

Mission Committee Report

2025

ANTICIPATING TODAY
TO PROTECT TOMORROW



 relyens

EUROPEAN MUTUAL GROUP
INSURANCE AND RISK MANAGEMENT



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OPINION

Opinion piece

Reviewing our safeguarding role

“Given the sharp increase in the number of risks, insurance is no longer sufficient, you need prevention.”

Since time immemorial, insurance has been based on a fundamental principle: paying out on insurance claims to protect policy-holders. It's a model of financial compensation which still remains valid but is no longer sufficient given the rising number and heightened severity of risks.

In this context, the key issue is how best to protect patients and users while boosting the resilience of healthcare professionals and local authorities. The answer is evident: compensating for losses is no longer enough, you need to prevent them in the first place. Being proactive rather than reactive, identifying vulnerabilities before they become critical.

Major new challenges are testing the limits of the system

Like all organisations, institutions serving the public interest need to address multiple challenges to keep pace with the changes taking place in today's society: digitalization of the economy, changing workplace dynamics, energy and environmental transition, ageing populations etc. This new context undermines their current working practices and puts their business under strain.

These societal changes bring with them new or exacerbated organisational risk factors: cybercrime, pandemics, geopolitical instability, climate change etc. Healthcare professionals and local authorities need to tackle these new challenges while guaranteeing public services 24/7 against a backdrop of dwindling human and financial resources.

The stakes are so high that it is impossible to rely exclusively on the public sector and a broader response associating companies and institutions is required. It is increasingly vital for the insurance community to step up its engagement and explore new avenues to better protect people and organisations in our volatile world.

From claims payouts to prevention: a new role for insurance

The traditional insurance model based on historical claims analysis is starting to show its limits. In a world where threats are changing all the time, it is vital to come up with a new approach. First of all because the types of risks are changing. Societal, health, technological and climate risks are not just piling up, they are interdependent and exacerbate each other. Secondly, because data science and artificial intelligence offer unprecedented leverage to detect, analyse and anticipate emerging risks. Harnessing this technology would help enhance safety and also optimise resources and avoid crises that have a high cost in both human and economic terms.

Insurance can no longer just be a safety net. It must evolve to take on a more predictive role, keeping patients and users safe from threats that have yet to appear.



Dominique Godet
Relyens Chief Executive Officer

From insurance company to risk manager: the way forward

In this context, shifting from a traditional insurance model to that of risk manager represents a significant change: from reactive financial compensation to proactive risk prevention, from delayed intervention to real-time risk management, and from an ancillary role to close involvement in our clients' core business.

In terms of human resources, it is becoming possible to predict absenteeism, boost team engagement and ensure employee retention in the best possible conditions. In terms of technology, we can analyse and quantify digital risks, secure IT systems and train teams in cybercrisis response. In terms of healthcare, anticipating risks along the entire pathway guarantees safer operations, smoother patient flow and better-quality treatment.

The insurance community itself will have to be prepared to change in response to this new trend. Conventional business models based on expertise and historic analysis will have to evolve into agile organisations, capable of taking innovation onboard and handling dynamic risk management. It is therefore our shared duty to jointly redesign our models to better safeguard the future.

“In terms of human resources, it is becoming possible to predict absenteeism, boost team engagement and ensure employee retention in the best possible conditions.”

The Committee's general opinion

2025, a pivotal year for Relyens



Jean-Olivier Arnaud
Chairman of the Mission Committee

“The Mission Committee is aware that the company stands at a turning point and wishes to embrace a proactive role in ideation.”

2025 was a turning point for Relyens. Considerable ground has been covered in the past four years, but we are only at the start of a long and arduous journey.

The mission model, which has underpinned Group action since 2021, has reached the end of its first cycle. It signals the progress achieved and a better understanding of the changes which need to be implemented: a more customer-centric company, focussed on its core business which carefully monitors its economic performance.

The risk management model which the Relyens Group would like to deploy obliges it to face up to a challenge: its ability to reinvent itself, learn lessons from this first cycle and enter a new phase of change.

The Mission Committee is aware that the company stands at a turning point and wishes to embrace a proactive role in ideation, suggesting three ways to shape the next cycle.



Olivier Bossard
Chairman of Relyens

Executive Director of Saint-Étienne University Hospital Centre

1. Refocus to boost efficiency

Relyens' mission is wide-ranging and ambitious, encompassing a significant share of the Group's business model. It is both a source of engagement and a risk of dispersion.

Without limiting the scope of the mission, it would be wise to set clear priorities by defining the concept of risk management in a more tangible way with a view to achieving progress and obtaining real outcomes, year after year.

2. Quantify to intensify the impact

Relyens' engagement is real. The question is clear: to what extent does the Group want to influence its clients' own risks and the risks they, in turn, represent for society?

How does Relyens' mission contribute to building the collective resilience of each of its clients and of society as a whole?

To answer this question, it is essential to lay the foundations for accurate impact assessment with specific KPIs monitored over time to serve a better targeted and increasingly effective mission.

3. Engage to ensure permanent change

Relyens' visionary and pioneering mission can only unlock its full potential if its entire ecosystem is on board.

Deploying the mission means being open-minded, forging links and mobilising the stakeholders around a shared goal.

The responsibility for owning the mission is, of course, borne by the Group's governance, but each employee has a contribution to make. This also implies building stronger relations with the external environment so that Relyens becomes a catalyst for positive change in its sector.

The Committee is convinced that this new phase is a decisive opportunity for Relyens to leverage its mission to enhance performance, drive change and achieve genuine impact and firmly intends to support this momentum to serve the interests of Group clients and society as a whole.

“The Mission Committee offers an external view which is extremely valuable for Relyens. Whether the Committee confirms our intuitions or challenges us on certain points, it provides food for thought and helps us progress in our role as a mission-driven company.”

Olivier Bossard, Chairman of Relyens



Our mission

Build an impact model

When Relyens adopted mission-driven company status in 2021, it laid down four social and environmental objectives in its Articles of Association translated into twelve actionable operational commitments. These commitments underpin the Group's strategic plan ImpACT2025 and form the roadmap which has guided actions and set priorities for the past four years.

This report looks back over 2025 and takes stock of the achievement of the mission over the course of the year with the independent viewpoint of the Mission Committee.

2025 is a special year as it marks the end of Relyens' strategic plan. Thus, with a degree of hindsight, we can also measure the progress made by the company in the past four years.

1

PURPOSE

4

SOCIAL AND ENVIRONMENTAL OBJECTIVES

12

ACTIONABLE OPERATIONAL COMMITMENTS

MISSION

The mission comprises:

1 PURPOSE

To act and innovate,
alongside those who work for the common good,
to build a world of trust.

4 SOCIAL AND ENVIRONMENTAL OBJECTIVES

Safeguard and maintain the continuity of our client and member activity

Place loyalty and fairness at the core of relationships with our stakeholders

Innovate and take action to build a desirable future

Contribute to a sustainable world



12 COMMITMENTS

Deploy a risk management system for and with our clients

Produce and deliver solutions that reduce the exposure and impact of HR, medical and technological risks before, during and after their occurrence

Transform the insurance business to serve risk management

Uphold our identity: values, beliefs and principles of action

Make our policy conditions clear and accessible

Simplify our jargon

Foster a culture of initiative and risk taking

Promote and drive innovation that benefits our clients and members

Transform insurance

Reduce our environmental footprint

Support our members and clients in their ecological transition

Strengthen and reassert our socially-responsible investment policy

#Safeguard

Safeguard and maintain the continuity of Relyens client and member activity

OUR AMBITION

Between 2021 and 2025, the aim was to deploy a risk management model incorporating prevention and insurance solutions.

RELYENS' KEY COMMITMENTS

Transform Relyens' operational model:

- Deploy a risk management system for and with its clients.
- Produce and deliver solutions that reduce the exposure and impact of HR, medical and technological risks before, during and after their occurrence.
- Transform the insurance business to serve risk management.

The Committee's opinion

By Jean-Laurent Nguyen-Khac

The challenge of timing in Relyens' transformation

“ Relyens has shown a coherent, seamless progression in its transformation. Both visionary and empirical, this is an ambitious approach which remains pertinent and on-target thanks to experimentation in the field which ensures it reflects reality.

Once again this year, new proof has been submitted, demonstrating Relyens' capacity to continuously create and test novel solutions: a new approach to selling the Holicare offering, enhanced customer relations with more comprehensive claims reports and the launch of a risk management system Pilot'RH.

The operation of the management centres set up to support risk management is a great success providing Relyens with an essential, extensive and well-established link to local authorities.

However, despite the extent of work achieved and the engaging and pragmatic nature of the approach, the Committee is concerned about the speed of change and the efforts made in view of the outcomes.

Might it be expedient for Relyens to review its approach? This is our feeling.

But it is a feeling that was not shared equally across the Committee: for some, it seemed self-evident and already apparent in current trends, for others, it is simply one of many potential avenues to explore.

These nuances are not divisive; they help us agree on a strong idea: building a path whose initial goals are less ambitious but which can be rolled out more gradually and develop stronger roots in its core business.

Given the observations made and nuanced opinions of the Committee, both in terms of existing or forward-looking ideas, analysis or challenges, the question remains as to the requisite degree of realignment.”

TRAJECTORY

2021

- Recognised expertise in insurance.
- The intention to become risk managers.
- An idea of the risk management model to deploy.
- The first risk prevention technological partners.

2022

- Creation of a cyber risk management platform.
- Initial commercial success confirmed healthcare professionals' interest in an enhanced prevention offering.
- An ongoing shift in the organisation with the creation of three business units, a review of current practices and an initial risk modelling.

Focus on one key action in 2025

Pilot’RH: an innovation benefiting local authorities

A tool deployed in 2025 to meet the needs of HR departments

At a time when human and financial resources are under great strain in local authorities, managing health-related absenteeism is becoming increasingly complex. In response to this problem, Relyens launched Pilot’RH, an innovative HR data management solution in May 2025.

A practical response to HR issues

Pilot’RH was designed in collaboration with Manty, a French public sector data expert. It centralises data from HR information systems and makes it more readily accessible in real time. The platform allows local authorities to embrace a more agile HR strategy by automating time-consuming tasks and offering a clear predictive vision of the challenges they face, in particular regarding absenteeism and regulatory compliance.

This digital solution is backed up by essential human intervention: each local authority is supported by a dedicated Relyens risk management officer who helps them capitalise on the data and build a sustainable employability strategy.

“With Pilot’RH we are supported by a Relyens risk manager who helps us analyse data and prioritise our action all year long.”

Joël Martinet, Managing Director of Services, Cher department, France

Watch a Pilot’HR demo



2023

- Cyber, HR and medical risk management solutions trialled with clients and members.
- Enhanced prevention solutions delivered (new partners).
- Solutions were organised around these three risks: the historic insurance offer started to embrace digital technology.

2024/2025

- New offers emerged, others were deployed or phased out depending on their performance.
- The insurance business continued going digital.

#Safeguard

Safeguard and maintain the continuity of Relyens client and member activity

OTHER INITIATIVES AND ACHIEVEMENTS

My data for Local authorities

This new solution, which is a spinoff of the “My data management” offering, allows mid-sized local authorities to manage their risks using data from their insurance policy.

A risk management seminar

This seminar gave management centres an opportunity to discuss issues related to absenteeism.

Enhanced claims reports

Relyens leverages validated claims data, observations on the ground and its comprehensive expertise in risk to define custom action plans in collaboration with the institutions to boost patient safety.

A digital cyber risk evaluation pathway

This cyber risk evaluation tool allows clients to perform their own assessment of cyber risks and suggests prevention and insurance solutions.

A framework for medical data

This project made it possible to define a medical risk model enabling Relyens to better identify and analyse this risk.

Ongoing deployment of Holicare

Holicare is a 100% digital solution designed to monitor and improve the mental health of employees: early detection of weak signals via its Holitest proprietary algorithm, multidisciplinary treatment of employees at risk, general prevention campaigns . The offer can be purchased directly or included in an insurance package.

Implementation of Caresyntax solutions

This made it possible to double the number of equipped and functional operating theatres.





FOCUS ON KPIS

13

RISK MANAGEMENT OFFERS
LAUNCHED IN 3 YEARS

40%

OF OUR MANAGEMENT CENTRE CLIENTS
ATTENDED THE RISK MANAGEMENT
SEMINAR ORGANISED BY RELYENS

40%

OF OUR EUROPEAN CLIENTS
ARE FAMILIAR WITH OUR RISK
MANAGEMENT APPROACH:
35% FROM HEALTH & SOCIAL CARE
AND 57% FROM LOCAL AUTHORITIES.

The Committee's opinion

By Sophie Léonforte

Make the risk management approach more transparent and underline its value

“ Only 40% of Relyens' clients are familiar with its risk management approach which is a rather disappointing figure. This is all the more striking given the number of initiatives put in place this year. The message is clear: Relyens' impact is not aligned with its degree of engagement.

We believe that it is essential to correct this imbalance: fantastic emulation internally which can be perceived as a lack of focus externally.

First of all, Relyens needs to reach out to its clients. It needs to remain focussed on their expectations, prioritise action on essential needs, factor in their many constraints and the complexity of the ecosystem in order to create value.

This implies being fully aware of the huge change involved in this risk management approach. An ambitious offer based on a major shift: making clients responsible for managing their own risks whereas, in the past, this was handled by the insurance company.

For Relyens, offering new solutions is not enough. It needs to adapt its practices, support its clients during this period of transition and help them take full responsibility for their own risks. But to achieve this, Relyens must offer a tangible benefit to its clients - rewarding the effort required by this new approach.

Perhaps we should look at this from a different angle. What if we started with insurance to build risk management? Think about factors which could cut the cost of insurance and design an offer based on this premise.

A more direct, more tangible and, above all, fairer approach for its clients.”

#Loyalty

Place loyalty and fairness at the core of relationships with stakeholders

OUR AMBITION

Promote Relyens' identity within its ecosystems, ensure that the experience it offers becomes a driver of customer choice and loyalty.

RELYENS KEY COMMITMENTS

Create a climate of trust

- Uphold Relyens' identity: values, beliefs and principles of action.
- Make our policy conditions clear and accessible.
- Simplify Group jargon.

The Committee's opinion

By Julie Rachline

The community as a driving force, the trajectory as a guide

“ The objectives regularly met in recent years testify to a real change of mindset. Issues that represented a challenge a few years ago are now taken for granted.

The mission is now an integral part of the Group's DNA. The staff are on board; they are proud to contribute to serving public interest and belong to an innovative, leading company which upholds values.

At this stage in Relyens' transformation, this is without doubt its greatest success, its greatest strength: an engaged community that is driving the transformation and embodies the mission every day.

But over and above this evident buy-in, we now need to focus our energy and efforts on the path which lies ahead. It is non-negotiable.

It is important to continue encouraging teams, keeping up the momentum of the project and obtaining and retaining client buy-in while helping the community face the upcoming challenges. This is the ongoing challenge for organisations experiencing in-depth change, in particular in a fast-moving environment.

What are the cultural changes we should anticipate? How can we influence the shifts needing to be made if we are to stay on track or speed up our journey, in particular for our external stakeholders?

Some thoughts on the matter: what will be the impact on client experience and relations of the organisation's efforts in the current context? How can risk management be part of this relationship at each step of the process? To what extent will the transformation of the insurance business be impacted by our action?”

TRAJECTORY

2021

- Relyens became a mission-driven company, reaffirming its commitment and aligning its business model to fulfil its mission.
- The Group announced its intention to make its policy conditions clear and accessible.
- The necessity to simplify corporate jargon became apparent.

2022

- The mission was included in roadmaps and individual objectives and the commitments were transposed into actionable measures with a follow-up of results. The mission steering organisation was put in place to ensure the fulfilment of the mission was monitored.
- Operational action plans were adopted to improve policy conditions across all countries and markets.
- Communication was redesigned leading to a new editorial charter and a team coaching plan.

Focus on one key action in 2025

Relyens Outlook Report, risks and opportunities for European healthcare facilities

Every year, Relyens publishes studies to raise awareness amongst its ecosystems about the risks they run: psycho-social risks, health-related absenteeism, never events etc. In 2025, the Group crossed a new milestone with an outlook report on health risks in Europe. Relyens has tasked itself with analysing trends to better understand the pressure suffered by its clients and provide them with more pertinent support.

A Scientific Committee to anticipate risks

In 2025, Relyens set up a Scientific Committee headed by Paolo Silvano, a former director of three large groups of private hospitals. The Committee brings together international experts and researchers in the field of medical risks and extreme risk assessment. It provides input to Relyens in risk analysis and understanding the changes which lie ahead in the health services in Europe via three core missions: gaining a more indepth understanding of risks, anticipating their evolution and promoting a risk management culture among healthcare professionals.

Paolo Silvano: *“The Scientific Committee has an ambitious task: studying the evolution of healthcare risks. Its working sessions are characterised by its exacting standards and the detailed precision of its analysis. The Committee’s experts interact with the Group’s Chief Executive Officer and other employees, working collaboratively while preserving independence of judgement. This report is the result of this joint work and reflects a shared belief: anticipating and analysing risk is a way to prepare informed responses and improve the resilience of healthcare stakeholders.”*

An unprecedented survey of 924 European healthcare providers

To conduct this forward-looking analysis, Relyens joined forces with IPSOS-BVA to conduct a survey in June 2025 among healthcare professionals in France, Spain, Italy and Germany. The aim was to evaluate their perception of the risks identified by the Scientific Committee and suggest courses of action.

Getting these very busy professionals on board was quite a challenge. By the end of August, 924 responses had been received making it possible to obtain representative findings and make a statistically reliable comparison between countries.

Publication scheduled for early 2026

The findings will appear in a first European outlook report which will be published at the beginning of 2026. It will be widely circulated amongst Relyens’ clients in Europe and will benefit from extensive media coverage.

2023

- The values upheld by the mission started to permeate Group culture.
- The beneficiary experience was deployed in Europe in line with their identified needs and Relyens’ commitments.
- Enhanced knowledge of our clients, their challenges and expectations meant that Relyens was able to offer a better experience.

2024/2025

- The project obtained significant buy-in and is a source of pride internally.
- The changes made were successfully integrated into everyday operations at Relyens.
- The project started opening up to bring external stakeholders on board.

#Loyalty

Place loyalty and fairness at the core of relationships with stakeholders

OTHER INITIATIVES AND ACHIEVEMENTS

An informative and inspiring internal communication system

To bring the mission to life and support management, Relyens runs numerous communication campaigns for its employees, such as monthly ImpACT meetings, the Nouvel'R radio show and European sustainable development weeks.

The new-look website

The website redesign is a response to the desire to be more customer-centric and accessible. The website will go live at the start of 2026 after year-long preparation.

A revised beneficiary/patient journey

This makes it possible to obtain faster and more effective treatment. This new approach is better aligned with beneficiary needs and gives Relyens the opportunity to participate fully in the patient pathway built by its clients.

A Europe-wide client satisfaction survey

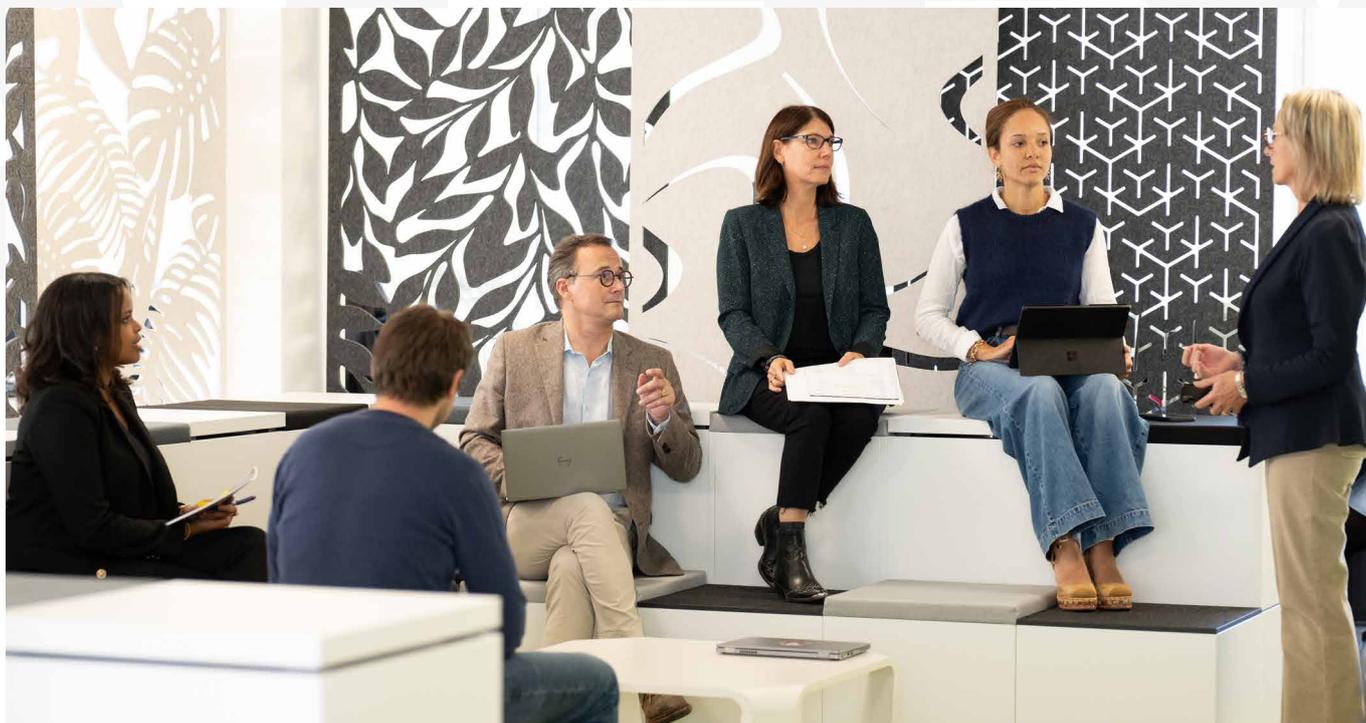
The findings of this survey, which was conducted at European level for the first time, were extremely qualitative.

The creation of a digital underwriting path

This simplified scheme addresses mid-size Spanish healthcare facilities (dental clinics, general medical practices etc.) and allows our broker partners to respond to 90% of requests in a short timeframe.



Nouvel'R, Relyens' monthly radio show.



FOCUS ON KPIs

90%

OF EMPLOYEES HAVE BEEN ASSIGNED AN INDIVIDUAL OBJECTIVE RELATED TO THE MISSION (VS 92% IN 2024 AND 90% IN 2023)

92%

OF EMPLOYEES FEEL ENGAGED IN THE RELYENS PROJECT (VS 90% IN 2024)

924

HEALTHCARE PROFESSIONALS PARTICIPATED IN OUR FIRST EUROPEAN SURVEY ON HEALTH RISKS

3.17 days

RESPONSE TIME (VS 3.3 DAYS IN 2024)

4.4/5

SATISFACTION SCORE FOLLOWING A CLAIMS PAYOUT (VS 4.4/5 IN 2024)

97%

OF CLIENTS ARE SATISFIED WITH RELYENS (98% LOCAL AUTHORITY - 97% HEALTH & SOCIAL CARE) (VS 96.7% IN 2023 - FRANCE)

The Committee's opinion

By Alex Lepriol

Relyens must once again make its core business the matrix underpinning its development

“ Once again this year, the Committee observed excellent results internally and noted the significant progress obtained by the Relyens community in terms of mission buy-in.

However, there is a widening gap between the progress achieved internally and external impacts. Client satisfaction regarding their relationship with Relyens as an insurer is exemplary but the lack of buy-in regarding the project jeopardises the quality of the relationship with Relyens as a risk manager.

Three ways forward have been proposed to narrow the gap.

The first is client empathy: adopting their language, adapting to their culture, factoring in their ability to embrace innovation, better understanding their expectations in terms of risk management and better identifying the members of the ecosystem who play a role.

The second is to remain true to its historic promise: insurance. That is where client expectations lie. That is where it is imperative not to disappoint them. Relyens must once again make its core business the matrix underpinning its development, the linchpin of its growth and its vision of risk management.

Lastly, the third is to have an impact. Leveraging collective endeavours to attain significant and tangible progress for our clients. To achieve this, a clear goal-, action- and result-oriented culture must be developed to translate the mission into actionable results perceptible to Relyens' clients.”

#Innovate & take action

Innovate and take action to build a desirable future

OUR AMBITION

Between 2021 and 2025, deliver new solutions to mitigate our clients' risks so as to be considered as a company committed to responsible insurance.

RELYENS' KEY COMMITMENTS

Make an active commitment to societal transition

- Foster a culture of initiative and encourage risk-taking.
- Promote and drive innovation that benefits our clients.
- Transform insurance.

The Committee's opinion

By Jean-Olivier Arnaud

Proclaim a clear position based on risk management and added value for the client

“ Relyens' innovation process is becoming more open and better connected to its clients' needs. The Group is taking a step in the right direction by integrating this into offer definition. The future results will be decisive. But, over and above the processes, one key question remains: what is the purpose of creativity and innovation at Relyens? How does this mission translate into a value proposal and what tangible promise does it embody?

The Mission Committee debated this issue:

- Is the promise the data, the understanding of the risk or the proactive response?
- Is the product insurance or safeguarding business?
- Is the client benefit business continuity, reduced exposure to risk, lower premiums, replacement cost or the safeguarding of the business in general?

And lastly, which economic model can reconcile performance, advocacy of change and value creation for all the stakeholders?

Deeply-held principles emerged from these discussions. Relyens cannot turn the clock back: risk management is now an integral part of its identity. It is a strategic driver to protect the insurability of its members and boost their resilience. The mission makes sense and Relyens has the legitimacy to own it.

However, to cross a new milestone, Relyens must accept its role as a catalyst of change. It is not enough to help its members change, it must embody and drive change unflinchingly but with discernment.

This means reviewing the path to transformation: giving priority to differentiating our offer rather than diversifying our activities, proclaiming a clear position based on risk management and added value for the client.

Against a backdrop of economic pressure, this more selective stance, which is clearer and better tailored, will allow Relyens to consolidate its performance while exploring the full scope of its mission.”

TRAJECTORY

2021

- Relyens demonstrated that it is an innovative company which boasts a vision, the capacity to achieve buy-in and the intention to achieve actionable outcomes on three risks.
- It became clear that the Group believed that the innovative power of a community was key to its transformation.
- Relyens avowed its intention to make the members of the insurance community aware of the need for change.

2022

- Relyens' integrated management model took shape through the new project addressing healthcare providers.
- The initiative gradually permeated everyone's everyday experience via corporate practices.
- Members of ROAM, the mutual insurance trade association, came on board and accepted the need to debate the changes afoot in the industry.

Focus on one key action in 2025

An organisational review to prepare for the future

2025 was a pivotal year for Relyens. It marked both the accomplishment of the ImpACT2025 strategic plan and the ramp-up to the next corporate project.

The next step announced in April 2025 with four goals

Prepare the future strategic plan

and be operational as soon as it is launched

Adapt our governance and our everyday operation

to be more customer-centric

Boost efficiency

and performance in Relyens' core business sectors

Reaffirm the Group's insurance culture

and its identity as an insurance company

A three-pronged organisation

The new organisation was gradually rolled out in 2025 around three main business units:

- 1 The client unit** which includes the Development departments and a new Customer Value Strategy & Marketing (CVS) Department. CVS is tasked with identifying client needs and validating the pertinence and profitability of offers.
- 2 The risk, product & insurance unit** covers underwriting, policy life, reinsurance as well as expertise in major risks and the development of associated products.
- 3 The delivery unit** is home to the claims payout and customer service teams divided into three operations departments: European Medical Liability, Property and Casualty and Social Security.

A new client-oriented value chain

This organisation has set up a seamless innovation process: Requirements from the ground are escalated from the Development Departments to the CVS teams who validate the expediency and bring in the risk, product & insurance teams to create new offers. The delivery team is in charge of implementation.

“The goal is for us to work together more efficiently, secure sustainable innovation and jointly adapt to our fast-changing environment for the benefit of those who place their trust in us.”

Yves Gaillot, Human Resources Director

2023

- Growth in individual initiative-taking.
- Relyens innovation pathway took shape.

2024/2025

- A sense of initiative took root in the organisation.
- There was a host of innovations.
- The offer design process was reviewed to boost performance.

#Innovate & take action

Innovate and take action to build a desirable future

OTHER INITIATIVES AND ACHIEVEMENTS

More agility initiatives to help the teams cope with change

New awareness raising campaigns including employee testimonials and agile Labs combining theory and practice: 170 managers trained in agility and change management and 457 participants in “agility talks” in 2025 to learn about trial and error, customer-centricity, value-based prioritisation and more efficient teamwork.

More communication

More talks given by senior management to different audiences on the subject of “insurance is no longer enough.”

The launch of Creative Thinkers

This one-year experimental programme brought together 12 employees with varied profiles asked to imagine new solutions to the challenges faced by the Group with input from Design Thinking Experts.

A new offer design process

Relyens’ 3D pathway was halted because the innovations were too disconnected from its core business. A new innovation process has since been put in place with a more customer-centric approach at each step from identification of needs through to deployment.

More impactful publication formats and positions

These new-look publications spread the word about our role as risk manager in a more influential way. They testify to our expertise in risk and the pertinence of our all-in approach to tackle it.



FOCUS ON KPIs

86%

OF OUR CLIENTS CONSIDER THAT RELYENS IS AN INNOVATIVE GROUP (89% OF LOCAL AUTHORITY CLIENTS VS 58% IN 2023) - (85% OF HEALTH & SOCIAL CARE CLIENTS VS 67% IN 2023)

7

PUBLICATIONS TO UNDERLINE THE IMPORTANCE OF RISK PREVENTION

4

OFFERS LAUNCHED IN 2025 (VERSUS 7 IN 2024 AND 2 IN 2023)

87%

OF EMPLOYEES CONSIDER THAT THE WORKING ENVIRONMENT IS CONDUCTIVE TO INITIATIVE-TAKING

88%

OF EMPLOYEES CONSIDER THAT THEIR TEAM APPLIES AGILE PRACTICES

32%

OF PRESS COVERAGE MENTIONS RELYENS' TRANSFORMATION

780,000

HEALTHCARE PROFESSIONALS TARGETED BY A LINKEDIN COMMUNICATION CAMPAIGN TO RAISE AWARENESS ABOUT RISKS (PSYCHO-SOCIAL, NEVER EVENTS ETC.)

The Committee's opinion

By Julie Rachline

The choice of KPI is essential to foster a more outward-looking corporate mindset

“ To innovate and take action, Relyens has undertaken to operate a shift in its corporate culture, creative process and awareness-raising among its target audience and stakeholders.

Relyens' key commitments are non-negotiable and the results speak for themselves. However, its ambitious goals deserve further thought given the major issues concerned.

For example, Relyens started by evaluating the impact of its actions by means of internal surveys. But, surely, this is a target which has already been won over? Obviously, the reaction of employees gives an indication whether the conditions conducive to initiative-taking are in place - an important first step - but what proof is there of its actual existence and its transmission to clients?

The choice of KPI is essential to foster a more outward-looking corporate mindset and encourage employees

to reach out to clients. It must be carefully defined and regularly renewed so as to remain pertinent and aligned with current challenges.

The commitment to “transform insurance” is the crux of the project, its vision and mission. Ultimately, all the stakeholders will need to be onboard to keep the mission alive and pass on its message.

Awareness raising and communication are important but not an end unto themselves. Communicating is not the same as convincing and it will now be important to use pertinent, exclusive and expert information to raise awareness while providing a forum for debate and spreading influence, in the same way as via Management Centres.

Efforts are being made; we are just starting out on a journey which will be long and bolstered by many complementary actions along the way.”

#Sustainability

Contribute to a sustainable world

OUR AMBITION

By the end of 2025, keep the Group’s environmental footprint in check and strive to reduce it so as to become an exemplary and engaged driver of a sustainable world.



RELYENS’ KEY COMMITMENTS

Take action today to change tomorrow

- Reduce our environmental footprint.
- Support our members and clients in their ecological transition.
- Bolster and reassert our socially-responsible investment policy.

The Committee’s opinion

By Jean-Laurent Nguyen-Khac

Encourage buy-in to Relyens’ mission

“ Relyens is following a dynamic environmental trend reflecting a keen desire to achieve a more sustainable world.

However, a responsible mindset cannot merely translate into virtuous measures: it implies the ability to inspire and drive others.

Contributing to a sustainable world means turning engagement into collective leverage.

If this is to happen, it is the credible commitments emanating from a coherent project which will be the key differentiators. The visibility of the action taken is important of course, but so

is the ability to measure its impact: retaining loyal customers, gaining new ones and boosting corporate appeal thanks to the values upheld.

It is no longer simply a matter of “Do you believe in what Relyens is advocating for?” but “Are you prepared to change partners to share their vision?”

Sparking interest is not enough; Relyens must inspire people to buy in to its approach, join in and take a proactive role.

The time has come for Relyens to stop keeping the passengers chugging happily along and become a true locomotive of change, transporting its partners, clients and ecosystem towards a sustainable future.”

TRAJECTORY

2021

- There was a host of CSR initiatives.
- Relyens confirmed its intention to adopt a global approach applied at local level to ensure greater impact.
- A socially-responsible investment policy (ISR) was already ongoing.
- The desire to support members and clients in their ecological transition was shared.

2022

- Carbon assessments were carried out for all the Group’s entities, for both direct and indirect business areas, in France, Spain, Italy and Germany.
- The low-carbon strategy was defined with three main pillars.
- Conditions conducive to employee engagement were put in place (communication, roadmaps, citizen workshops etc.).
- The article 29 report was produced to highlight the new challenges to address.

Focus on one key action in 2025

Relyens' CSR approach was honoured with the EcoVadis bronze medal

Relyens was awarded an EcoVadis bronze medal recognising its ranking in the top 35% of best-in-class companies worldwide in terms of sustainable development over the past twelve months. It is the second year that Relyens has been in the running.

This year's bronze medal follows on from last year's "committed company" badge, rewarding the collective engagement and progress achieved by Relyens on the road to sustainable development. Identity & Commitment Director Carol Bérard: "This award testifies to the relevance of our CSR approach and the efforts made by all our teams. It also gives us some tangible ideas for progress."

What is EcoVadis?

EcoVadis is an acclaimed ranking platform which evaluates the CSR performance of companies on a scale of 0 to 100 on four main topics - Environment, Labour & Human Rights, Ethics, and Sustainable Procurement - broken down into 21 criteria plus a 360° watch. The criteria are weighted according to size, business, location and economic sector to ensure customised and pertinent evaluation.

A selling point for corporate clients

This recognition represents a major competitive advantage: it allows Relyens to meet its clients' CSR requirements, which are often key components of tender bids or are decisive in the selection of partners. This certification has leverage throughout its entire ecosystem both in France and Europe as a whole.



2023

- A low-carbon strategy delivered by means of tangible actions.
- Greater awareness amongst the teams.
- A funding solution to encourage the transition of local authorities.
- Monitoring of the assets and action taken to modify the real-estate portfolio.

2024/2025

- A carefully-managed low-carbon trajectory.
- Motivated internal stakeholders keen to keep on top of the environmental footprint.
- A socially-responsible investment strategy with positive outcomes.

#Sustainability

Contribute to a sustainable world

OTHER INITIATIVES AND ACHIEVEMENTS

A low-carbon action plan

Based on carbon assessments carried out in 2021, 2023 and 2024.

A more ambitious socially-responsible investment policy

Relyens' Socially-Responsible Investment Charter was re-drafted in 2025 to put in place higher standards and stricter acceptance criteria.

A CSR activation plan

Organisation of citizen workshops and deployment of a Group activation plan to boost tangible CSR actions.

Continued funding of Local Authorities

A dedicated investment fund to support their planned transition.

A rigorously-crafted engagement strategy

Revaluation and formalisation of our engagement strategy and listing of all the action taken at Relyens in a shared reference document.

Assessment of our approach

This assessment is conducted by independent third-party organisations (mission third-party organisation, CSRD organisations, EcoVadis).



Eco-cluedo, a collaborative investigation to learn about environmentally-friendly behaviour in everyday life.

FOCUS ON KPIs

72%

OF CLIENTS ARE OF THE OPINION THAT RELYENS IS COMMITTED TO FURTHERING SUSTAINABLE DEVELOPMENT (83% LOCAL AUTHORITY - 66% HEALTH & SOCIAL CARE)

8%

HIGHER PARTICIPATION RATE IN EVENTS (1,880 AS AT END SEPTEMBER 2025 VS 1,736 IN 2024)

€19.6^M

IN TOTAL INVESTMENT DEDICATED TO LOCAL AUTHORITY TRANSITION PROJECTS (VS €17.9 M IN 2024)

43%

SUSTAINABLE INVESTMENTS (VS 39.8% IN 2024)

94%

OF OUR EMPLOYEES FEEL CONCERNED BY CLIMATE ISSUES

89%

PAY ATTENTION TO THEIR DIGITAL CONSUMPTION

The Committee's opinion

By Paula Castroviejo Cillero

Switch from a commitment to sustainability to actual leadership

“Genuine investment by Relyens to raise awareness and train its employees in climate change. Alignment of our investment policy with our goal. Action to conserve water and forest resources with monthly and individual publication of the printout figures.

There is a good momentum as testified by the awarding of the EcoVadis Bronze medal recognising that the entire organisation is fully aware of environmental issues.

In parallel, since 2024, Relyens has been advising its clients on including social and environmental clauses in their public procurement contracts and informing them

of the main considerations when purchasing insurance. Corporate commitment has taken on a new dimension reflected in Relyens' significant and tangible investments. Efforts are sustained and considerable progress has been achieved, evaluated by annual metrics.

This commitment endorses our role as leaders in the world of insurance, bearing responsibility for both the present and the future.

A milestone has been achieved and Relyens is ready to take the next step.”

THE PEOPLE BEHIND THE COMMITTEE

9 members committed to achieving Relyens' mission



The Mission Committee has nine members with varied profiles and complementary skill sets. It evaluates the alignment of Relyens' mission with the company's goals, business and market position.

It provides a critical external view of the action taken by Relyens to meet the commitments made in connection with its mission. It provides an assessment of results and outcomes, encourages, praises and challenges management and plays a proactive role to support Relyens on its journey as a mission-driven company. It is a journey with the long-term goal of contributing to achieving a more sustainable world.

MEMBERS SINCE 2021

JEAN-OLIVIER ARNAUD 1

Chairman of the Mission Committee

Jean-Olivier Arnaud is currently head of the Société Française d'Histoire des Hôpitaux. A former Chief Executive Officer of University Hospitals in Lille, Nîmes and Marseille, he has served France's national health service in his capacity as HR director, Hospital Centre director, head of the Marseille public hospital, Executive Director then Chairman of the Fondation Infirmierie Protestante, Hôpital Ambroise Paré - Hôpital européen Marseille and chaired the UNIHA healthcare procurement association and the SNCH, the national union of hospital executives.

CLAIRE CAUCHETIER 2

Director of Development - France for Kaufman & Broad, Local Authorities & Planning subsidiary

A lawyer by training, with a wealth of experience as a consultant and chief of staff, Claire Cauchetier joined Novaxia - a key player in urban recycling - in 2018. In 2021, she was appointed Head of Brand and Development for the Elithis Group with responsibility for Communications, CSR and Institutional Relations. In 2023, she joined Kaufman & Broad as Director of Development, France for its Local Authorities & Planning subsidiary, where she envisions neighbourhoods of the future as vectors of networks and circuits (communication, transport & mobility, biodiversity, short supply chains, reuse, etc.) that create societal, economic and environmental value for all.

NOEMI LUIS 3

Claims Manager at Relyens, Spain

A lawyer with a Master's degree in Conflict Mediation from the Barcelona College of Lawyers, Noemi Luis initially gained experience in managing bodily injury claims before advancing to the role of team coordinator. In 2018, she joined Relyens as Claims Manager for the Spanish Health & Social care market based in Barcelona. Since the beginning of 2023, she has been Claims Manager for the Madrid and Barcelona teams. In addition to team management, she assists clients with their claims.

JEAN-LAURENT NGUYEN-KHAC 4

Director at Relyens, Executive Director at CIG de la Grande Couronne in Versailles

Jean-Laurent Nguyen-Khac began his career at the CIG (Interdepartmental Management Centre) of the Grande Couronne region as a lawyer and IT specialist and then went on to become Deputy Managing Director at Saint-Gratien City Hall in the Val d'Oise for two years. He was appointed Executive Director of the CIG in 1999. He is a former member of the Board of Directors of the ANDCDG (Association of Directors and Deputy Directors of Local Authority Management Centres), which he chaired from 2006 to 2021.

EMILIE POINT 5

Customer Experience Manager - French local authorities and European healthcare institutions - Relyens

Emilie Point holds a Bachelor's degree in Marketing and Communication from Dublin Business School in Ireland and a Master's degree in Product Marketing, Commerce and Entrepreneurship from ISEG Lyon. Boasting several years of experience as a product manager and market manager in individual and collective personal insurance and property & casualty insurance, she has worked for a wholesale broker, an insurance company and a mutual insurer dealing with healthcare professionals. Emilie has been with Relyens since 2017, where she served as a research and development expert working with local elected representatives and the Departmental Fire and Rescue Services. In 2025, she was appointed customer experience project leader in the CVS and strategic marketing department. She works cross-functionally on customer journey optimisation and satisfaction measurement, contributing to value propositions for healthcare professionals and local authorities.

JULIE RACHLINE 6

Founder and President of LallianSe - Life Sciences Integrator

Founder and CEO of LallianSe, Julie Rachline, who has a PhD in neuropharmacology, is a serial entrepreneur with nearly twenty years' experience in life science and venture capital, working with start-ups, scale-ups, investors and businesses. LallianSe is a pioneering enterprise which is behind the concept of life science integration created in 2015 to convert innovations into economic successes thanks to the co-development and implementation of convincing investment ideas. Julie is also an independent board member of EverZom, chair of the LallianSe Association and Secretary General of the Association of innovative companies (ASIIA) which are spin-offs of the Paris public hospital service.

MEMBERS SINCE 2025

PAULA CASTROVIEJO CILLERO 7

European Medical Liability Claims Manager - Relyens

After graduating in Law, Political Science and Public Administration and earning a Master's degree from IESE Business School, Paula Castroviejo Cillero joined an insurance law firm as a lawyer. She moved to the Relyens Group in 2015 in legal advisory and market management roles. She was appointed Assistant Executive Director for Relyens Spain in 2023 in charge of the Spanish market development department. In 2025 she was appointed European Medical Liability Claims Manager in the Relyens Delivery Unit.

SOPHIE LÉONFORTE 8

Member of Relyens' Board, Executive Director of Saint Joseph Saint Luc hospital

Sophie Léonforte earned a degree from the EHESP public health school in 2008 and a Master's in Human Resources from Science Po Paris in 2011. She has occupied various Assistant Director positions in Hospital Centres and regional hospital clusters. In 2017, she was appointed Assistant Director of Hôpital Nord-Ouest (Villefranche sur Saône - Tarare - Trévoux) and has occupied the role of Executive Director of Saint Joseph Saint Luc hospital since 2021.

ALEX LEPRIOL 9

Value strategy and client offer director for local authorities - Relyens

Alex Lepriol studied economics and co-founded Elora, a design office and medical laboratory specialising in the prevention of hospital-acquired infections in the operating theatre. He went on to head and run Décision Publique, a partner organisation for public institutions which helps them evaluate policy, strategy, governance, organisation and management. In addition to this experience, he worked in transformation consultancy with public bodies as part of Sémaphores. He joined Relyens in 2020 as market director for local authority key accounts. He was appointed Value strategy and client offer director for local authorities in 2025.

The people behind the Committee

2025, a milestone year for the Mission Committee

2025 represented a turning point for the Relyens Mission Committee. During the first four years of office, the foundations were laid and high standards were put in place. The Committee went beyond its statutory role as auditors and carved out a place as a key player in the Group's transformation. At this moment in time, when the new term is starting and new members have joined the Committee, the challenge which lies ahead is clearly to provide more robust support to Relyens.

A formative and intense initial cycle

Four years have passed since the Mission Committee convened for the first time. During this period, the Committee fulfilled its role as statutory auditors of the diligent performance of the mission, evaluating the implementation of each of the goals relating to Relyens' founding commitments.

Over time, the members have got to grips with the scope and complexity of a mission-driven company in the throes of change: measuring progress, identifying room for improvement, understanding Relyens' own particular business model and challenges.

The Committee gradually found its feet, refined its modus operandi and built a relationship with Group governance which extends beyond its statutory obligations. The members took their role extremely seriously, developing stricter analytical methodologies and creating a high-level forum for open-minded and constructive dialogue. These collective working methods allowed the Committee to gain in maturity and produce clear, well-structured and valuable assessments.

From a standard auditor to a dynamic challenger

As time went by, the Committee evolved, leaving its role as simple auditor behind and adopting a more ambitious attitude: that of a challenger capable of questioning the alignment between the mission and Group strategy and asking governance to justify certain key organisational choices.

This evolution took place quite naturally, shaped by exchanges and the gradual immersion of its members - both external and internal - in the real-world business of Relyens.

External members provided a fresh view which was both critical and complementary. Internal members spoke on behalf of the company, bringing their greater understanding of in-house practices and the operational performance of the mission to the table.

This complementarity enabled the Committee to become a strong advocate of Relyens' transformation.

“At the end of this first cycle, there is no doubt in our minds that our role goes beyond that of auditor, we are also here to set a direction. The Committee must now help Relyens shape its future commitments and support it actively on its path to achieving them.”

Jean-Olivier Arnaud, Committee Chairman



A fulfilling experience in personal and intellectual terms

After three years of work, the members evoke their experience in extremely positive terms:

- a fulfilling experience in personal and intellectual terms,
- a close-knit community based on trust, attention to others and high-level discussions,
- an in-depth understanding of the Relyens' model and the issues at stake,
- a growing ability to analyse, discuss and make proposals.

2026-2028: a new roadmap to achieve impact

The actual impact of the action taken by Relyens - both within the Group and within health, local authority or insurance ecosystems - has become the crux of the matter. The Committee would like to evolve towards becoming a forum for exchange and a trailblazer, working hand in hand with the employees and all the stakeholders.

To endorse this evolution, it has set three priorities:

- 1 Affirm its role of challenger and become a trailblazer**
Strengthen its ability to make proactive suggestions, in particular on subjects related to impact measurement and potential changes to the mission.
- 2 Reach out to stakeholders**
Governance, peers, project owners, employees: the aim is to create forums for discussion, identify crossovers between mission-related initiatives and pick up needs or weak signals.
- 3 Quickly onboard new members**
In order to keep up the good work, make it easier to understand the Relyens model and allow them to make a full contribution to the collective movement.

Jean-Olivier Arnaud concludes: *"Over time, the Committee has shifted from 'I feel hopeful about the mission!' to 'I truly believe in the mission!'"* Like all other Committee members, he is convinced of the transformational potential of the mission for Relyens and its ecosystem.

A stronger ambition: turn Relyens into a company "on a mission"

The Committee truly believes that Relyens is embracing a powerful mission, capable not only of transforming its business model but of exercising a positive influence over its entire sector.

Its ambition for the coming years:

- > **keep up its high standards,**
- > **remain open-minded, curious and enterprising,**
- > **dare to challenge and propose ideas**
- > **and help Relyens on its journey to embrace an all-encompassing mission in constant evolution gauged to achieve real impact.**



Check out the interview with Mission Committee members



The people behind the Committee

Exchange of views after the first four years of the mission

Claire Cauchetier, Noemi Luis and Émilie Point have been involved in this collective adventure right from the outset. For the past four years, they have enthusiastically shared their point of view and expertise as members of the Relyens Mission Committee. They will now be passing on the baton to Alex Lepriol, Sophie Léonforte and Paula Castroviejo Cillero. Before leaving, Claire, Noemi and Émilie gave us their impression of the journey taken by Relyens and their particular experience as Mission Committee members.

Claire Cauchetier

**Director of Development - France for Kaufman & Broad,
Local Authorities and Planning subsidiary**

“ The path followed by Relyens is marked above all by engagement, sincerity and the desire for progress. We learned a lot from each other during this first term of office. The mission has graduated from a showcase into a defining purpose. It is clearly an agent of change. What struck me most about this experience as Mission Committee member was our collective ability to transform corporate culture thanks to a highly ambitious mission, see the lines moving, practices evolving and employees gradually buying in to the approach. It is both inspiring and empowering.”



Noemi Luis

Claims Manager, Relyens, Spain

“ I have been a member of Relyens since 2008 and I was proud to join the Mission Committee from the very outset. In my view, societal engagement, transformation and innovation are the building blocks of a mission-driven company and Relyens fully upholds these principles. The Committee’s role has evolved since it was first set up. We now have a much clearer view of Relyens’ objectives and are capable of questioning and challenging them. Being part of this Committee was an extremely valuable experience in both personal and professional terms.”



Emilie Point

**Customer Experience Manager - French local authorities
and European healthcare institutions - Relyens**

“ One of the very first challenges facing this Committee was to unite external stakeholders from different walks of life and internal members like myself in order to build a coherent whole. Defining our position took time. But everything works well now; we have acquired a certain methodology and communication between us is smooth. There is a genuine sense of caring, of listening to others, of our voices being heard. The Chairman and Board of Directors gave us their full cooperation. They assigned us a role and now speak out on behalf of the Committee. I really appreciated being involved in its creation.”



The people behind the Committee

The people who embody Relyens' mission

The people who embody Relyens' mission on an everyday basis give you an insight from behind the scenes of the specific journey to becoming a mission-driven company. We asked them how they contributed at their particular level.

I capitalise on my experience in the field to serve those who save lives!



Florent Brun
Risk management consultant

“I’m a former professional fire-fighter, and today I work with Fire and Rescue Services and Management Centres to improve Quality of Life in Service (QVS) and mitigate risks. My experience on the ground enables me to pick up weak signals and have a more nuanced understanding of the issues at stake: purpose of missions, the conditions of performance, managerial relations, accidentology, physical and mental exhaustion etc. When the people I deal with tell me that they are relieved someone is listening and cares or when they get back in contact to go further with Relyens, I realise the value of my public service engagement.”

I tailor victim support to the particular situation



Yanis Chategnier
Claims Payout Director

“We shoulder considerable responsibility in high-stake cases: advocating for our members, supporting victims while respecting their dignity and guaranteeing fair and sustainable compensation. The action of my team of experts and medical consultants from head office testifies to a high standard of ethical discernment. We carry out indepth comparative analyses for each situation, factoring in the facts, impacts on people and the responsibilities borne. Our mission is clear: serving the public interest means finding the right solution, not opting for the easiest one. It involves striking the right balance between individual and collective welfare. Each decision we take contributes to securing trust, furthering solidarity and ensuring the sustainability of our mutual model.”



I contribute to protecting client data

“At Relyens, my activity involves managing users and authorisations in our information system. I protect data by ensuring that the right people can access the right data at the right time. Healthcare professionals and local authorities have the guarantee that their data is protected at Relyens and I strive to ensure a safer public service for everyone.”

Sylvie Gomez Gay
Identity and Access Management (IAM) lead

I help healthcare institutions take care of their medical staff

“One of our priorities is to detect and prevent burnouts. Four years after COVID, we have seen a more than 51% increase in the number of people on long-term sick leave (181 days and over) amongst our clients. This increase is connected to the level of occupational exhaustion. In response to this, I have been promoting the Holicare solution to healthcare facilities for about three years. This solution makes it possible to establish the level of anxiety and depression suffered by members of staff while protecting their anonymity. We offer them an individual check-up so that they can take responsibility for their own health, we direct them to educational content and, if necessary, seek the assistance of experts in coordinated healthcare. An average of 22% of respondents to the Holitest are at risk of a burnout.

Impact measurement is a key factor to meet our commitments: we have observed that periods of absence are on average six times shorter once the solution is adopted. This contributes to a better-balanced workload among teams and lower turnover. All these factors have an effect on the quality of treatment dispensed.

Over and above financial benefits, improving the working conditions of medical staff allows them to have more time to devote to their patients. This is how I make a tangible contribution to our mission.”



Aurélien Seunes
HR risk management consultant

I help our clients identify and prevent their main risks

“The annual claims report is an important moment in our client relationship. It allows us to identify incidents, establish their causes and determine what could have been avoided. This year we have decided to offer our key accounts a more comprehensive version of this report: together with the risk, claims payout and sales teams, we compare our validated claims data, observations on the ground and leverage our wide-ranging knowledge of risks. It's a huge analytical task which then allows us to co-develop tailored action plans to enhance patient safety. I interact personally with clients to share our recommendations and capitalise on my medical and patient safety experience as a former health professional. This approach made it possible, for example, to audit the drug circuit in a hospital in the South of France and study never events with a large private group. In the long run, I would like this more comprehensive report to be automatically offered to the majority of our clients.”



Dr Georges Romero
Anaesthetist-Intensive Care doctor and risk management director



Find out more about creative thinkers



Maria Salazar
Head of Strategic project

I think up innovative solutions to help the company embrace change

“Creative thinkers is a team of a dozen employees with different profiles and backgrounds. Our shared goal is to examine the existing situation, imagine and suggest innovative solutions to address the challenges of today and tomorrow. In 2025, I organised six workshops in collaboration with Fabernovel. We studied two questions this year: “How to reinvent client experience through emotions?” and “How to reinvent Relyens to make it our ideal company?” These innovative subjects are part of our medium/long-term strategy for change.”



Sandrine Pernette
Director of Investments

I transform our investments into levers of sustainable impact

“Mutual insurance and impact investment companies have a crucial role to play in addressing current and future challenges. With my team, we ensure Environmental, Social and Governance (ESG) criteria are factored into each investment decision to identify projects which are both economically viable and bring positive impact. Sustainability is the cornerstone of our investment policy. Between 2021 and 2025, our portfolio of investments with a social or environmental objective increased from 29% to 40%. It is a great source of personal - and collective - pride.”



Audrey Feduzzi
Cyber project manager

I prevent cyber risks to guarantee healthcare continuity

“Our project involves developing a tool to evaluate cyber risks for public and private healthcare institutions in France accessible via a secure project space. After completion of a questionnaire, the following information is instantly generated: a quantification of the institution’s cyber risk, benchmarking compared to peers (with similar turnover), a summary of strategic points for each cyber field and recommendations to robustify security policy.

A specialist team dealing with cyber risks at Relyens assists the user in setting up preventive or insurance actions. This project offers a general approach to risk management to address cyber risks.”

2025 Mission Committee Report

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Anticipate today to protect tomorrow.

At Relyens, we are much more than an insurer, we are a risk manager. Steering, preventing and insuring risks is our commitment to providing more effective protection for healthcare professionals and local authorities across Europe. We take action and innovate alongside those who work for the common good to offer an ever safer service for everyone.

relyens.eu



Relyens Mutual Insurance

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