

Press release

CMCM – Post-summer assistance report: Hundreds of members supported worldwide

Statement by Pit Van Rijswijck, Chief Product Officer of CMCM

An intense summer for CMCM assistance

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As the summer season comes to an end, CMCM reviews the results of its international assistance activity.

From January to the end of August 2025, 452 cases were handled, including more than 100 repatriations, for a total cost of €840,645 — over €100,000 per month. While the number of cases remains stable, their complexity and costs have increased, reflecting the ongoing commitment of our teams to support our members in distress abroad.

Complete assistance — more than just repatriation

"International assistance is not limited to repatriation," explains Pit Van Rijswijck, CPO of CMCM. "It means supporting our members from start to finish, including when they need to be hospitalised abroad."

Thanks to our partner Inter Mutuelles Assistance (IMA), CMCM provides coverage for the following:

- · rescue costs, including medical transport and repatriation,
- medical assistance during repatriation, up to hospital admission in a medical facility near the member's home.
- medical coordination on site, with direct coverage of hospital costs from the very first hours.

Members benefit from a single international medical emergency number and are covered immediately, with no waiting period — even for short-term trips.

As in previous years, most of the cases handled this summer involved repatriations as well as medical and hospital costs incurred abroad. All urgent requests were processed immediately, ensuring fast and effective support for members worldwide.



Rising costs, a reflection of unwavering solidarity

The intense level of activity this summer was accompanied by a significant financial effort. The 452 cases generated a total of €840,645 in external costs, representing a 9.1% increase compared to 2024.

Repatriations account for nearly 65% of these expenses, with an average cost of several thousand euros per case. One case alone exceeded €25,000, notably due to a long-distance medical air transport. These figures reflect our ongoing commitment to maintaining a high level of coverage and solidarity, even in a context of rising international healthcare costs.

Temporary delays in less urgent benefits

In parallel with this high level of summer activity, CMCM is currently experiencing temporary delays in the processing of certain non-urgent services. Processing times may reach up to 30 working days for some reimbursements—an exceptional situation compared to our usual standards.

Several factors explain this situation:

- The holiday period, during which part of our staff was on leave, coincided with a natural increase in accidents and medical emergencies abroad
- The implementation of the new Immediate Direct Payment (PID), which, while offering many advantages to members, has made reimbursement details less readable, resulting in more incomplete files and therefore additional exchanges before payment can be made

Concrete measures are already underway

To reduce these delays, immediate and medium-term actions have been initiated:

- Short term: our teams are working overtime, and we are conducting targeted recruitment to speed up the processing of pending cases.
- Medium term: a new version of our mobile application is under development, featuring a more guided and accurate reimbursement process, ensuring that files are complete when first submitted.

In addition, further process automation is planned, which will significantly reduce manual processing times.

We would like to express our sincere gratitude to our staff, who support our members every day with dedication and compassion.



Pit Van Rijswijck concludes

"This summer, once again, CMCM demonstrated that it is there for its members 24 hours a day, worldwide. Behind every case lies a human story — a disrupted journey, a health emergency. We are proud to have been able to extend our support without delay.

But we also owe our members transparency and honesty: we have fallen behind on certain less urgent benefits, and we are doing everything in our power to address this quickly, without ever compromising the quality or speed of our assistance."