



CORPORATE PRESENTATION  
September 2024



**BNP PARIBAS**  
**CARDIF**

The insurer for a changing world

# BNP PARIBAS CARDIF, A LEADER IN INSURANCE PARTNERSHIPS



## KEY FIGURES OF BNP PARIBAS CARDIF



\* Finaccord, 2023



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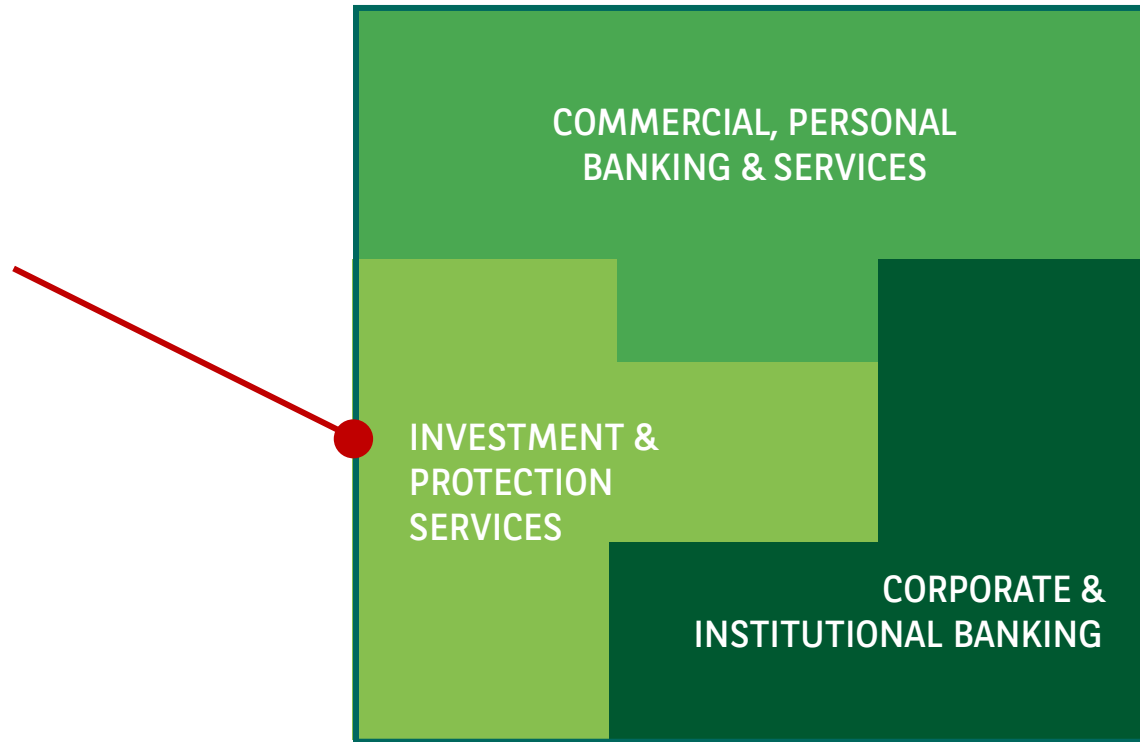
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Classification : Internal

# BNP PARIBAS CARDIF, THE INSURANCE SUBSIDIARY OF BNP PARIBAS

BNP Paribas Cardif belongs to the Investment & Protection Services pole of BNP Paribas

**BNP Paribas Cardif**  
BNP Paribas Asset Management  
BNP Paribas Wealth Management  
BNP Paribas Real Estate



**A DIVERSIFIED AND INTEGRATED MODEL**



# OUR MISSION: TO MAKE INSURANCE MORE ACCESSIBLE

## THE MISSION OF BNP PARIBAS CARDIF



**WE MAKE INSURANCE  
MORE INCLUSIVE**



**WE MAKE INSURANCE  
EASIER TO UNDERSTAND**



**WE MAKE INSURANCE EASIER  
TO SUBSCRIBE AND USE**



# OUR INSURANCE SOLUTIONS ARE DESIGNED TO FIT CUSTOMERS' NEEDS AND LIFESTYLE

## HOME

- Creditor protection for mortgage loans
- Personal accident
- Home insurance

## MOBILITY

- Motor insurance
- Creditor protection for car loans
- GAP (financial loss)
- Motor extended warranty
- Leave your keys
- Smart repair
- Continue driving
- Accident protection
- Prepaid maintenance
- Reliability index
- Travel insurance

## EMPLOYMENT

- Creditor protection
- Payment instrument protection
- Budget & income protection
- Unemployment protection, including services to improve employability

- Our savings and protection solutions are designed to **accompany our clients at every stage of their life**. The insurance solutions of BNP Paribas Cardif help clients **achieve their projects and prepare for the future**, thanks to specific products tailored to their needs.

## WELLBEING

- Hospitalization
- Critical illness (such as female cancer)
- Health
- Travel insurance
- Pets insurance

## SAVINGS

- Life insurance: endowment, life annuities, unit-linked
- Pension funds
- Education
- Corporate savings

## DAILY LIFE

- Creditor protection for personal loans
- Account protection
- Budget protection
- Payment instrument protection
- Extended warranty
- Theft & damage for digital devices
- Cyber protection

- Our product and service offers are marketed through partner distributors such as **banks and credit institutions, automobile manufacturers, telecommunication companies, mass retailers** and a network of **asset managers and brokers**.





# INCREASED RESULTS FOR 2023

## GROSS WRITTEN PREMIUMS

**€30.3 Bn** in 2023

*+2% in comparison to 2022\**

## NET RESULT BEFORE TAX

**€1.4 Bn** in 2023

*+4% in comparison to 2022\*\**

## ASSETS UNDER MANAGEMENT

**€255 Bn** in 2023

*+4% in comparison to 2022\*\**

*\* Change at exchange rates*

*\*\* Change at historical scope and exchange rates*



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# OUR VALUE PROPOSITION: A SET OF SOLUTIONS DESIGNED FOR OUR PARTNERS AND THEIR CLIENTS

## Simple, accessible and high value products

☞ In Brazil, CPI terms & conditions reduced from 20 to 14 pages, while exclusions dropped from 49 to 14.

## An omni-channel experience for customers

☞ In France, we provide 100% digital B2B & B2C customer experience on home insurance with a quote in less than 2 minutes

## Providing customer care

☞ In Colombia +90% of unemployment and temporary disability coverage claims are approved instantly thanks to AI.

## Brand protection and value for partners

☞ In Chile, timeframe was reduced from several day to 10 minutes thanks to an AI-based service, leading to an NPS of 100

## Enhance our partners' value proposition

☞ In Asia, our in-house digital platform offers seamless functionalities and enhances our partners' business capabilities.

## Solutions to grow our partners' revenues

☞ In Peru, we offer clients the most fitting solutions thanks to automated and monitored sales calls analysis, enabling a misselling reduction of 16%

## Plug & play and customizable integrations

☞ In the Czech Republic, we deployed our claim process directly into our partners online environment thanks to an API.

## Industrialized partner reporting

☞ In Poland, we provide our partners with a detailed, automated and AI-based dashboard to enable faster business decisions.



At BNP Paribas Cardif, we accompany our partners to develop :

- **Their growth** thanks to the development of the insurance business and the training of their salesforce
- **Their transformation** by anticipating trends and integrating innovations impacting the insurance area
- **Their clients' loyalty** thanks to an intuitive and a fully digital experience

... with solutions designed to **place sustainability and positive impact** at the core of their business strategy.

# THE POSITIVE IMPACT WE WISH TO HAVE ON SOCIETY

## AS AN INVESTOR

A responsible investment strategy to combine financial and extra-financial performance

### PURSUING OUR LONGSTANDING COMMITMENT TO POSITIVE IMPACT INVESTMENTS

- Commitment to allocate **€1bn in average per year** to positive impact investments by 2025.
- **€1.7bn positive impact investments** <sup>1</sup> achieved in 2023 <sup>2</sup>, which corresponds to an average of €1.8bn per year since 2019.
- At the end of 2023, in **France**, **42% of the units-linked** have received a **sustainable label** from outside independent organisations.
- **Coal exit timeline by 2030** (OECD) and 2040 (world).

## AS AN INSURER

A value proposition to generate a sustainable growth

### BEING A TRUSTED INSURER BY OUR PARTNERS AND THEIR CUSTOMERS BY BEING MORE

- **INCLUSIVE**, by expanding the risks we cover and making our contracts more understandable.
- **SUSTAINABLE**, by accompanying our partners in redesigning positively their offers and fueling their own ESG strategy.
- **PROTECTIVE**, through our high standards of business conduct, ecosystems of services and prevention programs.

## AS A COMPANY

A governance to engage with all stakeholders

### PURSUING ESG OBJECTIVES FOR THE BENEFIT OF ALL OUR STAKEHOLDERS

- Promotion of diversity, equity and inclusion within the company and **favour daily engagement** (1MH2Help solidarity program; responsible funds – corporate savings).
- Reinforcement of the **employability and expertise** of our employees.
- Promotion of **sustainable IT** and energy sobriety plan.
- Global support of research on **obesity/overweight** and support **prevention** activities led by NGOs.
- Support of research on **rare diseases** to better understand those and **cover them more efficiently**.





# AN EXECUTIVE COMMITTEE COMMITTED TO THE TRANSFORMATION OF THE COMPANY



**PAULINE LECLERC-GLORIEUX**  
Chief Executive Officer



**FABRICE BAGNE**  
Deputy Chief Executive Officer,  
France, Italy, Luxembourg



**STANISLAS CHEVALET**  
Deputy Chief Executive Officer,  
Transformation & Development



**OLIVIER HÈREIL**  
Deputy Chief Executive Officer,  
Asset Management



**ERIC MARCHANDISE**  
Deputy Chief Executive Officer,  
Finance



**MICHAEL NGUYEN**  
Deputy Chief Executive Officer,  
Efficiency, Technology, Operations



**CHRISTELLE RENAUD**  
Deputy Chief Executive Officer  
General Secretary



**VIVIEN BERBIGIER**  
Chief Value Proposition Officer



**CHARLOTTE CHEVALIER**  
Chief Executive Officer of EMEA  
(Europe, Middle-East, Africa)



**ALESSANDRO DEODATO**  
Chief Executive Officer of Italy



**NATHALIE DORÉ**  
Chief Impact & Innovation Officer



**CHRISTIAN GIBOT**  
Chief Financial Actuary,  
Capital & Modelling Officer



**CARINE LAURU**  
Chief Communications Officer



**ANNE DU MANOIR**  
Chief Human Resources Officer



**CHRISTOPHE MOREAU**  
Chief Compliance Officer



**SEE SEE OOI**  
Chief Executive Officer of Asia



**MURIELLE PURON CHAMBORD**  
Chief Sponsor Key Project



**MURIEL THIBAUD**  
Chief Risk Officer



**FRANCISCO VALENZUELA**  
Chief Executive Officer of Latin  
America

