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Press Release

Paris, 11 June 2020

CNP Assurances sets up a governance arrangement of Artificial Intelligence ethics

As a responsible insurance provider, CNP Assurances announces it has appointed an Artificial Intelligence (AI) Ethics manager and set up a pluri-disciplinary and open committee, in charge of placing human values and ethics at the centre of any AI use.

What with the digitisation of all uses, ever more complex everyday lives, Artificial Intelligence (AI) is applied throughout the value chain of an insurance provider, from subscription to claim and service management, from product design to combating fraud. AI plays a particularly significant part in improving the customer path by making processes smoother and reducing paper consumption, thereby shortening handling times or providing more opportunities to contact customers. Yet, to help further develop AI and create value for all, it must be accepted by all of the stakeholders: insured people, insurance providers, distributors, and employees. A responsible use of AI tools is therefore called for in order to create trust.

CNP Assurances wishes to adopt an exemplary approach in AI ethics. The Group has thus decided to define guidelines and to set up an AI governance board, which will make sure that human values and ethics are placed at the centre of the development of any Artificial Intelligence project. Further to the appointment of Xavier Vamparys as "AI Ethics" manager, reporting to Jean-Baptiste Nessi, Group Technical Director, CNP Assurances has decided to set up an AI and ethics pluri-disciplinary committee. Placed under the supervision of the corporate secretariat and the Finance Division, the committee is composed of representatives of the Compliance, Risk Management, Legal, CSR (Corporate Social and Environmental Responsibility) Division and of the Customer Experience and Information Systems Division. It may welcome new members from the academic realm or the world of research, or human science experts.

Ethical principles in line with our DNA

In line with its values and mission to protect people and what is important to them over the long term, CNP Assurances has defined 5 rules of conduct for the development of AI:

- Ensure the transparency of AI tools;
- Keep a watchful eye on the fairness of AI tools by fighting prejudice and discrimination;
- Use AI in a responsible manner by controlling its reliability and impacts;
- Protect data and respect private life;
- Make human values key in our AI tools and processes.

"As a responsible insurance provider and a public player, CNP Assurances ought to set an ethical example and make sure human values are placed at the centre of the development of artificial intelligence. We have decided to set up dedicated governance bodies to ensure our principles are complied with and to train and acculturate our employees, inform our customers and partners, in full transparency, of the implementation of ethical AI projects. The purpose is to demonstrate the reliability of AI, which will thus be value creating for our customers, partners and for the company," says Antoine Lissowski, Chief Executive Officer 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 personal risk/protection and savings/retirement solutions. The company has more than 38 million insured in personal risk/protection insurance worldwide and more than 12 million in savings/retirement. In accordance with its business model, its solutions are distributed by multiple partners and adapt to their physical or digital distribution method and to the needs of customers in each country.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998. The Group declared a net profit of €1,412 bn in 2019.

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