

## **Thomas Chardonnel**

### **Director of Property and Personal Protection Europe**

Having graduated from ISC Paris Business School in 1994, he started his career as Head of Management Control and Reinsurance at GAN's Hungary subsidiary. He then held sales development positions for Central European and Middle Eastern emerging markets at SCOR Vie before joining General Electric Insurance (Genworth) in Madrid, where he was Sales Director, responsible for the development of credit insurance for the Spanish market.

He joined CNP Assurances in 2005, holding several responsibilities in Term Creditor Insurance, including Head of Commercial Development and Customer Service Director.

In July 2013, he became Director of the Caisse d'Épargne Partnership Centre and Interim Director of the Wealth Networks Partnership Centre; he also joined the CNP Assurances Group's Executive Committee. In 2014, he was appointed Director of the BCPE Partnership business unit, which incorporated Pension activities in 2019 and Term Creditor Insurance in 2020. In 2022, he became Director of the France Partnerships and the Amétis network business unit, which groups the BPCE partnership, Borrowers and Guarantee activities, the Social Protection and Pension activities, and the Amétis network. In April 2024, he was named Director of Development and Partnerships Europe at CNP Assurances. In March 2026, he became Director of Property and Personal Protection Europe of the CNP Assurances Group.

Thomas Chardonnel has been a member of the CNP Assurances Executive Committee since 2013.

He has also been Chairman of the Board of Directors of CNP Santander since March 2019 and is Director of Aerial CNP Assurances.