

PRESS RELEASE

BNP Paribas Cardif partners Innorobo robotics fair to create the insurance solutions of tomorrow

Anticipating tomorrow's insurance solutions

The insurance industry is entering a new era shaped by ubiquitous technology. To thrive in a world that is both complex and rich in opportunities, BNP Paribas Cardif has initiated a **strategic plan for 2020** designed to accelerate its growth, adapt to new uses and develop new prevention, service and insurance offerings. **Robotics and artificial intelligence** figure at the heart of this development plan, which will better address the expectations of policyholder customers and distribution partners.

With this forward-facing perspective, **BNP Paribas Cardif is a partner for the second consecutive year of Innorobo**, the international forum for the robotics community from 16-18 May 2017 at the Docks de Paris. This partnership reflects the insurer's support for an initiative that **establishes France as a benchmark in robotics**. Through this collaboration, BNP Paribas Cardif is able to better integrate the potential impact of these new technologies on the insurance sector. The objective is to offer partners and customers new services that are aligned with the priorities of the new economy, namely **faster responsiveness, better reliability and more personalized service**.

Apply robotics and artificial intelligence to enhance the customer experience

Customers expect day-to-day support, impeccable quality services and swift responsiveness. **Technology helps meet these expectations by giving more time to assist the customer**, which is why BNP Paribas Cardif has made improving the customer experience a pillar of its strategy. At its Innorobo stand (Q19), BNP Paribas Cardif will invite visitors to test **several real-world solutions** that introduce greater convenience for policyholders thanks to a focus on everyday prevention and support.

- **Virtual reality** harbours tremendous potential for insurance solutions. BNP Paribas Cardif invites visitors to the show to discover **Mobile Protect VR**, a virtual reality experience designed to make people aware of the benefits of insurance for mobile devices and encourage them to protect their property. This fun immersion offers a digital sales tool for points of sale, presenting insurance from a fresh perspective.
- BNP Paribas Cardif leverages its **data expertise** to further enhance both quality and agility. The objective is to transform data into tangible benefits for customers. To illustrate this, the insurer will be presenting the **Santé 24 application**, a **personalized health prevention service** that enables doctors to monitor **elderly patients** at their homes thanks to **data and connected objects**. By regularly measuring weight, blood pressure, temperature and analyzing answers to a few questions via a tablet, the **application** provides **personalized advice** and sends **prevention messages** reflecting the person's individual situation. Santé 24 is designed for seniors seeking to maintain their health while continuing to live at home, thus remaining **independent**.
- Because **mobility** is central to new uses, BNP Paribas Cardif will also test a new **driving assistance service** designed to prevent risky driving behaviour and increase **road safety**.



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This application is based on **data** and **facial recognition**. The data collected – time, trip length, weather, GPS coordinates – is analyzed in real time and an alert is generated if the driver has been behind the wheel for too long or should pay special attention in certain situations (entering a city or nearing a school, for example). An in-vehicle camera uses facial recognition to **detect signs of fatigue** shown by the driver. Drivers can access day-to-day tracking information via a summary dashboard.

- BNP Paribas Cardif wants to simplify the customer journey while increasing both speed and transparency. A new mobile app that enables policyholders to **file a claim in under three minutes** will be featured at the BNP Paribas Cardif stand at Innorobo. Users can manage all their insurance policies from **a single application** and enjoy an enriched customer experience thanks to **simplified procedures and paperless processing**. This offer is designed to adapt to widespread use of mobile devices while addressing policyholder expectations for faster responses and greater efficiency.

Support for start-ups via a dedicated investment fund

To execute its plan and transformation, BNP Paribas Cardif is accelerating its **open innovation strategy**, nourished by exchanges with start-ups – especially through the **Cardif Lab¹**, the insurer's innovation laboratory, which provides a direct bridge with this ecosystem – and with the **academic world**. For example, BNP Paribas Cardif partners the Chair of Excellence in Data Analytics & Models for Insurance at the Institut de Science Financière et d'Assurances.

The BNP Paribas Cardif stand will feature a special **space for conversations with robotics entrepreneurs** designed to explore new ideas about how robots and artificial intelligence can contribute to insurance and drive the invention of forward-thinking solutions.

The stand will also host the **C. Entrepreneurs** fund, which was recently created to **invest in start-ups**. Managed by Cathay Innovation for BNP Paribas Cardif, the venture capital fund will provide financing for start-ups that develop technologies or services that contribute to the invention of **insurance solutions for tomorrow** and an **enriched customer experience**.

About BNP Paribas Cardif

No. 1 worldwide in creditor insurance², BNP Paribas Cardif creates innovative savings and insurance solutions designed for performance in a world shaped by the emergence of new uses and lifestyles.

A subsidiary of BNP Paribas, the company has a unique business model anchored in partnerships. BNP Paribas Cardif co-creates solutions with distributors in a variety of sectors, who then market the products to their customers.

BNP Paribas Cardif is a recognized global specialist in personal insurance, serving 100 million clients in 36 countries with strong positions in three regions – Europe, Asia and Latin America.

With over 10,000 employees³ worldwide, BNP Paribas Cardif had gross written premiums of €27.1 billion in 2016, 57% of which was generated outside France.

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¹ Located at the head office of BNP Paribas Cardif in Nanterre since 2014, Cardif Lab' valorizes the digital innovations developed by the company, as well as new high-tech solutions with potential application for the insurance industry of tomorrow.

² Source: Finaccord

³ Headcount of legal entities managed by BNP Paribas Cardif: nearly 8,000 employees



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