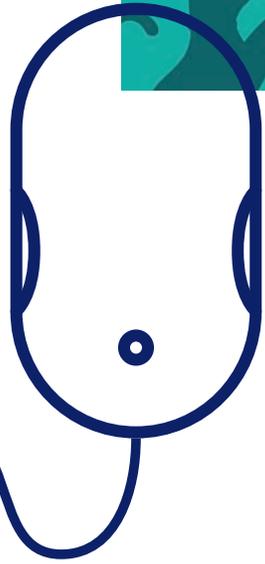
## and in person

EasyVie, a life insurance policy launched in early 2018 by EasyBourse, La Banque Postale's online broker, and CNP Assurances, combines an easy-to-use digital interface with a focus on people. The policy, fully digitalised from subscription through to redemption with flexible management options, features a minimum initial investment of just €1,000 and attractive charges, plus support from EasyBourse advisers, six days a week.

# SELF-CARE

## Designed jointly with customers

When an incident occurs, the @dèle chatbot-powered site can activate the cover provided by a term creditor policy in just a few clicks, with specialists assisting, if necessary. Crafted by user experiences and created collaboratively with policyholders, it was an instant hit with its first 3,000 users. After being introduced first by La Banque Postale, it was immediately rolled out by other partners, including Crédit immobilier de France, Boursorama Banque and ING Direct.



# PERSONALISATION



## Advanced e-marketing solutions

The acquisition of its shareholding in Azimut, a digital insurance broker specialised in protection, has enabled CNP Assurances to share with its distribution partners the start-up's unique ability to knit together digital systems, sophisticated data analysis and human expertise in its sales and marketing platforms.

# Unit-linked

## NETWORKS

### Products and services constantly refreshed and revitalised

The longstanding partnership with the BPCE Group is taking full advantage of all market opportunities. The brisk pace of lending to individuals has provided a boost for group term creditor insurance across all BPCE's networks – Caisses d'Epargne, Banques Populaires and Crédit Foncier (premium income up 18% in 2017) – and the 36 new unit-linked vehicles dedicated to the Caisses d'Epargne network lifted the unit-linked proportion of 2017 inflows to 32.65%.



# Europe

## Tuning up for a 3.0 approach

The partnership with Santander Consumer Finance in term creditor insurance for consumer loans is reaping the benefit of a whole new segment – individual personal risk insurance – and innovative digital prospecting techniques. Sophisticated customer data analysis helps to target offerings more effectively. The potential is vast as Santander Consumer Finance has over 10 million active customers in the ten countries where we are established.



# Affinity marketing

## New win-win insurance solutions

The supplementary health and personal risk insurance solution built for employees of four French ministries (Education, Higher Education, Culture and Sports) provides flexible cover tailored to meet needs as closely as possible. It also includes innovative services such as personalised well-being coaching, and bespoke services such as "post-threat and assault" support and telemedicine consultations via a fully digital, intuitive pathway.

# PULLING TOGETHER TO BUILD A SUSTAINABLE SOCIETY

With all our stakeholders, we aim to be digital and people-focused, dependable and committed, staying in close touch with the communities we serve.

**Cover for all**

**< 0.2%**

REFUSAL RATE  
IN TERM CREDITOR  
INSURANCE

**Responsible**

**€275bn**

IN ASSETS UNDER  
MANAGEMENT

screened by an environmental,  
social and governance filter

**187,300**

INSURANCE POLICIES

incorporating a socially responsible  
investment unit-linked fund

**Solidarity with  
the local economy**

**€600m**

INVESTED IN  
MICROCOMPANIES  
AND SMEs

Ranked among the world's top 50  
companies in private equity

**Committed to protecting  
against climate change**

**€5bn**

IN NEW GREEN  
INVESTMENTS  
PLANNED BY 2021

to help drive the energy  
and environmental transition

## Visit our website at [cnp.fr](http://cnp.fr)

To access your dedicated customer area and download our publications (annual report, CSR report, registration document, etc.)

## Have a look at [cespetiteschoses.fr](http://cespetiteschoses.fr)

Simple tips (in French only) on how to lead a long and happy life.

## Dive into [lyfe.fr](http://lyfe.fr)

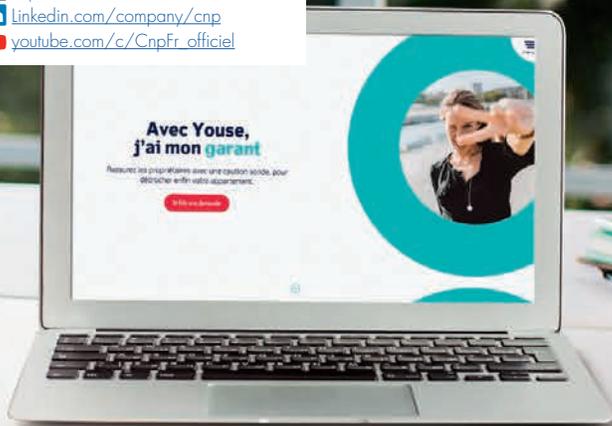
The health and well-being services platform that makes employees' lives easier.

## Find out more about [Youse.fr](http://Youse.fr)

The first 100% digital rental guarantee service.

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insuring all our futures