

Relyens Outlook Report

Risks and opportunities
for European healthcare facilities

Press conference on February 3, 2026



EUROPEAN MUTUAL GROUP
INSURANCE AND RISK MANAGEMENT



DOMINIQUE GODET,
CHIEF EXECUTIVE OFFICER OF RELYENS



PAOLO SILVANO,
CHAIRMAN OF THE HEALTHCARE RISKS
SCIENTIFIC COMMITTEE



Relyens, a leading European mutual group in its markets

A MISSION-DRIVEN COMPANY

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

A MUTUALIST MODEL

Almost 100 years of commitment alongside actors in healthcare and territories

AN AMBITION

A committed and engaging strategic project, resolutely results-oriented



An ambitious transformation, from an insurer to a risk manager

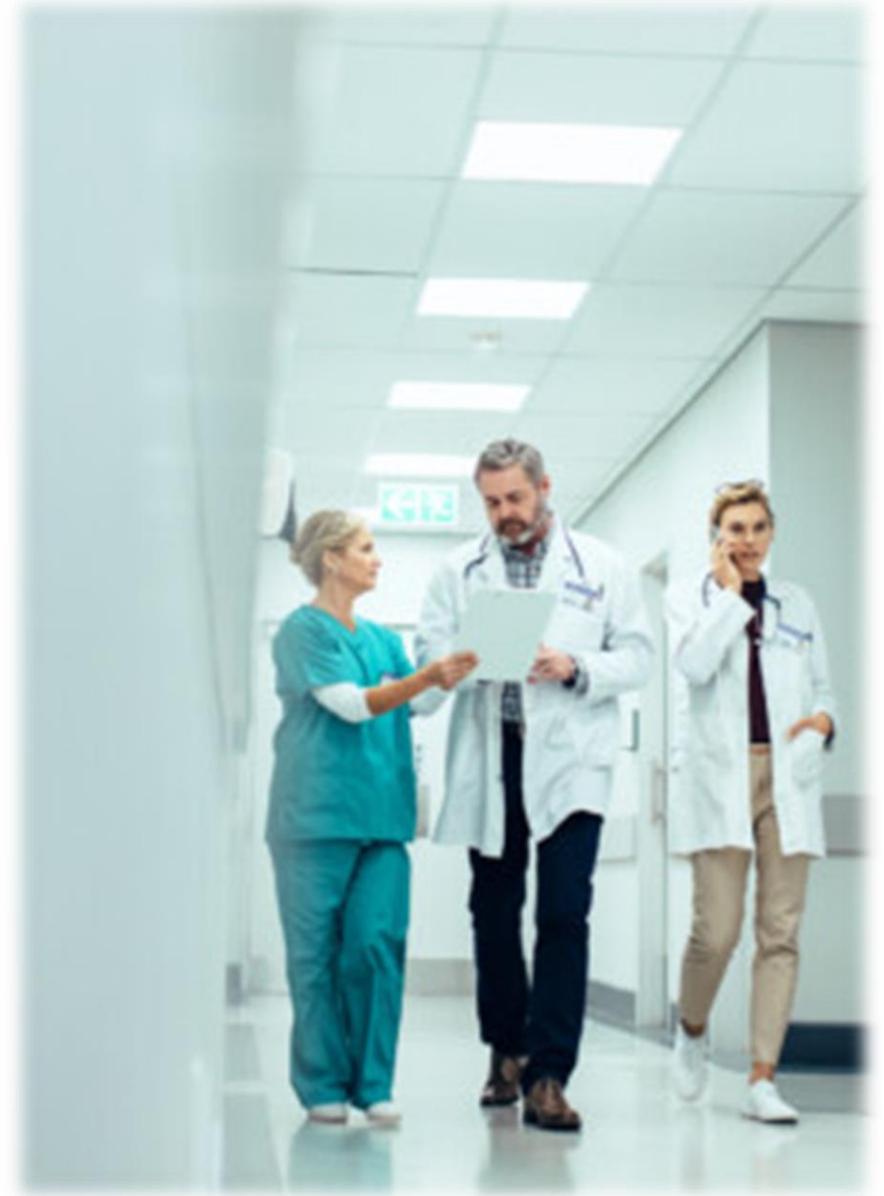


Healthcare systems under pressure

HOW DO THOSE ON THE FRONT LINES EVERY DAY PERCEIVE THE RISKS?

WHAT PRIORITIES NEED TO BE TACKLED RIGHT NOW?

WHAT LEVERS CAN BE PULLED?



An independent Scientific Committee

CREATED IN EARLY 2025 FOR
A TWO-YEAR TERM.

5 INTERNATIONAL EXPERTS
AND RESEARCHERS IN
MEDICAL RISKS AND
EXTREME RISK ASSESSMENT

TASKED WITH STEERING THE
PROJECT AND UPHOLDING
SCIENTIFIC INTEGRITY.



Paolo Silvano

**Chairman of the Healthcare
Risks Scientific Committee**

Former head of three major groups of private facilities in France. Member of the UEHP's Board



Dr. David Bates

**Professor of Health
Policy and Management**

at the Harvard School of Public Health, Chief of the Division of General Internal Medicine at Brigham and Women's Hospital, Harvard Medical School



Dr. Niek Klazinga

**Emeritus Professor
at Amsterdam UMC**

and Adviser of the Healthcare Quality and Outcomes Program at the OECD



Dr. Marie Kratz

**Professor at ESSEC
Business School**

and Director of CREAR - Center of Research in Econo-finance and Actuarial Sciences on Risk



Alix Roumagnac

**Chief Executive Officer
of Predict Services**

a solution for predicting and managing high-risk weather events



A groundbreaking study

924

respondents in total

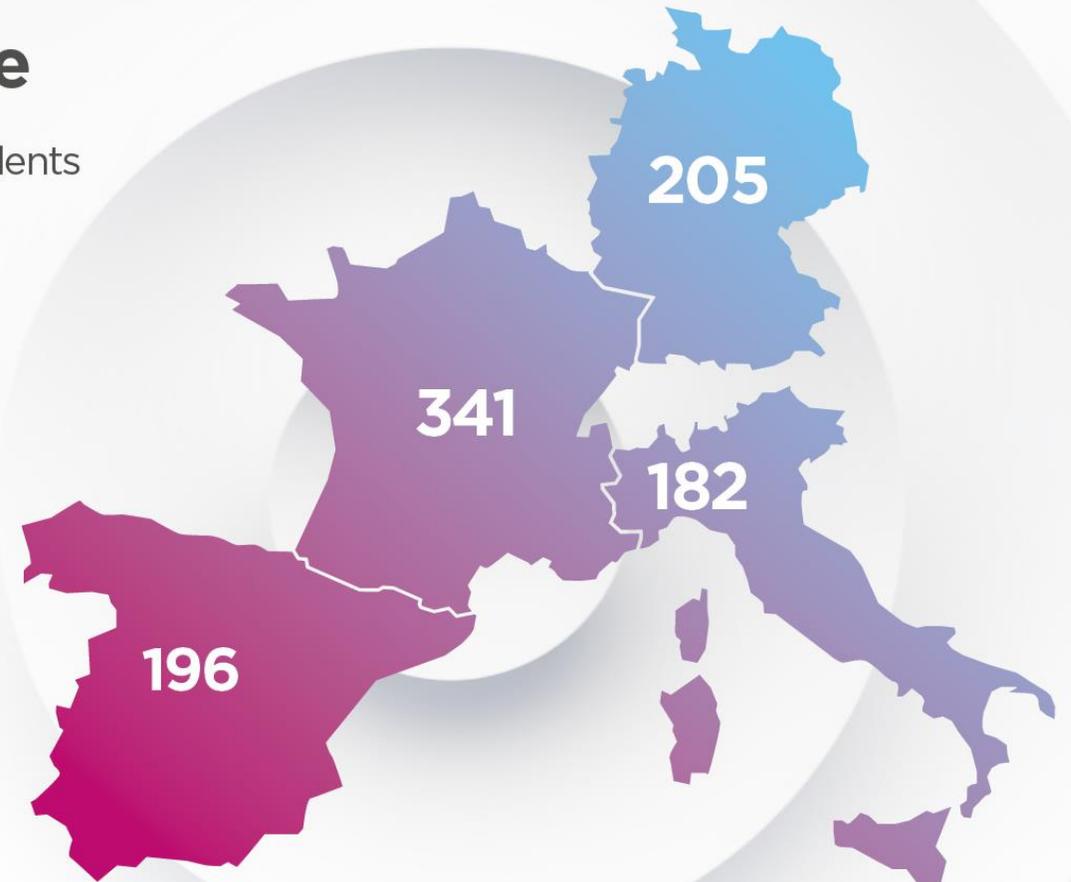
Including...

524 executives

400 healthcare professionals

The sample

Number of respondents
per country:
**France, Germany,
Italy, Spain.**



Paolo Silvano's view



KEY TAKEAWAYS ON HEALTH RISKS IN EUROPE



A unique risk assessment table

Societal risks

1. Aging population and increase in chronic diseases
2. Healthcare access inequalities
3. Misinformation and public distrust

Economic risks

4. Healthcare cost inflation
5. Funding and reimbursement uncertainty
6. Supply chain disruptions
7. Investment and asset risks
8. Economic downturns

Geopolitical risks

9. Political instability and conflicts
10. Migration and cross-border healthcare pressures
11. Trade and sanctions disruptions

Environmental risks

12. Impact of extreme weather events
13. Climate-driven disease dynamics
14. Sustainable infrastructure and resource challenges
15. Pollution and environmental degradation

Technological risks

16. Cybersecurity threats and data breaches
17. Artificial Intelligence (AI) and automation reliability
18. Interoperability and data governance
19. Technological power concentration and digital dependency

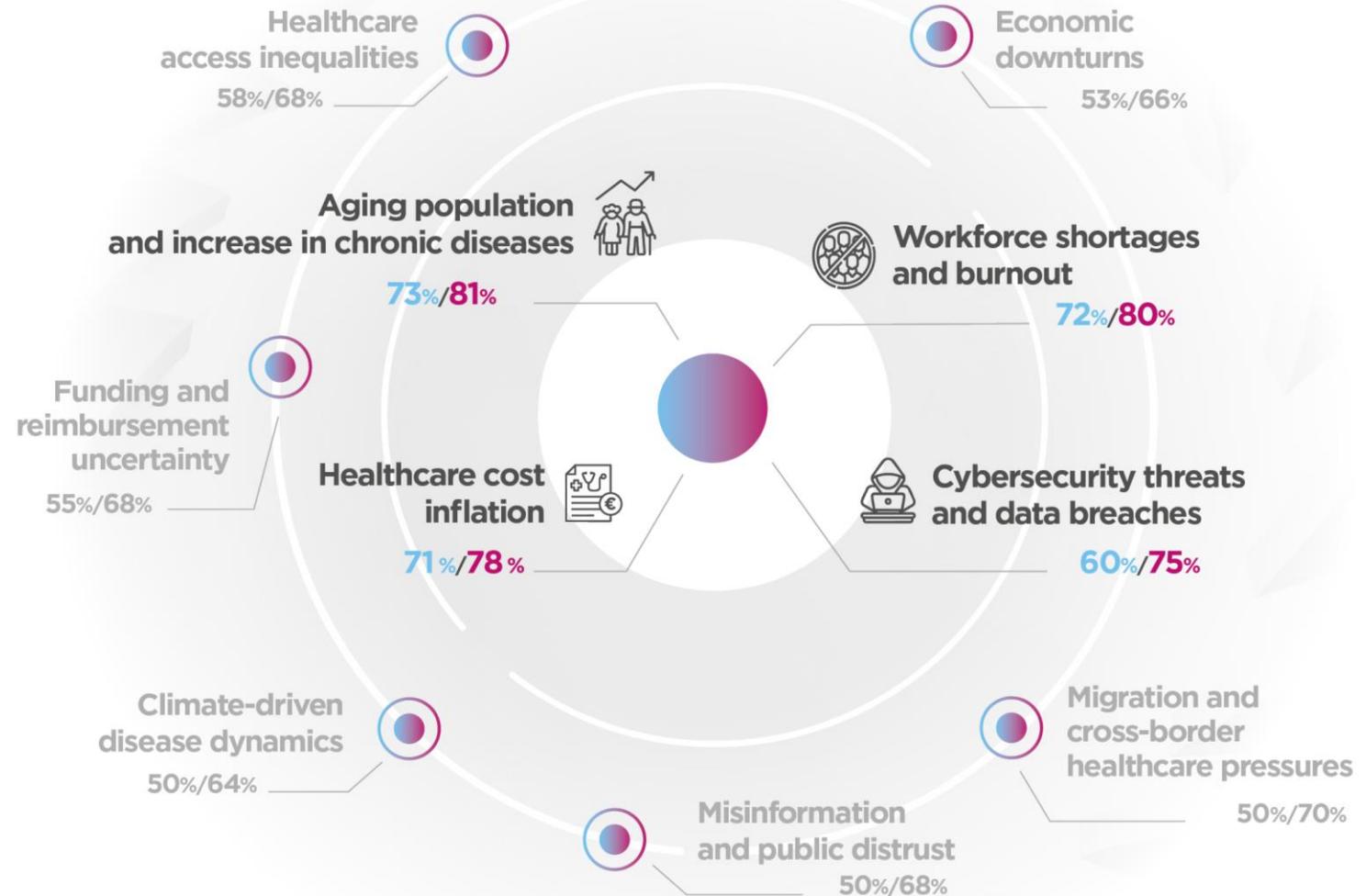
Healthcare delivery-specific risks

20. Workforce shortages and burnout
21. Medical errors and patient safety
22. Challenges in personalized and predictive medicine
23. Decentralization of care and quality assurance
24. Regulations adequacy
25. Pandemic preparedness and emerging health threats



80 % of risks identified as having a significant impact are also deemed to be insufficiently anticipated.

High probability / Severe



Issues and challenges related to patient safety



72%

Workforce shortages and burnout



65%

Healthcare cost inflation



60%

Supply chain disruptions



57%

Cybersecurity threats and data breaches



56%

Medical errors and patient safety

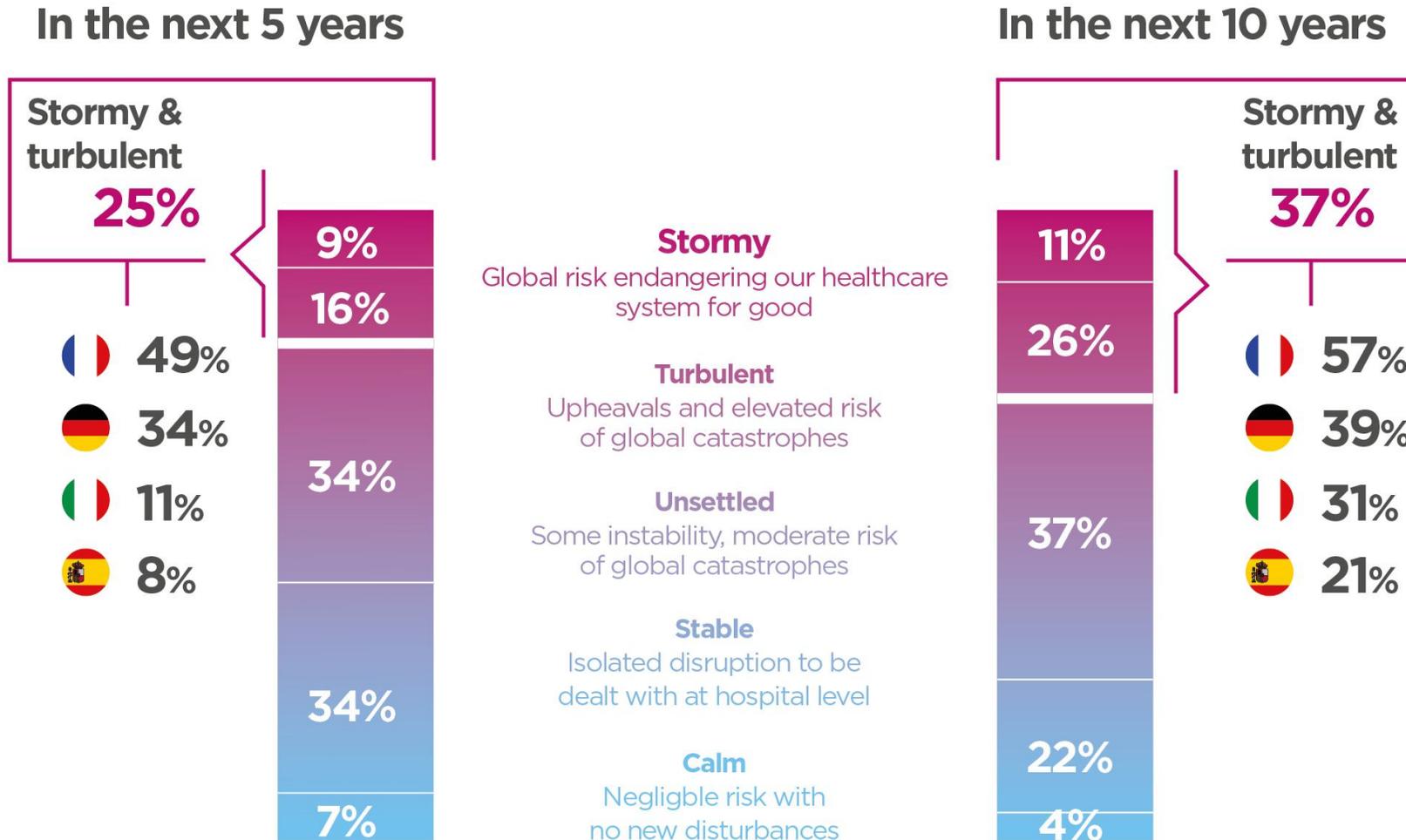


55%

Economic downturns



European cooperation is perceived as a key driver: mobility, mutualization, and data sharing.



Universal risks but local variations...

NOTABLE DIFFERENCES APPEAR BETWEEN THE COUNTRIES IN TERMS OF RISK PRIORITIZATION AND PERCEPTION OF PREPAREDNESS:



Greater concerns about **healthcare access inequalities** and the risk of **supply chain disruptions**.



More sensitive to **migration dynamics** and **cybersecurity threats**



Misinformation and public distrust are viewed as the most pressing issues.

Dominique Godet's view



OUR GALAXY OF INTERCONNECTED RISKS

WHAT COURSES OF ACTION FOR GREATER RESILIENCE?



TWO

SYSTEMIC AND POLITICAL APPROACHES

- Sector-specific guidance and support
- Financial and infrastructure support

THREE

APPROACHES AVAILABLE TO HEALTHCARE FACILITIES

- Enterprise Risk Management (ERM) frameworks
- Risk governance and accountability
- Continuous training and organizational learning



Conclusion

Key takeaways from this work
Next steps for Relyens



Anticipating 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. Alongside them, we act and innovate in favour of a service of general interest, always safer, for all.

Head office
18, rue Édouard Rochet 69372 Lyon Cedex 08

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