



**BNP PARIBAS  
CARDIF**

The insurance partner

## PRESS RELEASE

Paris, 11 January 2024

### **BNP Paribas Cardif and Orange introduce automatic claims approval powered by artificial intelligence**

Based on a score calculated using artificial intelligence, this new solution enables approval of claims submitted by policyholders for their mobile devices (smartphone, tablet, watch, accessories) in just seconds. The solution optimizes the claims journey and enhances the customer experience.

BNP Paribas Cardif and Orange, which have partnered for insurance coverage of mobile devices since 2018, today announce the rollout of a solution that automates approval of claims for device breakage or oxidation. Policyholders making a claim can apply a score calculated using artificial intelligence (AI) to receive a decision within seconds. The AI-based solution replicates the human decision process thanks to an algorithm constructed from data reported by customers, as well as data on past behavior.

Customers can also choose to opt out from this solution and have their claim processed by claims managers. This processing option will also be applied if claims are not automatically approved using AI.

This approach reflects BNP Paribas Cardif's commitments to placing the customer experience at the heart of the insurer's strategy, benefiting the over one million Orange clients who have taken out BNP Paribas Cardif insurance cover to protect their smartphones, tablets, watches and accessories. BNP Paribas Cardif leverages artificial intelligence to better meet policyholder expectations and make insurance more accessible. This in particular includes faster insurance subscription and fast processing when a claim is made.

**Baptiste Auffret, director of BNP Paribas Cardif affinity partnerships, commented:** *"Responding to a claim in under five seconds is a great way to boost customer satisfaction. This automatic claims approval solution marks a new stage in our partnership with Orange and reflects our shared vision of delivering the best possible customer experience. BNP Paribas Cardif is committed to applying innovations made possible by technological advances and artificial intelligence to more efficiently manage the loss ratio while meeting the needs and expectations of its partner's customers. Thanks to this new solution we have cut the time in approving claims from an average of two hours to just seconds."*

**Guillaume de Riberolles, director of financial products and services at Orange France, said:** *"Mobile phones have become absolutely essential to the daily lives of our customers, which is why we need to provide them with immediate solutions in the event of a problem. After introducing a solution to replace phones within 24 hours, we worked with our partner*

*BNP Paribas Cardif to enable claims approvals in just a few seconds thanks to artificial intelligence. Orange sees this innovation as a way to increase customer satisfaction and ensure the best possible experience when they make a claim for damage to their phone.”*

### About BNP Paribas Cardif

BNP Paribas Cardif is a world leader in creditor insurance\*, providing its more than 80 million customers with products and services that let them realize their goals while protecting themselves from unforeseen events. BNP Paribas Cardif is committed to having a positive impact on society and to making insurance more accessible. A subsidiary of BNP Paribas, the insurer has a unique business model anchored in partnerships. It creates solutions for more than 500 partner distributors in a variety of sectors – including banks and financial institutions, automotive sector companies, retailers, telecommunications companies and energy companies – as well as for financial advisors and brokers who market the products to their customers. With a presence in more than 30 countries and strong positions in Europe, Asia and Latin America, BNP Paribas Cardif is a global specialist in personal insurance and a major contributor to financing for the real economy. With nearly 8,000 employees worldwide, BNP Paribas Cardif had gross written premiums of €30,0 billion in 2022.

Follow the latest news about BNP Paribas Cardif on LinkedIn, X or [www.bnpparibascardif.com](http://www.bnpparibascardif.com)

\*Source : Finaccord – 2022

### BNP Paribas Cardif press contacts

Géraldine Duprey - +33 6 31 20 11 76 - [geraldine.duprey@bnpparibas.com](mailto:geraldine.duprey@bnpparibas.com)

Marine Ledda - +33 6 69 27 77 98 – [marine.ledda@bnpparibas.com](mailto:marine.ledda@bnpparibas.com)

Fanny Vidal - +33 6 50 89 88 48 - [fanny.1.vidal@bnpparibas.com](mailto:fanny.1.vidal@bnpparibas.com)

### About Orange

Orange is one of the world's leading telecommunications operators with sales of €43.5 billion in 2022 and 136,000 employees worldwide as at June 30, 2023, including 74,000 in France. The Group had a total customer base of more than 291 million customers on June 30, 2023, including 246 million mobile customers and 24 million fixed broadband customers. The Group is present in 26 countries. Orange is also a leading provider of global IT and telecommunication services to multinational companies under the brand Orange Business. In February 2023, the Group presented its “Lead the future” strategic plan, built on a new business model and guided by responsibility and efficiency. “Lead the Future” capitalizes on network excellence to reinforce Orange's leadership in service quality. Orange is listed on Euronext Paris (symbol ORA) and on the New York Stock Exchange (symbol ORAN).

For more information (online and on your mobile): [www.orange.com](http://www.orange.com), [www.orange-business.com](http://www.orange-business.com) and the Orange News app or to follow us on Twitter: [@orangegrouppr](https://twitter.com/orangegrouppr).

*Orange and any other Orange product or service names included in this material are trademarks of Orange or Orange Brand Services Limited.*

### Orange press contact

Marion Brault - [marion.brault@orange.com](mailto:marion.brault@orange.com)