



AI : an opportunity for all actuaries

Thomas Béhar, CNP Assurances

About the speaker



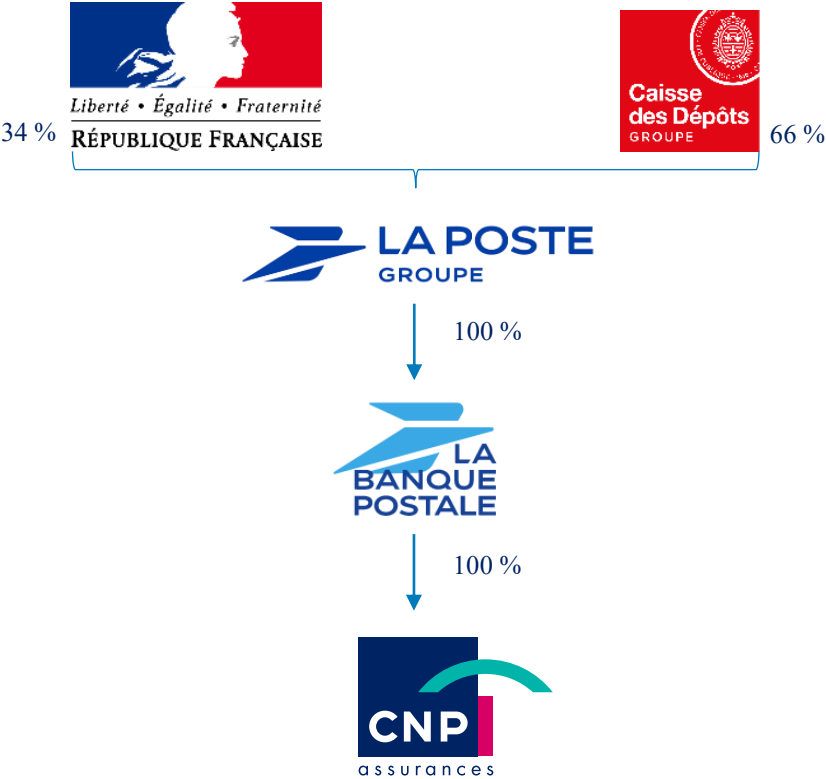
- **Thomas Béhar,**
 - Deputy CEO and CFO
 - Actuary
 - Created the CNP Assurances Datalab
 - Initiates the CNP Assurances Ethics AI
-
- International and leading insurer (5th in Europe)
 - Nearly 7000 employees around the world
 - Attributable net profit : 1,5bn€ and SCR : 253%
 - Green investments : 27,2bn€ and Gender Equality Index : 100%



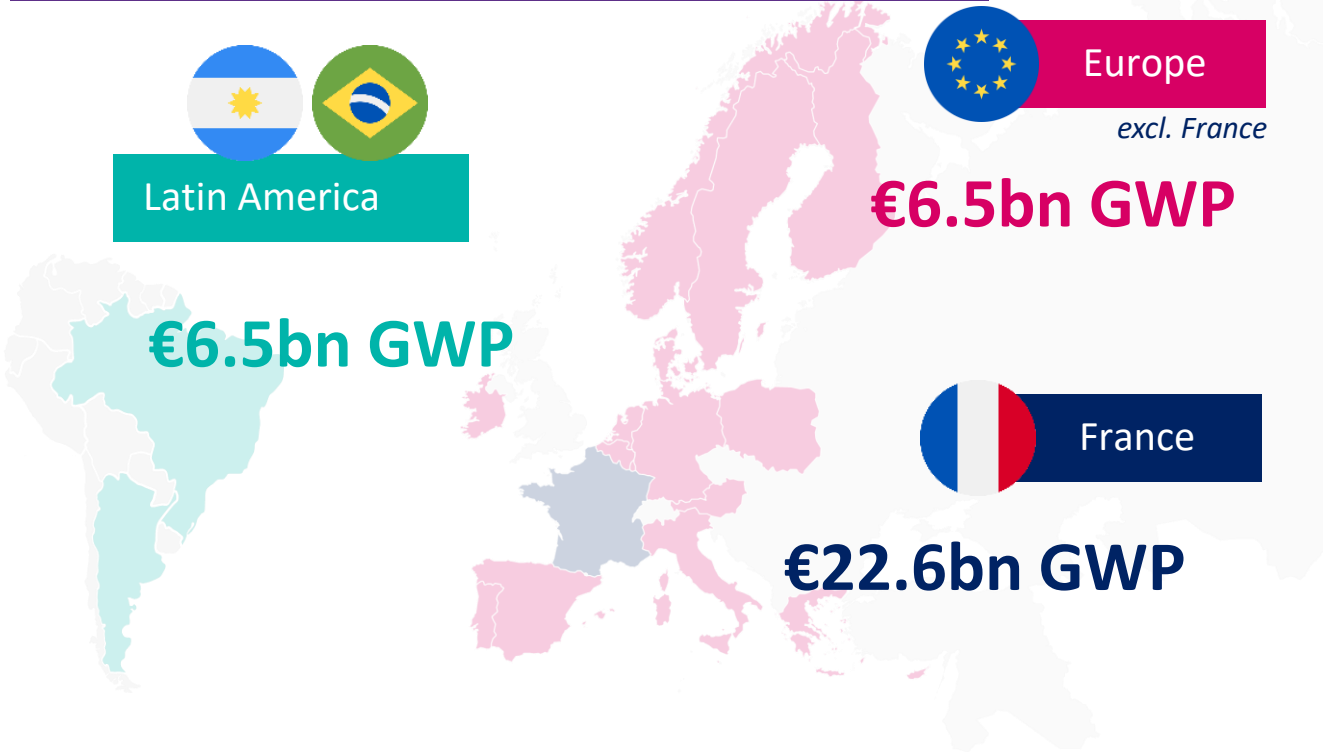
CNP Assurances, a solid and international Group



Major publicly owned financial group



International and integrated group



AI one tool to support our Ambition



Distribution

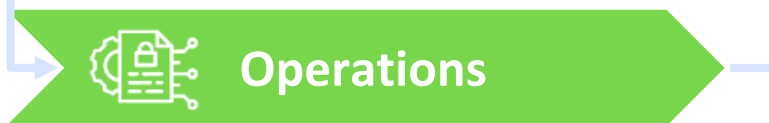
Use case

Targeting Savings



Underwriting

Medical screening



Operations

Automatic processing of savings documents



Risk management

AML/CFT
Anti-Money Laundering/Combating the Financing of Terrorism



Claims

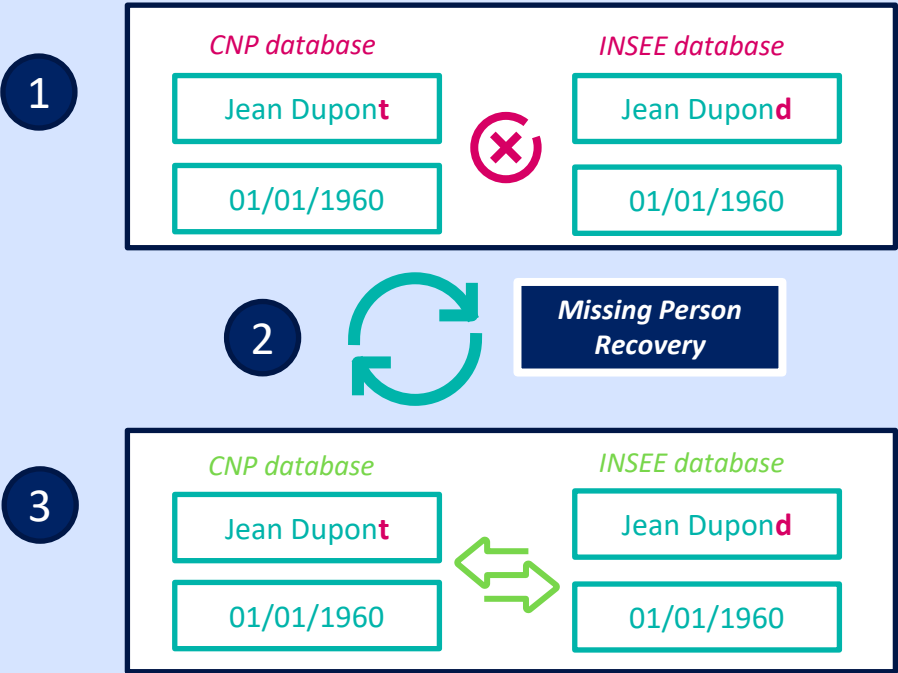
Optimising beneficiary clauses

Zoom on one CNP Assurances innovation

Missing Person Recovery

In case of input error regarding the name, date of birth, or any other data related to the insured party, the algorithm is powerful enough to identify and correct the discrepancy, thus linking the CNP policyholder to the deceased individual.

Illustration



New areas of expertise for actuaries at CNP Assurances



Computer vision and OCR

Image processing and automatic document reading

- Recognition rate > 90
- Real-time recognition
- Anti-fraud controls

Robotics

Robots and process automation

- 117 RPA robots in production
- 18 Airflow processes orchestrated

Machine Learning & structured data

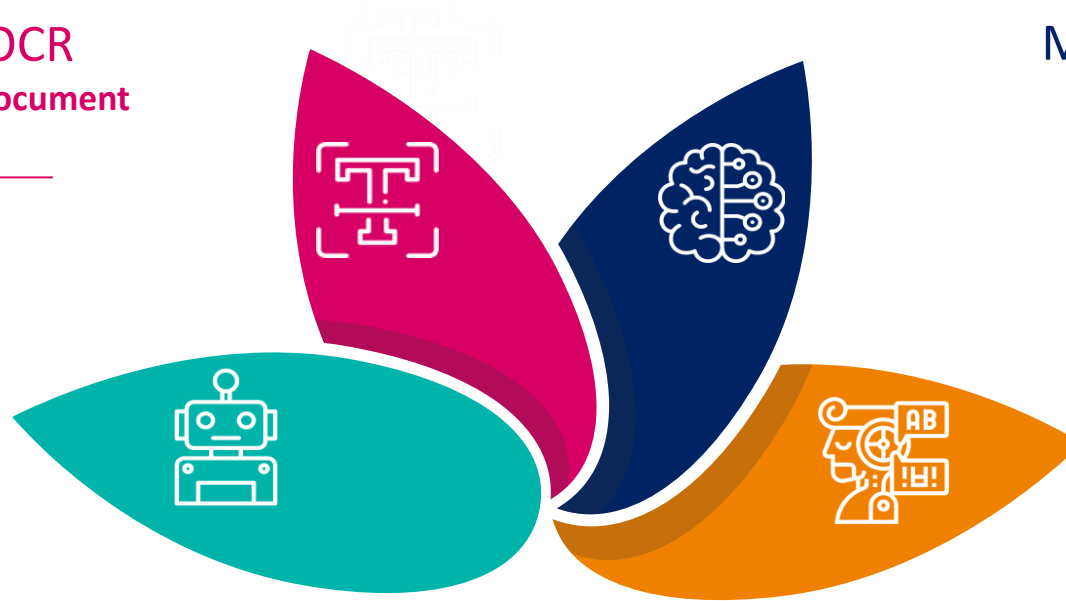
Self-learning predictive algorithms

- Customised marketing targeting Optimising pricing
- Other varied use cases (prioritisation of AML/CFT alerts, prediction for call centres, etc.)

NLP & STT

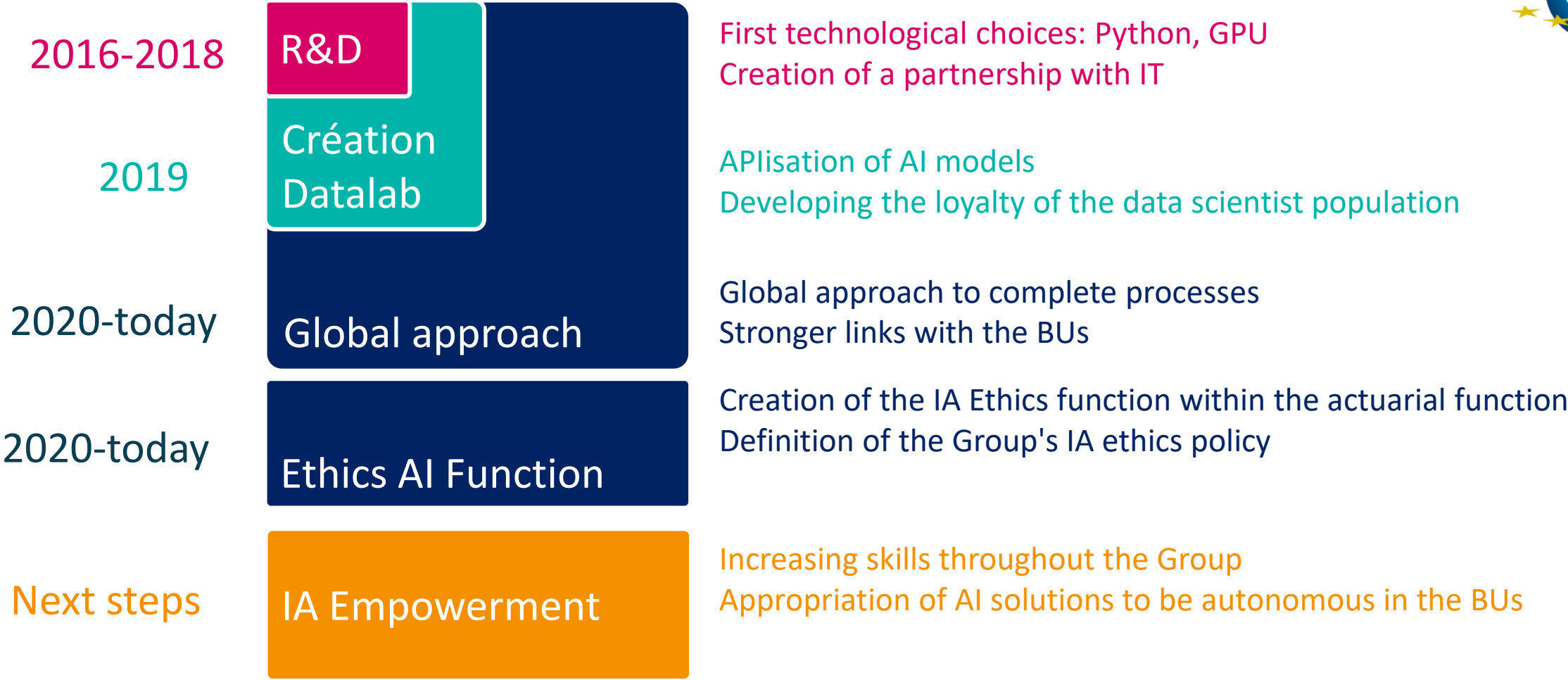
Natural language interpretation & speech recognition

- Trained solutions for specific insurance concepts
- Sentiment analysis
- Automatic mail processing



Proven technical expertise in many areas relating to AI.

AI for operational efficiency at CNP Assurances



AI for operational efficiency at CNP Assurances

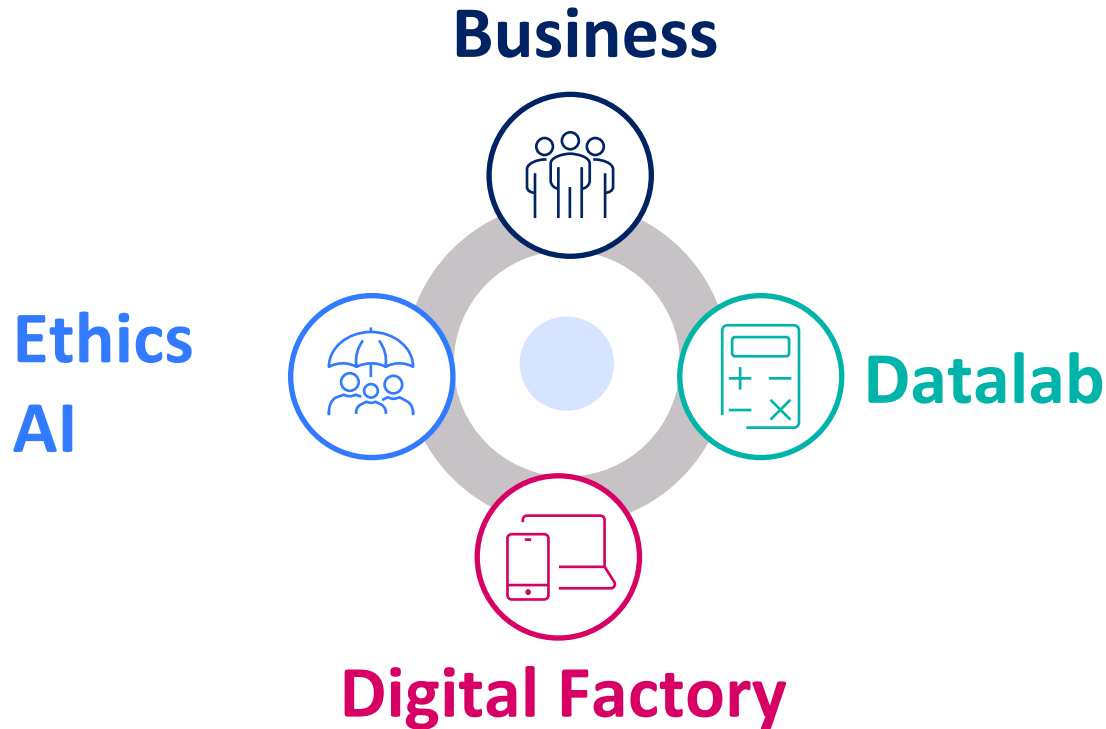


An organisation that embraces :

- Sponsorship from business and group functions;
- The Digital Factory **deploying large-scale algorithms**,
- A **team of data scientists developping tailor-made AI models**
- an actuarial function team with a **second look at the ethics of AI**

Keys to success:

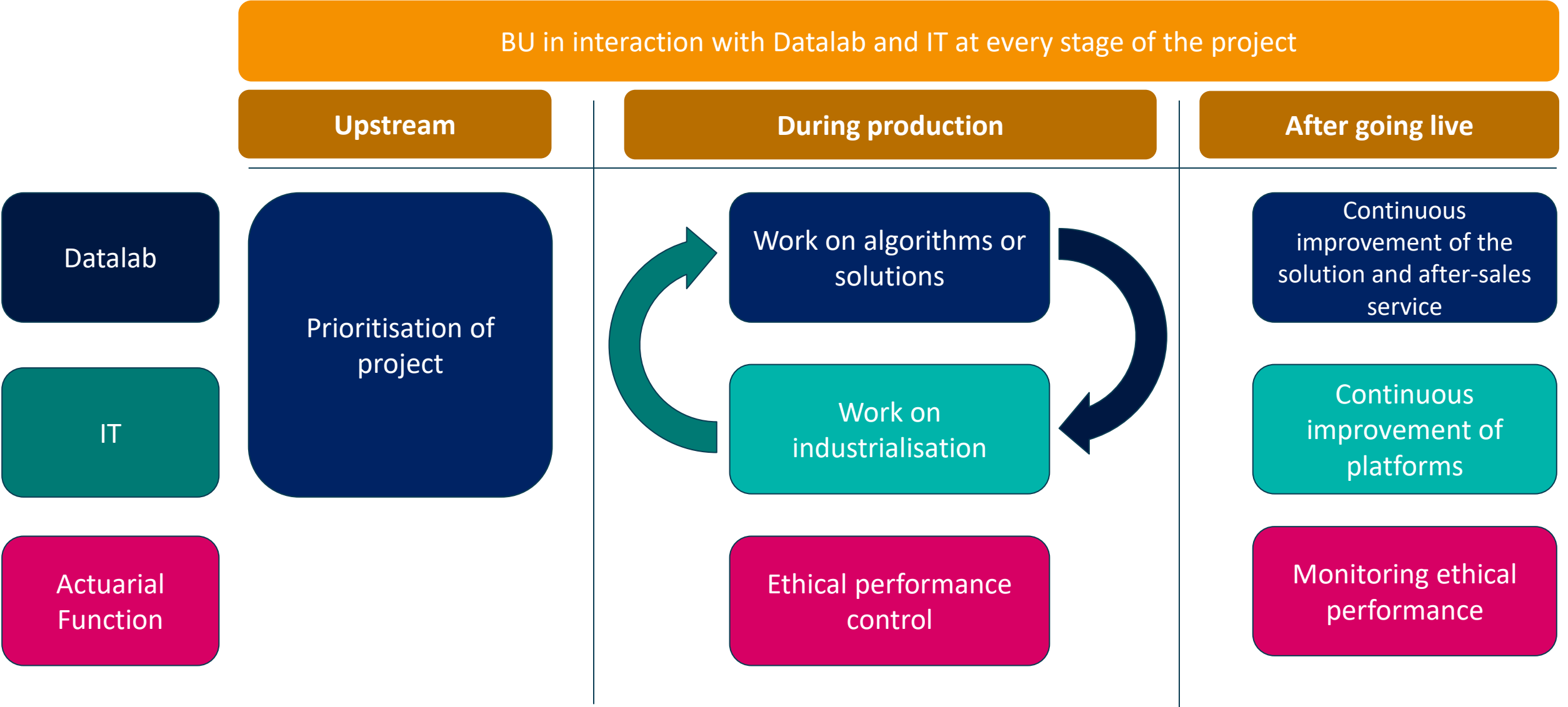
- **Insurance centre of expertise**
- **Close to the business**
- **Agility with the Digital Factory**
- **Respect for our raison d'être**



In addition to operational efficiency, which is at the heart of the raison d'être of finance functions, AI is a tool that is accessible to all functions, including IT and IT efficiency.



Actuaries interact closely with IT and the BUs



Ethical and technical performance



AI Ethics Policy

- Principle No. 1:** We place data protection and privacy at the heart of our concerns
- Principle No. 2:** We ensure transparency in the use of AI tools
- Principle No. 3:** We ensure the fairness of AI tools by combating any form of bias or discrimination
- Principle No. 4:** We use AI tools responsibly, including by checking their reliability, fairness and impact.
- Principle No. 5:** We place people at the heart of our AI tools and processes



You

Hey ChatGPT, do you have ethics ?

“As an AI, I don't possess personal beliefs or ethical principles in the way humans do. However, the development and deployment of AI systems are guided by ethical considerations and principles:

- Fairness**
- Transparency**
- Safety**
- Privacy**
- Human Oversight**



Dear CNP, can you explain your AI ethical principles ?

“This policy aims to specify the ethical principles related to the use of AI to which CNP Assurances adheres, as well as the governance of AI ethics within the company”

- Fairness**
- Transparency**
- Accountability**
- Privacy**
- Human Oversight**



Dear AAE, can you explain your code of conduct?

“Common Principles of Ethical and Professional Behaviour accepted by the Actuarial Associations affiliated to the Actuarial Association of Europe”

- Integrity**
- Communication**
- Impartiality**
- Compliance**
- Professional judgement**

Thank you

thomas.behar@cnp.fr

Chief of staff : michel.genin@cnp.fr

Assistant : veronique.zafr@cnp.fr