



PRESS RELEASE

Paris, 4 October 2019

Youse rewarded for its innovation capacity at the 2019 Insurance Awards

At the Insurance Awards ceremony on 3 October in Paris, special recognition went to Youse, a subsidiary of CNP Assurances, for its innovation capacity.

Since 2001, the Insurance Awards, created by Emmanuelle Lambijou and Jean-Luc Gambey, have recognised the best innovations and talents of the year.

At the 2019 edition, Youse, a subsidiary of CNP Assurances, won two awards that reflect its innovation capacity – the Affinity Innovation Awards for Youse Home, the service that reinvents the role of guarantor to facilitate property leasing and restore trust between landlords and tenants, and the Innovation Communication Award, for the offbeat tone and humour of its web series.

A service to streamline the property rental market

Since its launch, the CNP Assurances subsidiary Youse has set itself the task of making life easier for tenants and landlords. In the property rental market, Youse provides tenants with a solid guarantee to help them obtain their dream home and secures landlords' investment by ensuring rental payments on a fixed date, no matter what happens and at no extra cost. For Youse, it is not the tenant's status that counts. Even if they don't tick all the right boxes (e.g. employee on a permanent contract earning three times the rent, with a physical guarantor), their banking history is taken into account. With their consent, the YouCheck algorithm uses banking data transmitted automatically to analyse their banking history and assess their profile and provide them with an answer in under two hours. This scoring of banking data ensures that secure and authentic data is used as the basis for determining the tenant's ability to pay the rent.

The difficulties faced by tenants and landlords were illustrated by a web series released on YouTube this summer, presenting them in an amusing mini-episodes starring Valérie Damidot, host of "Deco", an interior design show on M6. The concept of this campaign and its offbeat tone caught the attention of the Awards judges, who presented it with the Innovation Communication Award. All episodes are available at <https://www.youtube.com/channel/UC5V-YvYhTtdp3NVtCOx5OfQ>.

Visit the website at: www.youse.fr.

About CNP Assurances

A leading player in the French personal insurance market, CNP Assurances operates in 19 countries in Europe and Latin America, where it is very active in Brazil, its second largest market. As an insurance, coinsurance, and reinsurance provider, CNP Assurances designs innovative provident/protection and savings/retirement solutions. It provides over 37 million people with provident and health insurance worldwide and provides over 14 million people with savings products and pension policies. In line with its business model, these solutions are distributed by numerous partners according to their distribution methods, both physical and digital, and clients' needs in each country.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998. The Group declared a net income of €1,367M in 2018.

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