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a more  
open world**

Press Release

*Issy-les-Moulineaux, 19 March 2024*

## **Term Creditor Insurance: CNP Assurances announces the elimination of additional premiums and exclusions related to breast cancer for people who have survived this disease**

**CNP Assurances today announces a new initiative to facilitate access to insurance for people who have survived breast cancer. They will now be able to take out a term creditor insurance policy with no additional premiums or exclusions, even partial ones, for a real estate or business project, without waiting for the 5-year legal deadline set by the right to be forgotten. This policy is offered by CNP Assurances, its shareholder La Banque Postale, Groupe BPCE and its other partners.**

Since the entry into force of the Lemoine Act on 2 March 2022, people previously suffering from cancer or viral hepatitis C whose treatment protocol has been completed for more than 5 years, without relapse, have the right to be forgotten<sup>1</sup>. Thanks to the work carried out under the AERAS Agreement, people who have suffered from certain forms of breast cancer can already be insured without any increase or limitation of cover within shorter periods than those of the right to be forgotten. In accordance with its *raison d'être* and its goal to protect as many people as possible, CNP Assurances wants to go further than the regulations in force.

As of this date, the insurer, together with all of its distributor partners including La Banque Postale, Groupe BPCE (BPCE Vie, Caisse d'Epargne and Banque Populaire) and BoursoBank, will offer people who have survived breast cancer the option of taking out a collective real estate and/or business term creditor insurance policy without additional premiums or exclusions, even partial ones, as soon as the active therapeutic protocol (surgery, chemotherapy, radiotherapy, etc.) ends. Those who continue subsequent maintenance treatment or treatment to prevent recurrence may have access to it.

CNP Assurances continues to push the limits of insurability by allowing policyholders and former breast cancer patients to benefit from its strong pooling capacity and chooses to assume the share of persistent risk for policyholders.

This announcement is a continuation of CNP Assurances actions in favour of an inclusive society: CNP Assurances has also maintained its rates without any increase following the removal of the health questionnaire implemented by the Lemoine Act. CNP Assurances has also eliminated the AERAS level 2 additional premiums, linked to aggravated health risks, which led to a doubling of the contributions of the policyholders concerned on average.

## Marie-Aude Thépaut

CEO of CNP Assurances



*"As a responsible insurer, in line with our raison d'être of protecting as many people as possible, I am very proud of this initiative led by CNP Assurances and its partners. People who have overcome breast cancer will be able to carry out their real estate and professional projects without additional premiums or exclusions without waiting 5 years. As we have done for years, we will continue to evolve our risk management so that as many people as possible who have been affected by the disease can realize their life plans. This is how we can together continue to push the boundaries of insurability."*

### About CNP Assurances

Present in 19 countries around the world, the CNP Assurances group is a leading player in the insurance industry with more than 7,000 employees and net profit of €1.550 billion in 2023 (IFRS 17). A subsidiary of La Banque Postale, CNP Assurances is a member of the major public financial group. In France, CNP Assurances is No. 1 in property loan insurance, No. 2 in life insurance\* and, in 2023, will have integrated the property insurance activities of La Banque Postale, making it a comprehensive insurer of property and persons.

It is the 5<sup>th</sup> largest insurer in Europe, particularly in Italy. In Brazil, the Group's 2<sup>nd</sup> largest market after France, it is the No. 3 insurer in savings/pensions and borrower insurance. With its multi-partner model, its solutions are distributed as part of long-term strategic partnerships, or as part of an "open" model. In total, more than 36 million people worldwide are insured by CNP Assurances for personal risk/protection and 14 million for savings and pensions. CNP Assurances is a responsible insurer and investor (€400 billion invested in all sectors of the economy). It works to promote an inclusive and sustainable society by providing solutions that protect and facilitate all life journeys for as many people as possible.

\*France Assureurs 2022 key data.

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*This right makes it possible not to declare certain pathologies to their insurer and not to incur additional premiums or exclusion. Thanks to the work carried out under the AERAS Agreement, people who have been affected by certain forms of breast cancer can already be insured without any increase or limitation of cover within shorter periods than those of the right to be forgotten.*