



PRESS RELEASE

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CNP Assurances with Open CNP at the 5th annual France Digitale Day

For the second consecutive year, CNP Assurances is partnering France Digitale Day on 26 September 2017 at the Musée des Arts Forains in Paris. It will be an ideal opportunity for France's leading personal risk and protection insurer to review the goals of its Open CNP investment and support programme for innovative startups and assess its progress.

During France Digitale Day 2016, CNP Assurances announced a budget of €100 million for deployment over five years for its Open CNP programme. This Open Innovation programme, an integral part of the insurer's digital strategy, aims to support the growth of innovative startups financially while developing win-win situations through partnerships.

Since its inception in 2016, Open CNP has already completed five transactions. In April 2016, CNP Assurances took an equity stake in Lendix, the leading French crowdlending platform for SMEs, which the Group has since assisted with its expansion strategy in Spain and Italy, most notably by placing its network of partner SME brokers at its disposal.

In September 2016, CNP Assurances announced that H4D, a leading provider of telemedicine solutions, had been selected for its Open CNP programme. CNP Assurances has since integrated the "Consult Station" – the remote-consultation telemedicine booth developed by H4D, – into its responses to calls for tender in the municipalities market.

Then in October 2016, it was Alan's turn to join the programme. Alan, the first independent insurance company launched in France since 1986, offers startups and SMEs complementary healthcare insurance with fully online direct underwriting. In July 2017, it announced the launch of a group personal protection scheme co-developed with CNP Assurances, which is also Alan's main reinsurer.

In 2017, the Open CNP programme continued its support for startups by taking a stake in Stratumn, a leader in network solutions providing secure processing links between companies and their stakeholders via blockchain technology. And most recently, it invested in MyNotary, the leading French collaborative platform designed to facilitate the co-construction of real property contracts online.

Open CNP should eventually be in a position to provide support for between 15 and 20 startups. *"We are not only committed to supporting the growth of these innovative startups through investment, we also aim to position*

ourselves as their development partners. At a rate of one transaction per quarter on average, we are delighted that we have been able to support five outstanding startups through our Open CNP programme. To date, we have built significant synergies with a number of them, and this experience has inspired CNP Assurances to innovate and accelerate its transformation,” explained H  l  ne Falchier, manager of private equity investments at CNP Assurances and head of the Open CNP programme.

About CNP Assurances

CNP Assurances is France's leading personal insurer with net profit of €1,200 million in 2016. The Group also has operations in other European countries and in Latin America, with a significant presence in Brazil. It has more than 35 million personal risk/protection insureds worldwide and more than 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 insurance and protection products (term creditor insurance and health insurance).

- In France, CNP Assurances distributes its individual insurance products through La Banque Postale and the Caisses d'Epargne, as well as through its own network: Amétis. 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 organisations, and banks, in Europe and Latin America.

CNP Assurances has been listed on the first market of the Paris Stock Exchange since October 1998 and has a stable shareholder structure thanks to the signing of an agreement between its major shareholders (Caisse des Dépôts, La Banque Postale, Groupe BPCE and the French State).

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