

PRESS RELEASE

BNP Paribas Cardif facilitates access to insurance for people suffering from inflammatory bowel disease (IBD)

- More than 270,000 people¹ in France suffer from inflammatory bowel disease (IBD).
- BNP Paribas Cardif is facilitating access to insurance coverage for people affected by IBD, taking into account recent advances in treatment.
- This initiative reflects the insurer's longstanding policy of improving access to insurance under optimal conditions for the most vulnerable segments of the population.

As a major player in creditor insurance, BNP Paribas Cardif has been actively committed over the past 15 years to making insurance more inclusive by proposing insurance products matched to the needs of people suffering from certain pathologies. The insurer takes into account recent medical advances to offer insurance that is more equitable, thus expanding eligibility to insurance with optimized scope of coverage and rate structures. For creditor insurance, BNP Paribas Cardif facilitates access to mortgage loans and property ownership for vulnerable persons. This approach has, for example, improved insurance eligibility and coverage conditions for people suffering from Parkinson's disease, gestational diabetes, or psychological conditions related to a traumatic event, as well as asthma, paraplegia and tetraplegia.

BNP Paribas Cardif is pursuing its mission of making insurance more accessible by making it easier for people suffering from inflammatory bowel disease (IBD) to take out creditor and personal protection insurance sold in France.

IBD affects more than 270,000 people in France today¹, spanning two conditions: Crohn's disease and ulcerative colitis. Both are characterized by chronic inflammation of the gastrointestinal tract due to a weakened immune system. Drawing on the recognized expertise in these pathologies of Professor Matthieu Allez, head of the Gastroenterology Department of Hôpital Saint-Louis (part of the Paris public hospital system, APHP), BNP Paribas Cardif has established a risk scoring model that better takes into account the different forms of inflammatory bowel disease, along with recent advances in treatment. This has enabled the insurer to optimize rates and offer broader supplemental cover, while reducing premium surcharges. A new questionnaire has been introduced for policyholders suffering from IBD to better take into account the specific characteristics of their disease and their lifestyle.

"As an insurer we are committed to continually improving our product and service offering in order to broaden insurance coverage for the most vulnerable populations, as well as to reducing the number of exclusions in our policies. We are pleased to be able to propose better cover for people suffering from IBD by taking into account their individual situation and lifestyle," says Fabrice Bagne, BNP Paribas Cardif Deputy Chief Executive Officer, France and Luxembourg

¹ Source: [Assurance Maladie](#) (French national health insurance system), 2019



About BNP Paribas Cardif

BNP Paribas Cardif is a world leader in creditor insurance*, providing its more than 80 million customers with products and services that let them realize their goals while protecting themselves from unforeseen events. BNP Paribas Cardif is committed to having a positive impact on society and to making insurance more accessible. A subsidiary of BNP Paribas, the insurer has a unique business model anchored in partnerships. It creates solutions for more than 500 partner distributors in a variety of sectors – including banks and financial institutions, automotive sector companies, retailers, telecommunications companies and energy companies – as well as for financial advisors and brokers who market the products to their customers. With a presence in more than 30 countries and strong positions in Europe, Asia and Latin America, BNP Paribas Cardif is a global specialist in personal insurance and a major contributor to financing for the real economy. With nearly 8,000 employees worldwide, BNP Paribas Cardif had gross written premiums of €30.0 billion in 2022. Follow the latest news about BNP Paribas Cardif on sur [🐦 @bnpp_cardif](https://twitter.com/bnpp_cardif)

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