

## **CNP Assurances wins the Argus d'Or award for having facilitated access to term creditor insurance after breast cancer**

**CNP Assurances has won the 2025 Argus d'Or award in the health, personal protection, term creditor and long-term care category, for its initiative to extend the inclusiveness of its term creditor insurance. Since March 2024, the Group has made it possible for women who have had breast cancer and completed their active treatment (surgery, chemotherapy, radiotherapy, etc.) to access term creditor insurance under standard conditions, with no exclusions or additional premiums.**

Nearly 60,000 women contract breast cancer every year in France, making it the most common cancer in the country. It is the leading cause of death among women. CNP Assurances decided to take action to help women having overcome breast cancer to insure their mortgage and enable them to carry out their projects.

Previously, breast cancer sufferers, even after overcoming the disease, could be denied loan insurance, or be subject to insurance restrictions or additional premiums. CNP Assurances has innovated by making it possible for these individuals to take out term creditor insurance with no additional premiums or reduction in cover, from the first day after the end of their active treatment protocol (even if they are still taking treatments to prevent the risk of recurrence, such as hormone therapy).

This measure concerns group contracts to cover real estate or professional loans.

By insuring all the women having overcome breast cancer, regardless of the specific type of cancer, CNP Assurances is the first player to attain this degree of inclusivity in the French market, thanks to its powerful pooling capacity. With its distribution partners, including its shareholder La Banque Postale, Les Banques Populaires and the Caisses d'Epargne (BPCE Assurances being the co-insurer of this offering), along with BoursoBank and MGEN, the Group is taking on its share of the persistent risk for policyholders.

This measure is in line with CNP Assurances' corporate mission of pushing the boundaries of insurance, to enable as many people as possible having been affected by the disease to realise their life plans.

The Group has just announced a similar initiative in favour of men with prostate or testicular cancers.

## Thomas Chardonnel

Head of European Development and Partnerships at CNP Assurances



***"We are delighted and proud to receive this award, which rewards an approach that is central to our corporate mission: pushing the boundaries of insurability. This inclusive measure contributes to a fairer and more inclusive society. Since March 2024, we have offered and granted several hundred term creditor insurance policies under standard conditions to people falling within the scope of this measure. We estimate that around 1,000 people will benefit from this measure each year from CNP Assurances."***

### 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.

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