



THE ESSENTIALS
2016

insuring all our futures



CNP ASSURANCES
IN 2016

36 MILLION

INSURED UNDER PERSONAL RISK/
PROTECTION POLICIES
AND 13 MILLION
SAVINGS AND PENSIONS
POLICYHOLDERS WORLDWIDE

2 CONTINENTS

EUROPE AND LATIN AMERICA
IN PARTICULAR BRAZIL

4,740

EMPLOYEES

160 YEARS'

EXPERIENCE OF PERSONAL
PROTECTION

Insuring all our futures,

this is the ambition of CNP Assurances, true to its history and its values.

The world is changing, quickly and permanently. CNP Assurances is adapting, listening to its insured, diversifying its partnerships, innovating its solutions, simplifying access to insurance with computerisation and mobilising its staff to protect everyone's future, without exclusivity and on a human level.



Our business, personal protection

As an insurer, co-insurer and reinsurer, CNP Assurances designs protection and savings solutions for its partners and their customers.



Playing a key role in people's projects

In France, these solutions are distributed by a number of bancassurance partners, in particular La Banque Postale and the Caisses d'Epargne for savings/pensions products, and the whole of the BPCE Group's network for term creditor insurance. In Europe, CNP Assurances is distributed by a number of partners including UniCredit and Santander Consumer Finance. In Latin America, the Group is the partner of Caixa Econômica Federal, the second largest public bank in Brazil.

Personal risk/protection
Health, invalidity, death, dependence,
and term creditor insurance (property
and consumer).

Savings/pensions
Life insurance in euros
and units of account, additional
and supplementary pensions.



Made-to-measure solutions for professionals

As the partner of the sharing world and of many mutuals, the Group designs solutions to protect their members and company employees. Its wide range of modular services satisfies the needs of SMEs and independent workers in terms of personal risk and protection and additional health insurance. 4,600 businesses and 20,000 local and hospital authorities put their trust in CNP Assurances to protect their employees and officials.

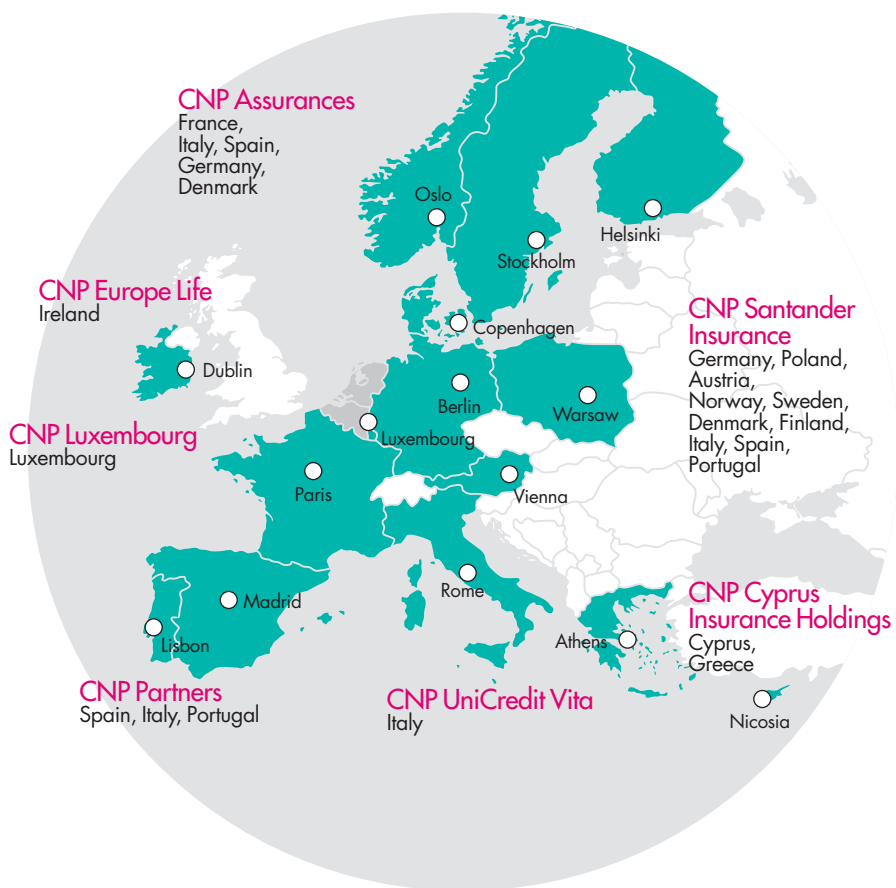
The Group's business, two continents, two dyna



Latin America



mics



Europe

23
million insured
under personal risk
and protection
policies

10
million
savings and
pensions
policyholders

More than
3,800
employees

140,000
points of sale
with our
partners

Our group in three words



agile

100% partners

- Our personal protection solutions are adapted to the needs of each partner and to the concerns of customers in each country.

100% services

- Apart from financial payments, advice and services that can be used immediately and support at every stage of life.

100% online

- Term creditor insurance with its two leading online banking partners.
- With Youse, the first pure player insurance company in Brazil, launched in 2016, 50 million Brazilian Internet users can construct their insurance with a few clicks on a mobile phone.





committed

to health

- Our additional health cover dedicated to SMEs includes a range of options that can provide employees with a level of cover equivalent to that provided by large companies.

to development

- €128.6 billion invested in the French economy: Start-ups, SMEs, medium- and large-sized companies, property, infrastructure...

to the environment

- Reduction of 20% in the carbon footprint of listed shares and property portfolio between now and 2020.



robust

A public company
more than 40%-owned
by the Caisse des Dépôts

€1.1 billion attributable group net profit

€31.6 billion group premium income (IFRS)

€316.9 billion average technical reserves
(excluding deferred participation)

1st in France for personal insurance

4th in Europe for personal insurance

5th in Brazil for insurance



The CNP Assurances Foundation for equality of opportunity in health

The CNP Assurances Foundation, which has worked on solutions to the major public health challenges for more than 20 years, has decided to increase its commitment and make the reduction of social health inequalities its main priority.

By supporting health prevention and promotion and taking action on the social factors involved, the Foundation intends to improve the lives and health of socially-vulnerable young people. In order to optimise its initiative, it is jointly constructing projects involving young people with partners who share its values. As the leading private partner of **the Civic Service Agency**, the CNP Assurances Foundation supports a programme to train 50 young people in initiatives to promote the health of their peers. The Foundation is also a member of the **Education Alliance**, which is committed to lowering the school drop-out rate, which is a cause of exclusion and of deterioration in living conditions and health. In 2016, the CNP Assurances Foundation became a partner of **"Jaccede"**. It supports that organisation's inclusive platform for the exchange of information on the accessibility of care and health institutions for people of reduced mobility.

At the same time, since 2009, the Foundation has helped **2,100 local authorities** to install **3,200** defibrillators, and, thanks to the population's raised awareness as to their use, has contributed to lives being saved.




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