# Sustainability, built together

2025-2026 impact report



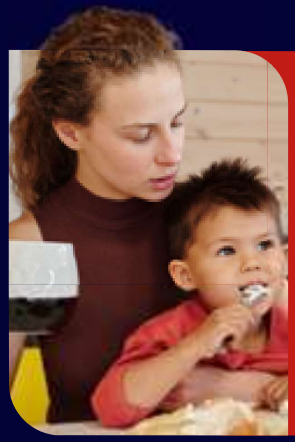
Redion

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ESG Manifesto

# Sustainability starts with CARE



> When we share knowledge, break down silos and co-create across markets, I see what we are: one brand, one team, one voice - creating greater value for our customers, partners and employees around the world.

**Antoine Parisi,** Chief Executive Officer – Redion Group



> A strong brand is built on trust. That trust is strengthened by actions that consistently support the commitments we communicate.

**Paula Casa Nova,** Chief Communication, Brand and Sustainability Officer – Redion Group

## A global care platform

Redion is a global care platform combining assistance, travel insurance and employee benefits across more than 190 countries. Through a network of employees and partners worldwide, we help individuals and organizations navigate the moments that matter. Our mission is simple: helping people make the most of every moment.

## CARE in action

Together with Caring, which is in Redion's DNA, Collaborative, Agile, Reliable, and Experts are the Company's founding values, embedded in "CARE."

These principles guide our actions, inspire our projects, and drive our commitment to excellence in everything we do.

## A responsibility to create impact

Our commitment to sustainability grows naturally from our purpose. As a company dedicated to helping people making the most of every moment, we believe we have a responsibility to contribute to a more sustainable, inclusive and resilient future. We continue to strengthen our practices, learn from experience and align with leading international standards.

## Progress through collaboration

Meaningful change requires collective action. We work alongside partners, suppliers, service providers, customers and employees to develop solutions, share expertise and accelerate positive impact. Our people play a central role in this journey, turning sustainability into daily action across the company.




## Three dimensions, one ambition

Environment, Social and Governance are the three pillars of our approach. We seek to reduce environmental impacts, foster an inclusive and supportive workplace, and uphold the highest standards of ethics, transparency and accountability.

- **Environment**
  We focus on reducing environmental impacts across our operations and value chain. Working closely with partners and suppliers, we continuously improve our practices while helping customers adapt to the growing challenges associated with climate change.
  As we transform the way we work and deliver services, safety remains a constant priority.

- **Social**
  People are at the heart of our business. Guided by our values, we foster an inclusive workplace and leadership culture, while promoting equitable relationships with customers, partners and communities.

Our commitments are supported by initiatives that strengthen inclusion, well-being, employee engagement and social responsibility across the company.

- **Governance**
  We are committed to high standards of ethics, transparency and accountability. Our governance framework supports responsible decision-making, effective risk management and compliance with international standards.
  We encourage employees to act, innovate and contribute within a culture built on trust and integrity.

## Creating long-term value

We embed sustainability through four complementary roles: responsible insurer and assistance partner, responsible employer, responsible investor and engaged corporate citizen. Together, these commitments help create lasting value for people, businesses and communities.

## Our ESG vision

Our ESG journey is a continuous process of improvement and collective action. While our priorities evolve with the needs of society and the expectations of stakeholders, our guiding principle remains unchanged: you live, we care.

# Redion at a glance

## What is Redion?

Redion, a Generali company, is a world leader in assistance, travel insurance and employee benefits. The name, revealed in 2026, reflects the full maturity of the global Care platform that has been operating under Generali Care, bringing together Europ Assistance and Generali Employee Benefits (GEB).
Operating in more than 190 countries, with over 12,000 employees and €5.8 billion in annual business volume, Redion delivers services spanning travel insurance, medical assistance, employee protection, health, mobility, personal lines solutions, as well as global B2B2C and embedded insurance programmes. Within its employee benefits offering, Redion builds on a global network of 224 active partners to provide multinational clients with protection, health, pension and wellbeing solutions across markets, combining global scale, local expertise and deep technical capabilities.

## Our purpose

Helping people make the most of every moment.

## Our vision

Shared by our 12,000 employees, our vision is to be the world's premier care partner by delivering excellence through quality, expertise and innovation.

## What makes Redion different?

Redion's approach is built on two complementary strengths, **enhanced by digital and AI:**

- **Operational Excellence.** Built over the years, stemming from the expertise and reliability that have always distinguished the company. Redion combines global capabilities with local experience to deliver consistent support wherever customers need assistance.
- **Easy in relationships,** which comes from the ability to be agile and collaborative with both partners and end customers. Rather than relying on standardized models, Redion develops superior quality programs and adapts services to local markets and customer expectations.




## Key figures

**12,000**
employees

**190+**
countries on coverage

**1st**
assistance partner in history

**#1**
in employee benefits

**Leader**
in assistance, insurance & employee protection

**40M**
calls received every year

**1**
intervention every 3 seconds

# Our activities

## Travel

- Insurance and assistance for travelers worldwide
- Coverage for medical emergencies, trip cancellation, and travel disruption

## Mobility

- Assistance for motoring and mobility needs
- Expertise across insurance, automotive, car rental, and financial services

## Home & Living

- Fast, reliable support to protect homes and home appliances
- Providing access to trusted professionals specialized in repair and home assistance services

## Employee Benefits

- Supporting employee wellbeing through health, protection, and financial benefits
- Enabling international employers to support their employees worldwide

## Health

- Integrated teleconsultation solutions and personalized health support programs
- Partnering with insurers to improve prevention and chronic disease management

## Senior Care

- Connected teleassistance devices and 24/7 monitoring and support
- Personal care service agencies dedicated to helping older adults and people with disabilities live safely and independently at home for longer, in better health

## Concierge Services

- Concierge services tailored to each client
- Helping leading banks and insurers enhance customer experience

# Our business model

## Our resources

### Expertise & talent
12,000 employees
24/7 Assistance, insurance and benefits expertise
Local market knowledge

### Integrated care platform
One operating model, shared standards
Human-led, digitally enabled customer journeys
Global consistency for service excellence

### AI, data & technology
Real-time insights
AI-enabled operations
Integrated reporting and continuous improvement

### Global ecosystem
Strategic supplier networks
Distribution partners
Long-term relationships
Market presence through local teams

## How we create value

### We protect
- Anticipate risks
- Provide peace of mind

### We support
- Deliver care and assistance
- Resolve problems

### We enable
- Simplify complexity
- Improve experiences
- Drive efficiency

### We inspire
- Link services
- Share insights
- Create consistency

## How we impact

### Employees
We provide meaningful careers, opportunities to grow, an inclusive work environment, and the chance to make a difference every day together.

### Business partners
We help enhance customer experience, build customer loyalty and drive growth through innovative assistance, insurance, and service solutions.

### Customers
We help manage unexpected events by providing support, care, and peace of mind.

### Employee benefits network partners
We leverage local expertise to serve global clients through the world's leading employee benefits network.

### Suppliers
We work with our suppliers to improve service quality, drive operational excellence, and create shared value.

### Communities
We help people with disabilities unlock their potential while challenging perceptions and breaking down barriers around disability.

### Future generations
We help people and businesses anticipate and adapt to climate and demographic change, and workforce transformation.

# Our ESG governance

ESG is embedded in the way Redion is managed and operated. Since 2022, sustainability has evolved from individual initiatives into a structured Group-wide framework aligned with the Group's sustainability strategy.
The Group Management Committee oversees sustainability at the highest level. A dedicated ESG function coordinates the roadmap, supports implementation, and monitors progress across the Group.
A Global ESG Steering Committee brings together regional sustainability leaders. The committee aligns priorities, integrates material ESG topics into business decisions, and reviews performance through KPIs and regular monitoring.
In each region, sustainability leads work closely with business teams and corporate functions.

They transform Group commitments into local action, coordinate sustainability programs, support governance, monitor progress, and help manage sustainability risks and opportunities. Management remuneration also reflects ESG priorities. Variable compensation criteria, including employee engagement and skill development, help align leadership incentives with the Group's sustainability objectives.

**Our ESG approach is built around four complementary roles:**

- Responsible insurer and assistance partner
- Responsible employer
- Corporate citizen
- Responsible investor



> 66 ESG challenges rarely have simple answers. Dialogue with colleagues, partners and suppliers helps us consider different perspectives, strengthen our approach and turn ambition into meaningful action.

**Florence Jean,** Head of ESG – Redion Group




Discover our contribution to UN Sustainable Development Goals (SDGs)

# Five leadership roles for creating impact

Creating sustainable impact depends on how we lead, collaborate and empower others.

Through our 2025 We Impact program, Redion identified five leadership roles that support responsible decision-making and long-term value creation.
As ambassadors of these roles, five Group Management Committee members share their perspectives and practical advice.



**Innovative Driver**

"Innovation is about having the courage to try new approaches, learn from them, and turn those lessons into results."

Franck Benchetrit
Chief Operating Officer – Redion Group

Advice

"Choose an assumption to challenge with your team. Ask 'why?' five times and test one improvement within a month."



**Engaging Manager**

"Great teams grow when people can be authentic, rely on one another, and receive the support they need to contribute at their best."

Nicolas Sinz
CEO France, Concierge and Senior Care – Redion Group

Advice

"Create regular opportunities for dialogue, recognition, and coaching so every team member feels valued and empowered to succeed."



**Proactive Business & Client Advocate**

"Curiosity and listening help us understand different perspectives, anticipate changing needs, and make better decisions for the people we serve."

Fabio Carsenzuola
CEO Mediterranean Europe, Brazil and Health – Redion Group

Advice

"Schedule one conversation each month with a customer, partner or stakeholder outside your area of expertise. Listen more than you speak."



**Collaborative Achiever**

"Collaboration works when people share a clear goal, understand their roles, and take responsibility for delivering together."

Virginie Babinet
CEO Travel Insurance & Assistance – Redion Group

Advice

"In your next cross-functional project, align teams on a shared objective before discussing tasks and deliverables."



**Strategic Thinker**

"Strategy creates value when people understand where we are going, why it matters and how their actions contribute to our shared direction."

Pascal Baumgarten
CEO Northern & Eastern Europe, Middle-East v& India, Mobility & Home – Redion Group

Advice

"Set aside a few minutes each week to reflect on change and discuss its implications with your team."

# Identifying our material ESG priorities



## What is a Double Materiality Assessment (DMA)?

A DMA helps identify the sustainability topics that matter most to a business. It considers the impacts a company has on both people and the environment, and the risks and opportunities environmental, social, and governance (ESG) issues may create for the organization. The DMA supports the integration of sustainability into business decision-making by aligning ESG priorities with strategy, risk management, and long-term value creation.

As part of Generali Group, Redion contributes to the Group Double Materiality Assessment. The Generali DMA, conducted in 2024 for the first time in line with the European Union's Corporate Sustainability Reporting Directive (CSRD), informed the Group's Lifetime Partner 27: Driving Excellence strategy, highlighting three sustainability priorities:

- Climate change,
- Demographic changes,
- Workforce transformation.

As a provider of assistance, insurance, and employee benefits services, Redion contributes directly to these priorities through its business activities and stakeholder relationships.
Furthermore, due to its unique business, Redion considers also business conduct as a priority. Given that trust lies at the heart of our activities, strong governance and ethical business practices are essential to maintain stakeholder confidence, meet regulatory expectations, and support sustainable growth.



> 66 Creating long-term value starts with understanding the major transformations shaping our society and our industry. Climate and demographic change, workforce transformation, and responsible business conduct influence how we serve our customers, support our partners, and empower our people to adapt, grow, and succeed.
>
> **Olivier Carn**, Chief Strategy and Corporate Development Officer — Redion Group

# Our material ESG priorities

| ESG priority | Value chain segment | Why is it material for us? | Link with the Group 2025–27 strategy |
|---|---|---|---|
| **Climate change mitigation** | Insurance & Assistance | **Travel & Mobility**<br>89% of our carbon footprint originates from assistance-related purchased services, making towing, car rental, air transport services our most significant climate impact area. Key challenges include reducing emissions and collectively addressing the transition costs and operational transformations required across our assistance ecosystem. | • Reduce emissions from assistance activities by engaging providers and accelerating lower-carbon assistance solutions across our value chain. |
| **Climate change adaptation** | Insurance & Assistance | **Health & Senior Care**<br>The people we support across our Health and Senior Care business lines are particularly vulnerable to climate-related risks, including heatwaves and extreme heat. As these events become more frequent and intense, ensuring continuity of care and assistance for vulnerable populations is an increasing challenge.<br><br>**Home Assistance**<br>Households are increasingly exposed to climate-related events, such as floods, storms and wildfires, as well as emerging cyber risks affecting connected equipment and devices. These risks are expected to increase demand for prevention, emergency assistance and recovery services. | • Develop Health Assistance and Senior Care solutions for vulnerable and underserved populations.<br>• Expand Home Assistance solutions and strengthen provider networks to address emerging climate and cyber risks. |
| **Demographic changes** | Insurance & Assistance | **Insurance protection gaps**<br>Personal assistance services and employee benefits coverage help address growing needs related to health, ageing and dependency, particularly among vulnerable or underserved populations. | • Develop inclusive assistance and employee benefits solutions to expand access to protection for underserved populations. |
| **Workforce** transformation | Own operations | **Employee well-being**<br>Promoting well-being and inclusion in the workplace helps create a positive environment for employees. Healthy working conditions, work-life balance, inclusion, a sense of belonging, and opportunities for development are key priorities for Redion.<br><br>**Talent development**<br>Investing in employee development and well-being helps strengthen talent attraction and retention, foster a greater sense of belonging and, ultimately, support the company's performance. | • Increase of women in strategic positions.<br>• Develop our employees' skills.<br>• Strengthen hybrid working models.<br>• Nurture employees' engagement rate.<br>• Support our providers in attracting and retaining talent to ensure service excellence. |
| **Business conduct** | Own operations | **Corporate culture**<br>A leadership culture empowers everyone to take ownership and fosters ethical and responsible behaviours across the organisation and its value chain.<br><br>**Corruption and bribery**<br>Preventing corruption helps strengthen compliance, protect the company's reputation, and improve risk management and operational efficiency.<br><br>**Protection of whistle-blowers**<br>Strong whistleblower protection policies enhance organisational transparency and integrity, while providing a safe and confidential environment for speaking up. | • Promote a leadership and widespread corporate culture.<br>• Implement an internal control aimed at preventing and contrasting active and passive corruption.<br>• Promote ethical and transparent behavior both within the Group, and externally, from all our stakeholders.<br>• Develop dedicated whistleblowing channels, guidelines for whistleblower protection and timely resolution of reports. |

# Our ESG 2025-2026 roadmap and progress

| PILLAR | Responsible insurer and assistance partner | Company committed to the planet | Responsible employer | Corporate citizen |
|---|---|---|---|---|
| **Strategic commitment** | Improve customer outcomes by integrating sustainability, accessibility and innovation across assistance, insurance and employee protection solutions. | Accelerate the transition to a low-carbon model across operations and the value chain by engaging partners and suppliers. | Strengthen leadership, inclusion, employee well-being and future-ready capabilities across the Group. | Strengthen social impact governance and advance disability inclusion and community engagement. |
| **2025-2026 achievements and progresses** | • **Simpler, more responsive customer journeys,** with customer feedback continuously translated into service improvements (p. 15).<br>• **Sustainability, data and accessibility integrated into selected customer and partner solutions** (pp. 15–18, 42).<br>• **Group clinical guidelines and the SCALA platform improved consistency,** real-time visibility and collaboration across medical assistance centres (p. 14).<br>• **Targeted pre-dispatch analysis across 3 million roadside cases annually helps select the right intervention,** increase repair-on-the-spot rates and avoid unnecessary towing (p. 16).<br>• **Employee benefits coordinated across 133 countries, with the 2025 Medical Dashboard supporting better plan design**, cost management and employee well-being (p. 17). | • **Robust carbon baseline** established across Scopes 1–3, covering corporate activities and 100% of assistance activities (pp. 24–25).<br>• **Decarbonization targets** include net-zero corporate activities and a 10% reduction in assistance carbon intensity by 2030 versus 2022 (p. 25).<br>• **Remote diagnostics** in home assistance, smarter dispatch and flexible mobility options are scaling lower-carbon action across the value chain (pp. 26–27).<br>• **ESG requirements** embedded in supplier contracting and engagement through a dedicated Sustainable Procurement Charter and ESG clauses (p. 23).<br>• **More than 1,700 towing,** airline and air-ambulance suppliers assessed on their overall ESG plans and carbon trajectories (pp. 23–24). | • **Employee engagement** reached 84% in 2026 —up 3 points versus 2025— with 89% survey participation (pp. 31–32).<br>• **The We Impact model,** Leadership Handbook and MAP Forward strengthened a shared leadership culture, with more than 1,000 managers trained (p. 32).<br>• **Top Employer and Best Place** to Work recognition reflected strong people practices across European and North American entities (p. 36).<br>• **The Group Disability** Framework and health and well-being initiatives advanced inclusion, accessibility and employee support; women hold 48.9% of management roles (pp. 31, 33, 37).<br>• **Group-wide AI and ESG learning programs** strengthened employees' skills and connected environmental and social issues with daily decisions (pp. 34-35, 38). | • **Group governance,** shared KPIs and volunteering guidelines created a structured, measurable approach to social impact (pp. 40–41).<br>• **Group accessibility** standards strengthened digital inclusion, with AI-enabled pilots achieving up to 96% compliance (p. 42).<br>• **A Social Impact Steering Committee,** shared standards and dedicated funding strengthen governance of the Group's disability and inclusion program (pp. 40–41).<br>• **Thirteen programs** and initiatives supported 16 organizations, with 10 entities measuring social impact (p. 39).<br>• **Partnerships and beneficiary feedback guide** continuous program improvement (p. 41).<br>• **Local initiatives advanced disability inclusion,** accessibility, youth integration and community engagement (p. 40). |

# Responsible insurer and assistance partner

Our impact starts well before anything goes wrong — by designing solutions, building strong partnerships, and anticipating needs. Combining insurance and assistance, we work hand in hand with service providers and employee benefits partners to deliver tailored support to individuals and businesses worldwide.



**200+**
employee benefits partners

**12,000+**
roadside assistance suppliers

**4,500+**
medical assistance suppliers

# Travel medical assistance: safety built on collaboration

**Since 1963, we've delivered 24/7 global medical assistance through a global network more than 4,500 suppliers. Our approach targets time to care within two hours, proactive case management and safe transfers worldwide.**

## Medical repatriation as collaborative expertise

Most patient repatriations take place on commercial flights, with medical escorts when required. Air ambulances are used to transport critical cases. Whenever possible, we deploy our own medical teams; otherwise, we work with trusted providers selected based on their clinical capabilities.

In 2025, we expanded shared medical repatriation flights, enabling patients with compatible needs to travel together. This collaborative approach maintains high standards of safety, comfort, and medical care while reducing environmental impact and improving efficiency.

## Group-wide clinical guidelines

To help Redion doctors make consistent medical decisions for similar medical conditions worldwide, ten of our medical directors worked together to develop clinical guidelines covering more than 50 pathologies, reviewed by 20 physicians across our medical platforms. These Redion-owned protocols standardize care, support repatriation decisions, reduce unnecessary examinations and admissions, and help patients return home safely sooner while maintaining high clinical standards.



**Dr Thomas Lescot,**
Head of Global Travel Assistance and Chief Medical Officer
— Redion Group

> Over the past two years, we have brought together medical and operational experts from across the Group to build a more connected, collaborative and robust organization. As a team, we have helped transform not only how we deliver medical assistance, but also how we work together every day.

**200k**
travel medical assistance cases opened in 2025

**400+**
in-house medical professionals

**5,000+**
medical repatriations with medical escort

## SCALA: 30 centers, one platform

In 2025–2026, updated IT infrastructure enhanced our ability to coordinate operations. Our new shared travel medical assistance operations platform, SCALA, connects 30 medical assistance centers worldwide based on common case stages and real-time visibility. A coordinator in Belgium supporting a patient in Thailand can now identify a French patient awaiting repatriation nearby.

# Travel insurance: designing protection around customer needs



**We design and deliver travel insurance solutions that help protect travelers against unexpected events, such as trip cancellations, medical emergencies, travel disruption, and property damage.**

## Learning and improving through customer feedback

Redion places customers at the center of every decision. Through a continuous cycle of listening, action and improvement, our teams turn feedback from customers, agents, social media and digital channels into measurable service enhancements. This ongoing dialogue also helps us co-create solutions that cater for evolving needs, combining global expertise with local insight.
In 2025, Redion further expanded its modular approach, enabling more tailored coverage, benefits, and pricing across customer segments and travel profiles. The Group achieved a Net Promoter Score (NPS) above 60, reflecting strong customer satisfaction and loyalty, while continuing to accelerate digital adoption. 80% of claims are now submitted digitally, with a target of 90% by the end of 2026. These results highlight our ability to deliver responsive and qualitative customer experience.

## Combining technology, AI, and human expertise

Redion continues to invest in digital solutions that make travel protection simpler, faster and more personalized. In early 2026, the Group launched a new travel portal, enabling customers worldwide to open cases digitally, track progress in real time and share documents securely. Combined with the expertise and empathy of our teams, AI-powered tools help deliver more responsive and effective support. An agile approach to innovation ensures services evolve to meet changing customer needs.



> Strong partnerships with global leaders across banking, payment services, travel, insurance, and hospitality continue to drive our growth and inspire us to raise the bar for customer experience and service excellence.

**Katya Skorik**, Head of Global Travel Insurance and Chief Commercial Officer — Redion Group

# Mobility assistance: getting customers back on the move

**Redion helps people reach their destination quickly and reliably. Through our insurance and assistance expertise and close collaboration with local provider networks, Redion delivers fast support, transparency, and consistent customer experience across markets.**



## Optimizing mobility assistance through close collaboration

Access to fast mobility assistance helps drivers get back on the road quickly. Redion relies on local networks of more than 12,000 service providers and 35,000 towing vehicles across multiple markets.

In large markets, 70 to 80% of our mobility assistance professionals reach customers within 45 minutes. 40 to 50% of breakdowns are resolved on the spot (up to 90% for battery cases), avoiding unnecessary towing and reducing both disruption for drivers and additional carbon emissions. By combining global standards with local expertise, Redion improves response times, service quality, and operational resilience to provide reliable mobility support.

## Delivering transparent roadside assistance

Digital tools help make mobility assistance faster and more reliable. Redion's 24/7 roadside platform gives customers immediate support, with accurate geolocation and real-time service status tracking.

In some key markets, up to 97% of cases are geo-tracked (above 80% in average). Customers receive timely updates and accurate arrival estimates, reducing uncertainty during breakdowns.

Real-time data also improves coordination with our service providers and speeds up interventions. Combined with the expertise of our assistance teams, these tools deliver more transparent, responsive and customer-focused roadside support.



> What makes Redion different is our ability to connect insurers, car manufacturers, leasing companies, and local provider networks within one global ecosystem. This close collaboration allows us to combine scale with local expertise, giving customers faster support, greater transparency, and a consistent service experience, wherever they are.

**Cédric Pauly**, Head of Mobility Business Line — Redion Group

# Mobility assistance: expertise, data and innovation for better outcomes

**Behind every mobility assistance outcome lies a series of decisions. Redion combines expertise, data, and partnerships to support better decision-making.**

## Asking relevant questions for optimized outcomes

Every roadside assistance case starts with a decision. Redion asks targeted questions across 3 million cases each year to identify the most suitable provider, vehicle and intervention method before dispatch.

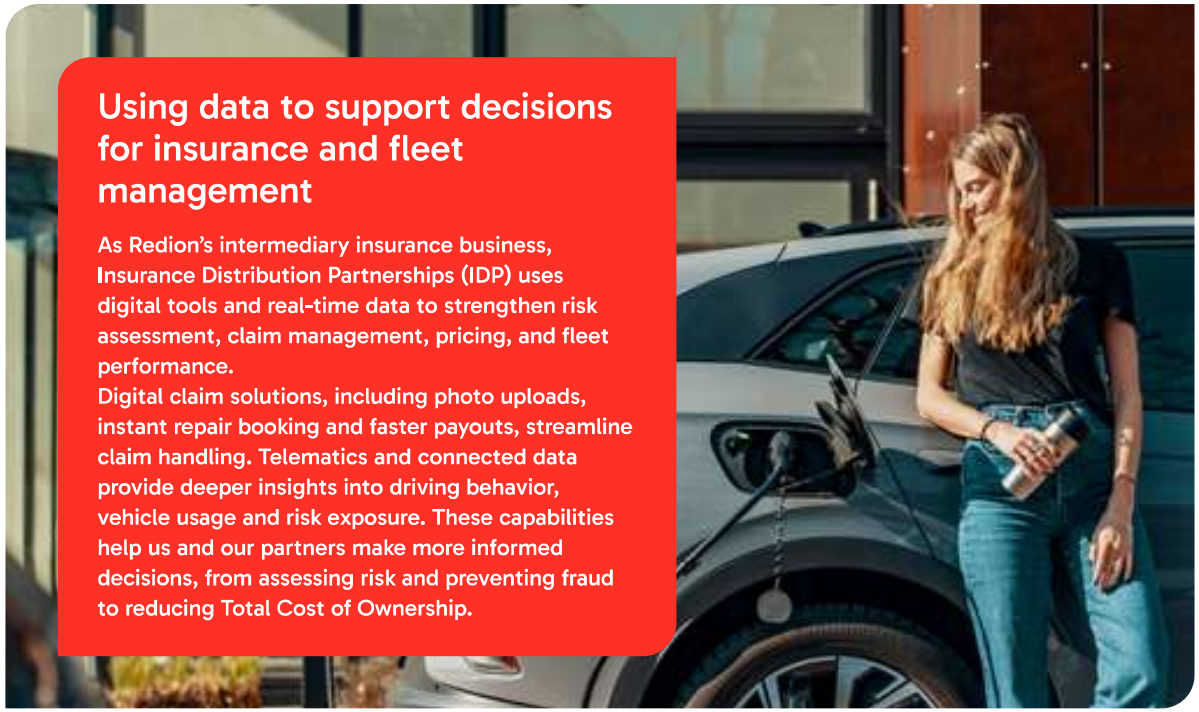
Making informed choice early increases repair-on-the-spot rates and avoids unnecessary towing. It helps customers get back on the road faster while improving operational efficiency and reducing environmental impact. By strengthening pre-dispatch analysis and decision tools, Redion delivers better customer outcomes, lower costs, and lower carbon mobility assistance.

## Supporting the EV market shift

The transition to electric vehicles (EV) requires new solutions across insurance and assistance. Redion helps insurers, vehicle manufacturers, leasing companies, and other partners adapt to evolving customer needs and emerging risks.

Dedicated EV insurance solutions extend beyond standard motor cover to include battery and home charging station liability. These capabilities help partners develop offers that better reflect the realities of electric mobility.

We continue to adapt our provider networks, assistance services, and digital capabilities to support this transition.



### Using data to support decisions for insurance and fleet management

As Redion's intermediary insurance business, Insurance Distribution Partnerships (IDP) uses digital tools and real-time data to strengthen risk assessment, claim management, pricing, and fleet performance.

Digital claim solutions, including photo uploads, instant repair booking and faster payouts, streamline claim handling. Telematics and connected data provide deeper insights into driving behavior, vehicle usage and risk exposure. These capabilities help us and our partners make more informed decisions, from assessing risk and preventing fraud to reducing Total Cost of Ownership.

# Employee benefits: combining leadership and responsibility

**As the world's leading employee benefits network, Redion Employee Benefits delivers coordinated solutions across 133 countries. Through a single point of contact, we combine global reach, local expertise, and strong governance to provide consistency, quality, and reliability worldwide.**

## Connected insights, collective action

At Redion Employee Benefits, data, innovation and collaboration help clients make informed decisions. Our analytics capabilities, including the Medical Dashboard launched in 2025, transform data into actionable insights on healthcare trends, cost drivers and emerging risks. Combined with continuous dialogue with clients, brokers and partners, these insights support better plan design, cost management and employee wellbeing.

## Enabling responsible employers

Redion Employee Benefits helps organizations meet their duty of care while providing equitable access to protection, health and wellbeing benefits across markets.

Through global coordination and local expertise, we help clients navigate complexity, strengthen employee support and build more resilient organizations.



"Employee benefits play a vital role in supporting people at every stage of life. Our mission is to help multinational organizations deliver meaningful protection and wellbeing solutions, wherever their employees are."

**Wendy Liu**, CEO Global Benefits & Partnerships — Redion Group



"What makes our network unique is the strength of the relationships we build. Together with our clients and partners, we combine expertise, trust and care to support employees around the world."

**Ludovic Bayard**, CEO, Employee Benefits — Redion Group

## Our employee benefits Medical Dashboard: turning data into action

The Redion EB Medical Dashboard brings together claims, membership and ICD-10 data into a powerful analytics platform. It tracks KPIs, large claims and 5-year trends, while interactive filters and country benchmarks help identify cost drivers and emerging health risks. The result is faster decision-making, stronger collaboration and greater value for clients.

# Home & Living: supporting sustainable habits

**From emergency repairs to climate resilience and sustainable living solutions, our Home & Living services help customers adapt, recover, and thrive at home.**

## Supporting everyday living

Our Home & Living teams help people manage everyday household problems through home assistance, prevention, repair, and support services. In partnership with country-specific networks of local professionals, we provide practical solutions ranging from emergency locksmith assistance and boiler repairs to water leak detection and electrical troubleshooting.

Our services also support sustainable living through solar panel and EV charger installation and maintenance. To address emerging environmental and digital risks, we help households prepare for storms and heatwaves, recover from climate-related damage, and respond to cybersecurity threats.

## Putting repair before replacement

At Redion, we believe the most sustainable product is usually the one already in use. We prioritize repair to extend product lifecycles, reduce waste, and deliver a seamless customer experience. When replacement is necessary, we seek lower-impact alternatives.

| Repair-First approach | Replacement approach |
|---|---|
| **Extend product life.** Prioritize repair whenever possible. | **Suitable for specific cases.** Replace severely damaged or obsolete products. |
| **Reduce environmental impact.** Repair products to limit waste and resource use. | **Lower-impact alternatives.** Choose refurbished products when available. |
| **Powered by Redion expertise.** Integrated repair solutions designed by our Insurance Distribution Partnerships and Home & Living teams. | **Part of a balanced strategy.** Replacement complements repair. |

Explore our Repair-First approach



# Health: empowering wellbeing, every day

**Together with healthcare professionals and business partners, Redion develops solutions that help customers prevent health challenges, protect essential devices, and remain active.**

Back pain, diabetes, hypertension, obesity, sleep disorders, and mental health problems can have a lasting impact on quality of life and place significant pressure on healthcare systems.

In Germany, Redion's health experts have developed programs in collaboration with leading healthcare professionals, combining medical expertise, coaching, and long-term support to help people better manage chronic conditions and adopt healthier habits. Initially designed for musculoskeletal disorders, these initiatives now address six major health challenges.

The experience gained through these collaborative programs, from care pathways and coaching methodologies to outcome measurement, provides a strong foundation for supporting partners in other markets looking to expand healthcare services. Participants report tangible benefits, from reduced pain to greater confidence, and wellbeing. By empowering people to take control of their health, Redion contributes to bringing lasting positive change.



## Protecting essential devices

**Our Insurance Distribution Partnerships (IDP) teams develop tailored protection solutions for products and devices that are essential in everyday life. By combining our insurance expertise with the specialist knowledge manufacturers and retailers, such as Amplifon in hearing care, we co-design solutions to meet the specific needs of customers and partners. For hearing aid users, this means protection against loss, theft, and damage, so they can communicate easily, remain independent, and participate in daily life.**

> For many people, their hearing aid is much more than a medical device. It is a vital tool for communication, autonomy, and social integration. Protecting it helps preserve their quality of life.

**Nicolò Cipollina,** Global Customer Offering Director — Amplifon

Learn more about our partnership with Amplifon

# Senior Care: supporting independence at every age



**Redion helps older adults live safely and independently at home for longer. Combining care, technology, and local partnerships, we reduce risks while enhancing quality of life.**

## Senior Care services for safer aging at home

Redion brings together assistance teams, caregivers, technology partners, and social organizations to enable older adults to keep living at home for longer, safely and independently. Wearable emergency devices, fall detection, and regular well-being calls provide support when needed.

Beyond helping in day-to-day activities, caregivers also provide companionship, transportation assistance, and guidance on home adaptations. This collaborative approach helps identify risks earlier, reduce unnecessary hospitalizations, and ease the burden on families.
Redion supports healthier aging, better quality of life, and long-term care pathways for seniors across the communities it serves

**60,000**
teleassistance beneficiaries

**2,500+**
professional caregivers

## Shared social value

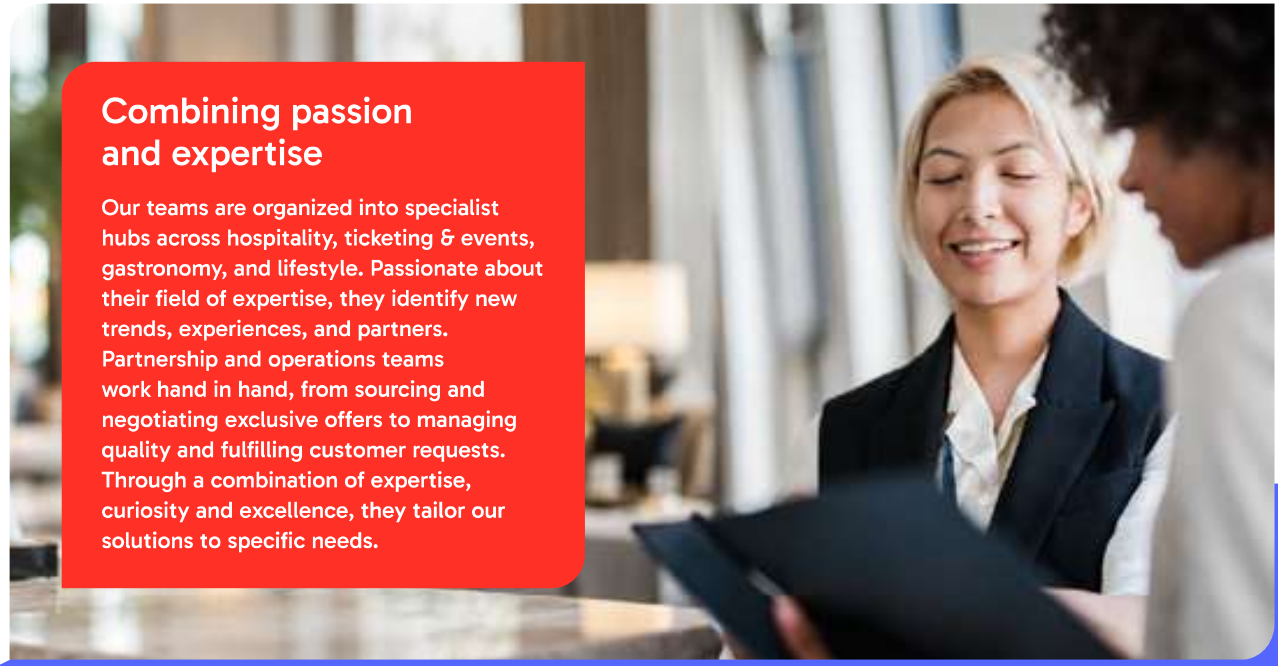
- Better outcomes for customers through safer, more independent living
- More efficient use of healthcare and social care resources through prevention and early intervention
- Stronger local care ecosystems built with local authorities, senior residences, healthcare providers, and community organizations
- Greater trust and satisfaction through responsive, human-centered support
- Tangible contributions to healthy aging and community resilience

# Concierge services: driving loyalty through trusted partnerships

**Through a network of more than 130 partners and over 25,000 service providers worldwide, Redion helps banks and financial institutions offer their customers exclusive access to tailored services and unique experiences.**

Redion's concierge services help banks, insurers and financial institutions enhance customer loyalty through personalized assistance and exclusive access to tailored lifestyle services. Supported by a global network of reputed providers, Redion connects customers with sought-after events, travel experiences, lifestyle services, and bespoke solutions. Each partner is selected based on quality, reliability and specialist expertise to ensure a consistently high standard of service.

By combining human expertise with an ecosystem of trusted providers, Redion helps organizations differentiate their value proposition and create lasting value for customers.



## Combining passion and expertise

Our teams are organized into specialist hubs across hospitality, ticketing & events, gastronomy, and lifestyle. Passionate about their field of expertise, they identify new trends, experiences, and partners. Partnership and operations teams work hand in hand, from sourcing and negotiating exclusive offers to managing quality and fulfilling customer requests. Through a combination of expertise, curiosity and excellence, they tailor our solutions to specific needs.

Discover how our teams manage excellence for our partners

# Sustainable procurement: engaging suppliers in ESG

**Building on guidelines introduced in 2024, Redion continues to integrate ESG criteria into sourcing and supplier management, advancing procurement maturity and supporting more resilient value chains.**

## Engaging providers through a four-tier approach

We work with providers based on a four-tier strategy tailored to their profile and ESG risk level:

1. **Secure:** apply basic risk prevention and alert mechanisms
2. **Support:** build confidence and strengthen capabilities
3. **Monitor & challenge:** integrate ESG criteria into procurement and performance reviews to drive progress
4. **Commit & accelerate:** promote shared ESG goals and deeper collaboration

## A shared framework for sustainable purchasing

Through collaboration between Sustainability, Procurement, Legal, Compliance, and local teams, we have launched a Sustainable Purchasing Charter, establishing a common framework for responsible sourcing across the Group. To actively promote these commitments, from 2026, all supplier contracts contain a new ESG clause. This embeds ESG criteria into supplier relationships, strengthening responsible supply chain management, ethics, human rights, and environmental performance.

Explore our sustainable procurement commitments and expectations



> Integrating ESG criteria into our sourcing processes was a natural step forward as our procurement strategy becomes more mature. It strengthens supplier evaluation, informs decision-making, and embeds sustainability considerations alongside quality, cost, and risk.

**Frank Faisst,** Head of Procurement — Redion Group

## Driving ESG engagement

Our teams have deployed multiple initiatives to help strengthen ESG engagement across our value chain, including:

- 12-country survey of towing providers, engaging 3,600+ partners and collecting 1,700+ responses
- ESG assessments across global air travel assistance networks
- ESG webinars and dedicated supplier engagement events worldwide

Discover how we work with suppliers to prioritize ESG topics

# Company committed to the planet

Reducing our environmental impact requires action at every level of the business. By working alongside partners and suppliers, and rethinking how we deliver services, we are gradually transforming climate commitments into practical solutions and measurable progress.



**-35%**
corporate operations-related CO2 emissions vs. 2022

**100%**
assistance emissions measured

**2,000+**
suppliers committed to sustainability

# Our climate strategy: a robust methodology

**We measure emissions, set targets, and implement concrete initiatives across our operations and value chain. This approach helps us track progress and advance toward our climate goals.**

## Building a benchmark for assistance emissions

Better carbon data enables more effective climate action. To measure corporate activities and assistance-related emissions, Redion follows a three-step approach:

1. **Measure:** each year, we assess greenhouse gas emissions across scopes 1, 2 and 3, engaging more than 130 operational experts across 17 entities. This annual exercise improves data quality and reporting maturity.

2. **Commit:** based on these insights, we set near-term reduction targets for 2030, aligned with our Net-Zero 2050 ambition.

3. **Act:** based on our carbon footprint assessment, we identify activities with the greatest reduction potential, working with employees, partners, and suppliers to reduce emissions.

**The following pages present the actions undertaken for lower-carbon assistance offerings, towing networks, replacement vehicle services and air repatriation activities.**

## 2025 carbon measure in $tCO_2$ and methodology

| | | |
|---|---|---|
| Total GHG emissions | 311,070 | 100% |
| scope 1 | 1,533 | 0.5% |
| scope 2 - market-based | 490 | 0.1% |
| scope 2 - location-based | 853 | Indicative measure |
| scope 3 | 309,047 | 99.4% |

- Baseline year: 2022
- Activities: assistance services and corporate activities
- Standard: GHG Protocol (scopes 1, 2 and 3)
- Regions: USA, France, Mediterranean Europe, Northern Europe, Eastern Europe (NEW), Brazil (NEW)
- Entities for corporate activities only: Holding entities, Redion Employee Benefits, and AdvanceCare

## 2030 Redion Group climate commitments

- Reach net-zero carbon emissions across corporate activities by 2030 (excluding IT-related emissions).
- Lower the carbon economy intensity of our assistance activities by 10% by 2030 versus 2022 levels, measured in $gCO_2$ per € of assistance revenue.

# Rethinking assistance offerings



**Our climate strategy provides the framework for reducing emissions across our activities. In assistance services, it has inspired concrete action to rethink journeys, repairs, and mobility. Together with our partners, we are turning innovation into measurable impact.**

## Reducing emissions through remote repair

**In home assistance,** optimizing the initial visit of craftsmen is essential. Missing information can lead to unnecessary travel, higher costs, and customer frustration. Given that technician travel is the largest source of emissions in home assistance, we prioritize remote diagnostics.
Since 2025, agents in Austria have used video assistance to assess window and glass damage remotely, guiding customers through measurements via a simple SMS link, before deciding whether an on-site visit is necessary. This approach improves service quality, reduces avoidable journeys, and helps lower $CO_2$ emissions. Following promising results — nearly 35% of eligible repairs — the initiative is now being extended to France, Brazil, and Portugal in collaboration with partner networks.

## The Mobility Assistance Card: more choice and less impact

**Our Mobility Assistance Card** is transforming our traditional replacement vehicle service. Co-developed with partners, we piloted the solution in France and Spain in 2025, and in Germany in 2026, and are now scaling it across Europe. The virtual prepaid card gives beneficiaries a mobility budget through Apple or Google Wallet. It can be used across multiple transport options, from trains and buses to ride-hailing, fuel, and tolls. Around 30% of users ‘expenses support lower-carbon choices, such as public transport, car sharing, and carpooling. This helps reduce emissions while giving customers greater flexibility.

# Working with towing partners about environmental impact

**Based on a robust methodology, our climate strategy is being implemented across our value chain. This includes close collaboration with towing partners across Europe through assessments, training, and innovation to advance ESG practices and reduce the environmental impact of roadside assistance services.**

## Mapping ESG maturity across our towing networks

In 2025, our ESG survey of 1,700+ towing providers highlighted encouraging progress, alongside key opportunities for improvement. Across 12 European markets, providers showed strong performance in health and safety, working conditions, and diversity-related employment practices.

Our survey also revealed growing support for waste management and circular economy initiatives, including reconditioned spare parts. However, access to transition financing and investment capacity remain challenging for many operators.

These insights are helping us target support where it can drive the greatest impact and make our supplier ecosystem more resilient.

## From assessment to action: building ESG capability

Building on insights from our ESG maturity survey, we are working with towing partners to strengthen ESG awareness and capabilities. Support includes webinars on carbon footprint calculation, a dedicated emissions calculator, ESG roadshows involving more than 600 towing providers in 2025, and articles shared across our networks.

France, Belgium, and Mediterranean Europe are already committed to this approach, with Brazil, Eastern Europe and other entities from Northern Europe ready to contribute.

## Innovation to drive more sustainable roadside assistance

**Selected suppliers are piloting AI-powered dispatch solutions. Better service request qualification helps avoid unnecessary journeys, reducing fuel consumption and emissions. Combined with eco-driving and paperless processes, these tools improve efficiency while lowering environmental impact.**

> “Smarter dispatching helps reduce costs, lower emissions, and improve service quality.”
>
> **Julie Bouchet,** Owner and Managing Director, Garage du Midi, towing network provider in France

# Driving the transition of replacement cars together

**As outlined in "Our Climate Strategy: A Robust Methodology", understanding emissions helps identify the most effective reduction levers. Mode of mobility is one of them. Choosing a lower-carbon replacement vehicle can reduce the environmental impact of assistance services.**

## Creating favorable conditions for EV adoption

Transitioning replacement vehicles to electric mobility is one of the most effective ways to reduce carbon emissions. Today, EV represents only a small share of replacement car volumes, highlighting the scale of the opportunity. Redion is working closely with rental providers, business partners, and assistance teams to accelerate adoption and adapt customer journeys to facilitate lower-carbon choices.



**Jean-Baptiste Hubert,**
Head of Automotive Service Networks — Redion Group

> "Sustainable mobility starts with the most suitable solution for each need. Together with our partners, we are making lower-carbon choices easier for customers."

## Smaller categories first

Hybrid vehicles deliver limited carbon savings and can still generate significant emissions in real-world use. Choosing smaller vehicle categories is often more effective, reducing energy consumption and emissions regardless of the powertrain. Right-sizing replacement vehicles offers an immediate, practical way to lower environmental impact while meeting customer needs.

| Vehicle type | Typical emissions ($gCO_2$/km) | Impact |
|---|---|---|
| Large ICE | 340 | Highest impact |
| Large Hybrid | 195 | Moderate reduction, but vehicle size remains a major emission factor. Real performance depends on effective use of electric driving. |
| **Small ICE** | **180** | **Significant reduction through right-sizing** |
| Small Hybrid | 140 | Combines right-sizing and hybrid technology benefits, although real performance depends on effective use of electric driving. |
| **EV** | **50–60** | **Lowest operational emissions overall, depending on electricity mix and lifecycle assumptions** |

Indicative emissions per kilometer, including direct use and well-to-tank emissions. Petrol is used as the Internal Combustion Engine (ICE) reference. Results do not represent full vehicle lifecycle emissions. Actual emissions vary by model, occupancy, driving conditions and, for electric vehicles, the electricity mix. Source: DEFRA 2025 factors database used in Redion's carbon methodology.

# Discussing low carbon with air suppliers

**"Our Climate Strategy: A Robust Methodology" also guides our approach to medical transportation. We work with air ambulance companies and commercial airlines in our assistance ecosystem to better understand and meet their specific ESG challenges.**

## Air ambulances: strong foundations and momentum

In 2025, 17 air ambulance companies from our contracted global network completed our ESG assessment, representing 71% of 2024 spend. The results show solid progress with most providers demonstrating good ESG foundations, strong social policies, and a growing range of environmental initiatives, mainly focusing on fuel efficiency and more sustainable ground operations.
While some providers are advancing faster than others, the assessment gives us a clear baseline to strengthen collaboration and support continued ESG progress across the network.

## Better aviation emission data

Nine airline groups — key partners in reducing emissions linked to repatriation assistance services — responded to our 2025 survey, representing 90% of contracted airline spend. Most have established net-zero ambitions for 2050, supported by interim targets for 2030, and have already reported measurable reductions in carbon intensity. However, current results highlight the scale of the challenge ahead. While ambitions are high, transforming long-term commitments into accelerated emission reductions will require continued investment, innovation, and collaboration across the aviation value chain.
This dialogue is strengthening our partnerships. Helping build a clearer understanding of how our supplier ecosystem can move toward a lower-carbon future.



## Our ESG action in the air

Airlink, one of our air ambulance suppliers transformed an employee-led community initiative into a structured ESG program after engaging with Redion's sustainability framework

Read the full article on our Group website

# Helping our partners meet their ESG obligations

**By supporting fleet electrification and developing carbon measurement methodologies with insurers, Redion helps partners navigate compliance while accelerating emission reductions.**

## Keeping fleets compliant

As ESG requirements continue to reshape the mobility landscape, our fleet partners — OEMs, leasing, car rental, and fleet management companies — face growing operational and commercial pressure.

Drawing on expertise across the mobility ecosystem, Redion supports fleet electrification and facilitates access to charging solutions. We also help partners make more sustainable mobility choices, such as shifting from vehicle ownership to mobility as a service.



**Radoslav Dikov,**
Chief Commercial Officer
Motors, IDP — Redion Group

> In response to growing ESG requirements, our role is to help fleet partners turn regulatory pressure into practical action. By combining insurance expertise with mobility insights, we support their transition to more sustainable, efficient, and resilient fleet models.



> Sustainable mobility requires collaboration across the entire ecosystem. By helping fleet partners adopt emerging mobility solutions, we support lower-emission mobility that meets evolving business and customer needs.

**Benoît Guignan,** Head of International Sales and Marketing, Mobility Business Line — Redion Group



## Toward shared emissions standards

Reliable carbon data is essential for insurers seeking to understand and reduce the environmental impact of their claims. In France, Redion co-authored the 2024 white paper *Measuring the Carbon Emissions of a Motor Insurance Claim in France* with Pacifica, helping create a methodology that has become a sector benchmark.

Since 2025, Redion has used this framework to measure emissions associated with its roadside assistance services. This measurement enables Redion to work with its partners to identify reduction levers and shift assistance services towards lower-carbon solutions.

**Review the white paper about emissions calculation of auto claims**

# Responsible employer

At Redion, people are at the heart of our success. By fostering a shared culture, investing in learning, supporting well-being, and creating an inclusive workplace, we help employees grow, contribute, and thrive.



**12,000**
employees worldwide

**84%**
employee engagement rate

**48.9%**
women managers

# Shaping one Redion culture

**The 2026 Pulse Survey showed strong engagement and support for Redion's values. Our We Impact leadership model helps leaders embed this culture across the Group.**

### Pulse Survey: positive trends and momentum

The 2026 employee engagement survey received a 89% participation rate, reflecting a strong commitment to shaping Redion's future. Engagement reached 84% (+3 points vs 2025), while 88% of employees support our values, 87% are proud to work for Redion, and 86% would recommend it as a great place to work.
AI adoption increased by 12 points, learning by 5 points, and hybrid working achieved 89% satisfaction — highlighting a culture of innovation, continuous development, and flexibility. Survey insights continue to shape initiatives designed to strengthen our culture, skills, and employee experience across the Group.

### We Impact: building a shared leadership culture

Through We Impact, Redion has introduced its first global leadership model, designed to create a common leadership language across countries, functions, and business lines. Co-designed with senior leaders and rooted in CARE values, it helps leaders anticipate change, drive innovation, empower people, foster collaboration, and strengthen customer-centric decision making. To support adoption, Redion launched a Leadership Handbook, managerial toolkits, and the Managerial Acceleration Program (MAP). These resources give managers practical tools to lead teams and create impact.

The second phase of the Managerial Acceleration Program, MAP Forward 2, focuses on strengthening strategic thinking, human-centric leadership, innovation, trust, people development, and collaboration across the organization. Aligned with the We Impact leadership model, the program is currently being deployed globally, with 1,100+ managers trained through 80+ sessions, helping embed a shared leadership language and consistent management practices across Redion.

Read *Five leadership roles for creating impact*



> Just weeks after the launch of Redion, our Pulse Survey showed strong engagement and broad support for our values. This positive momentum reinforces our ambition to build a common culture across the Group. Through We Impact, managers have a shared framework to turn that ambition into action.

**Veronique Destruel,** Chief People & Organization Officer — Redion Group

# Disability: one framework, equal opportunities

**Redion is committed to building a more inclusive workplace through a shared Disability Framework and employee-led initiatives. Together, they help remove barriers, improve accessibility, and create a more supportive experience across the Group.**

### Disability Framework: minimum requirements for every country

To ensure a consistent level of inclusion and accessibility, the Disability Framework sets a baseline for all entities. It covers governance, awareness, inclusive recruitment, workplace and digital accessibility, reasonable accommodation, and employee support. While regions and entities can adapt to local needs and regulations, these minimum requirements help guarantee a more equitable employee experience worldwide.

### *Redion Employee Benefits: experiencing inclusion differently*

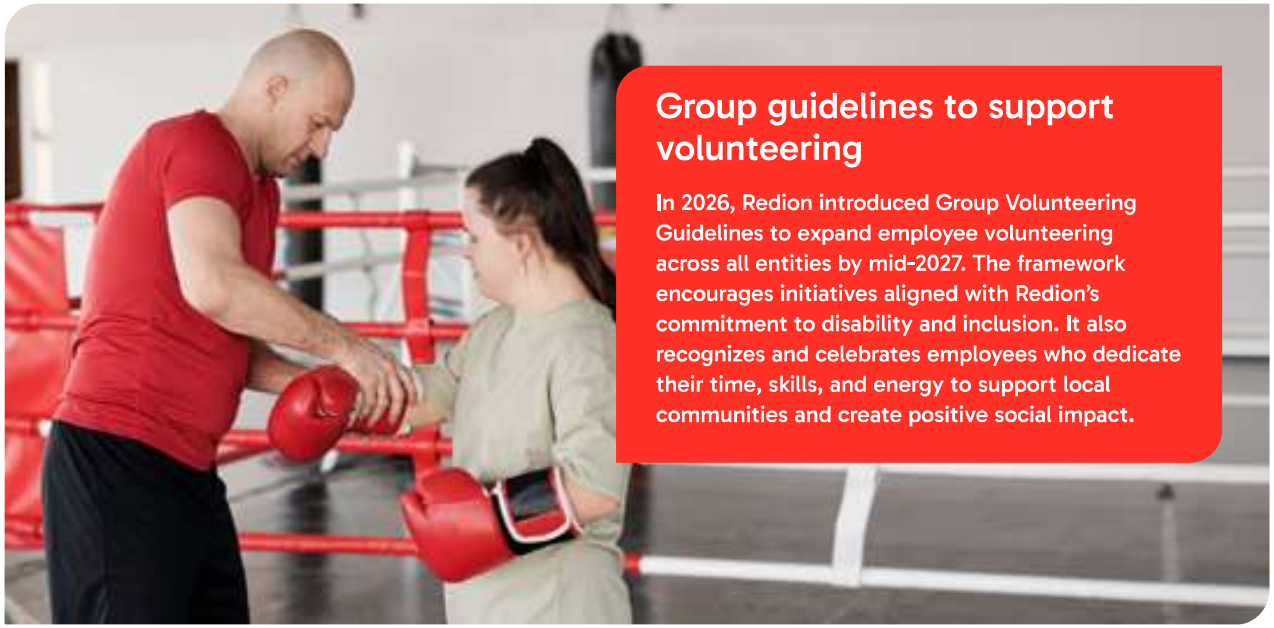
Employees took part in the immersive *Dans le Noir ?* experience to gain new perspectives on disability, empathy, and inclusion through a series of activities conducted in complete darkness.

### *Poland: raising awareness of neurodiversity*

A webinar on neurodiversity helped employees better understand autism and ADHD, while a new Silent Room provides a calm space for those with sensory sensitivities.

### *France: supporting caregivers*

The Care Management program supports employees balancing work and caregiving responsibilities by providing practical guidance and tailored support for loved ones facing illness, disability, or loss of autonomy.



### Group guidelines to support volunteering

In 2026, Redion introduced Group Volunteering Guidelines to expand employee volunteering across all entities by mid-2027. The framework encourages initiatives aligned with Redion's commitment to disability and inclusion. It also recognizes and celebrates employees who dedicate their time, skills, and energy to support local communities and create positive social impact.

# Growing skills, sharing knowledge



**Growth starts with learning. Whether developing additional skills, exploring new ideas or preparing for the next step, employees are given the tools and support to build and optimize their career path.**

### Developing skills for a changing world

As employees seek opportunities to learn, grow, and progress, Redion supports evolving expectations through accessible learning and development opportunities. In 2026, new modules on our WeLearn e-learning platform helped employees understand Redion's purpose, values, and strategy. Available in multiple languages, they support onboarding, strengthen collaboration, and give employees access to learning opportunities throughout their careers. By making knowledge accessible and scalable, Redion helps people develop new skills and adapt to changing business environments.

### Growing talent, building futures

At Redion, employees looking for ways to grow can access development opportunities tailored to their career stage. Through coaching, mentoring, intercultural leadership training, and strategic projects, they strengthen their skills, expand their networks, and prepare for new challenges. Dedicated pathways support emerging leaders, experts and early-career talent, helping employees build rewarding careers while enabling Redion to reinforce its capabilities for tomorrow.

**90+**
e-learning programs available

**18 hours**
average number of training hours per employee

# Turning AI into collective progress

## AI is changing how we work across the Group. We invest in skills, tools, and trusted technology so every employee can shape this transformation.

### Building AI capability, responsibly

AI is increasingly woven into everyday work life across the Group. Our 2026 Pulse survey reflects this shift. Confidence in AI and generative AI increased by 12 points, while learning and development scores rose by 5 points vs. 2025. These results highlight the value of continued investment in skills, training, and digital transformation. Redion helps employees build the knowledge and confidence needed to use AI effectively. Through training, practical tools and ongoing support, we aim to prepare employees for a rapidly evolving workplace.

At the same time, employees have a responsibility to keep learning, stay curious and use AI with care and discernment. Together, we can turn new technologies into innovation, stronger performance, and long-term value.



> AI adoption starts with strong foundations. Our role is to provide trusted platforms, the right technologies and skills that enable teams to innovate, scale, and support business growth.

**Fabien Azavant,** Chief Information Officer — Redion Group



**3,000+**

people have participated in Microsoft Copilot 365 training across Redion since 2025

# A culture people want to be part of

**Built by our people and recognized by external organizations, Redion's workplace culture and employee experience received multiple awards in 2025 and 2026.**




### Recognized for people practices that make a difference

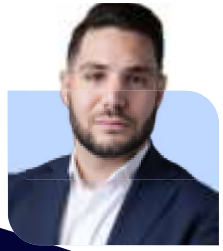
Our Top Employer certifications in France, Italy, and our Central entities reflect the quality and consistency of our people practices. Awarded by the independent Top Employers Institute, this recognition highlights our commitment to employee development, learning, inclusion, well-being, and career growth.

### Creating workplaces where people thrive

Across our international operations, Redion continues to foster a people-first culture. In 2025, our entities in Brazil, Miami, and San Diego earned Best Place to Work certification. Additional U.S. recognitions, including the Financial Services Top Workplaces Award and the San Diego Top Workplaces Award, acknowledged our efforts to create engaging, inclusive, and supportive workplaces. Together, these awards demonstrate our ambition to build an environment where people can develop, contribute, and succeed.

## 2025-2026 workplace awards

- Top Employer 2025 & 2026 (France, Italy, and Central entities), awarded by the Top Employers Institute
- Best Place to Work 2025 (Brazil, United States - Miami, and San Diego offices)
- Financial Services Top Workplaces Award 2025 (United States)
- San Diego Top Workplaces Award 2025 (United States)



> These recognitions reflect the strength of Redion's employee value proposition and showcase the opportunities, culture and employee experience we offer. By increasing our visibility both internally and externally, they reinforce our employer brand and support our ambition to be an employer of choice for current and future talent.

**Matteo Mottura**, Head of Learning and Development — Redion Group

# Health, well-being, and care matter

## Across Redion, we have implemented strategies and initiatives to optimize prevention, protection, and well-being for our employees.

### Harmonizing health protection

In 2026, Redion launched a Group-wide review of employee health and well-being benefits. The objective was to identify gaps, share best practices, and define a minimum level of protection for all employees across the Group. These efforts will help ensure more consistent access to health and well-being support, regardless of country or role.

### Standing together through cancer

Since 2021, Redion's Cancer Charter has promoted prevention, early screening, and support for employees affected by cancer. Every year, World Cancer Day and Pink October create opportunities to learn, share, and act together. Webinars, awareness campaigns, and fundraising activities engage employees across the Group. In 2026, employees also launched the Cancer Alumni Community, a peer network open to anyone affected directly or indirectly by cancer.

Discover our Group Cancer Charter

### *Australia - Supporting cancer research*

Redion employees joined Cancer Council Australia's Biggest Morning Tea. Their 16 donations funded SunSmart education for 343 children, 7 support calls and 4 days of cancer research.

**20**
countries involved in the 2026 review of employee health and well-being benefits



### Mobilizing leaders to promote life-saving skills

Our ambition is to make life-saving skills accessible to all 12,000 Redion employees. The first step took place in March 2026, when 100 leaders took part in a training session on cardiopulmonary resuscitation (CPR) delivered with the French Red Cross and Staying Alive. Participants learned how to respond in an emergency, helping raise awareness and strengthen preparedness.

# Growing ESG knowledge and skills

**Learning by doing is key to ESG progress. Through projects, training, and collaboration, employees can build ESG skills, helping make sustainability an integral part of how we work.**

### Learning through action

Hands-on learning is one of the most powerful ways to build ESG skills. In 2025 and 2026, more than 45 ESG initiatives were delivered across the Group, covering climate action, sustainable procurement, disability inclusion, accessibility, social impact, and responsible assistance and insurance solutions. Employees from across operations, marketing, networks, procurement, HR, IT, compliance and legal teams contributed. By bringing sustainability into their areas of expertise and everyday decisions, they helped turn ESG ambitions into concrete action and integrate ESG into our ways of working.

### Climate Fresk: ongoing onboarding

Climate Fresk workshops help employees understand the causes and impacts of climate change. Redion continues to expand participation across functions and operations, building a shared foundation for more informed and sustainable decisions.

### E-learning brings scale to ESG knowledge

Through our e-learning platform, employees can deepen their understanding of sustainability and ESG challenges. Dedicated learning journeys cover climate change, responsible business practices, and practical ways to create positive impact. Employees can learn how ESG connects to their role and how to integrate sustainability into everyday processes.

## Sustainability & Inclusion Week

In 2025, Sustainability Week and Inclusion Week were combined to create a single Group-wide event and amplify impact. Through webinars — including a round table with senior leaders and an external speaker on unconscious bias and inclusive behaviors — employees explored climate change, accessibility, disability inclusion, and social impact. By bringing environmental and social topics together, the week helped turn ESG awareness into concrete action across the Group.



# Corporate citizen

For Redion, corporate citizenship means creating positive impact for people and communities. Through ethical business practices, transparency, shared governance, and collective action, we promote inclusion, measure our impact, and drive lasting social change.




Our contribution to our social cause Disability & inclusion

**13**
programs and initiatives

**16**
supported organizations

**10**
entities measuring social impact

# Governance for a shared global cause

**Since 2024, Disability & Inclusion has been Redion's global social cause, following a rigorous selection process aligned with the Group's long-term impact ambitions.**

## A framework for disability inclusion

Redion continues to support disability inclusion through a coordinated Group-wide approach that combines global ambition and local action. Guided by a dedicated Social Impact Steering Committee, shared standards, and dedicated funding, the Group has established a clear framework to drive lasting change. Across regions and entities, teams are now bringing this vision to life by implementing the global program and volunteering guidelines introduced in 2026.

To ensure meaningful and measurable impact, we align local initiatives with one of Redion's five Disability & Inclusion priorities:

- Empowerment
- Accessible environments
- Innovation
- Rights advocacy
- Awareness & education

***Mediterranean Europe — Innovation***
Through our digital CareAbility program, 269 employees and partners have identified 12,752 accessibility barriers across 761 locations in Mediterranean Europe.

***Redion Employee Benefits — Accessible Environments***
Redion Employee Benefits supports the financing of assistance dogs through employee awareness sessions and fundraising initiatives. In partnership with ASA, we help people with disabilities gain greater autonomy.

***Brazil — Awareness & Education***
We support an inclusive computer lab with the Secretaria dos Direitos da Pessoa com Deficiência de Barueri, helping people with disabilities build digital skills for employment.

***Asia - Awareness & Education***
Employee volunteers in Asia supported Paralympic and Boccia events in Hong Kong, while a group in Malaysia engaged with autistic children, fostering inclusion.



> Our unit approach combines clear governance with local flexibility, helping us coordinate initiatives effectively while respecting market-specific needs.

**Iwona Jurkowska**, Head of External, Internal Communication and ESG, Eastern Europe Unit — Redion Group



> Since 2023, our employees have contributed over 230 volunteering hours across multiple community projects. It's great to see our employees giving back and making a difference every day.

**Deven McCray**, Employee Experience Manager, USA — Redion Group

# For communities: measuring our social impact

**At Redion, we believe every euro invested and every hour dedicated to social action should contribute to tangible impact. Since 2026, a shared KPI framework provides more consistent data, helping us better understand impact and guide future priorities.**

Measuring impact is a shared journey with NGOs we partner with. Together, we assess what has been delivered and the value created for beneficiaries and communities. When results fall short, we focus on learning and improving. By combining data with partner expertise, we adapt programs, strengthen successful approaches, and build solutions that meet real needs. This continuous dialogue helps maximize positive and lasting impact.



> What gets measured can be improved. Shared metrics help us understand what creates the greatest impact and guide how we shape and strengthen our approach over time.

**Ines Bichler**, ESG Social Programs Manager — Redion Group



## ULIS: a youth integration program in France

What started with 2 students in 2025 expanded to 6 participants in 2026, with 12 students expected in 2027. Since 2025, students with disabilities from schools in Saint-Denis (France) have been invited to spend a week with Redion teams. Feedback from both students and employees has helped refine the experience by introducing more interactive workshops and discussions with apprentices, strengthening the program's impact year after year.

# For our customers: making our solutions accessible



**At Redion, making client documents and digital experience accessible to everyone is a shared responsibility across the Group.**

## Building a global accessibility framework

In 2025, we developed practical Group accessibility guidelines, drafting common standards for our digital solutions and documentation. We are now deploying the guidelines to align approaches and accelerate progress. This work builds on expertise from our global travel teams working on international contracts, as well as teams in the US, Canada and Austria. We recently adopted Group-wide accessibility solutions, aligned with international standards, to support our marketing and client onboarding teams.

## Cross-team collaboration for accessibility by design

Accessibility is increasingly embedded from the earliest project stages. Recent pilot schemes using AI-powered development solutions have shown how accessibility can be integrated by design, reaching up to 96% accessibility compliance during testing. By addressing barriers earlier in the development cycle, our teams create more inclusive digital experiences. These achievements mark an important step forward in our ongoing accessibility journey.

Read our initiatives for our employees
*Disability: one framework, equal opportunities*



> Accessibility used to be driven mainly by legal and client requirements. Today, more teams are proactively asking how they can make products and services accessible from the outset. That cultural shift is a major step forward.

**Jen Cieslak**, Senior Accessibility Designer, USA — Redion Group

# ThinkAbility athletes shape more inclusive travel

**In 2023, Redion launched its flagship ThinkAbility program to support high-level athletes with disabilities. Through a series of interviews, they shared their experiences of mobility, travel and accessibility.**

## Making travel more inclusive through real-life insights

Following an initial survey on daily mobility in 2025, we asked our ThinkAbility athletes to share their travel experiences in 2026. Across 10 countries, 13 athletes highlighted what works well and what remains challenging. Their insights have helped us identify accessibility barriers and shape more inclusive travel services.

## Designing inclusion from the start

By sharing their lived experiences, ThinkAbility athletes are helping Redion better understand the barriers people with disabilities face when travelling. Their feedback points to three recurring challenges: limited journey information, inconsistent accessibility awareness among frontline staff, and physical obstacles throughout the travel experience. Their key takeaway: accessibility must be designed in from the outset to be truly effective.

2025 ThinkAbility x Mobility

2026 ThinkAbility x Travel



**Valeria Pappalardo,** swimmer with multiple sclerosis, Italy

> Travel is not just about moving from one place to another — it's about participation, autonomy, and dignity.



**Man-Kei To,** badminton player with leg paralysis, Belgium

> There has been real progress over the past decades, and things are improving step by step. But there is still a lot of room for improvement.



**Alexis Bellanger,** swimmer with left leg amputation, France

> Accessibility must be thought out with users, not just on paper.



**Brittni Mason,** sprinter with Erb's palsy, USA

> Seeing wheelchair athletes carried up flights of stairs just to explore a city reminded me that accessibility doesn't make travel easier — it makes it possible.

# Our ESG indicators

| PILLAR | TOPICS | INDICATORS | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Responsible insurer & Assistance partner | Carbon footprint in $tCO_2$ | Total $CO_2$ emissions in $tCO_2$ | 182,878* | 242,487 | **311,076** |
| | | Scope 1 | 1,615* | 1,545 | **1532** |
| | | Scope 2 - market based | 788* | 463 | **489** |
| | | Scope 2 - location based | – | 912 | **853** |
| | | Scope 3 corporate | 31,202* | 41,178 | **31,147** |
| | | Scope 3 assistance | 151,675* | 199,300 | **277,906** |
| | Climate & environment | Total energy consumption (MWh) | 7733 | 4259 | **3906** |
| | | Percentage of renewable energy | – | 64% | **80%** |
| | | Percentage of hybrid / electric vehicles | – | 45% | **55%** |
| | | Total waste produced (t) | 257 | 134 | **125** |
| | | Quantity of waste recycled (t) | 170 | 54 | **32** |
| Responsible employer | Employment | Average FTE (YE) | 10,063 | 10,583 | **11,036** |
| | Life at work | Engagement score (/100) | 81 | 77 | **80** |
| | | Percentage of employees with remote working agreement | 100% | 100% | **100%** |
| | Training & development | Number of total training hours | 171,109 | 196,718 | **191,406** |
| | | Number of training hours per employee | 17 | 19 | **18** |
| | | Percentage of employees trained or developing new skills | – | 20% | **31%** |
| | | Percentage of employees having an annual and/or career interview | 64% | 65% | **61%** |
| | Diversity & inclusion | Disability rate | 3% | 4% | **4%** |
| | | Percentage of women in the company | 64.91% | 66.61% | **67%** |
| | Professional equality | Percentage of women in a managerial position | 48.4% | 49.9% | **48.9%** |
| | | Percentage of women in a strategic position | 30.60% | 37.20% | **39%** |
| | Social dialogue | Percentage of coverage with collective agreement | 79% | 80% | **71%** |
| | | Percentage of coverage with employee representative | 79% | 80% | **63%** |
| Corporate citizen | Group social cause | Number of programs | – | 9 | **13** |
| | | Number of supported organizations | – | – | **16** |

* 2022 figures, no carbon footprint measure in 2023 due to works on trajectory.
** 3-year plan (2025-2027): 90% cumulative target achievement. Previous plan (2022-2024) achievement: 86%.

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