

CNP Assurances launches a new health offer to better support children with learning disorders and their families

For the 7 million French people affected by learning disorders, CNP Assurances has made a further step forward in its commitment to more inclusive insurance, in line with the ambition of its strategic plan, Lead for Impact. Offered as part of CNP Assurance's bespoke group health policies, this unprecedented solution consists of cover of prescribed assessments not reimbursed by national health insurance together with dedicated support for children and their families, the aim being to respond concretely to their financial, academic and administrative challenges.

A health journey that supports children and their families at all times

Learning disorders can profoundly change the daily lives of children and their families. From dyslexia and dyspraxia to dysorthographia and dyscalculia, these learning and neurodevelopmental disorders can have significant repercussions on schooling and daily life. Nearly one million French children are affected by learning disorders, i.e. an average of one to two children per class. For parents, identifying and managing these disorders entail a complex set of procedures, from specialist consultations to school support, and sometimes at considerable expense.

To meet their needs, CNP Assurances is innovating by combining two key aspects in a single offering:

- **Annual flat-rate cover enabling partial coverage of screening assessments** when prescribed by a healthcare professional. Until now, families have had to bear these costs in their entirety;
- **Assistance specifically designed for learning disorders**, including needs-adapted school support for the child and support for the parents.

Specifically, families will be able to benefit from:

- **homework assistance adapted to the child's needs**, provided by professionals trained both in learning disorders and how to adapt support to learning difficulties. This school support service will be accessible six days a week, including Saturday and Sunday;
- **Personalised dialogue with a coordinator when registering**, to identify the specific needs of the child and the difficulties encountered by the family;
- **An interview with an orthopaedic surgeon following the diagnosis**, to help parents better understand the disorder and its consequences on learning along with possible support solutions;
- **Acustomised information and administrative guidance** service, to guide families in their procedures and help them identify appropriate solutions for their situation.

By bringing these different services together as part of the same journey, CNP Assurances is seeking to simplify the daily lives of families and facilitate access to the resources they need.

A tailored solution for companies and their employees

This new offer was designed to be included in the group health policies offered by CNP Assurances to companies. It is consistent with the Group's determination to support employers with social protection solutions adapted to the diversity of family situations.

As such, companies will be able to choose the level of cover and scope of services best suited to their employees and their families. The amount of the contribution will depend on the level of cover and the benefits selected.

The new solution also enables companies to fully deliver on their commitments in health and inclusion by providing their employees with support adapted to family situations that can have significant repercussions on their daily lives.

With this offer, CNP Assurances is broadening the role played by health insurance: beyond providing care, it is supporting families by informing, guiding and assisting them on a daily basis.

This initial offer, targeting learning disorders, is a first step in the construction of a broader support system for neurodevelopmental disorders. CNP Assurances is reviewing the conditions for gradually extending this approach to other situations, including attention deficit hyperactivity disorders and autism spectrum disorders. This approach is a continuation of the initiatives already undertaken by the Group to expand access to insurance, particularly in term creditor insurance. For example, it has implemented solutions enabling people having survived certain cancers to access coverage without additional premiums or exclusions as soon as their treatment ends, without having to wait for the legal period of the right to be forgotten.

Christophe Harrigan

Head of Social Protection Europe at CNP Assurances and member of the Executive Committee



"This new inclusive offer is a concrete example of the ambition of our Lead for Impact strategic plan and our determination to constantly push the limits of insurance. Learning disorders are a huge challenge for many families, faced with complex treatment journeys including diagnoses, school support and administrative procedures. By combining cover for diagnoses with a set of support services dedicated to children and their parents within a single specific solution, we are providing a comprehensive and innovative response that fosters inclusion, equal opportunities and success for each child."

About CNP Assurances Group

The CNP Assurances Group is a property and personal insurer with more than 8,700 employees. It generated net income of €1,492m in 2025. A subsidiary of La Banque Postale, the Group is no. 2 in property loan insurance and life insurance in France. It is the third-largest insurer in Brazil. Its solutions are distributed in 17 countries by various partners and insure more than 33 million people in personal insurance and protection, and 10 million in retirement savings. CNP Assurances is a responsible insurer and investor (€422bn invested in all sectors) that works for an inclusive and sustainable society, protecting and facilitating all life paths.

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