

Goodbye to job Interview, with BNP Paribas Cardif contest #TheIdea4U the generation Z challenges with innovation

"Healthy Rewards" is the winning project of #TheIdea4U, the BNP Paribas Cardif contest dedicated to university students to build the insurance of the future together with young talents.

Create digitally enhanced products, services and experience, build a new relationship model with the customer, prevent damages: in the new digital scenario these are the most important challenges for **BNP Paribas Cardif**, among the top ten insurance companies in Italy¹. These challenges are aimed at meeting the needs of all customers but also at identifying the ever-increasing expectations of the new ones, the millennials, and of the future ones, the youngest of the generation Z, the early mobile-first. And who better than millennials or post-millennials knows what a peer wishes? However, there's a need for change in the companies approach to search for young talents: they should give them the chance to get involved right away with concrete projects and express their creativity.

That's exactly the dream of Catalina and Cindy, the winners of #TheIdea4U contest promoted by BNP Paribas Cardif to find young innovators among university students: to join a big company with their own projects, to support experienced professionals in developing digital and innovative products and maybe one day to see their product realized. A dream that fits well with the strategy of the Company for which innovation and experimentation are two essential values and which always supported young talents in the development of creative projects and ideas through several dedicated initiatives.

After an exciting final battle between the five finalists - who presented their idea for a new Smart-Health and Wellness Digital Health Product - "**Healthy Rewards**" won for being more able than the others to put the customer at the heart by enhancing at the best the customer journey. Catalina and Cindy have thus obtained an exclusive opportunity for internships within the BNP Paribas Cardif Marketing Department, with the chance to contribute to the development of innovative digital insurance products. An opportunity also given to Giacomo who, while not winning, by presenting his "**Healthy +**" project - an app that can provide real-time solutions to improve the physical activity and well-being of each individual - thrilled everyone with his energy and has been then brought on board.

All proposals were carefully evaluated by a committee composed by **Isabella Fumagalli, CEO of BNP Paribas Cardif Italy**, and by other Company Top managers. Each project explored different aspects, from market analysis to concept development, from the definition of the digital interface and Big Data and Analytics set to the communication strategy, to potential partners to involve and to customers and Company benefits.

The ideas presented perfectly represent the Z generation, increasingly competent and connected, who consider ease of use, fast response times, services customization and interaction at any place and time with

¹ ANIA Ranking 2016



any device, their "normality". The proposals ranges then from using artificial intelligence to gaming, from rewarding to social sharing, all of which is obviously possible thanks to the use of the beloved devices.

Innovate, create and dare are, therefore, the right keys for young people to build an exciting future. As confirmed by the 2017 **AlmaLaurea Report**², after one year first-degree graduates have an unemployment rate of 21%, a figure far from the 11% in 2008. So, how do young people react to this situation? According to the latest elaboration of the **Camera di Commercio Milano**³, they do not wait for things to get better, but they are committed in creating innovative companies by starting their own business. Data confirms, in fact, a significant increase of startupper among young graduates, a real strategic leverage for companies that through innovation-based competitions and growth paths can thus attract talents with entrepreneurial mindset and gain a competitive advantage.

THE "HEALTHY REWARDS" PROJECT

"Prevent, having fun and take care". These are the goals of **Healthy Rewards**, a smart, immediate and easy-to-use tool to approach the millennials, natural digital natives, into the world of health insurance.

Healthy Rewards is based on a wearable device that records the habits and lifestyle of people and it's controlled by an app that can connect users with experienced professionals who provide medical advices to improve their health. The application - aimed at encouraging users to reach the set goals, through suggestions, challenges and rewards provided along the way - also allows you to consult a medical database and book medical visits. The points earned by completing the goals can be converted into discounts to spend within some partner stores, or can be used to take advantage of some medical services or discounts when renewing the insurance.

About BNP Paribas Cardif

No. 1 worldwide in creditor insurance*, 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 employees 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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* Source: Finaccord

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

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² AlmaLaurea Report 2017: "Profile and Employment Status of Graduates "

³ Camera del Commercio (Milan): "Graduates and Work: adaptation between crisis and reforms"



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