

Press Release

Paris, 25 March 2021

## Natixis Assurances chooses artificial intelligence solutions from diwise, a CNP Assurances subsidiary, to streamline formalities for life insurance beneficiaries

**Natixis Assurances, the BPCE Group's insurance division, has selected solutions developed by diwise, a CNP Assurances subsidiary, to facilitate administrative procedures for beneficiaries of its life insurance policies. By optimising the beneficiary journey, these solutions save time in the benefit payment process and streamline the client experience.**

Based on artificial intelligence, the automatic document recognition and automatic document reading solutions from diwise by CNP Assurances have been in place since February 2021 in the Insurance Inheritance Space (*Espace Successions Assurances*), the internet portal for Natixis Assurances life insurance clients and beneficiaries. They have already provided more than 2,500 beneficiaries with automatic checking of their identity documents and bank account details submitted to the portal. The process is carried out in real time, reducing time spent on management and requests for up-to-date identity documents, legible bank account details and compliant documents, thereby helping to optimise the client experience.

Currently available to more than 80% of insurance policy beneficiaries (spouse, assignees and beneficiaries designated by the policyholder), the system will be gradually extended to process all documents required to submit a benefit claim (tax documents, order of succession, etc.), up to and eventually including automation of the benefit payment.

**Nofel Goulli**

Deputy CEO Natixis Assurances/Personal Insurance business line

*"Launched in 2018, the Insurance Inheritance Space is intended to facilitate administrative procedures in relation to settlement of life insurance benefits and increase transparency of the process for beneficiaries as well as advisers within the Banque Populaire and Caisse d'Epargne networks. In 2020, this space was opened up to beneficiaries of CNP Assurances policies taken out with Caisses d'Epargne. Our platform has now been enhanced with a new real-time document recognition service, developed by diwise, a subsidiary of our partner CNP Assurances. This initiative, representing a concrete step in our strategy to use APIs, allows us to improve beneficiaries' experience and illustrates the complementary nature of the partnership with CNP Assurances."*



## Thomas Chardonnel and Frédéric Fernique

Head of the BPCE Partnership business unit, Retirement and European Borrower Insurance business activities, and BPCE Partnership Director at CNP Assurances, respectively



Thomas Chardonnel  
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*"We are delighted that the automatic document reading and recognition solutions developed by our subsidiary diwise by CNP Assurances have been chosen by our partner Natixis Assurances to optimise its clients' experience and to facilitate administrative procedures for life insurance beneficiaries, particularly in these sad times. This joint project with BPCE is a further illustration of the dynamic nature of our partnership."*



Frédéric Fernique  
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### About Natixis Assurances

Natixis Assurances is the BPCE Group's insurance division, designing and managing a comprehensive range of personal insurance solutions (life insurance, savings and estate planning, retirement, death, long-term care and borrower insurance) and non-life insurance (motor, home, health, personal accident, mobiles, legal protection, para-banking, remote surveillance and professional insurance) for individual and business clients in the Banque Populaire and Caisse d'Epargne networks. Natixis Assurances is 100% owned by Natixis.

### About Natixis

Natixis is a French financial institution of international stature specialising in asset and wealth management, corporate and investment banking, insurance and payments solutions. A subsidiary of the BPCE Group, the second largest banking group in France with its Banque Populaire and Caisse d'Epargne networks, Natixis has almost 16,000 employees in 38 countries. It supports and advises its own clientele of corporate clients, financial institutions and institutional investors, as well as the customers of the BPCE Group's networks. Natixis is listed on the Paris Stock Exchange, has a solid financial structure with total CET1 equity capital under Basel III\* of €12.1 billion, a CET1 ratio under Basel III\* of 11.6% and quality long-term ratings (Standard & Poor's: A+ / Moody's: A1 / Fitch Ratings: A+).

(\* Based on CRR-CRD IV rules published on 26 June 2013, including the Danish compromise and without transitional measures.  
Figures as of 30 December 2020

### 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 36 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 as well as 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 income of €1,350 million in 2020.

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