Insuring a more open world

Table of the 15 corporate mission KPIs by CNP Assurances stakeholder (2026-2030)

25 march 2026

Customers

KPI 1: Number of solutions improving access to insurance	
Status:	Expanded: the KPI has evolved by integrating solutions and services in addition to products.
Indicator:	Number of solutions improving access to insurance, particularly for vulnerable populations.*
Definition:	Measures the number of products, services or systems facilitating access to insurance for vulnerable populations.
Target 2030:	30 inclusive solutions

* **Definition of vulnerable populations:** Individuals more likely to suffer harm due to age, healthcare, one or more physical or mental disabilities, precarious economic circumstances, or exclusion from essential services such as insurance, owing to physical, psychological, financial or social barriers. This also includes climate vulnerability.

KPI compliant with SUAVE principles:

- Simple (easy to understand)
- Useful (meets a real need)
- Accessible (in terms of cost and distribution)
- Viable (economically sustainable for the insurer and the insured)
- Equitable (just and non-discriminatory)

KPI 2: Simplicity of procedures	
Status:	Adapted from the Customer Effort Score (CES)
Indicator:	Share of customers who believe that their relationship with CNP Assurances has been clear and simple.
Definition:	Measures the proportion of customers who consider their procedures and journeys easy with CNP Assurances.
Target 2030:	> 80%
Calculation method:	Consolidated average of CES scores on customer journeys measured in all regions. Score from 1 to 5, with 1 being the easiest procedure for the customer.

KPI 3: Plain English	
Status:	New
Indicator:	Share of information sent to the client in plain language.*
Definition:	Measures the compliance of customer documents with the internal plain-language guidelines.
Target 2030:	100%
Calculation method:	Annual analysis of documents produced according to a common protocol (clarity score, linguistic criteria, structure, legibility).

* **Plain language** is a set of written rules that help people understand and remember a message. It is based on linguistic criteria such as sentence length, text structure, and document format. The level of plain language is assessed by a "clarity" score.

Partners :

KPI 4: Partner NPS	
Status:	KPI unchanged from that of 2022–2025 but more stringent requirements and a gradual expansion to all major global partners.
Indicator:	Net Promoter Score Partner
Definition:	Recommendation index of distributor partners.
Target 2030:	+40
Calculation method:	NPS score = % promoters – % detractors.

Shareholder and investors:

KPI 5: ESG ratings	
Status:	KPI unchanged but more stringent requirements from rating agencies.
Indicator:	CNP Assurances' ESG ratings
Definition:	CNP Assurances' place in the ESG rankings of independent agencies and organisations.
Target 2030:	CNP Assurances must be among the top 10% of insurers.
Calculation method:	Consolidated ranking based on available ratings (S&P, MSCI, Sustainalytics, recognised NGOs in the event of agency withdrawal).

Planet :

KPI 6: Environmental investments	
Status:	New
Indicator:	New flows invested in favour of of the environmental transition.
Definition:	Measures new investments contributing to the ecological transition.
Target 2030:	+€10bn
Calculation method:	Annual sum of investments meeting environmental criteria (green bonds, certified forests, certified buildings, green infrastructure, Article 9 funds).

KPI 7: Carbon footprint of the investment portfolio	
Status:	KPI extended to all Group subsidiaries.
Indicator:	Carbon footprint of the investment portfolio.
Definition:	Carbon intensity of the consolidated investment portfolio.
Target 2030:	< 50 $kgCO_2$ e / €k
Calculation method:	$kgCO_2e$ emitted / €k invested, according to the NZAOA and CSRD standards.

KPI 8: Carbon footprint of internal operations	
Status:	Adapted*
Indicator:	Reduction of internal emissions
Definition:	Reduction of internal emissions (scopes 1, 2 and part of scope 3).
Target 2030:	-50% in absolute terms and -65% per employee.
Calculation method:	Annual comparison of emissions with base year 2019; integration of business travel and commuting.

*Addition of one target per employee including business travel and commuting

KPI 9: Forest biodiversity	
Status:	New
Indicator:	Hectares of sustainably managed forests or preserving biodiversity
Definition:	Forest area benefiting from sustainable management or effective conservation of biodiversity.
Target 2030:	20,000 hectare-years* (Europe) + 2.5 million ha in Latin America (Amazon).
Calculation method:	Addition of areas covered by European programmes (FSC, Nature Impact) and by projects in Latin America.

*The concept of hectare-years serves to value both the area of effective biodiversity conservation and the period of the commitment.

KPI 10: Outstanding sustainable investment initiatives	
Status:	New
Indicator:	Outstanding sustainable investment initiatives
Definition:	Number of high-impact investment initiatives in climate and biodiversity
Target 2030:	30 initiatives (including initiatives in healthcare & ageing well and access to essential goods & services.
Calculation method:	Accounted for annually according to an eligibility grid (impact, innovation, strategic alignment).

Society

KPI 10: Outstanding sustainable investment initiatives	
Status:	New
Indicator:	Outstanding sustainable investment initiatives
Definition:	Number of high-impact investment initiatives in two areas: healthcare & ageing well and access to essential goods & services.
Target 2030:	30 initiatives (including initiatives in climate and biodiversity)
Calculation method:	Accounted for annually according to an eligibility grid (impact, innovation, strategic alignment).

KPI 11: Social commitment of employees	
Status:	Adapted
Indicator:	Percentage of employees involved in societal initiatives.
Target 2030:	35% of employees involved in societal actions.
Calculation method:	Number of employees involved / total headcount, including commitments during and outside working hours, salary rounding, and donated days.

KPI 12: Sponsorship	
Status:	Unchanged
Indicator:	Annual philanthropy expenses and social impact actions
Definition:	Amount of Group spending on the public interest, particularly on the health of young people.
Target 2030:	€18m over the period (€3.6m/year).
Calculation method:	Total annual expenditure eligible for sponsorship, Group consolidated.

Employees

KPI 13: Employee engagement rate	
Status:	to be determined
Indicator:	Employee engagement rate
Definition:	Employee engagement level measured using the new Groupe La Poste survey.
Target 2030:	Set in 2027
Calculation method:	Consolidated score from the internal barometer (first measurement in 2027).

KPI 14: Gender diversity rate in Top Management	
Status:	Unchanged
Indicator:	Measures gender balance in the Group's Executive Committee and Top Management.
Definition:	Share of women and men in Top Management.
Target 2030:	Gender diversity at ±5% in Top Management.

KPI 15: Number of opportunities to support the employability of young people	
Status:	New
Indicator:	Number of opportunities created to foster professional development or support the employability of young people.
Target 2030:	.4,500 development opportunities offered
Calculation method:	Accounting for permanent contracts, fixed-term contracts, internships, work-study programmes, VIE, internal programmes and support mechanisms.