

CNP Assurances Group's raison d'être

I am proud to develop CNP Assurances' raison d'être - our reason for being - in our group in Cyprus. As a responsible insurer and investor, driven by the community values of our Group, we work with our partners to create an inclusive and sustainable society, providing solutions to as many people as possible to protect and support them on their chosen paths.

We make this raison d'être very concrete for our stakeholders:

- For our customers by making a protection solution accessible to everyone, regardless of their situation, and to be there when our policyholders
- · For our partners and agents, building for them high-performance individual & adaptable solutions that move protection forward.
- · For our employees, supporting their development and knowledge sharing

within a community filled with talent and diversity.

For society and our planet at large, we generate sustainable economic performance in a responsible way, we act against climate change and protect living things by being a committed player in ecological transition. Thus, creating a more inclusive and sustainable society, where everyone can find their place.

A unified IT division within our Group

Fully aligned with this raison d'être, during the last 18 months, we have achieved the creation of a unified IT division within our Group, under one single management. To support the growth of our business through our two companies in Cyprus - CNP Cyprialife and CNP Asfalistiki - we have introduced new functions like the Group Architect, a dedicated data team and a business analysis area, which allow us to be more responsive and flexible

to the business needs of critical areas and to run faster and more efficiently. All employees in the division have gone through a high-quality teambuilding experience, from which we emerged stronger, homogenous and unified as one solid unit. The combined division provides strong elements of success. It promotes a common culture and the sharing of knowledge and expertise. It is worth mentioning that we have already experienced better collaboration among the employees of the division. In parallel, we have witnessed new synergies and greater efficiencies than in the past. This will enable functional synergies to be better identified and will provide more efficient deliveries to business. Our resources will be utilized more effectively to provide faster results in urgent cases.

Digital Transformation Project

At the same time, CNP Cyprus Group has embarked on a Digital Transforma-

improve and simplify its operations. We have collaborated with one of our Strategic T Partners to update and modernize our IT services. Our digital

tion Project to

main areas: Hybrid Cloud Model:

transforma-

tion project

covers the

following

- Security Enhancement: CNP Cyprus Group is fully committed to protecting its customers' information and has taken steps to enhance its security measures. The Group has established collaborations with different providers in the area of cybersecurity, aiming to strengthen its security measures, risk evaluation, and incident response to protect the company's IT infrastructure and customers' data.
- Agents Portal: We have been improving our Agents Portal and progressing paperless operations within the organization through the introduction of electronic renewals and endorsements.



de Winter has worked for CNP Assurances Group, the French international insurance group and parent company of CNP Cyprus Group, for 15 years. During this period, he has assumed various senior roles and, over the last two years, has shared his knowledge and expertise with the teams in Cyprus in his capacity as Deputy CEO of CNP Cyprus.

Shifting our current IT infrastructure to a Hybrid Cloud model that uses both on-prem and off-prem resources through Microsoft Azure.

- Digital Workplace: Spending on Digital Workplace Services to boost the enduser experience and enable work location flexibility.



In a bid to enhance the customer experience and streamline insurance management, for both our life and non-life insurance customers, we have enhanced the capacity and services of our cutting-edge insurance customer portal, CNP InsuPass. This innovative platform is designed to offer convenient access to policy contract information and seamless transactional capabilities, empowering our clients to efficiently interact with CNP Cyprialife and CNP Asfalistiki. With just a few simple steps, customers can effortlessly navigate the portal, gaining access to their policy details and swiftly conducting transactions. Whether it is used to review coverage, submit claims or make premium payments, CNP InsuPass provides a user-friendly interface that caters to the diverse needs of our clientele. It is available as an Android and iOS mobile app as well as on the web. Thanks to continuous upgrades, the response from our valued clients has been absolutely positive and engaging. The portal has not only simplified insurance management but has also garnered praise as a valuable tool for customers and insurance agents alike. Its intuitive features and accessibility have revolutionized the way our stakeholders engage with our services, fostering greater efficiency and satisfaction.

Dedication to our customers

At the heart of our commitment lies our dedication to our customers. By listening to their needs and feedback, we understand that continuous improvement is key to delivering exceptional service



CYPRUS

SUSTAINABLE SOCIETY **PROVIDING**

SOLUTIONS TO AS MANY **PEOPLE AS POSSIBLE TO PROTECT AND SUPPORT**

CHOSEN PATHS

and, as such, we remain focused on our efforts to evolve and enhance the portal, based on user insights and technological advancements. By embracing innovation and prioritizing customer-centric solutions, we aim to set new standards in the insurance industry, redefining the way customers interact with their policies and insurance providers. All our digitalization efforts and progress so far stand as a testament to this vision, serving as a gateway to a more seamless and personalized insurance experience for all. As we embark on this journey of digital transformation, we extend our gratitude to our customers for their unwavering support and feedback. Together, we look forward to embracing future advancements and continuing to empower our valued customers with the tools they need to navigate their insurance journey with reliability, confidence and ease.

