



CNP Assurances promotes general loss of autonomy insurance at Réavie 2019

CNP Assurances will be strongly represented at the next edition of Réavie¹ where it will particularly be promoting insurance for general loss of autonomy, a principle proposed by the profession as part of the preliminary consultation on old age and autonomy reforms. Antoine Lissowski, CEO of CNP Assurances, will discuss the advantages of an original business model like that of CNP Assurances at the plenary session on 11 October 2019.

As a leading player in the dependency market, CNP Assurances has always contributed actively to reflections designed to provide public authorities with innovative solutions to meet the challenges of longer life expectancy and enable everyone to live better for longer.

As part of the national consultation on the theme of age and autonomy launched by the Minister of Health in preparation for the dependency reform promised by the French President, CNP Assurances is promoting the proposal put forward by the FFA (French Insurance Federation) and the FNMF (French National Mutual Insurance Federation) for a non-contributory universal insurance solution to respond more effectively to the loss of autonomy.

This solution, based on mandatory collective enrolment, would pool risk to constitute a first level of cover accessible to everyone, without the need for government funding. For example, to pay a pension of €500 per month to people in a situation of total dependency (GIR 1-2 in the AGGIR grid) for the entire period of dependency, the budget is estimated at €5 billion, representing an average premium of €10 per month for everyone in France over 20 years old (€8 from 20 to 61, €12 between 62 and 69 and €16 from age 70). This cover could be combined with a top-up health insurance scheme, like the one offered by the FNMF for example.

“We are living longer and that's good news. As an insurer whose core business is to protect people, we are at the centre of prevention measures and management of loss of autonomy. We support the profession's proposal for a universal loss of autonomy insurance, which does not exclude other options, but provides a sustainable and socially responsible solution without burdening future generations”, explains Laure Châtel, Social Economy Director at CNP Assurances who – along with Marie Bazetoux, CEO of Filassistance (a subsidiary of CNP Assurances), Laure de la Bretèche, deputy director of the pension and solidarity department at Caisse des Dépôts, and Arnaud Elmaleh, founder of the start-up PANJO (with the strapline “seniors with freedom”), an expert in “asset simplification” and life projects for seniors – will be chairing the round table organised as part of Réavie 2019, on Thursday, 10 October 2019 at 10.30am, on the theme of *“Our societal responsibility in view of the challenges of longevity”*.

The conference will close on 11 October 2019 at 11am with a plenary session at which Antoine Lissowski, CEO of CNP Assurances, will discuss the advantages of an original business model like that of CNP Assurances.

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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