



## PRESS RELEASE

# BNP Paribas Cardif wins the “Golden Circle Award for Financial Innovation” with Habit@t

BNP Paribas Cardif in Italy, one of the top ten insurance companies in the market<sup>1</sup>, was awarded at the “Golden Circle Award for Financial Innovation”, ranking first in the “Non-Life Insurance Products” category with Habit@t, the first house insurance policy that “you can touch with your hands”.

The Italian Association for Financial Innovation (AIFIn) awarded the winning projects in Milan, on February 25<sup>th</sup>, during the Conference “Financial Innovation Day”. BNP Paribas Cardif was the only insurance company ranking first in one of the categories.

Pierluigi Verderosa, Deputy General Manager of BNP Paribas Cardif in Italy, received the Award during the ceremony and took part at a round table together with the most important representatives of the banking, finance and insurance industries who discussed about the innovative trends of the market.

Habit@t, is a new concept of insurance policy in the European scenario. Thanks to the Homebox, a telematic system which protects and monitors the house also when the customer is out, the policy is not a mere financial compensation but also levers on prevention and customer assistance. The innovative device watches the house through some sensors and, in case of danger - fire, smoke, flooding, lack of electricity - promptly launches an alarm both to the customer and to the operation center, which immediately activates the assistance service including craftsmen’s labour and the supply of spare parts for repair.

Habit@t was launched in the market through the new e-commerce B2C website, [www.cardif.it](http://www.cardif.it), where every stage of relationship with the customer is digital: from quotation to the digital signature of the contract, from the payment until the report of an accident. All paperless.

*“We are very happy for this important recognition” commented Pierluigi Verderosa. “The focus on customers’ new habits and needs and the ongoing development of innovative processes and products are the pillars of our strategy.” “With Habit@t we actually offer a full end to end customer experience that starts from the online purchase - pick and choose approach, dynamic quotation, fully paperless process - and goes up with the device that is delivered to the client after 3 days.”*

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<sup>1</sup> Source: ANIA ranking 2012



Milan, February 27th 2014

## **BNP Paribas Cardif**

BNP Paribas Cardif ([www.bnpparibascardif.com](http://www.bnpparibascardif.com)) integrates the life and property & casualty insurance subsidiaries of BNP Paribas. It develops savings and protection products and services which are distributed via a wide range of channels. Present in 37 countries with a diversified geographic footprint, BNP Paribas Cardif has strong positions in Europe, Latin America and Asia.

In 2012, it had gross written premiums of 24.3 billion euros, with 56% of gross written premiums generated outside France. BNP Paribas Cardif counts nearly 10,000 employees<sup>2</sup>, of whom 68% work outside France.

With a strong commitment to exemplary Corporate Social Responsibility, BNP Paribas Cardif develops responsible products and services, supports diversity within the company, deploys an internal environmental policy and supports economic and financial education.

## **Contacts**

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<sup>2</sup> Headcount for legal entities controlled by BNP Paribas Cardif: over 8,000 employees

