

PRESS RELEASE

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With Youse Home, CNP Assurances' start-up wins the Argus d'Or affinity insurance award

Youse France, CNP Assurances' fully owned subsidiary, wins the Argus d'Or affinity insurance award for its rental guarantee package: Youse Home



Yesterday evening, the 15th edition of the Argus d'Or insurance awards were held, singling out the best innovation, insurance, communications campaign and guarantee initiatives. Youse France, CNP Assurances' fully owned subsidiary, picked up the Argus d'Or award in the affinity insurance category.

This category is for the best insurance coverage that is in some way innovative or which meets customers' new requirements/expectations.

"Youse Home" is the start-up's new rental guarantee package designed to compensate for the disconnect between the security needs of property owners and changes in working people's lifestyles.

Youse Home looks at tenants' solvency based on their banking habits, without taking the usual conditions into account (whether or not they are employed on permanent contracts, or have a creditworthy guarantor, etc.). For property owners, Youse France serves as a payment intermediary and undertakes to pay rent on a fixed date, thus doing away with any delays and payment risks. Youse France is underpinned by the robustness of CNP Assurances, adding the stability of a major group to the innovative nature of its offering.

"We are particularly proud to have been given this award which highlights the work of a whole team. We have designed Youse France as a "problem solver", whose innovative offers need to support societal changes. Youse Home, our first package, helps re-establish trust between tenants and owners on a market that is under pressure" says Magali Noé, CNP Assurances' Chief Digital Officer and managing director of Youse France

About CNP Assurances

CNP Assurances is the leading personal insurer in France with net profits of €1.367 billion in 2018. The Group is active in Europe and Latin America, with its secondary market strongly positioned in Brazil.

It has more than 37 million personal protection policyholders worldwide and over 14 million in savings and pension plans. Insurer, co-insurer and reinsurer, CNP Assurances designs innovative retirement and savings solutions. They are distributed by many partners and are adapted to their distribution mode, from physical networks to platforms that are 100% online, and the needs of customers in each country.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998 and relies on a stable shareholder base (the Caisse des Dépôts, La Banque Postale, the BPCE Group and the French state).

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