



## PRESS RELEASE

# **Cardif Open-F@b: the awards to digital startups innovating insurance**

## **Start-up Sinapsi, D2H pnp, Buildo and Tresor Privé win a year with BNP Paribas Cardif and PoliHub to create the assurance of tomorrow**

Milan, October 24th, 2014 – Sinapsi (1° classified), D2H pnp (2° classified), Buildo e Tresor Privé (3° classified ex equo) are the winners announced during the conference of Cardif Open-F@b, the initiative launched by BNP Paribas Cardif in collaboration with PoliHub, the incubator of Politecnico di Milano. The aim is to reward and support the most innovative ideas in the customer acquisition field of the insurance sector.

Members of the jury were managers of BNP Paribas Cardif, successful entrepreneurs of the digital world and members of the academic staff of Politecnico.

The four start-up winners were selected among over 50 participants for the innovativeness of the proposals in the insurance field, for the credibility of their business plan and the potential tangible impact on the insurance business, with a special focus on new clients acquisition.

To carry out their projects, the winners will benefit for 12 months of a mentoring in the PoliHub incubator, where they will be supported directly by the experts of BNP Paribas Cardif and of the Polytechnic to accelerate their business plan, exploiting the synergies with the Company.

The pitch phase and the awards ceremony were preceded by a panel discussion with Isabella Fumagalli, Head of BNP Paribas Cardif in Italy, Andrea Rangone, Scientific Director of the Observatory StartUp - Politecnico of Milan, Emanuele Anzagli, CEO and Vice President CercAssicurazioni.it and Segugio.it, Andrea Di Camillo, Managing Partner of P101, Gianluca Ferranti, Founder & CEO of Vivocha, Paul Gesess, Managing Partner United Ventures, Giovanni Iozzia, Director EconomyUp.it, Stefano Mainetti, CEO PoliHub, Andrea Manfredi, Founder & CEO Supermoney.eu and Jacopo Vanetti co-Founder JUSP.

"Open F@b is part of a broader path of our everyday commitment to translate in action our DNA of innovators and pioneers, by adapting our offer of products and services to customers' changing needs and to the new channels of sale" said Isabella Fumagalli, Head of BNP Paribas Cardif in Italy. "For this reason we are investing in Research & Development in a concrete way through a R&D team focused only on Innovation topics. After the launch of Habit@t, the first home insurance with integrated telematics system, we are working on several concepts of telematics policies in other fields. We also recently visited the "Atelier", the digital laboratory of BNP Paribas in San Francisco, to face with a world where everything can be already achieved in a very short time thanks to the new technologies. We came back with the serenity of being on the right way.



“The transformations expecting the insurance industry in the coming years are evidenced by the huge amount of money invested by venture capital funds in digital startups operating in this area – said Andrea Rangone, Scientific Officer of the Observatory StartUp School of Management of Politecnico Milano – Over the past two years, we have estimated that globally more than 1 billion dollars have been invested in around 50 startups leading digital innovation in the insurance industry. Something is changing in Italy too: from 2012 on, in fact, about 10 million have been invested in the Insurance-Tech startup”.

#### About 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 2013, it had gross written premiums of 25.3 billion euros, with 58% of gross written premiums generated outside France. BNP Paribas Cardif counts nearly 10,000 employees<sup>1</sup>, of whom 77% 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.

You can find BNP Paribas Cardif's latest news at [@bnpp\\_cardif](https://twitter.com/bnpp_cardif)

*1 Headcount for legal entities controlled by BNP Paribas Cardif: nearly 8,000 employees.*

#### PoliHub

PoliHub is the business incubator of the Politecnico di Milano managed by Fondazione Politecnico di Milano and supported by the Milan Municipality.

Founded in 2000 as business accelerator, it took the name of PoliHub in 2013, turning from an incubator to a technology district.

PoliHub stands out as a modern co-working space fully equipped, dedicated to the best Italian and international startups. PoliHub is also a structured program of scouting, encounter and support for technological and creative business ideas coming from all over Italy. Ranked in 9th position among Europe's major university business incubators, currently hosts 46 startups. Since 2000 PoliHub has gathered more than 5,000 ideas and incubated 75 highly innovative startups (83% of which are still in business) and created 600 job positions.

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