

Paris, December 4, 2025

S.M.A.R.T. Rendez-vous 2025: Insurers as strategic partners for European resilience and sovereignty

- On Thursday 4 December 2025, France Assureurs is organising the S.M.A.R.T. Rendez-vous (Summit to Mobilise Action on Risks and Transitions) at the Solvay Library in Brussels, under the theme *"European resilience and sovereignty"*.
- The event aims to bring together for an afternoon of discussions representatives from European institutions, civil society, innovative start-ups, and the insurance sector, with the goal of creating practical solutions to strengthen Europe's competitiveness and resilience faced with rising risks.

In a context of escalating geopolitical tensions, major industrial transitions, worsening climate disruption, and increasing cyberattacks, the European Union must enhance its ability to protect itself from external threats while accelerating its economic growth. The insurance sector is a key player in achieving this objective. In the coming years, insurers will need to continue financing the infrastructures essential to the European economy, protecting citizens against climate-related disasters, and supporting businesses in their innovation initiatives.

On December 19, 2024, France Assureurs organised the first edition of S.M.A.R.T. (Summit to Mobilise Action on Risks and Transitions) in Paris. The event brought together a broad audience thanks to its variety of topics and participants. After the success of the first edition, France Assureurs decided to adapt the concept into shorter formats: the S.M.A.R.T. Rendez-vous, held either in Brussels or in regional locations. For Florence Lustman's third term, the Federation has identified Europe and French regions as its two main priorities.

The first edition of this new concept is being held today, December 4, at the Solvay Library in Brussels, under the theme "European Resilience and Sovereignty". The goal is to initiate a substantive dialogue to develop collective solutions that strengthen Europe's competitiveness and resilience against economic and geopolitical threats.

The S.M.A.R.T. approach from the 2024 edition continues in 2025, combining different formats: conferences, presentations, an innovation gallery, and networking sessions.

The programme, after the opening remarks by Florence Lustman, President of France Assureurs, includes:

- Philippe L glise-Costa, Permanent Representative of France to the European Union,
- Enrico Letta, President of the Jacques Delors Institute,
- Three round-table discussions, addressing successively the themes of European competitiveness financing, climate risk prevention, and European sovereignty,
- Four start-ups presenting their innovations:
 - o Dylogy, which helps insurers better manage their knowledge and risks through generative AI,
 - o Meelo, providing a seamless and risk-free customer journey,
 - o Pr visia, a solution designed to improve risk assessment and prevention plans,

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- Red Alert Labs, with CyberPass, an AI-powered platform automating compliance with European regulations.

The event is also a chance to present the newest issue of the journal *Risques*, entitled "*La résilience, prérequis de la souveraineté européenne*", along with a special English edition focused on Europe: "*Europe: Risks, Challenges and Strategic Responses*".

Mrs Florence Lustman, President of France Assureurs: *"Europe stands at a critical crossroads. The challenges ahead require collective and ambitious responses. In such context, insurers, who protect populations and finance transitions, are strategic partners for European sovereignty. With this first edition of the S.M.A.R.T. Rendez-vous in Brussels, we seek to collaboratively develop practical solutions to enhance Europe's competitiveness and resilience. I would like to sincerely thank all speakers and participants for their commitment alongside us. "*

About France Assureurs

France Assureurs is the used name of the Fédération Française de l'Assurance, that gathers 253 insurance and reinsurance companies representing 99% of the market for companies regulated under the French Insurance Code.

Insurance is central to many societal challenges. For this reason, France Assureurs is committed to playing an active role in public debates. It is the preferred interlocutor of public authorities, administrations and media on insurance-related matters both in France and abroad, encompassing prevention, protection, investment or employment issues. The statistical data it centralises and its expertise enable France Assureurs to assist its members in navigating changes within the sector. France Assureurs relies on a network of correspondents throughout the entire French territory to assist local leaders during major events, to promote careers in insurance or to relay the sector's positions.

"Mobilising all the resources of insurance to move society forward confidently" is the purpose of France Assureurs.

France Assureurs—Move society forward confidently—is a brand of the Fédération Française de l'Assurance.

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