



AI : an opportunity for all actuaries

Thomas Béhar, CNP Assurances

About the speaker



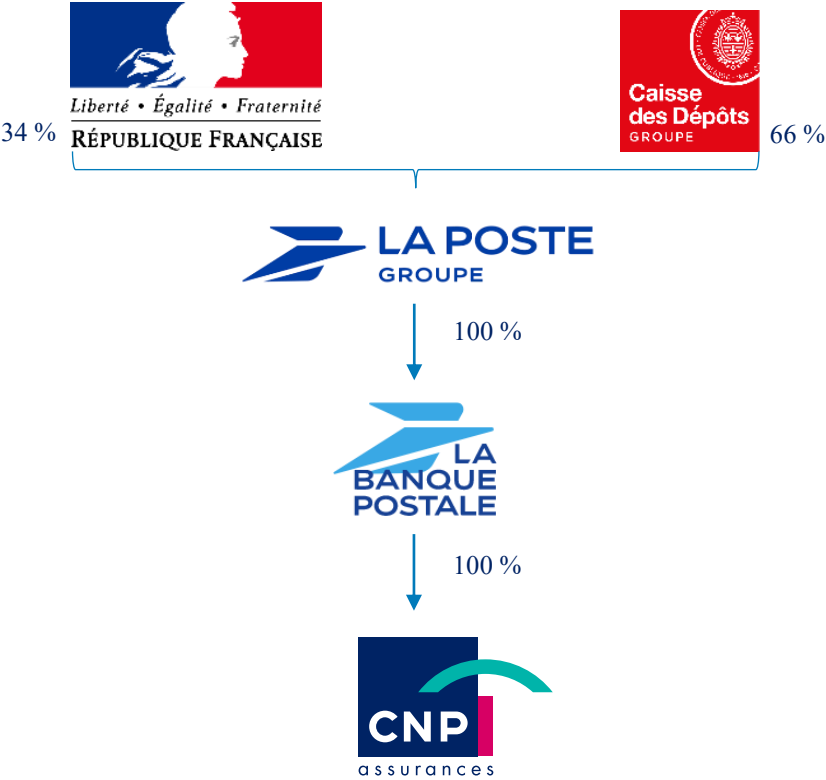
- **Thomas Béhar,**
 - Deputy CEO and CFXFO
 - Actuary
 - Created the CNP Assurances Datalab
 - Initiates the CNP Assurances Ethics AI
-
- International and leading insurer (5th in Europe)
 - Nearly 7000 employees around the world
 - Attributable net profit 31/12/2023: 1,5bn€ and SCR : 253%
 - Green investments : 27,2bn€ and Gender Equality Index : 100%



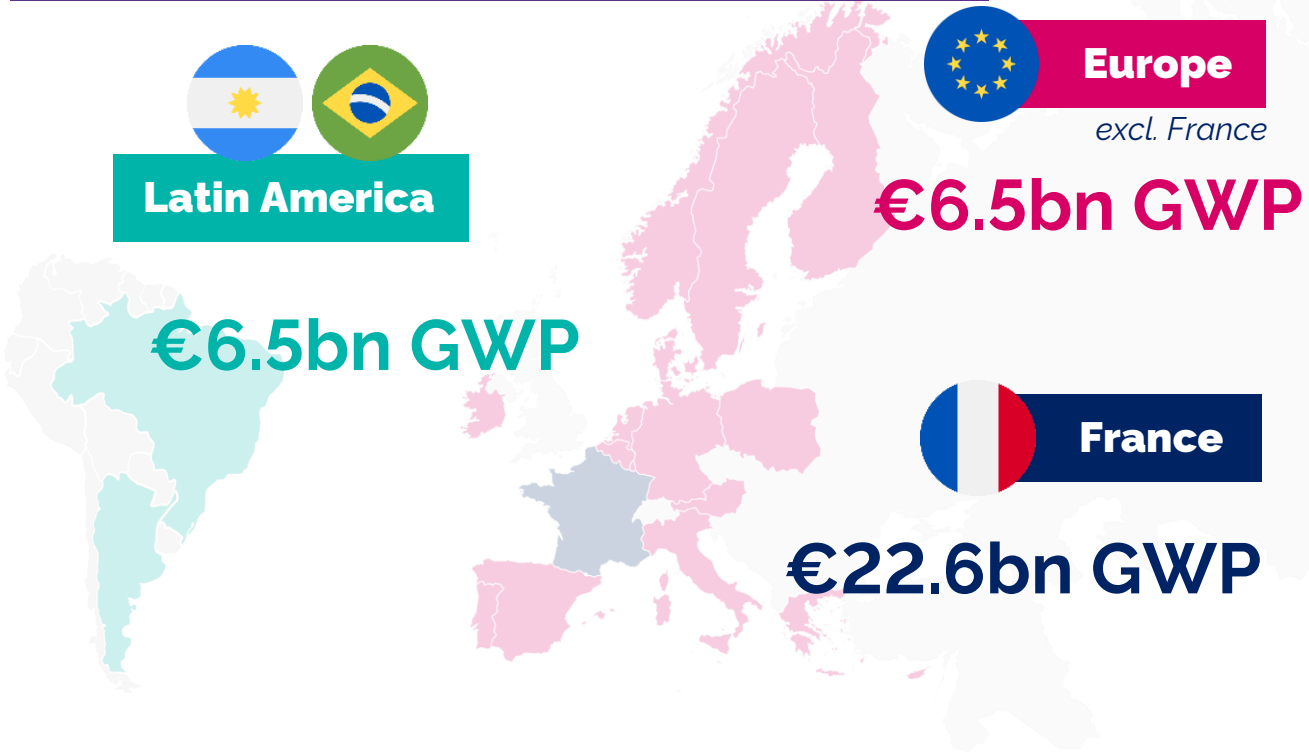
CNP Assurances, a solid and international Group



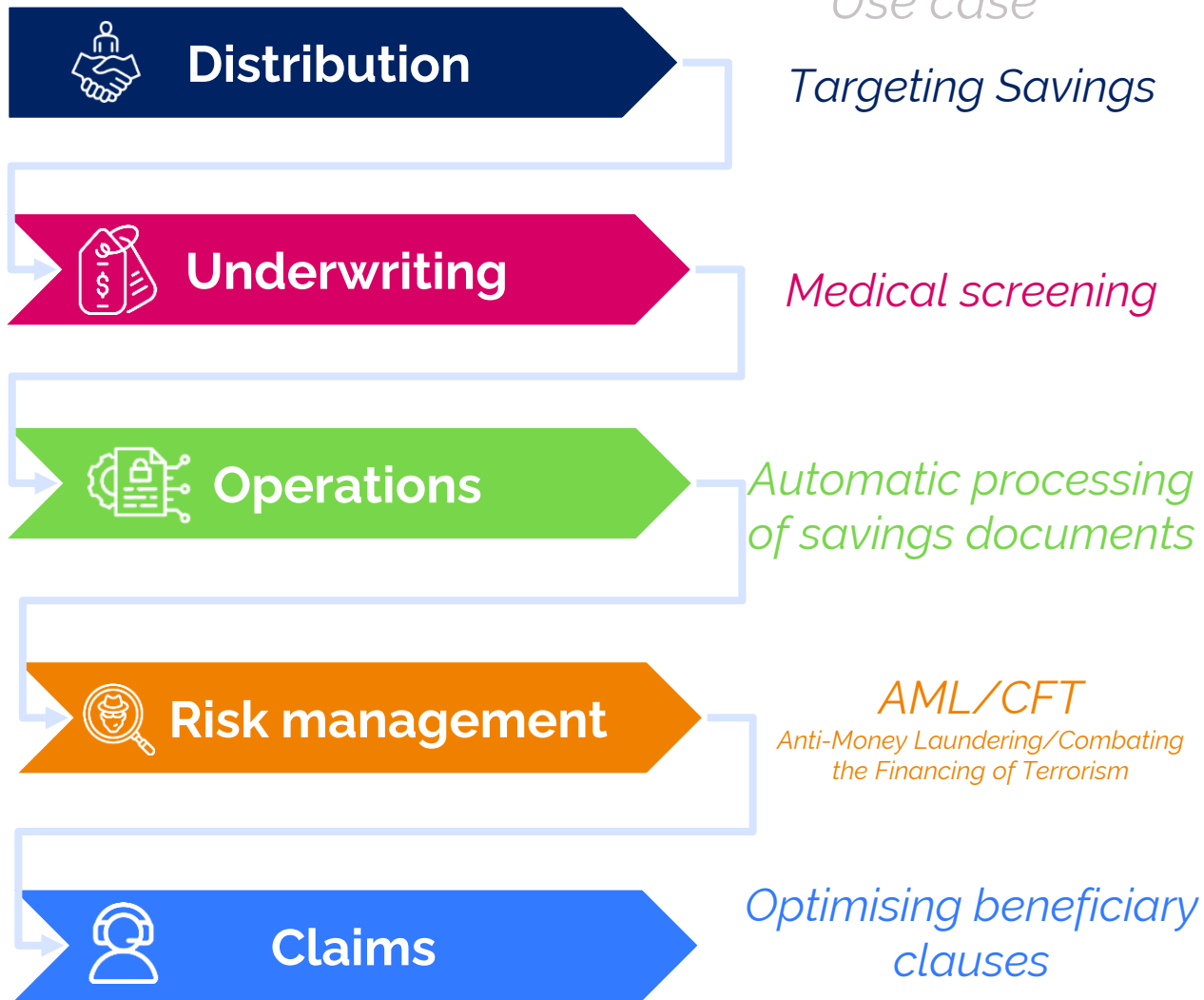
Major publicly owned financial group



International and integrated group



AI one tool to support our Ambition

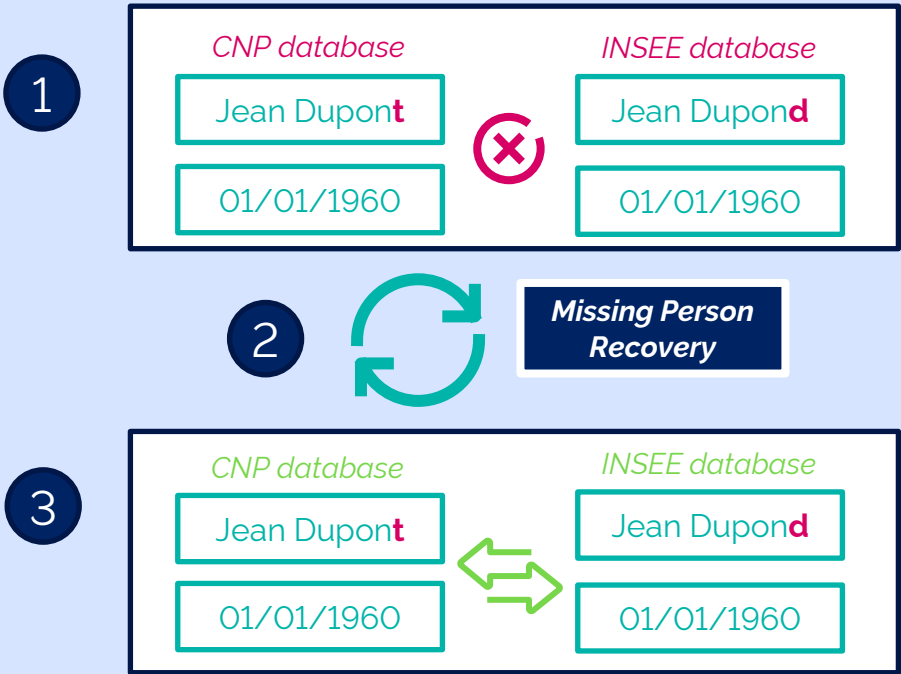


Zoom on one CNP Assurances innovation

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

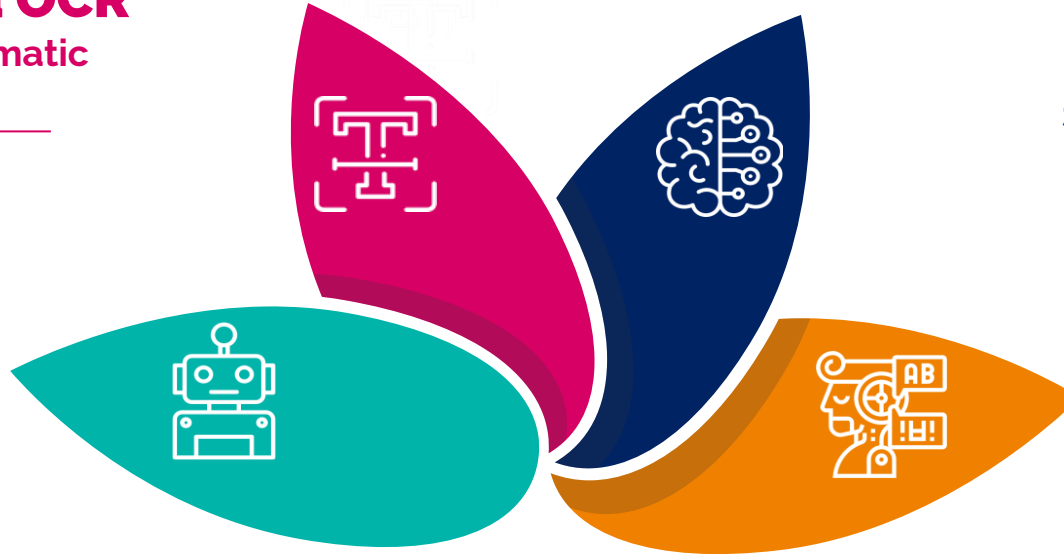
Image processing and automatic document reading

- 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.)

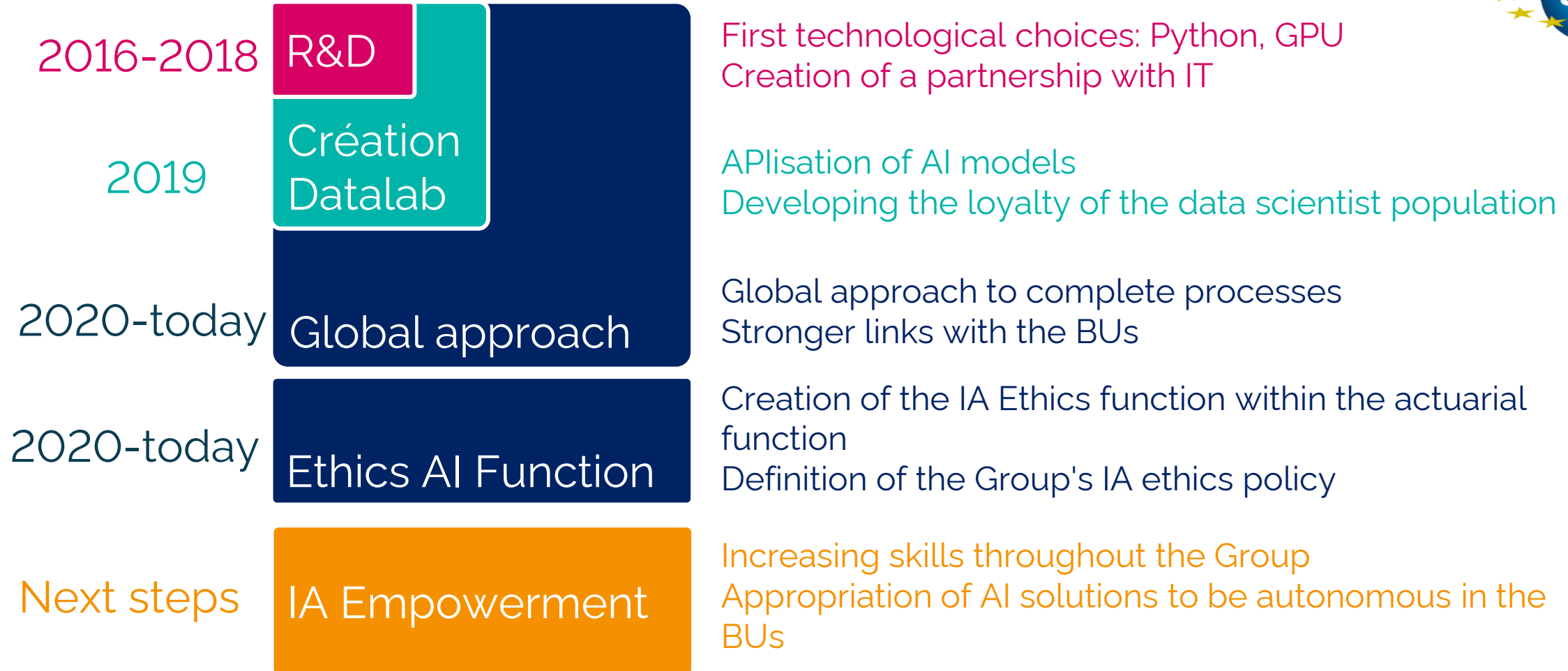
NLP & STT

Natural language interpretation & speech recognition

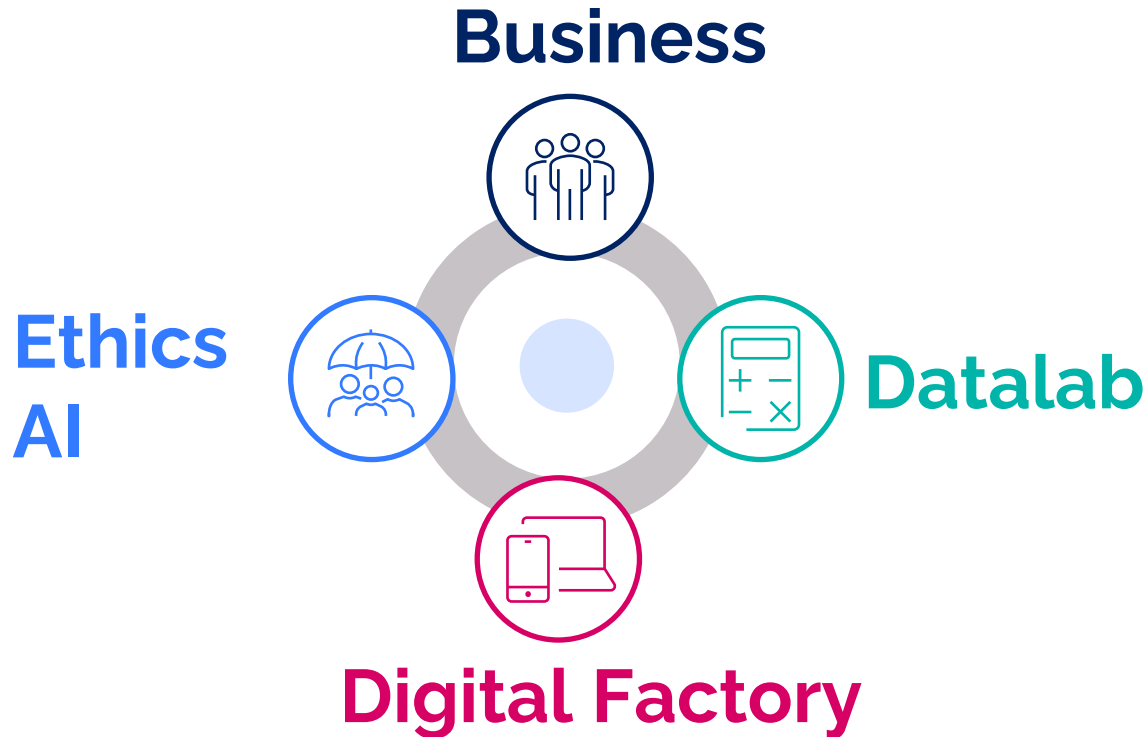
- Trained solutions for specific insurance concepts
- Sentiment analysis
- Automatic mail processing

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**

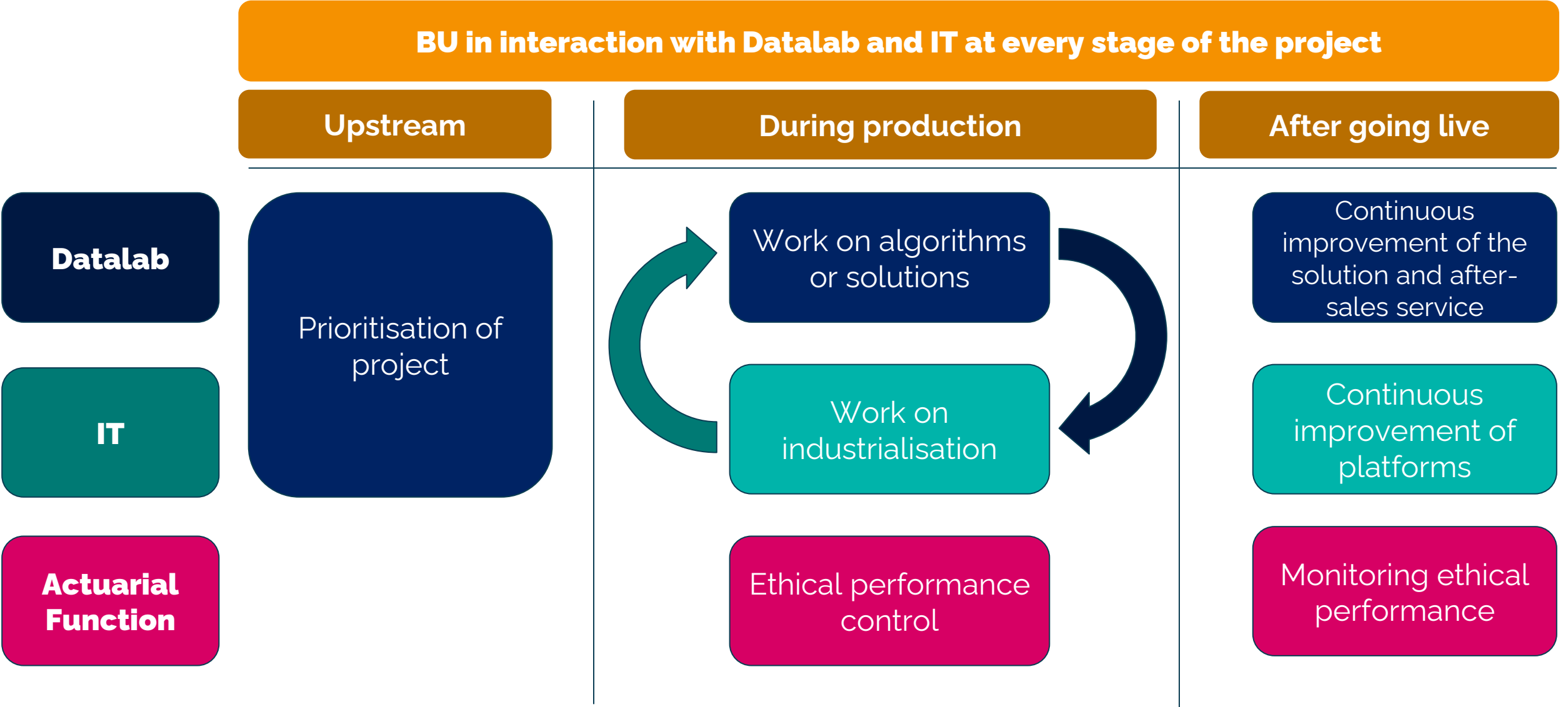
Keys to success:

- **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



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

KE

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

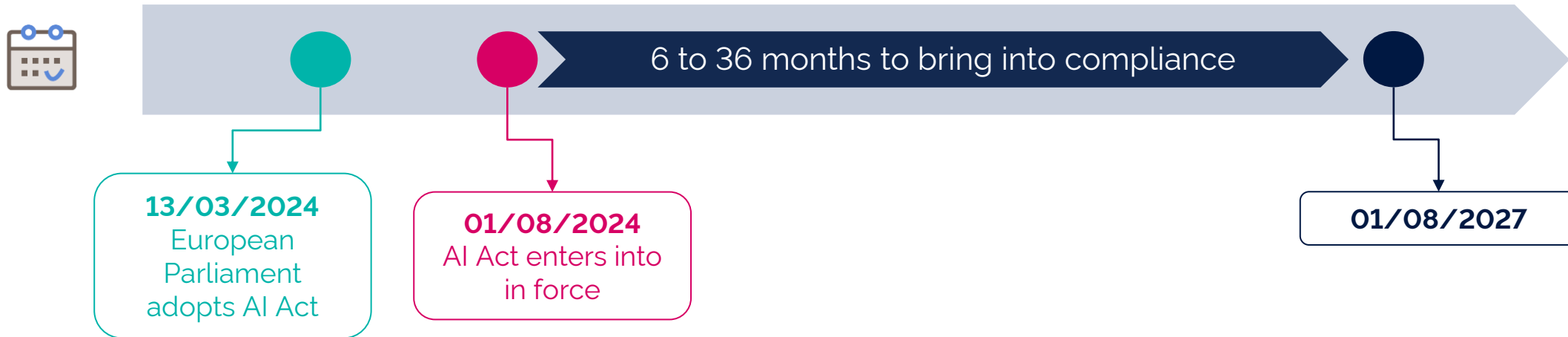
Compliance

Professional judgement

Artificial Intelligence Act



The **Artificial Intelligence Act** is a legislative proposal by the European Commission which aims at regulating the use of artificial intelligence (AI) within the European Union. The main objective is to ensure that **AI systems** used in the EU are safe, transparent, ethical, and respect fundamental rights and European values.



Key points :

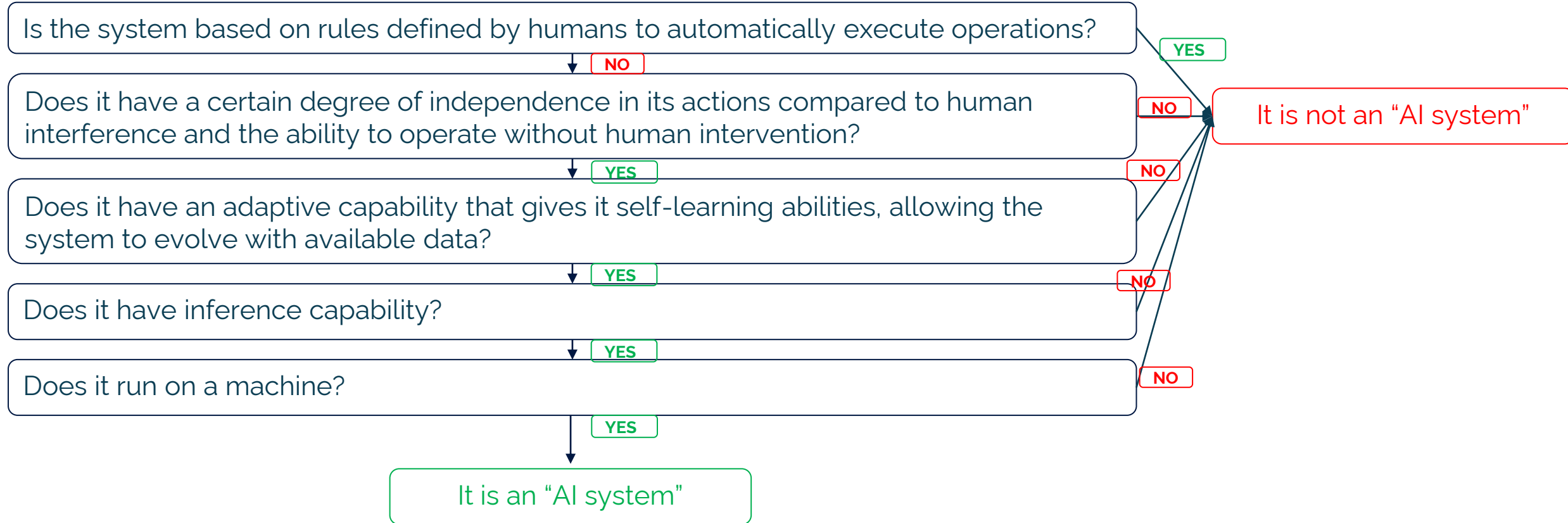
- The definition of an AI system as per the AI Act is complex ;
- The proposal suggests classifying AI applications into three risk categories: low, medium, and high. High-risk AI systems will be subject to strict requirements regarding transparency, safety, and oversight ;
- Companies will need to comply with the new rules or face penalties.

Artificial Intelligence Act – An exemple of agorithm



To define an “AI system” it is necessary to answer to two questions:

- ➔ 1. Is it an “AI system” as defined in the AI Act?
2. If Yes, is this “AI system” classified as high risk?



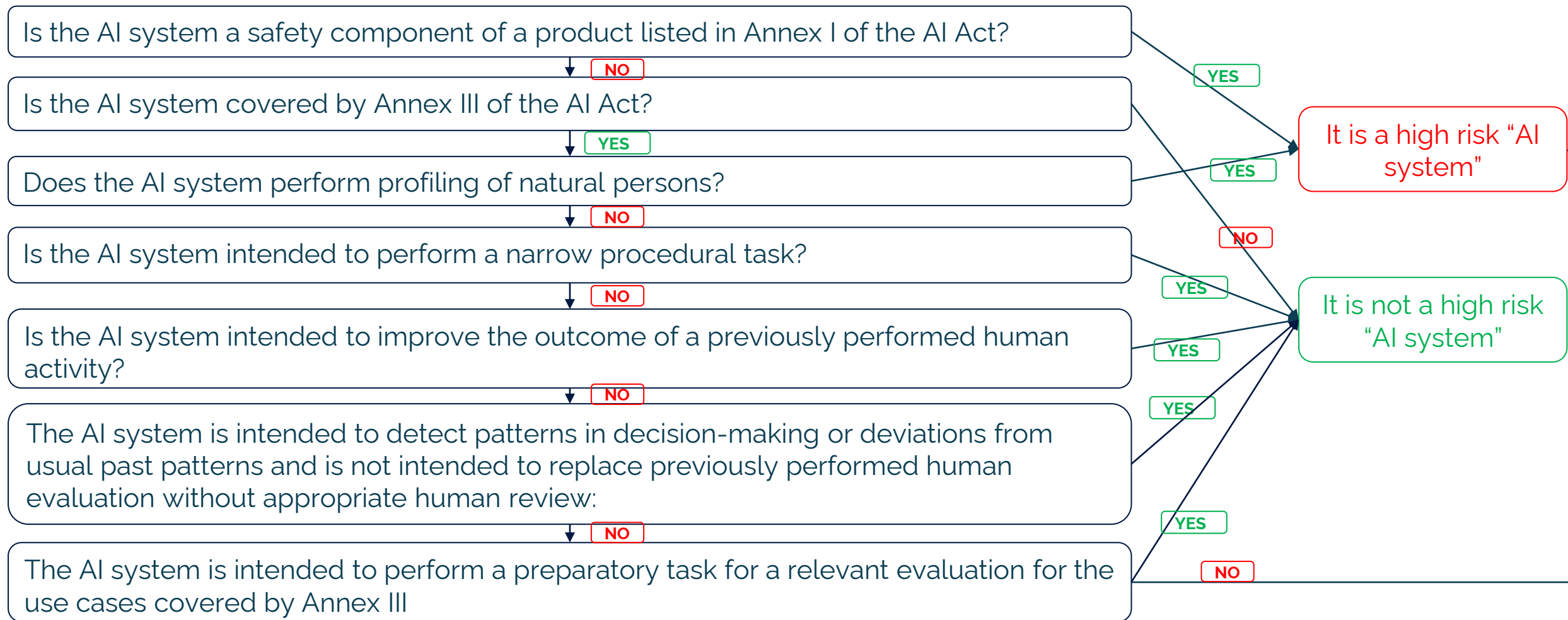
Artificial Intelligence Act – An exemple of agorithm



To define an “AI system” it is necessary to answer to two questions:

1. Is it an “AI system” as defined in the AI Act?

➔ 2. If Yes, is this “AI system” classified as high risk?



Thank you

thomas.behar@cnp.fr

Chief of staff : clemence.felgerolles@cnp.fr

Assistant : veronique.zafrat@cnp.fr