



Insuring
a more
open world

**CNP Assurances'
sponsorship
and philanthropy**

Unlocking a more
open world



Over **57,000**
young people guided towards more
equal health outcomes in 2019

20
AGORAé subsidised grocery
stores opened on university campuses

24
Re-Pairs Santé branches
opened in priority neighbourhoods

5,000
young people given information
via the Ideas Box Santé initiative over the past
two years

10,500
young people supported
under the Défi Jeunesse/Bien-être programme

82
employee projects
supported

Over **4,500**
defibrillators installed

Close to **100**
emergency life support training
sessions for employees

€7 million
disbursed by the CNP Assurances
Corporate Foundation over the past
ten years

CNP Assurances' core mission
is to protect – for the long haul –
people and everything that
matters to them. Together with its
partners, CNP Assurances devises
positive and effective protection
solutions for a more inclusive
society and a sustainable
environment by actively engaging
with communities and with a
rapidly changing world.
That core mission inspires and
guides CNP Assurances'
sponsorship and philanthropy.





Édito

Poor access to healthcare, high-risk behaviour, poverty and loneliness can cause health problems leading to further vulnerability and exclusion.

The CNP Assurances Corporate Foundation's core purpose is to level up health outcomes to bridge this divide.


The CNP Assurances Corporate Foundation, France's leading sponsor of initiatives to alleviate social inequalities in health, aims to widen the horizons of healthcare outreach programmes. Prevention is our priority, and teaching young people how to look after their health and wellbeing forms the cornerstone of our activities.

To help improve the treatment of people who have suffered a cardiac arrest, we are now expanding our efforts to areas poorly served by emergency medical care facilities as part of our citizen's engagement to promote health.

It's a mammoth challenge! We will need to muster all our energy and harness every possible bright idea, from non-profits, other donors and CNP Assurances employees, to make health a common good and deliver the inclusive society we all aspire to live in.

Agathe Sanson

Head of Strategic Marketing,
Communication and Sponsorship
department, CNP Assurances



Working for more equal health outcomes

Conversation with

Isabelle Millet-Caurier

Head of the CNP Assurances Corporate Foundation

What is the vocation of the CNP Assurances Corporate Foundation?

The CNP Assurances Corporate Foundation is dedicated to promoting equal health outcomes. It was established in 2011 after having operated for twenty years as part of the Fondation de France. Reducing social inequalities in health and saving lives are our two priorities, and we build partnerships to achieve these goals. In these critical areas for society, our aim is to spark innovative health, education and community-building solutions that are effective in protecting people and society over the long term.

How does the Foundation aim to provide this spark?

The Foundation supports projects in keeping with the spirit of openness, collaboration and social impact promoted by CNP Assurances. Cooperating

constructively with our partners on projects comes completely naturally to us. Our risk prevention initiatives and health and wellbeing programmes are shaped by our combined knowledge and shared experiences. As a learning organisation, we assess their effectiveness and their social impact.

Are CNP Assurances' employees involved in the Foundation's activities?

Getting employees involved is a crucial part of achieving maximum resonance for the Foundation's activities. We are here to support, facilitate and recognise their commitment as good citizens. We encourage their community initiatives and help them to raise awareness of the projects they pursue through non-profits and local authorities. They can apply for the Foundation's support where the projects tie in with our action priorities.

What are the Foundation's plans for the future?

We and our partners, our employees, Board members and the Foundation's team are all spurred on by the same goal of bringing about change to level up health outcomes. We see our role as kick-starting projects. We will

continue to build partnerships for the common good that can potentially unlock synergies between the entities supported by the Foundation and the skills sharing offered by our employees.

We want to inspire new trials and experiments, and to design tools and novel health education pathways accommodating the vast breadth of beneficiaries' needs and lifestyles.

By reporting the outcomes we achieve, we want to enhance the appeal and uptake by other corporate sponsors of the projects we design together with our partners.

That's how we can live up to CNP Assurances' goal of protecting everyone, irrespective of the life they lead, and how we are helping to make a reality of CNP Assurances' promise: "Let's insure a more open world".

"What drives us is the same goal of helping to level up health outcomes."



Reducing social inequalities in health

Empowering
people to
choose the
life they want
to lead



The environment into which we are born, where we grow up and where we live has a major influence on our health.

Inequalities arise during childhood, becoming apparent or more acute during teenage years and then, depending on people's economic and social environment, lifestyle or access to healthcare, deepening during adulthood. These key factors affect our state of health and the direction our lives take.

The CNP Assurances Corporate Foundation wants to use prevention to reduce social inequalities in health.



Supporting vulnerable young people

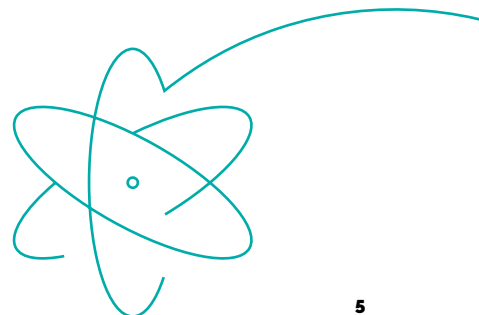
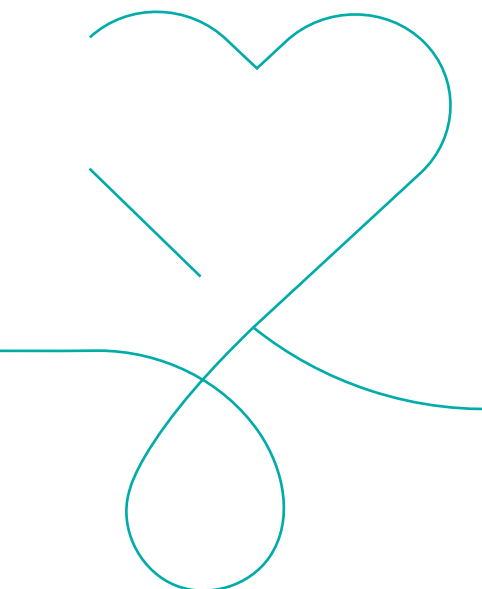
CNP Assurances Corporate Foundation has zeroed in on one particular group: 6- to 25-year-olds living in vulnerable situations that can affect their health and their wellbeing in various ways, such as sleep and eating disorders, anxiety, downward spiral of failure and exclusion, addiction and high-risk behaviour. These situations lower their self-esteem and personal fulfilment and may even bar them from further education or qualified employment, potentially impairing their access to healthcare as adults.

Encouraging people to take care of their health and wellbeing

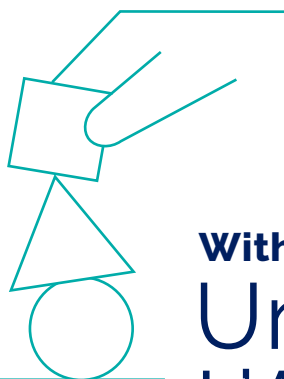
The CNP Assurances Corporate Foundation runs health information and education projects in underprivileged areas across France. Our initiatives aim to raise awareness among young people about health-related risks and teach them practical wellbeing techniques to give them greater control of their health and life chances. We also help young people who want to work in healthcare professions to pursue their vocation.

Unlocking synergies

To use our partners' resources as effectively as possible and maximise their impact, we encourage cooperation between the action programmes we support and encourage employees to volunteer..



The task is a massive one, and our resources are finite. So we have applied CNP Assurances' multi-partnership approach, leveraging alliances with corporate sponsors and harnessing the know-how of their experts for the benefit of non-profits. Our goal is to build an open ecosystem improving health and well-being.



With United Way L'Alliance

**Campaign to keep
young people
in education**

Every year nearly 100,000 young people quit the French school system without any qualifications. One in five students from underprivileged backgrounds do not plan to go on to further education, even when they have performed well at school.

To help lay the groundwork for young people living in priority areas to pursue their chosen career, we have partnered with United Way L'Alliance's Défi Jeunesse initiative.

Together, we designed the Wellbeing/Health component of the Défi Jeunesse programme, which gives 11- to 15-year-olds access to a range of confidence-building and self-esteem-boosting activities, such as relaxation, drama, debating and citizenship programmes.



With Unis-Cité

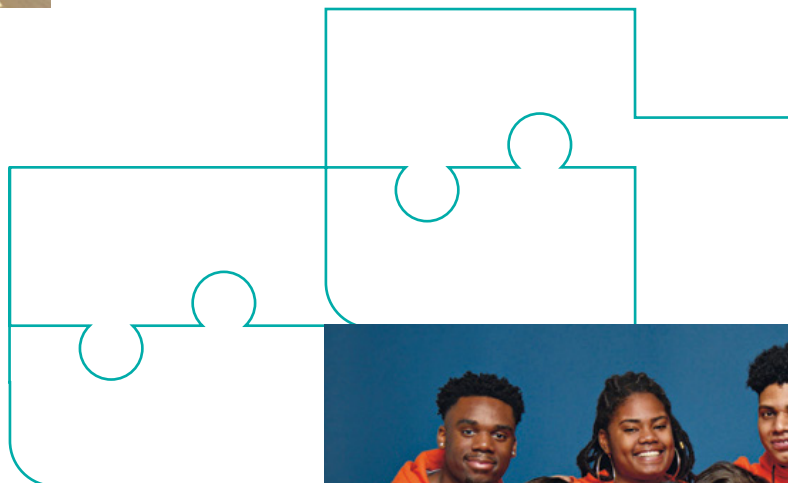
**Promoting
good health
and preventing
high-risk
behaviour**

A recent survey found that high-risk behaviour prevention campaigns⁽¹⁾ failed to connect with 50% of young people interviewed.

The CNP Assurances Foundation is a founding partner of Unis-Cité's Re'Pairs Santé civic service initiative.

Together we designed engaging peer-led activities for young people at school or in their leisure time that can help to get health education messages across and to prevent high-risk behaviour. A special "Wellbeing and self-esteem" module is being devised for young refugees in conjunction with 50 or so of their peers undertaking their civic service.

(1) Re'Pairs Santé field survey, with 400 young respondents aged 12 to 30 years – May 2018.



SYNERGIES



Young people in Unis-Cité's unit for civic service participants visit schools in the Orléans and Toulouse areas alongside United Way L'Alliance.





With FAGE

**Tackling
student
hardship
and poverty**

In France, over 20% of students live below the poverty line. As a result of student living cost increases, those facing the greatest hardships are left with just €9 per month to feed, clothe and entertain themselves⁽²⁾.

The CNP Assurances Corporate Foundation is supporting the subsidised grocery stores FAGE (Fédération des Associations Générales Étudiantes) is opening on campus sites. They give means-tested students access to food and staple products, cut-price stationery supplies, and services improving their living and studying conditions. These are delivered with assistance from specially trained civic service volunteers.

Working together with FAGE, we have developed an addiction and student hardship prevention programme, which operates in these communal facilities that are part of everyday life.

With Bibliothèques sans frontières

Education in priority zones

Floating support units are able to reach out to vulnerable populations in priority zones and deliver innovative health and educational interventions.

The Ideas Box Santé is France's first health-related mobile media library, which aims to reduce social inequalities in health. It is a joint initiative by BSF and the CNP Assurances Corporate Foundation. Its multimedia workshops and authoritative reference materials address issues such as relationship problems, addictions, physical activity, access to legal assistance and healthcare, and combating prejudice. The Ideas Box Santé is made available to local authorities via a call for projects process to support health education and wellbeing initiatives for young people living in priority neighbourhoods within their region.



With Fondation pour la vocation

Helping hand for talented healthcare trainees

Every year the Fondation Marcel Bleustein-Blanchet receives around a thousand applications from young people who are struggling to pursue their vocation in over 300 sectors of activity.

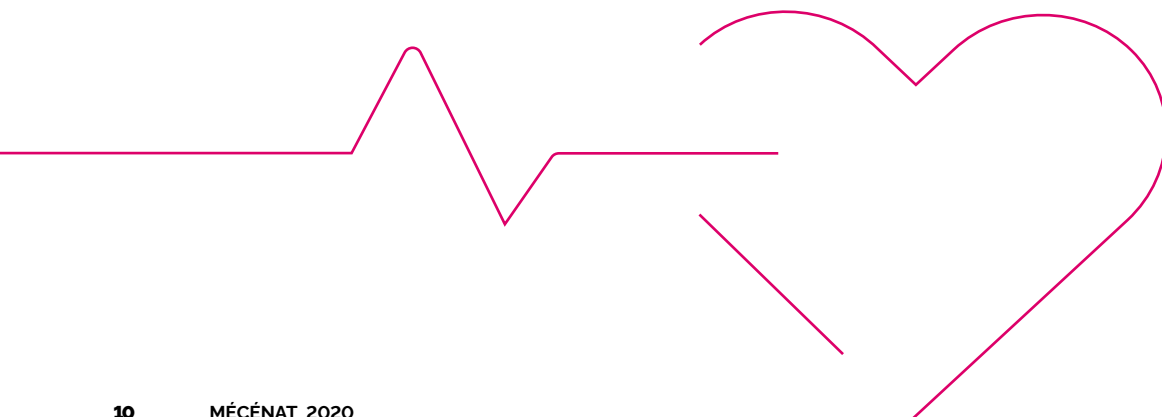
As a programme partner since 2016, the CNP Assurances Corporate Foundation has awarded a bursary every year to one or more young applicants who aim to work in the healthcare professions. The grant supports their studies and helps them to fulfil their calling.

Saving lives

Train people in emergency life-support skills

Every year in France, 50,000 people die after suffering a cardiac arrest outside hospital. The survival rate is just 5%. Only 20% of people living in France have been trained in emergency CPR techniques.

In keeping with its role as life insurer, CNP Assurances has over the past ten years taken steps to improve the care provided to cardiac arrest victims throughout France. It makes a contribution to the cost when local authorities buy defibrillators and supports awareness-raising and training initiatives for the general public in basic life-support techniques.





Calls for defibrillator projects

Over the past ten years, close to 3,000 municipal authorities have bought more than 4,500 defibrillators with a contribution from the CNP Assurances Corporate Foundation.

Life-support skills

The assistance the Foundation provides to local authorities looking to buy defibrillators is backed up by public awareness programmes concerning emergency life-support skills. We and the non-profit organisations we work with have produced an educational video about how to perform chest compressions and use a defibrillator. We also invite CNP Assurances' employees to "Life-support skills" workshops held at the Group's main locations in France.

With Sauv Life

The app that helps citizens stand in until paramedics arrive

If you suffer a cardiac arrest, every minute that passes before you receive medical care reduces your survival chances by 10%.

The CNP Assurances Corporate Foundation is supporting the roll-out of Sauv Life, a GPS-enabled app for first-responder citizens in areas where emergency services take more than 30 minutes to arrive. The volunteers receive an alert on their smartphone and are guided to the victim. They then provide the first-line emergency care pending the arrival of the professionals.

Enlist the support of employees

Encourage people to help others

In keeping with the Group's commitment to act as a good corporate citizen, the Foundation encourages CNP Assurances employees to volunteer for charitable causes.

Helping hand from the CNP Assurances

Corporate Foundation

The Foundation supports charitable causes to which employees devote their time and energy. The initiatives it backs include risk prevention and the promotion of health and wellbeing through education and community-building.

Skills sharing

The Foundation finds out what its partner associations require and puts them in contact with CNP Assurances employees able to share their skills.

SYNERGIES



CNP Assurances hosts Tremplins Unis-Cité, a coaching initiative enabling young people who have completed their civic service to put the experience and skills they gained to good use. This is an excellent opportunity for CNP Assurances' employees who act as coaches to see their skills really make a difference.



Wi-Filles:
a project at a junior
high school in
Angers sponsored
by Sébastien Masset.



Escales solidaires:
a project sponsored
by Aline Diouri and
led by Habitat et
Humanisme (Lyon).

Direct sponsorship

Protecting society

CNP Assurances' direct corporate sponsorship addresses emergency situations and/or future needs.

Promoting citizenship initiatives

CNP Assurances supports community outreach initiatives and encourages its employees to get involved in promoting health, environmental causes and community-building.

Let's Move spurs on employees to tackle the inequalities around the world. Close to 2,000 CNP Assurances employees in Europe and South

America beat the target set of 80,000 km, prompting the Group to pay €30,000 to the Action Contre La Faim and Plan International charities. As part of the **Clean my planet** campaign, employees sorted and collected waste for Ahtaramé, a non-profit that aims to rebuild connections between people and nature. They cleared out their cupboards in the **CleanDays**, to raise funds for A Tree for You's reforestation programme.





Imagining the protection of the future

CNP Assurances helps to nurture innovative protection programmes through to their fruition and supports forward-looking research and analysis concerning the insurance of the future.

Un Pas Vers La Vie is a non-profit that wants to foster maximum inclusiveness for autistic children by creating a learning environment tailored to their needs and by providing respite for their loved ones. Through its commitment, CNP Assurances has opened the way for other corporate sponsors.

The DIALog⁽¹⁾ chair of excellence, which is supported by CNP Assurances, will explore issues for the insurance industry arising from

behavioural and environmental changes that affect the way we live our lives today, and from the digital age and artificial intelligence.

Corporate sponsorship and philanthropy, and CSR, practical embodiments of CNP Assurances' commitment to society

CNP Assurances' commitment to protecting people, society and the planet unites its corporate sponsorship and philanthropy with its corporate social responsibility policies and serves the common good. Its complementary actions foster innovative partnership-based initiatives, effective and sustainable solutions fully aligned with CNP Assurances' promise of insuring a more open world.

⁽¹⁾ *Digital Insurance And Long term risk*, in conjunction with the Risk Foundation and Claude Bernard university Lyon 1.





2019 Annual Report
Fondation CNP Assurances

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