

BNP Paribas Cardif takes creditor insurance subscription online to make life easier for clients

Immediate online approval for 8 out of 10 clients

Purchasing a home is a major event in people's lives and can be a source of complexity and stress. This is why BNP Paribas has reinvented creditor insurance to make policy subscription fast and easily available to everyone, thanks to an all-online process.

A fluid process for a personalized, secure client experience.

Following a simulation with a BNP Paribas advisor, clients receive a login and password allowing them to access a **secure, personal space** where they can **complete a medical questionnaire online**.

In just 7 minutes¹, clients complete a personalized medical questionnaire in order to subscribe a creditor insurance policy. With this innovative solution **over 80% of clients** receive immediate approval online. When additional formalities must be completed, the client instantly receives the list of medical information required and can simply **photograph the documents** and send them electronically via the secure personal space.

People who are asked to complete a health exam can also **locate the nearest certified medical centre** and get an **appointment within 48 hours**. The entire process is free, and the results are sent immediately to the BNP Paribas Cardif advisory physician.

Easier access to insurance for the most vulnerable clients

As a socially-responsible company, BNP Paribas Cardif was **one of the first insurers** to facilitate subscription of insurance policies for people with certain pathologies (asthma, paraplegia, coronary disease, etc.). The online insurance creditor insurance subscription process fully respects this commitment by further facilitating access to insurance.

"We are extremely proud to introduce this new and completely intuitive online insurance solution, which was developed by teams from BNP Paribas Cardif and BNP Paribas French Retail Banking in order to simplify the process for our clients," says Benoît Gommard, Retail Networks Director, BNP Paribas Cardif France.

"This new solution allows our clients to benefit from a rapid and fluid insurance subscription process, enabling them to finalize their property acquisition projects without any added stress," adds Frédérique Rabier-Aliôme, Co-Head of Retail Operations at BNP Paribas French Retail Banking.

This initiative is emblematic of BNP Paribas Cardif's ongoing commitment to enhance the client experience, a key strategic priority for the company that leverages data to improve the fluidity of operations.

¹ Average connection time recorded

About BNP Paribas Cardif

No. 1 worldwide in creditor insurance², BNP Paribas Cardif plays an essential role in the lives of insured customers, providing them with savings and protection solutions that let them realize their goals while protecting themselves from unforeseen events.

In a world shaped 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 almost 500 partners distributors in a variety of sectors (banks and financial institutions, automotive companies, retailers, telecommunications companies, energy companies, Independent Financial Advisors and brokers...) who then market the products to their customers.

BNP Paribas Cardif is a recognized global specialist in personal insurance, serving 100 million clients in 35 countries with strong positions in three regions – Europe, Asia and Latin America. BNP Paribas Cardif also plays a major role in providing financing for the economy.

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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About BNP Paribas' French Retail Banking (FRB) business

The Group's retail-banking business in France employs over 28,000 employees and serves 6.9 million individual customers, 560,000 self-employed professionals and VSEs (Very Small Enterprises), 31,000 companies (SMEs, mid-sized and large corporates), and 73,000 non-profit organisations. FRB is the market leader in France in corporate and private banking. With an organisation based on specialised client categories and designed to ensure optimal service, FRB offers a broad range of products and services from current accounts to sophisticated financing for companies and wealth-management solutions. FRB teams work in over 2,000 branches and 300 specialised hubs which include Wealth Management Centres, SME Centres, Innovation Hubs and Business Centres. The teams are deeply committed to meeting the needs of clients and to serving the wider economy. FRB also has a substantial presence on the social networks, notably Facebook, Twitter and Foursquare. BNP Paribas makes considerable ongoing investments in innovation and service quality, and in May 2013 launched Hello bank!, the first digital-native bank in Europe designed for mobile devices. This new customer channel complements FRB's suite of online-banking solutions that include Customer Contact Centres, internet and mobile banking, *Net Agence* (online branch), *Net Crédit* (online loans), *Net Epargne* (online savings & investments) plus 6,000 ATMs available for the convenience of both individual and professional clients throughout France.

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² Source Finaccord

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