

CNP Assurances removes barriers to term creditor insurance for men with prostate and testicular cancer

A pioneer since March 2024 in facilitating access to homeownership for women with breast cancer, CNP Assurances, one of France's major names in term creditor insurance, continues to pursue this trailblazing mission with a new initiative aimed at improving the insurability of men with prostate or testicular cancer. Together with its partners, it has decided to suspend coverage reductions and additional premiums linked to these pathologies before the 5-year legal right to be forgotten period has elapsed for its insurance on mortgages or business loans. This measure applies to loans with an initial amount of up to €3 million. More specifically, for prostate cancer, it will enable enrolments for men aged up to 80 (with coverage extending up to age 85), and for those with cancer under active surveillance.

Since March 2024, in collaboration with its partners, CNP Assurances has been granting term creditor insurance without additional premiums or reduced coverage to all those with breast cancer in an initiative that was mainly aimed at women.

Today, in concertation with its shareholder La Banque Postale and its distributor partners, including Les Banques Populaires and Les Caisses d'Epargne (with BPCE Assurances acting as co-insurer in this case), the company is confirming its commitment to inclusiveness by expanding its conditions for accessing without increasing its premiums or reducing coverage for another part of the population that is also affected by cancer. This measure is aimed at:

- men who have had prostate cancer as soon as their treatment protocol comes to an end.
- men who declare that their prostate cancer is under active surveillance if no treatment (other than the active surveillance protocol) is prescribed, ongoing or planned. These cancers are no longer systematically and actively treated – at least not immediately, in any case – but increasingly require so-called active surveillance, which CNP Assurances has taken into account in its risk analysis.
- men who have had testicular cancer as soon as their treatment protocol comes to an end.

The measure thus applies before the 5-year legal right to be forgotten period has elapsed, enabling these men to benefit from term creditor or business loan insurance without having to pay additional premiums or suffer reduced coverage in order to pursue their life goals. It concerns Group CNP Assurances policies distributed by its major partners and, depending on the networks, can cover loans of up to €3 million.

Considering the population affected by prostate cancer, CNP Assurances is also extending its application to policies that grant elderly customers mortgage coverage up to age 85 (for a maximum underwriting age of 80).

An inclusive and responsible approach

CNP Assurances is an inclusive insurer whose corporate mission is to extend its coverage to as many people as possible. This initiative reflects its commitment to pushing back the limits of insurance and draws on its strong capacity to pool risks.

The figures speak for themselves

Every year, around 60,000 new cases of prostate cancer and nearly 3,000 cases of testicular cancer are diagnosed in France. Testicular cancer is most common in young men, while prostate cancer mainly affects an older population.

Marie-Aude Thépaut

Chief Executive Officer of CNP Assurances



"In line with its corporate mission, CNP Assurances continues to push back the limits of insurance.

This measure for men with prostate or testicular cancer is an extension of the initiative we implemented last year for people suffering from breast cancer.

Thanks to its pooling capacity, CNP Assurances is choosing to extend the insurability of its customers. Together with our shareholder and partners, we are going beyond the right to be forgotten by accepting people with prostate or testicular cancer under normal insurance conditions as soon as they reach the end of their treatment protocol, and even during their active surveillance."

About CNP Assurances Group

The CNP Assurances Group is a property and personal insurer with more than 8,300 employees. It generated net income of €1,582m in 2024. A subsidiary of La Banque Postale, the Group is no. 2 in term creditor insurance and life insurance in France. It is the 5th largest insurer in Europe and the 4th largest insurer in Brazil. Its solutions are distributed in 19 countries by various partners and insure more than 36 million people in personal insurance and protection, and 13 million in retirement savings. CNP Assurances is a responsible insurer and investor (over €400bn invested in all sectors) that works for an inclusive and sustainable society, protecting and facilitating all life paths.

Contacts

Florence de Montmarin +33 (1) 42 18 46 51
Tamara Bernard +33 (1) 42 18 86 19

servicepresse@cnp.fr

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