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PRESS RELEASE

BNP Paribas Cardif France signs philanthropy partnership with Institut *Imagine* to help fight genetic diseases

- Partnership will encompass corporate philanthropy to support medical research and accelerate discoveries leading to innovative therapeutic solutions
- Partnership will include sharing knowledge between BNP Paribas Cardif and Institut *Imagine* along with awareness initiatives

BNP Paribas Cardif France today signed a philanthropy partnership with Institut *Imagine* (AP-HP, Inserm, Université Paris Cité), the leading European center for genetic disease research, care and education, based at the Necker-Enfants Malades children's hospital. BNP Paribas Cardif becomes a "Benefactor" of Institut *Imagine* and will provide support for the institute's Springboard program for the coming three years. Springboard is an accelerator for projects with significant potential of transfer to benefit patients, designed for the creation of startups working on genetic diseases. It aims to transform research results into innovations or diagnostic and therapeutic solutions.

The partners will share knowledge through meetings between teams from BNP Paribas Cardif and Institut *Imagine* (physicians, researchers, etc.) in order to discuss advances in research on genetic diseases, as well as the needs of families concerned. BNP Paribas Cardif will also pursue outreach initiatives among its staff, partners and policyholders to heighten awareness of genetic disorders and help reduce delays between the time initial symptoms are perceived and a precise diagnosis. These delays in diagnosis can reach several years, leading to treatments that are ill-adapted, as well as significant impact on the lives of the children and families concerned.

Some 80% of rare diseases are genetic in origin¹, making this a major public health challenge. Some three million people are affected by these disorders in France². Joining the fight against genetic diseases is aligned with broader efforts by BNP Paribas Cardif to fulfill its mission to make insurance more accessible. The company has worked for more than a decade to facilitate access to insurance for vulnerable segments of the population. Hence, by taking into account medical advances regarding pathologies such as asthma, cardiac diseases, tetraplegia... the insurer is enabled to adjust both coverage offered and corresponding costs.

The two key challenges in fighting genetic diseases are diagnosing the disorder as early as possible and proposing therapeutic approaches adapted to patients and their families to ensure optimal effectiveness. Institut *Imagine* is active in both areas thanks to its unique model, which brings together 1,000 doctors, researchers and caregivers, along with state-of-the-art technologies. The institute's approach centers on the patients and their families with the overarching goal of enabling a positive change in their lives.

¹ Source: French Ministry of Health and Prevention

² Source : French Ministry of Health and Prevention



**BNP PARIBAS
CARDIF**

**institut
imagine**
GUÉRIR LES MALADIES GÉNÉTIQUES

"As an insurer, BNP Paribas Cardif has a responsibility to engage in society and particularly in medical research. The work of Institut Imagine is remarkable and we are proud to be able to contribute to their research while updating our product and service offerings to better cover populations affected by rare diseases", says Fabrice Bagne, BNP Paribas Cardif Deputy Chief Executive Officer, France and Luxembourg.

"Because we are committed to providing treatments for patients as rapidly as possible, we created a unique accelerator resource called Springboard, which is designed to fund and develop projects in order to launch them as full-fledged startups. We are delighted that BNP Paribas Cardif is supporting this innovative approach that will create value and change the lives of families affected by genetic diseases", says Stanislas Lyonnet, Director of Institut Imagine.

About BNP Paribas Cardif

The world leader in bancassurance partnerships* and creditor insurance**, BNP Paribas Cardif plays an essential role in the lives of its customers, providing them with savings and protection solutions that let them realize their goals while protecting themselves from unforeseen events. As a committed insurer, BNP Paribas Cardif works to have a positive impact on society and to make insurance more accessible. In a world that has been deeply transformed by the emergence of new uses and lifestyles, the company, a subsidiary of BNP Paribas, has a unique business model anchored in partnerships. It co-creates solutions with more than 500 partner distributors in a variety of sectors (including banks and financial institutions, automotive sector companies, retailers, telecommunications companies, energy companies among others), as well as financial advisors and brokers who market the products to their customers. With a presence in 33 countries and strong positions in three regions – Europe, Asia and Latin America – BNP Paribas Cardif is a global specialist in personal insurance and a major contributor to financing for the real economy. With nearly 8,000 employees worldwide, BNP Paribas Cardif had gross written premiums of €32.6 billion in 2021.

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*Source : Finaccord - 2018

**Source : Finaccord - 2021

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About Institut Imagine

Located on the campus of the Necker-Enfants malades hospital, the Institut Imagine is a world leader in research, care and teaching on genetic diseases. Its unique architecture, designed by Jean Nouvel and Bernard Valéro, brings together 1,000 researchers, physicians, teacher-researchers, engineers and health care personnel in a single location to work with patients, with the ambition of accelerating research and diagnosis and therapeutic innovation to change the lives of families affected by genetic diseases. The Institut Imagine has been certified "Institut hospitalo universitaire" (IHU), in 2011 and 2019 and a "Institut Carnot", in 2020. It is supported by six founding members, including AP-HP, Inserm and Université Paris Cité, as well as by private partners and patrons. Every day in France, 64 babies are born with a genetic disease. Nearly 8,000 genetic diseases affect more than 3 million people, of which nearly one in two is undiagnosed and more than 8 in 10 have no dedicated treatment. Faced with this public health emergency, the challenge is twofold: to diagnose and to cure. www.institutimagine.org

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