



insuring all  
our futures



## insuring all our futures

The world is changing rapidly and irreversibly. At CNP Assurances, we are adapting, listening to our policyholders, forging new partnerships, developing new solutions, transitioning to digital to simplify access to insurance and mobilising our teams to offer all policyholders the peace of mind that comes from the knowledge that their future is protected, excluding no-one and with due regard for the human aspect.





# Our business: protecting people

**Insurer, co-insurer and re-insurer, CNP Assurances develops protection solutions for its partners and their clients in the areas of savings and pensions, personal risk, health and term creditor insurance.**

## **A COMPREHENSIVE OFFER FOR INDIVIDUAL CUSTOMERS**

Our individual insurance products are distributed in France by La Banque Postale, Caisses d'Épargne and our in-house network Amétis and, for term creditor insurance, by more than 300 financial institutions.

In Europe, our products are distributed by a broad array of partners including UniCrédit and Santander Consumer Finance.

In Latin America, our main partner is Caixa Econômica Federal, Brazil's second-biggest state-owned bank.

## **CUSTOMISED SOLUTIONS FOR PROFESSIONALS**

A partner to **employee benefits institutions** and numerous **mutual insurers**, CNP Assurances develops bespoke solutions to protect employees and mutual members.

We have also developed a personal risk and health insurance offer for **SMEs, micro-enterprises** and **self-employed professionals**.

To protect their employees, 20,000 **local authorities** and 4,600 **companies** put their trust in CNP Assurances.

# Two continents, two growth drivers



## Latin America

A tailored offer  
and a multi-channel  
distribution network to  
capture the potential of  
a fast-growing market.

In 2014

**€307.4bn**

in average technical reserves

**€30.8bn** in premium income

## Europe

Innovative solutions  
to conquer a wealthy  
and mature market  
of 500 million people.



Worldwide

**28 million insureds**

under personal risk and protection  
policies and **13 million** savings/  
pensions policyholders

**Over 4,700** employees



# Our Group in three words

## Agile

### 100% PARTNER-FOCUSED

For all of our partners, whether mutual insurers, social economy players, banks, consumer credit companies, major retailers or energy providers, CNP Assurances designs protection products **tailored to the needs of each network** and to customers' core concerns in each country.

### 100% SERVICE-ORIENTED

In addition to financial benefits, CNP Assurances provides customers with immediate access to advice and services and **ongoing support at all stages of their lives.**

### 100% ON-LINE

- In conjunction with one of our partners, rollout of a pioneering end-to-end on-line **term creditor insurance** solution, from application through to claims processing.
- An e-company **in Brazil** in 2016 to meet the financial security needs of 110 million Brazilian web users.

## Committed

### TO LOW-INCOME EARNERS

In personal risk insurance, **a quarterly premium of €3** buys a lump-sum of at least €7,500 in the event of an emergency.

### TO DEVELOPMENT

**€126bn** invested in the French economy: SMEs and mid-tier companies, large corporations, real estate and infrastructure, etc.

### TO HEALTH

A key role in the process of extending supplementary health insurance to **SMEs and micro-enterprises.**

## Robust

**160 YEARS'** experience  
in **protecting** people.

**No.1 personal insurer** in France  
and one of the leaders in Europe.

**A GROUP WITH DEEP PUBLIC SECTOR ROOTS,**  
more than 40% owned by **Caisse des Dépôts.**

**€1,080M** in **net profit** in 2014.





## Did you know?

After serving major public health issues for over 20 years, **Fondation CNP Assurances** decided to step up its commitment by working **to reduce social inequalities in healthcare**. It is, for example, the leading private partner of the **French Civic Service Agency**.

**More than 100 mutual insurers** in France sell employee benefits contracts that are insured or reinsured by CNP Assurances.

The leading group insurance brokers market **our employee benefit and pension solutions** to SMEs and micro-enterprises as well as to regional authorities.

CNP Assurances products won two of the awards attributed in 2015 by investor weekly *Le Revenu*: **an innovation award** for *Cachemire Patrimoine* distributed by La Banque Postale, and **a gold award** for *Nuances Privilège* distributed by the Caisses d'Épargne in the growth funds (over 50 funds) category.

CNP Assurances is ranked in 2<sup>nd</sup> place in France for **the proportion of women in senior management positions**.

CNP Assurances is the **largest private owner of woodland** in France, with 54,000 hectares of forest.

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