

Press Release
Lyon, August 28 2024

Statutory insurance as a safeguard against health-related absences.

Proposals to better manage this tool through the publication of a white paper.

To preserve the delivery of public service missions by local authorities, Relyens and representatives of Public Service Management Centers are together shaping the future of statutory insurance.

To keep this market attractive for insurers in the face of increasing health-related absences, Relyens, local employers, and the ANDCDG (National Association of Directors and Deputy Directors of Management Centers) share their best practices in a newly published White Paper.

An increase in health-related absences weakens local authorities.

Several factors inevitably hinder the continuity and quality of public service, consequences of an increase in the duration of employee absences due to health reasons.

The aging workforce, the strain related to the difficulty of certain jobs, are some of the reasons that explain a 41% increase over 9 years in the duration of health-related absences, almost 5% per year (Relyens data).

Regarding the aging workforce, in 10 years the proportion of local government employees aged 55 and over has increased by 94 points*. The average age in the Territorial Public Service has risen from 44 to 46 years between 2011 and 2021. The impact of successive pension reforms will amplify this phenomenon. Faced with these risks, the statutory insurance market is weakened.

The increasing trend in absences forces insurers to annually raise their prices in an attempt to achieve financial balance, directly impacting the budgets of local authorities.

Be an agent of change with a responsible contract.

To address these challenges, Relyens, a leading European mutual group, is mobilizing alongside Management Centers to propose an **insurance approach based on risk management**. In this White Paper, several pillars of action are proposed to manage and control risks, thus restoring insurers' confidence.

- ⇒ **Strengthening the management of group contracts by leveraging the numerous expertise held by Management Centers.**
- ⇒ **Integrating absenteeism management into the operation of local authorities and encouraging them to enhance their HR practices.**
- ⇒ **Revisiting public procurement procedures, focusing on management and prevention tools, and covering the right level of risks.**

"We have everything to gain by implementing a comprehensive system that includes management, prevention, and support for employees on sick leave to return to work. The notion of a responsible

contract should also contribute to the technical balance necessary for the attractiveness of this market for insurers," explains Sylvie Bureau-Nech, Executive Director in charge of local authorities at Relyens.

Through this white paper, the result of a collaborative effort initiated by Relyens, five axes to engage in the modernization of statutory insurance are proposed:

- **Axis 1: Risk pooling, the DNA of Management Centers.**
- **Axis 2: The construction of committed and responsible group contracts.**
- **Axis 3: Management of the group contract and absenteeism.**
- **Axis 4: Support for the aging workforce: wear and career transitions.**
- **Axis 5: Integration of the Climate and Resilience law issues.**

Learn more: [Request the White Paper](#).

Thursday, September 19 from 1:30 pm to 2:30 pm: Connect to the [webinar](#) dedicated to decrypting these observations and proposals.



About Relyens

At Relyens, we are much more than an insurer, we are Risk Managers. Managing, preventing, and insuring risks is our commitment to better protect healthcare and territorial actors in Europe. Alongside them, we act and innovate in favor of ever safer public services for all. We anticipate today to protect tomorrow. As a mission-driven company, we place sustainability at the heart of our action, notably by deploying a socially responsible investment strategy with €23 billion in assets under management. Signatory of the PRI – Principles for Responsible Investment since 2021, Relyens won the "Best Governance Award for the Deployment of Purpose" at the Couronnes Invest Invest 2023 of AGEFI and received the Transparency Label in financial management and communication.

Référence :

*Study INET Banque Postale December 2023

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