



Henner

Here to care

Sharing insights on our CSR policy and commitments

2024 report on our 2023 activities



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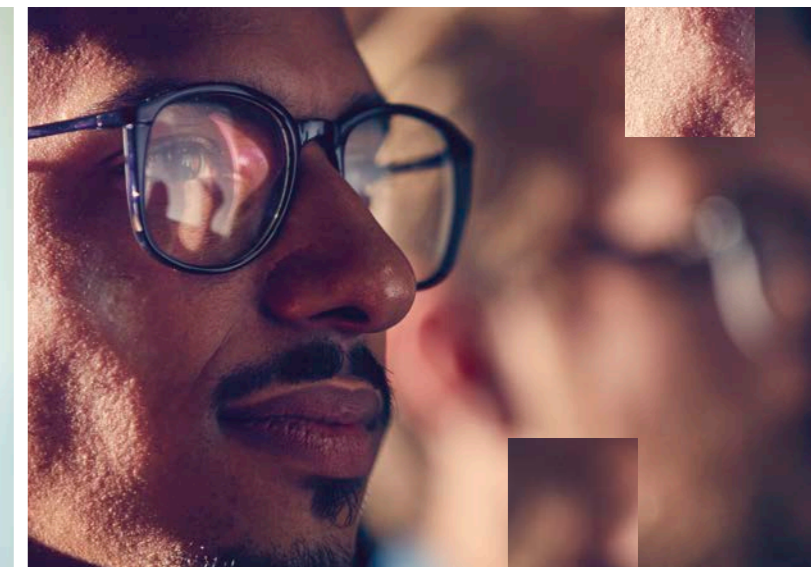
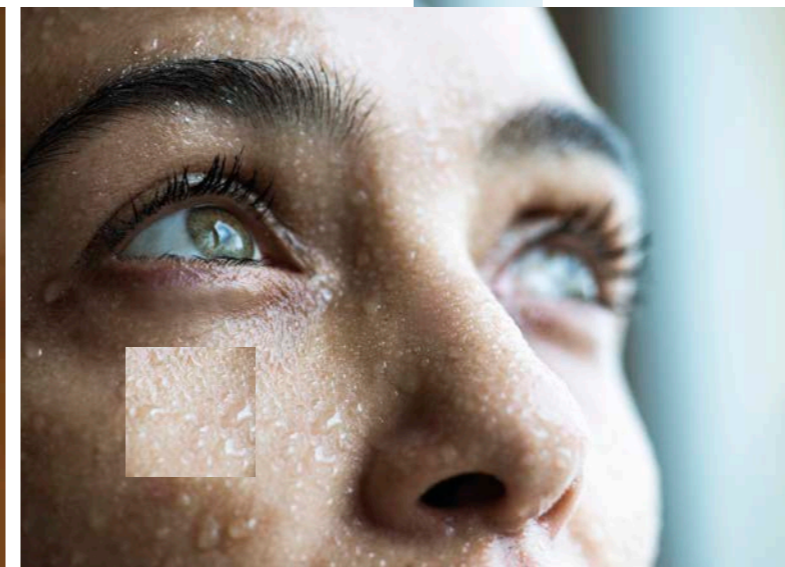
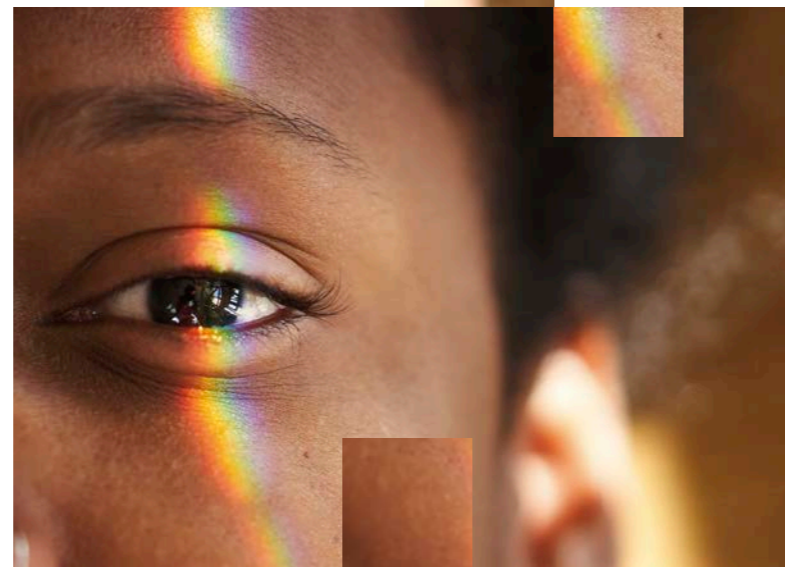
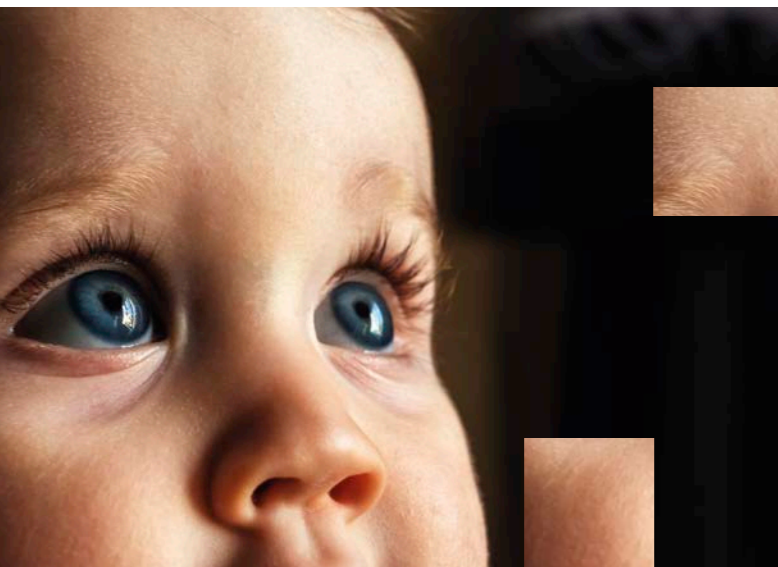
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At Henner, *Caring* is an essential way of promoting cohesion, trust and well-being among our employees.

It is the driving force behind our performance in serving our insured members, clients and partners. This has been the foundation of our commitment for over 75 years. It motivates our teams every day and is our key differentiator, as reflected in our brand signature: *Here to care*.

So it was only natural that in 2023, we were one of the first to sign the United Nations Global Compact. In 2022, we chose to strengthen and streamline our many initiatives. Our goal is to move from an implicit CSR approach to a structured, quantifiable policy that is clearer for all our stakeholders.

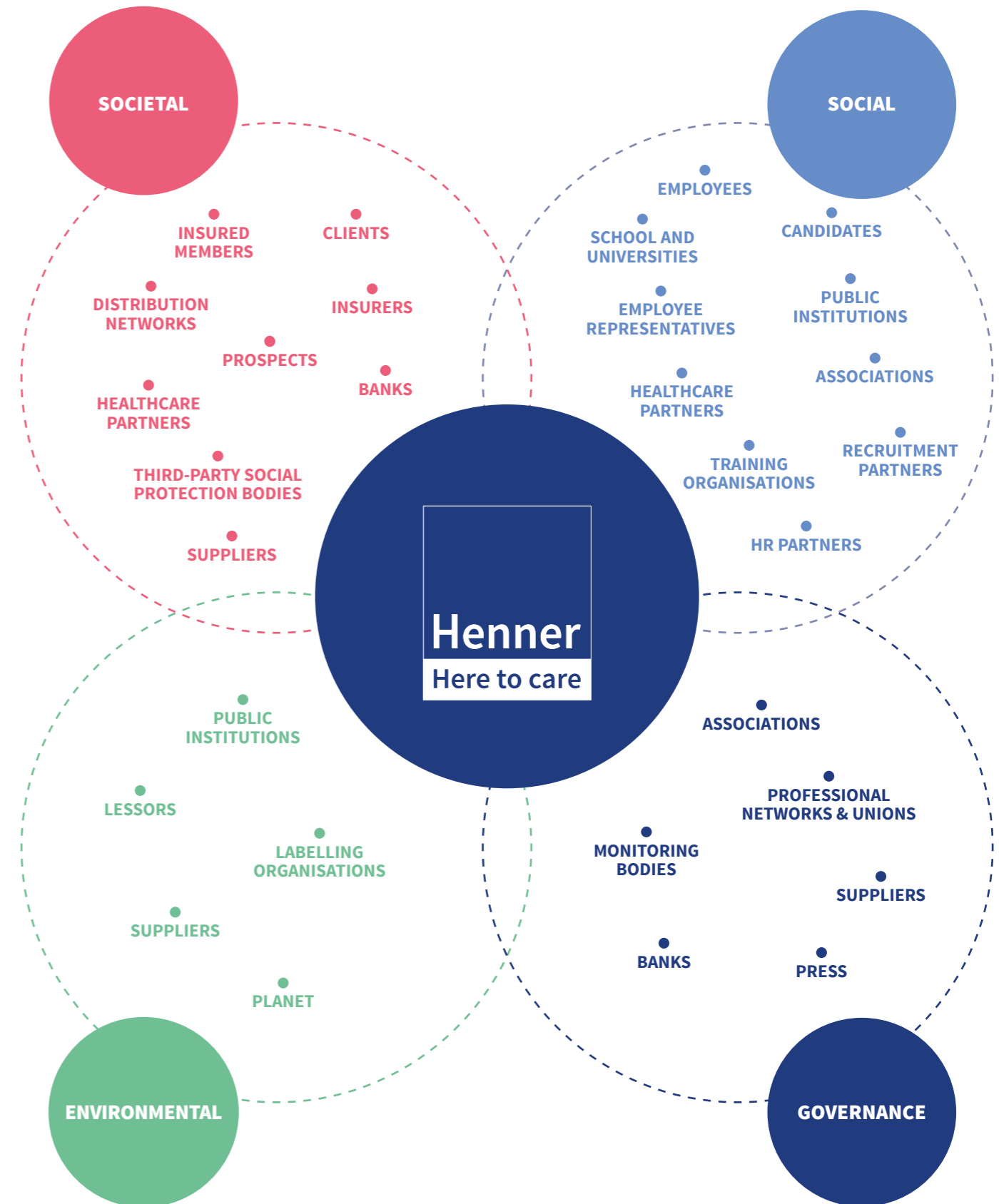
The cornerstone of our CSR strategy is our commitment to the common good in each of the four pillars of CSR, so that we can have a positive impact on our network and contribute to its sustainability through our actions.

Our mission is to protect everyone as if they were one of our own loved ones, so our top priority is ensuring the long-term future. We owe it to each and every one of our employees, as well as to our clients and partners. I hope you enjoy reading this latest report. It will enable you to better understand the reasons behind our commitments, identify our main achievements and have an overview of our actions and their results in 2023.



Vanessa CARENCO
Executive Vice-President,
Human Resources, Legal,
Communications & Marketing,
Facilities & Purchasing.

OUR STAKEHOLDERS



OUR KEY FIGURES*

1.8 M

Healthcare providers in 185 countries

2.2 M

Beneficiaries

21

Locations around the world

1,800

Employees

33

Languages spoken

70

Nationalities in the teams

98/100

Gender equality index in France

65,000

Corporate clients of all sizes

75%

of CAC 40 companies place their trust in us

€2,3 Bn

Managed insurance premiums

30%

International business

€239.7 M

Total sales in 2023

99%**

Satisfaction rate

* Financial year 2023.
 ** Satisfaction measured with our insured client service on management quality, reimbursement term, and the availability of our teams. Annual survey conducted by Moai in 2023, based on a sample of 1,281 respondents (insured by Henner).



PRESENCE

We are here to help our customers, companies, international organizations, private individuals, self-employed people, partners, brokers) and, of course, our beneficiaries, every day. We listen to them and support them. Our wide range of expertise and our worldwide presence enable us to understand all lifestyles and their specific features. Our role is to read between the lines as to better understand the needs of everyone.



KINDNESS

All our customers and beneficiaries are entitled to the same level of care, whatever their situation and contract type. At Henner, we are there to provide specific answers to all our customers, whether businesses, private individuals, self-employed people, partners and brokers – but also to anticipate the needs of our policyholders in order to make their lives easier. We are there where we are not expected.

OUR VALUES



CREATIVITY

Our story was built on the creativity of our teams and that is even more true today. At Henner, we create standard solutions that of course meet requirements of the markets we serve. But what happens if the solution does not exist? We tailor one! The more specific the situation, the greater our opportunity to innovate, to make the difference and to satisfy our customers.



INDEPENDENCE

We were born out of an entrepreneurial venture begun over 70 years ago, and we remain an independent group with strong values today. At Henner, we are driven by protecting the interests of our customers and beneficiaries. We uphold this conviction with unwavering commitment every day. It guides every choice we make, whether strategic or operational.

WHAT ARE THE REASONS FOR OUR COMMITMENT?

Henner was founded over seventy-five years ago starting as a family-based and entrepreneurial adventure with the aim of revolutionising social protection. The Group's purpose is to enable everyone to receive treatment under the best possible conditions, by providing quality medicine within everyone's reach.

Generation after generation, innovative personal insurance solutions and services have been developed, to protect company employees and private individuals. Our longevity, our independence, our businesses as a broker, advisor and administrator, give us a unique and privileged perspective, serving a diverse portfolio:

- Individuals
- Small, medium-sized and very large companies
- Multinationals
- International organisations
- French and international insurers
- Partners, social protection bodies and mutual insurance companies

This enables us to understand and anticipate our clients' needs, providing them with **the very best expertise relying on our "Caring" strong positioning** as well as the attention we pay to our clients and beneficiaries throughout our shared journey.

In our network, **this unique positioning has naturally led us to be part of the United Nations Global Compact for over 20 years.**

OUR CSR STRATEGY

Over the last 2 years, led by our Executive Committee and senior managers, we have developed our commitments and strengthened our initiatives within an enhanced strategy structured around the 4 pillars of CSR:

SOCIETAL

Promoting access to healthcare and preventive care.

We are developing a strategic programme of prevention and screening, because we are convinced that taking care of the health of our beneficiaries and our employees is an essential part of Henner's values. This also supports our corporate clients in working towards their social responsibility.

SOCIAL

Taking care of our employees.

Aware and mindful that employees are seeking purpose at work, we implement internal policies that promote diversity, initiative and accountability. By creating a caring and supportive environment, we want to ensure that our employees have a serene work experience.

ENVIRONMENTAL

Measuring and reducing our impact on the environment.

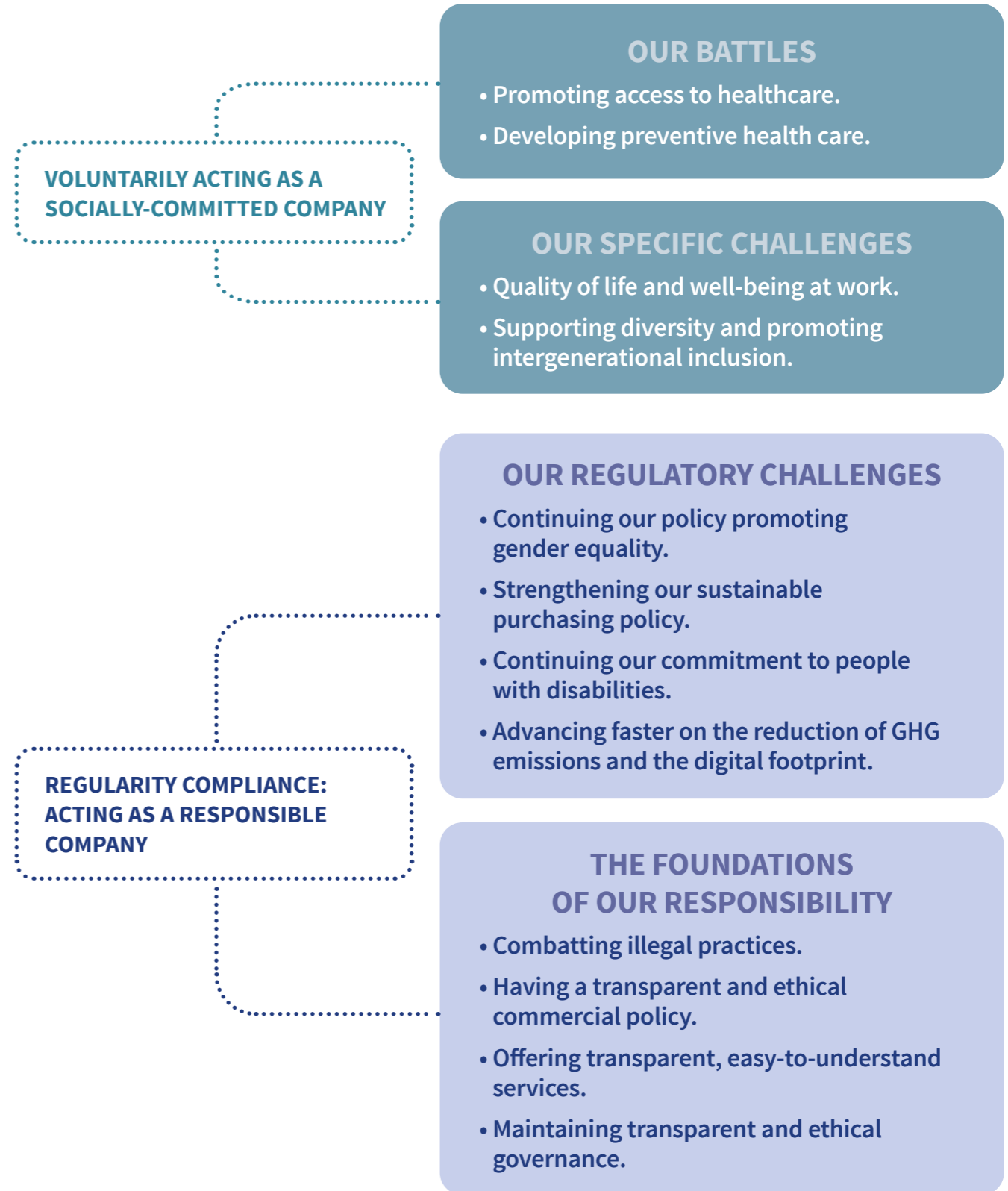
As a services company, the majority of our carbon emissions relate to our buildings, our business travel and our digital footprint. Our environmental strategy is mainly related to these 3 emission factors that we measure and are looking to reduce as part of the decarbonisation and digitalisation plan.

GOVERNANCE

Maintaining regular conversations with our stakeholders and continually improving our actions towards ethical business practices.

We are committed to maintain regular conversations with all our stakeholders, as it helps us ensure an ethical approach in our business practices, and define together the priorities that contribute to sustainability.

WHAT WE FIGHT FOR



OUR AREAS OF COMMITMENT



REPLICATING AND STRENGTHENING OUR COMMITMENTS



Our commitments in 2022

Continuing to listen to our stakeholders and the subtle signs from our network to adapt our products and services to current and future needs.

Taking into account the changing expectations of our clients.

Expanding our international care network.

Further commitments in 2023

Providing employees with preventive services and facilitating access to healthcare.

Strengthening our prevention and care services for women.

Supporting "family carer" employees.



Promote diversity and inclusion.

Roll out induction programmes.

Diversify our recruitment methods.

Develop and diversify our relationships with school and universities and training organisations.

Continue to roll out a training plan in line with our development objectives.

Roll out our Future Of Work (FOW - Season 1) project.

Broaden our approach to include socio-cultural and intergenerational diversity.

Grow our employee referral programme.



Carry out our carbon footprint assessment based on 2022 data.

Continue with the digitisation of insurance cards.

Reduce the number of printers in our IT holdings.

Set out a decarbonisation plan for our business trips.

Launch our official responsible purchasing policy.

Pursue our adaptation initiatives towards the new hybrid work model (FOW - Season 2).

Develop our action plan in the light of the results of our carbon footprint assessment.

Promote a responsible digital culture.

Make our employee savings sustainable.



Structure our CSR governance.

Work to improve coherence of our image partnerships.

Strengthen our collaboration with our unions and sign agreements on strategic management of jobs and skills.

Create more opportunities for our teams to take part in CSR discussions.

Organise our public commitments.

Strengthen our IT security and data governance policies.

Increase the participation of our teams in training programmes on ethical business practices.

#1 SOCIETAL PILLAR

PROMOTING ACCESS TO HEALTHCARE AND PREVENTIVE CARE

Sharing our vision of committed social protection for the common good.

OUR 2022 AGENDA AND PROGRESS IN 2023

CONTINUE TO LISTEN TO OUR STAKEHOLDERS AND THE SUBTLE SIGNS FROM OUR NETWORK TO ADAPT OUR PRODUCTS AND SERVICES TO CURRENT AND FUTURE NEEDS

TAKING INTO ACCOUNT THE CHANGING EXPECTATIONS OF OUR CLIENTS

INCREASING EXPANSION OF OUR INTERNATIONAL CARE NETWORK

2022 KEY ACHIEVEMENTS

NPS Index +30 (annual survey 2022).

A team dedicated to continuous improvement, responsible for listening to clients and carrying out optimisation projects.

Focus on quality monitoring initiatives for our International activities:
8,200 claims for statements analysed, 6,300 emails studied, 1,700 telephone calls analysed, 182 improvement projects.

1.7 million healthcare partners in 180 countries.

2023 KEY ACHIEVEMENTS

- **99%* satisfaction measured** with our beneficiaries on the quality of our client services, reimbursement term, and the availability of our teams.
- **98% of our corporate clients** who use our dedicated website are **satisfied** with its ease of use and content.
- **98% of our broker partners are satisfied** with their relationship with Henner.

- **Deployment of a new client relationship management tool** at all our sites with a view to improving the speed and quality of processing claims.
- **Continue to carry out quality monitoring initiatives for our International activities.**
- **9,900 reimbursement claims** checked.
- **700 client emails** checked.
- **2,300 monitored telephone calls** with clients.
- **15,000 responses** to satisfaction surveys.
- **177 improvement actions.**

1.8 million healthcare partners in 185 countries.


* Annual survey conducted by Moai in 2023, based on a sample of 1,281 respondents (Henner beneficiaries).

GOING FURTHER IN 2023


Longer careers, new psychosocial risks, the development of chronic illnesses... are just some of the issues that we, like our corporate clients, are facing and are being called upon to address by our stakeholders.

Our mission is to anticipate needs. That's why we're developing innovative offerings and solutions for our clients so that they can set up initiatives dedicated to health prevention and medical support for their employees. And what we offer our clients, we apply to ourselves as part of our *Wellbeing@henner* programme.

3 FUNDAMENTAL IDEAS STRUCTURE THE SERVICES WE MAKE AVAILABLE TO OUR BENEFICIARIES, OUR CORPORATE CLIENTS AND ALSO OUR EMPLOYEES:



1 Improving access to healthcare through medical teleconsultation services and second medical opinions to help insured members make informed decisions about a medical diagnosis or major treatment.




HENNER RANKS 64TH IN THE LIST OF "INNOVATION LEADERS" PRESENTED BY LES ÉCHOS AND STATISTA. THIS RANKING HIGHLIGHTS THE 200 MOST INNOVATIVE COMPANIES IN FRANCE*.

4th biggest player in the "Finance & Insurance" sector


30th in the "Culture of innovation" category

A final score of 71.82/100

* 5,500 companies in 14 business sectors were assessed by 11,000 employees who were invited to take part in an anonymous and independent survey. At the same time, almost 9,000 assessments were carried out by experts.



2 Offering services assistance and support in the event of health problems, accident or the need for repatriation, in France and abroad.



3 Developing systems for detecting risk factors for employee health and drawing up action plans for prevention measures.

The Take Care by Henner programme

With our Take Care by Henner programme, we advise and support our clients in their Quality of Life and Working Conditions plans.

We offer them preventive health care, health assistance services, support and access to healthcare.

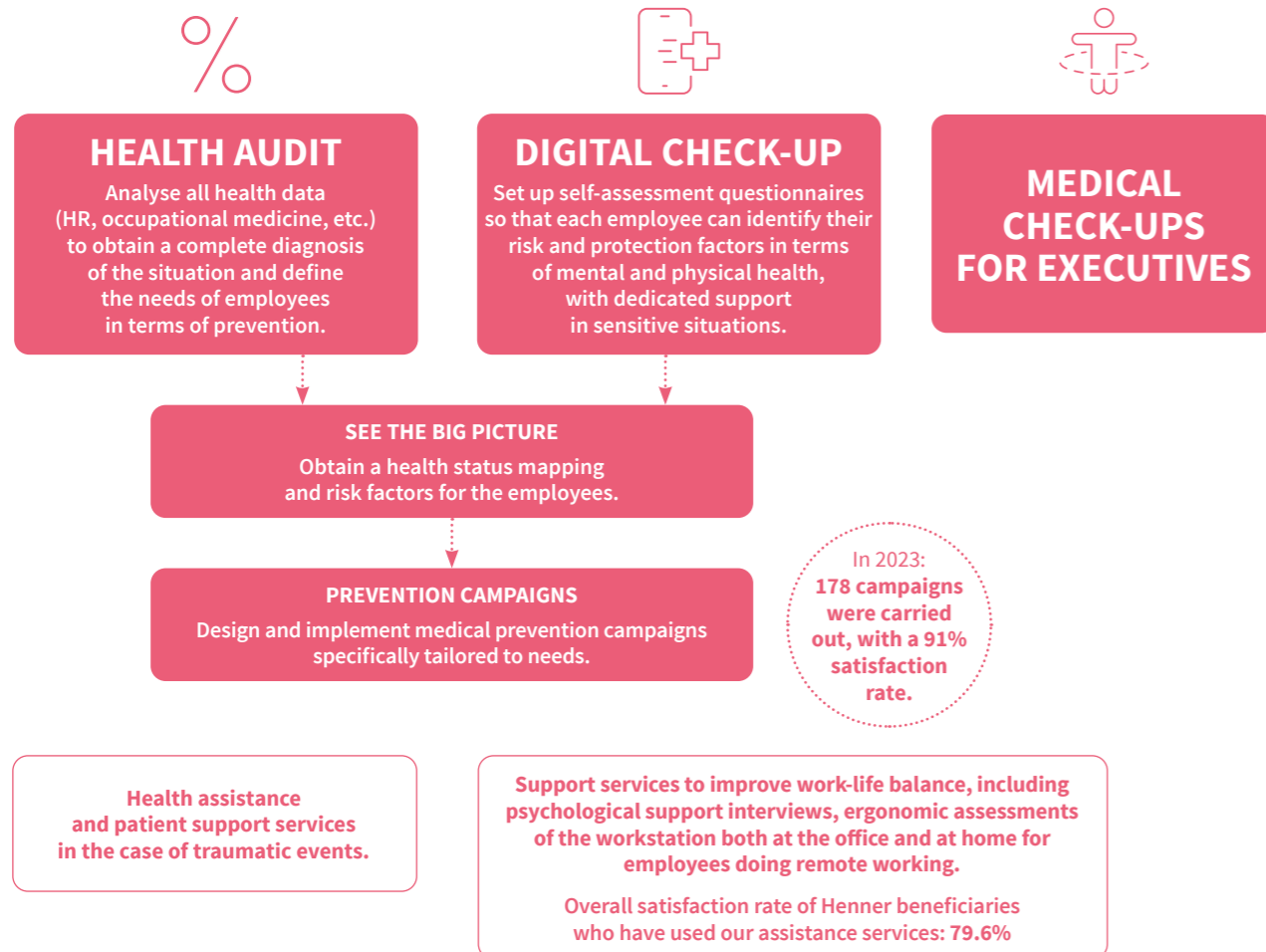
Our services are developed by our Health Department, made up of 85 medical experts (doctors, dentists, nurses, etc.), in partnership with specialists in service, assistance and health.

These are real drivers with high added value for employers. They enable them to implement a strategy specifically dedicated to their employees.

As part of a tailor-made approach, Take Care by Henner is also a system for detecting health risk factors among employees. It is linked to preventive advice and support, with the aim of safeguarding the health and well-being of employees.

Prevention campaigns (conferences, workshops, individual interviews) are organised around health themes such as:

- Womens' health
- Cardiovascular risks
- Psychosocial risks
- Chronic respiratory diseases
- Visual and hearing impairments
- Oral hygiene
- Cancer prevention
- etc.



Prevention for women's health

Inequalities in health are partly explained by social representations of genders:

- Women are more concerned about their loved ones' health than their own.
- In some situations, the difference in symptoms between men and women leads to an underestimation in diagnosis.

Information and prevention within companies on the symptoms of certain female illnesses are urgently needed.

At Henner, 76% of our workforce is female, across all job roles and hierarchical levels. As such, targeting our actions towards women seems natural, justified and meaningful to our teams.

WHAT WE COMMIT TO

Actions targeted at our clients with themed prevention campaigns: musculoskeletal disorders, psychosocial risks, infectious diseases, breast cancer, skin cancer, healthy lifestyle.

Actions targeted at our female employees, with information and prevention campaigns on the risks of breast cancer.

Des actions vers notre écosystème

In France, cardiovascular disease accounts for the leading cause of death in women, yet it remains poorly diagnosed and poorly treated. Cardiologist Claire Mounier-Véhier is fighting to overcome these obstacles. She is a professor at Lille University Hospital and co-founder of the association *Agir pour le Coeur des Femmes* (Women's Cardiovascular Healthcare Foundation), which Henner Group joined in 2022. Our commitment to this endowment fund is aimed at raising awareness in women about the risks of cardiovascular disease and the need for active prevention.

In 2023, *Agir pour le Coeur des Femmes* hosted two webinars as part of our prevention programme Wellbeing@henner.



Support for family carers



Today, one in six people in France is caring for a relative who is losing their independence as a result of age, illness or disability. One in four employees will be affected by 2030.

“Family caring” has become a societal issue. Studies estimate that direct and hidden costs together account for an average of 10% of a company's payroll. Two thirds of these costs could be avoided by providing better support for carers*.

Our Group is not immune to changes in the age pyramid. The ageing of the population and the lengthening of careers mean that the 45/65 generation is a category of employees who have to reconcile work and care. This problem affects our employees just as it does our corporate clients therefore it is important that we address this societal issue through dedicated products and services.

WHAT WE COMMIT TO

Initiatives aimed at our clients

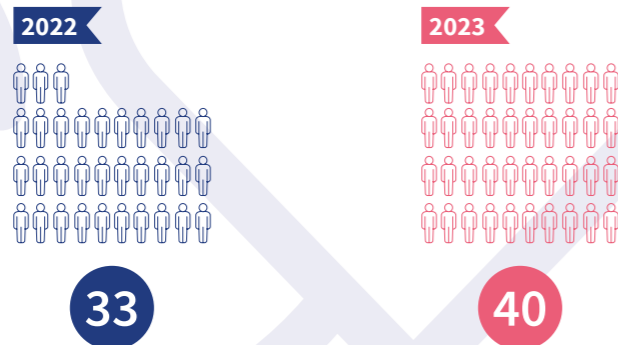
We provide employee carers and the family members they care for with services specifically designed to help and support them in their day-to-day lives, advice and administrative support services, services for organising daily life, personalised assessments to evaluate help and support needs, and help with adapting the home.

Initiatives aimed at our employees

Recognition of the status of “family carer” giving them access to specific support, with the same level of service as that provided to the employees of our corporate clients.

Recognising that caring for a loved one always involves organisational complexities, our company agreements provide for extra days-off per year and an additional day of remote working per week.

NUMBER OF HENNER EMPLOYEES BENEFITING FROM THE SCHEME



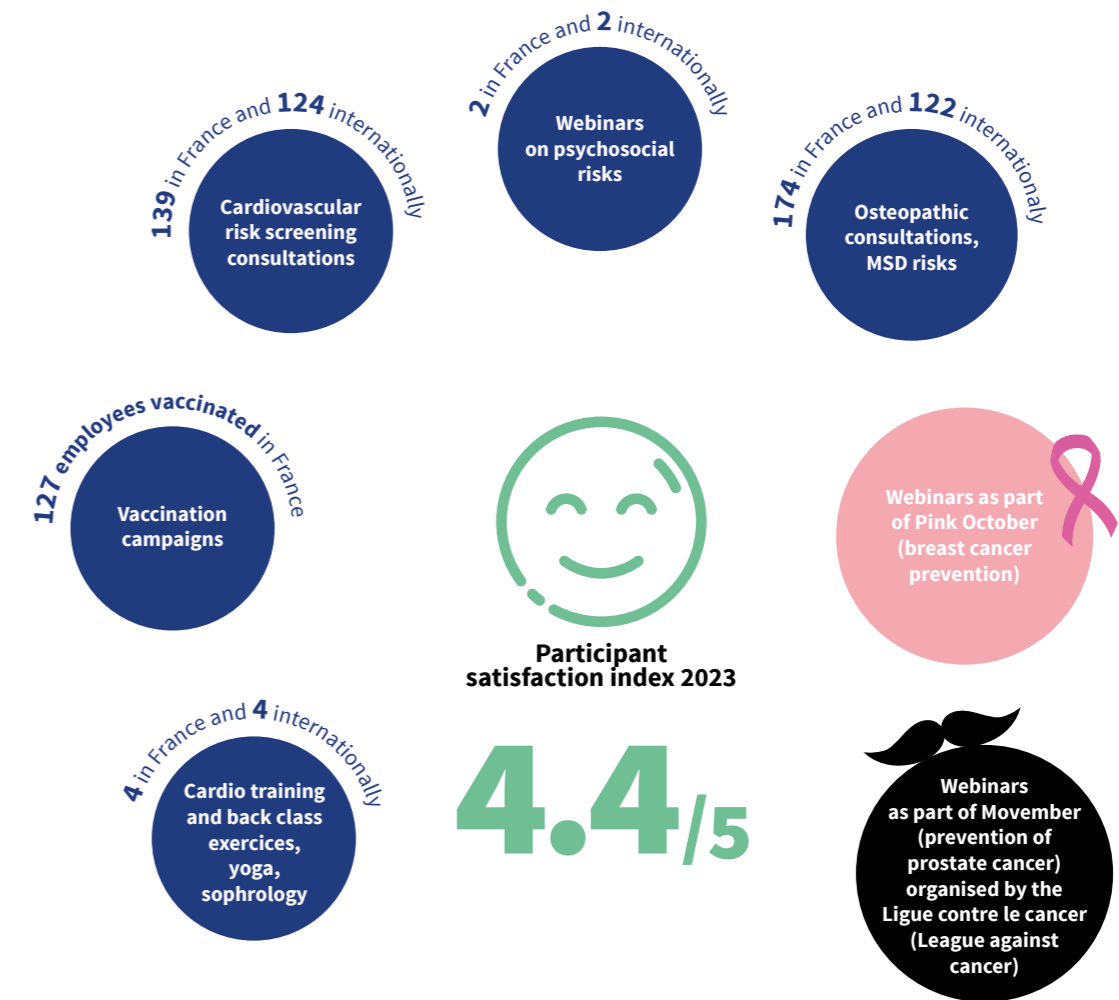
* Source L'aidance, enjeu majeur du monde du travail - France Travail | francetravail.org (Support, a major issue in the working environment).

Health prevention, a virtuous circle

A culture of preventive health care is a necessity in every company. As an expert in social protection, we want to set an example in this area by encouraging our employees to work together to commit to a prevention approach and that way contributing to the virtuous circle by sharing preventive messages. So by acting as closely as possible to our employees and those of our clients, we can increase the impact of our actions.

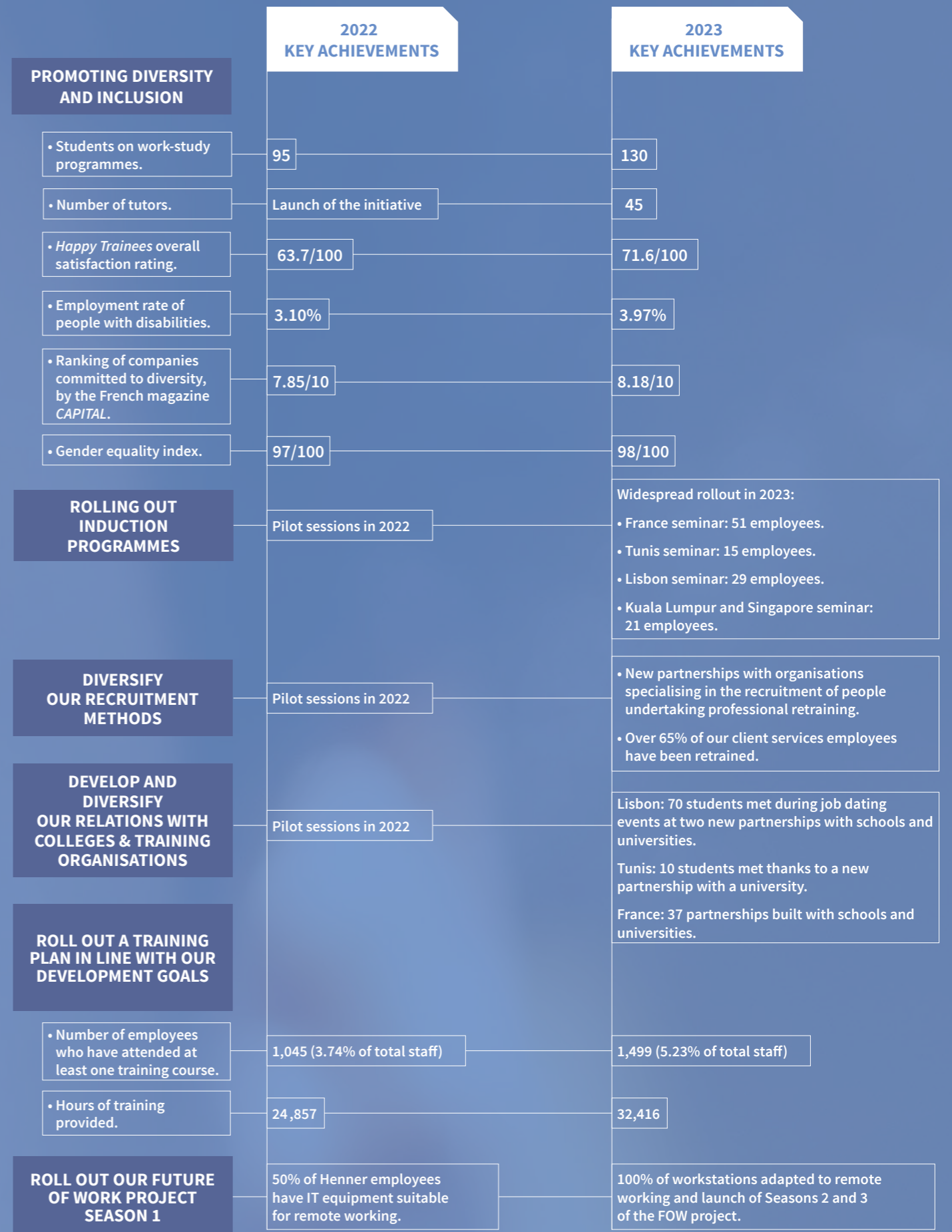
Thanks to our *Wellbeing@henner* programme, our teams are the first to benefit from the services we offer to our clients. We gather their feedback and involve them in the testing phase through internal working groups or panels. We provide them with our new service offerings so we can best assess the relevance of these initiatives.

WELLBEING@HENNER 2023 PROGRAMME DEDICATED TO OUR EMPLOYEES



Sharing a powerful vision of diversity.

OUR 2022 AGENDA AND PROGRESS IN 2023



Our work-study training policy

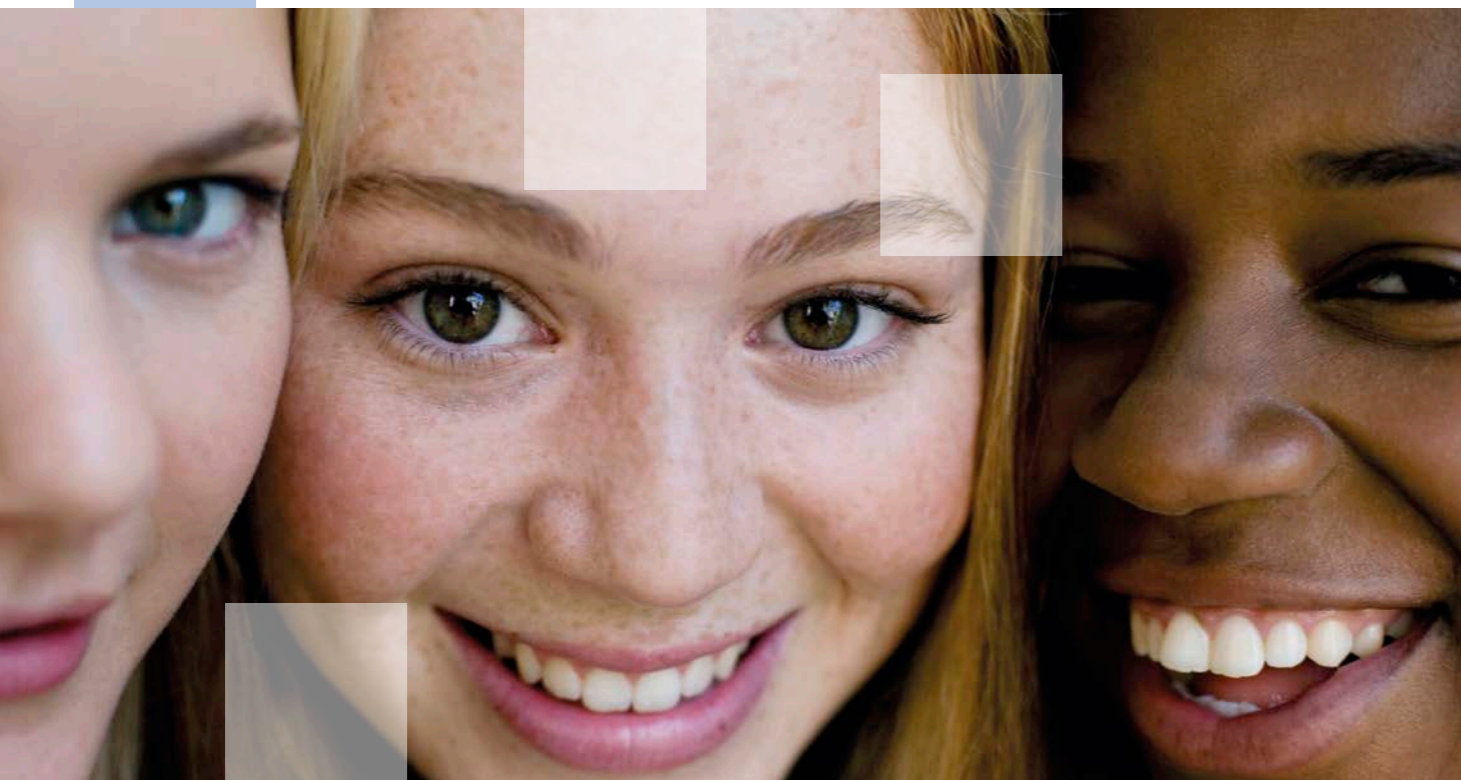
Internships and work-study schemes have been a key part of our Human Resources strategy for the past three years, providing a relevant response to our recruitment, training and skills transfer challenges. They are also a positive way of promoting intergenerational diversity.

This policy enables us to train future employees in the specific technical aspects of our business while enabling us to promote our differentiating approach to social protection.

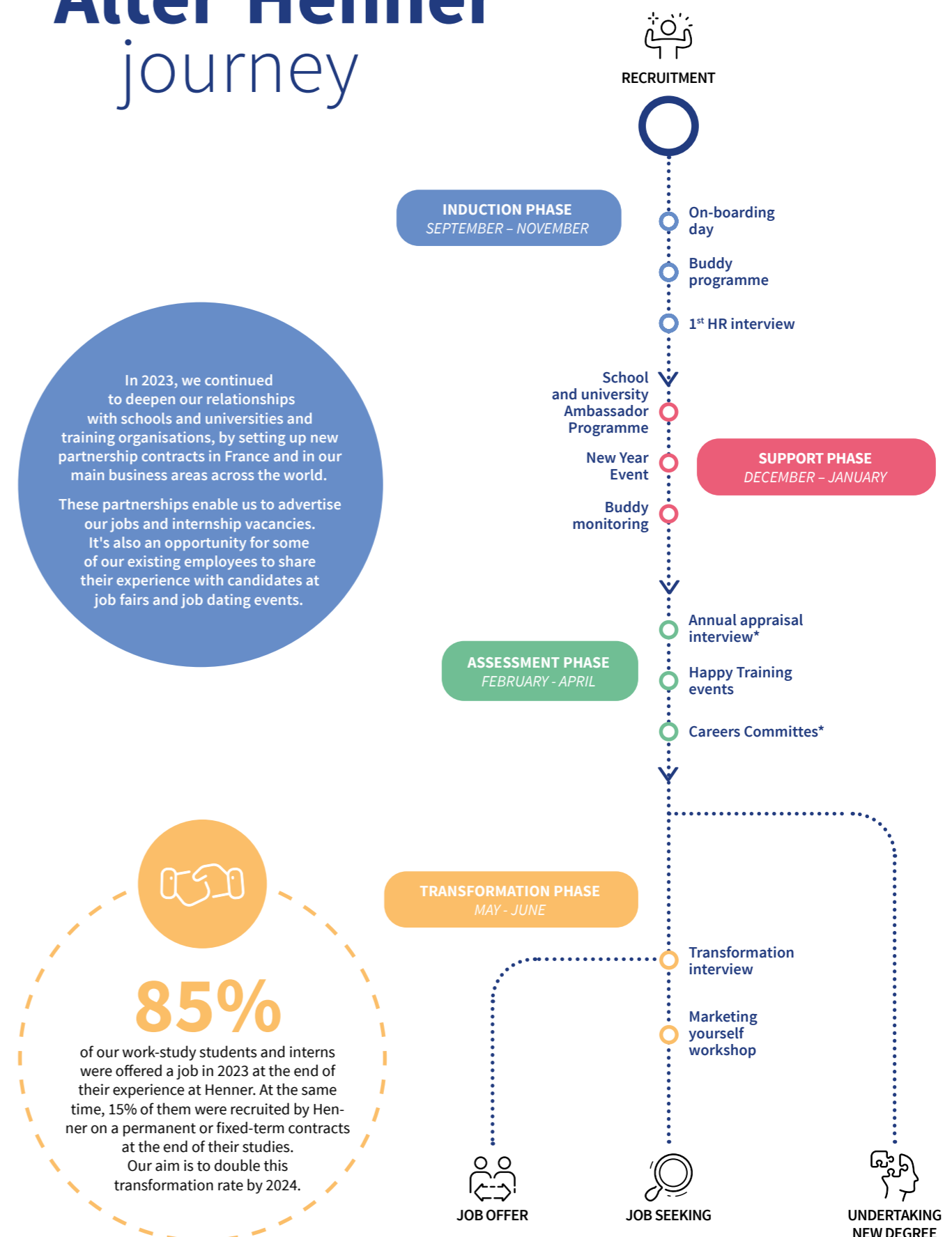
OUR ADDED VALUE

We make sure that the immersion of students in our teams is a shared opportunity:

- **For the young people we take on**, by offering them the chance to acquire high-quality technical skills in a dynamic sector. They benefit from support organised and led by a dedicated HR team and committed tutors.
- **For Henner**, it's an opportunity to build up a pool of talent with a variety of profiles, in line with our intergenerational diversification approach, since we also take on people undertaking retraining. Work study programmes enable us to fully commit to our role in professional intergration: the vast majority of the candidates we recruit are pre-selected by our HR partner specialising in inclusive recruitment, Mozaik RH.



Alter'Henner journey



In 2023, we continued to deepen our relationships with schools and universities and training organisations, by setting up new partnership contracts in France and in our main business areas across the world.

These partnerships enable us to advertise our jobs and internship vacancies. It's also an opportunity for some of our existing employees to share their experience with candidates at job fairs and job dating events.

85%

of our work-study students and interns were offered a job in 2023 at the end of their experience at Henner. At the same time, 15% of them were recruited by Henner on a permanent or fixed-term contracts at the end of their studies. Our aim is to double this transformation rate by 2024.

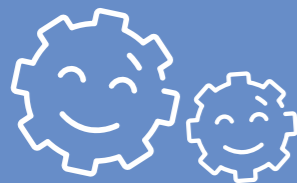
* Target 2024.



Alter'Henner Programme

AN ENVIRONMENT WELCOMING INTERNSHIPS AND WORK-STUDY PROGRAMMES LEARNER SUPPORT

- + COLLEGE AMBASSADOR PROGRAMME:** take part in job fairs and open days with a network of colleges in France and abroad.
- + FOURSIGHT MINDSET REVEAL WORKSHOPS:** develop their creativity and stimulate their spirit of collaboration.
- + LIBRARY OF INTERSHIP REPORTS:** to draw inspiration from work already carried out by previous cohorts and ask their tutor for advice on a subject that is meaningful for the Group.
- + TUTOR TRAINING:** to enable tutors to acquire methods and tools, share their know-how, support the skills acquisition of their student and gradually lead them towards independence in their activities.



A FRIENDLY COMMUNITY

- + ONBOARDING DAY:** to learn and understand the codes and values of the company and develop a sense of belonging.
- + BUDDY PROGRAMME:** to speed up intergration and encourage community spirit.
- + AFTER-WORK, OUTINGS AND EVENTS:** a dedicated team within the HR department to lead discussion threads and organise social events.



CONSTANT HR SUPPORT

- + ANNUAL INTERVIEW:** pto discuss career options (work-study courses, permanent contracts) and identify talent.
- + CAREER COMMITTEE:** peer discussions (Human Resources and managers) on the job opportunities available. Positioning talented students for these opportunities. Giving them visibility around our jobs and support for their career development.
- + MEETING WITH HUMAN RESOURCES AND SHARING THEIR DISCOVERY REPORTS:** to get to know each other, discuss the integration process and explain the annual HR schedule.
- + END-OF-CONTRACT SUPPORT:** promoting yourself workshops and references provided by tutors.

WORK-STUDY STUDENTS ARE ALSO OUR AMBASSADORS

The support they have received throughout their experience and the way in which they have been trained help them feel part of the Group, which also strengthens the Group's employer brand and appeal.

THE ENGAGEMENT OF INTERNS/WORK-STUDY STUDENTS*

Happy Trainee 2023 survey

- Career development: 83.3%
- Working environment: 74%
- Tutor relationship: 81.3%
- Recognition: 59.4%
- Rationale: 75%

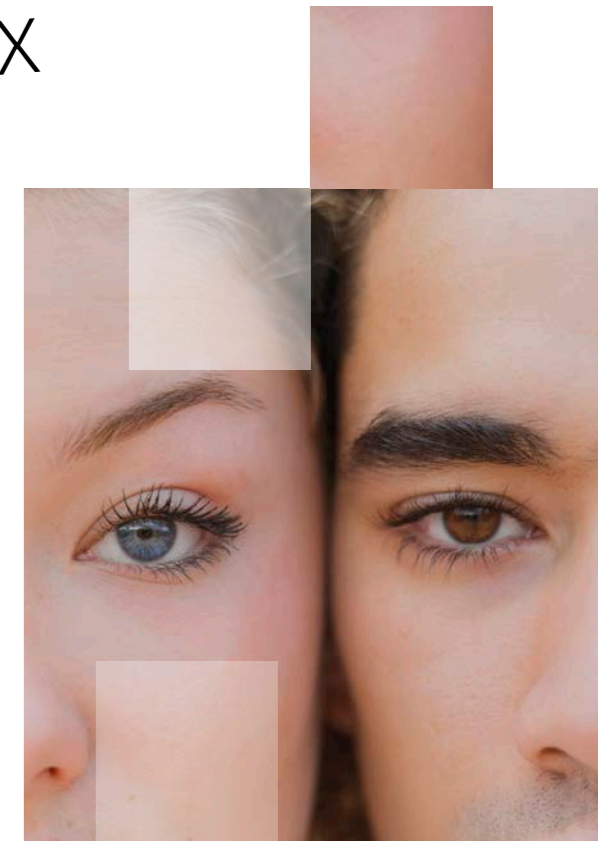
* Satisfaction scores on the various items proposed in the survey.

Our gender equality index

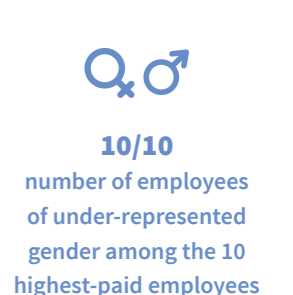
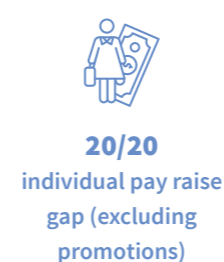
As a company with a historically female-dominated workforce, we take our obligation to set an example in our gender equality practices seriously. It applies at all levels of the company, both with regard to our teams and in terms of attracting future employees.

OUR ADDED VALUE

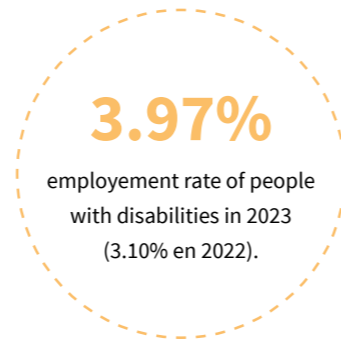
Our professional equality index reached 98/100 in 2023, marking an improvement on the stable 97/100 score of the previous two years. This progression is due to a one-point reduction in the gender pay gap. Our strictly enforced company agreements include specific measures for employees returning from maternity leave, to ensure equal treatment for women and men. In addition to these internal rules, we are continuing to raise awareness among employees, managers and staff representatives of the challenges of equal treatment in management and preventing discrimination, as part of our promotion and professional development process.



GENDER EQUALITY INDEX 98/100



Disability Employment Policy



Around 80% of disabilities are invisible. Only 15% of people with disabilities have been disabled since birth or before the age of 16. Many disabilities therefore occur in adulthood during a person's working career.

OUR ADDED VALUE

We want to support employees with disabilities, so that they can enjoy a better quality of life and well-being at work within the Group. To this end, we are taking action to promote the recognition of disability and where it can create vulnerability. We are seeking to develop an increasingly caring and supportive environment for everyone. These actions are focused on two angles, as detailed in our renewed company agreement for the period 2023-2025.

Supporting integration of employees with disabilities

- Close support from Human Resources teams throughout the career of employees who have been recognised or who wish to be recognised as living with a disability.
- Adapting workstations.
- Individual monitoring of renewals of their disability status and providing administrative support.



Raising awareness and providing information on invisible disabilities

- Raising employee awareness: webinars, workshops focusing on invisible disabilities, participation in the European Week for the Employment of People with Disabilities.
- Training for Human Resources teams, managers, staff representatives and employees.

To reach our 2025 target, we have already created new partnerships with specialised stakeholders to support our recruitment process.



Encouraging socio-cultural diversity



Henner is an international group with 70 nationalities represented and 26 languages spoken. Thus, we naturally support for us to support organisations and associations committed to socio-cultural diversity, reflecting our demographics and our client base.

OUR ADDED VALUE

As work is a factor in economic and social integration, we have built partnerships with various organisations working in this field.



L'Escalator is a French business accelerator for the projects of aspiring entrepreneurs who are not sufficiently equipped to embark on the entrepreneurial adventure (networking, resources, academic background, etc.).

As a partner of L'Escalator, Henner supports aspiring entrepreneurs by training them in specific subjects and providing a mentor to advise them and guide their project throughout the incubation period.



Henner sits on the Board of Directors of the *Nos Quartiers ont des Talents* association - NQT - a network of companies committed to equal opportunities, facilitating access to the world of work for young graduates from city policy priority neighbourhood. This mentoring programme helps young talent benefit from the sponsorship of several members the Group's management.



Mozaïk RH, engaged recruitment company, makes it possible for Henner to recruit new talent each year on work-study contracts, to promote equal opportunities, whatever their background or their origin.



And to take things even further, in 2023 we set up new partnerships with French programmes and organisations specialising in professional retraining.

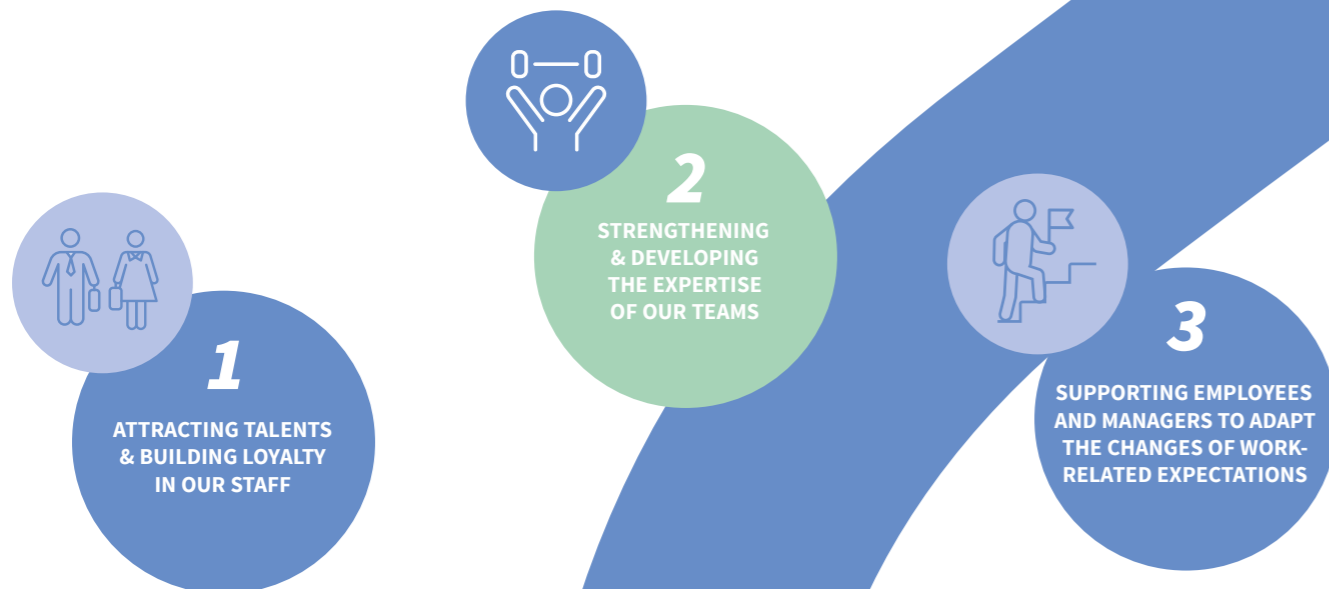
They enable us to target strategic business lines for Henner: IT, cyber security, client relations. Identical approaches have been developed internationally (Kuala Lumpur, Singapore, Lisbon, Madrid, Tunis) with recruitment agencies who help us identify multicultural profiles on our client relations sites.

The employee experience at the heart of our training policies

We believe that finding purpose in one's work is directly connected to the certainty of having professional development prospects ahead of you. That's why our Human Resources strategy, cascaded on a daily basis by our management community, focuses on developing our employees.

OUR ADDED VALUE

We are aligning our training policy with our business challenges by integrating the future of work's evolutions we anticipate.



In 2023, we have expanded this policy in three directions:

“À LA CARTE” DEVELOPMENT PLANS

We have created a catalogue of over 10,000 items of themed contents, accessible in “video on demand” format so our employees can learn at their own pace and obtain certification in expert or general subjects.

We have continued to digitalise our business training courses, designed and delivered by Henner's team of trainers: general knowledge of the health insurance sector, several areas of expertise, compulsory annual training courses related to the Insurance Distribution Directive (IDD). All these courses are now available on demand via our *Henner Digital Learning* application.

BUSINESS COMMUNITIES FOR PEER-TO-PEER DEVELOPMENT

100% of the Group's managers benefit from the “*Manager@Henner*” programme, which enables them to share the different ways in which our values can be put into practice. Each year, the programme is enriched by new themes (such as management in a hybrid organisation in 2023) as well as new ways of thinking, such as co-development.

The FOW* Ambassadors community - Season 3 brings together 25 people from eleven of our French and international sites to facilitate the adoption of new collaborative tools.

CAREER PATHS

In order to build and support the most common career path and help people grow at their own pace, we have created induction journeys that vary according to your business line and are part of our evaluation process.

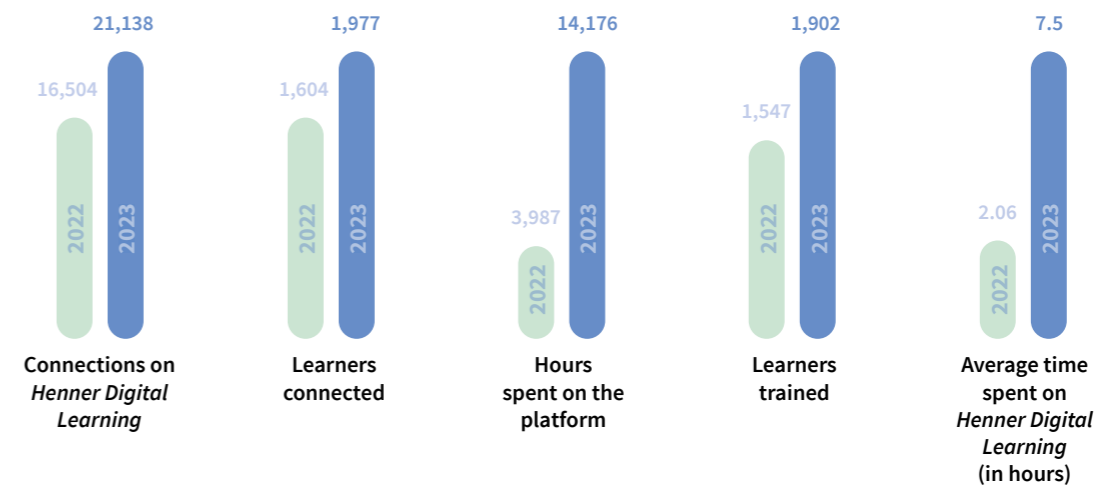
We are strongly willing to offer mobility opportunities that reward motivation, investment and daring: every year our expansion in France and abroad opens up new opportunities. At Henner, for example, you can move from a client relations position to a sales role or join a support function.

Induction programme

We have introduced induction programmes for all new joiners. In addition to the creation of dedicated programmes, they now take part in a seminar where they can meet each other and discover our values and corporate culture, our strategic vision and the range of our activities. These sessions are led by a member of the Executive Committee and the Group's leading managers.

Offering a wide range of training tools and methods

The number of users of the *Henner Digital Learning* training platform rose sharply in 2023, confirming the complementary nature of this tool with more traditional systems in France and abroad.



* Future Of Work.

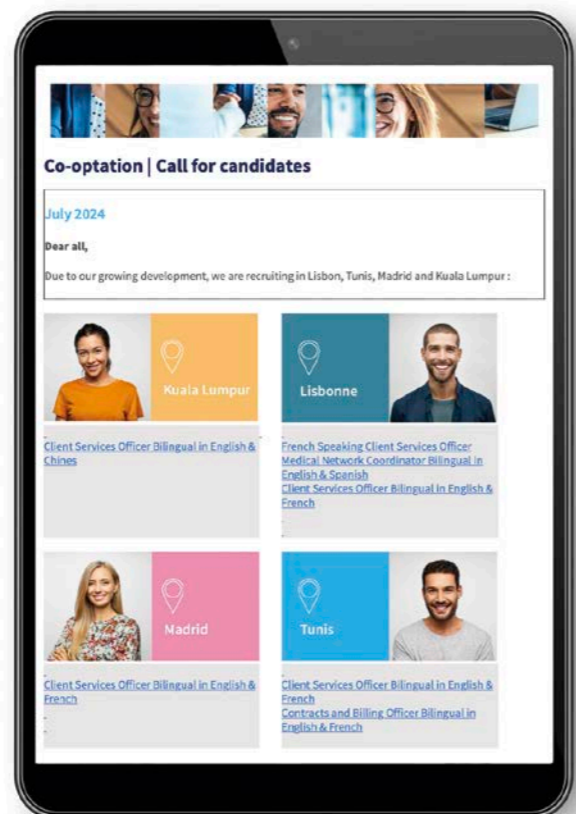
Driving engagement through Employee Referral



Our employees are our best ambassadors.

By encouraging employee referrals, we are able to give priority to candidates who are consistent with our values. This channel is also a good indicator of commitment.

20%
of our recruitments made through employee referral in France and across our international sites, in 2023.



“Future Of Work” at Henner

Hybrid working, new digital tools, office redesign, “Future Of Work” brings together a number of initiatives enabling our group to move into new models of collaboration and new work expectations.

Under the acronym “FOW” our Future Of Work programme is an employee support programme. It covers both material and managerial aspects of the hybrid work organisation, which started in 2022 and continued in 2023. A number of forward-looking initiatives have been integrated to develop our Human Resources policies and adapt them to the societal changes.

100% of our employees, whatever the nature and duration of their contract, are now equipped with laptops. For remote working, they have special equipment to ensure they maintain optimum comfort, wherever they work. Deployment of this equipment was completed at all our sites by mid-2023.

New practices enabled by FOW equipment are largely well-received, particularly for face-to-face work.



For remote working

It's the same as before: **31%**

Better than before: **32%**

It's not as good as before: **9%**



For working from the office

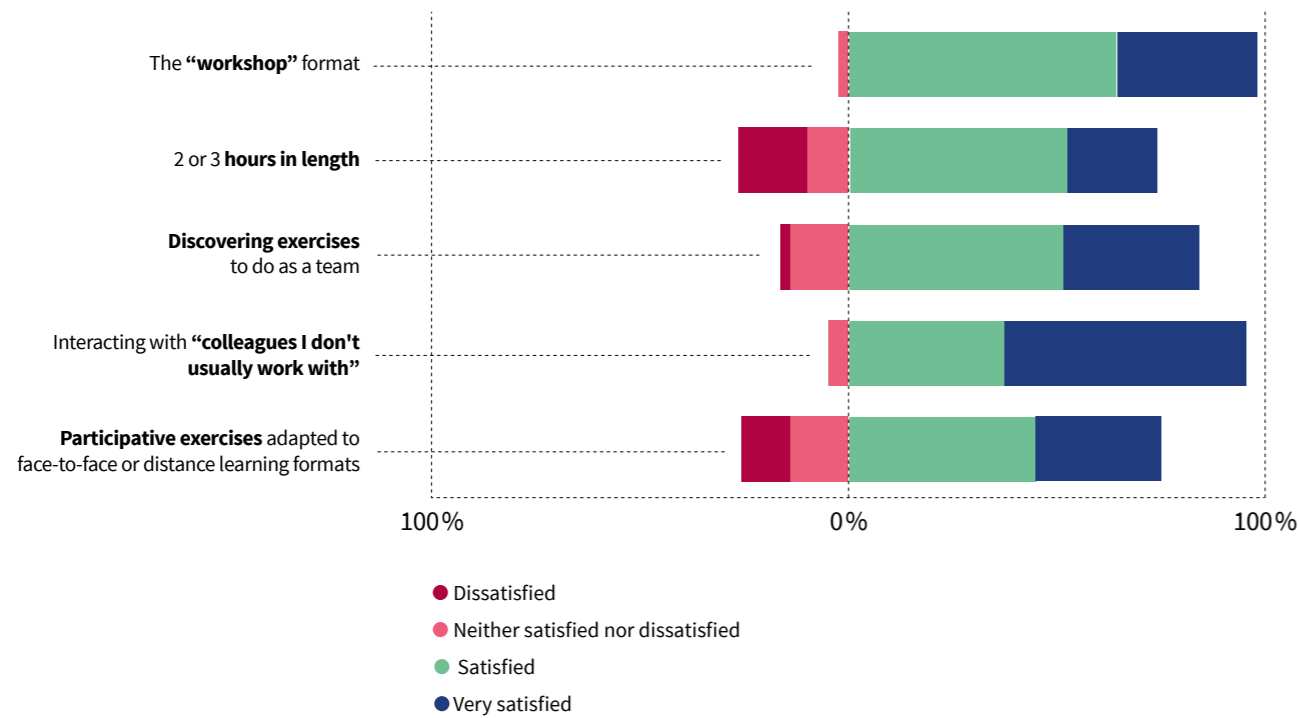
It's the same as before: **45%**

Better than before: **40%**

It's not as good as before: **10%**

We have reconsidered the way we manage teams working in hybrid mode. The aim is to enable managers on all our sites to adopt the new methods of discussion and cooperation both face-to-face and remotely.

52 practical workshops enabled all the managers to share best practice: how to better channel and organise information, lead meetings, manage tasks, work collaboratively, etc.



We also invited all employees to discover and test a range of digital tools now available to them. The advantages are numerous: smoother interaction, more energy-efficient data storage and greater security. 70% of employees of the Group took part in this programme, launched in October 2023.

Each season of the FOW programme has been developed in close collaboration with employees, both at the conceptual stage and at the deployment stage:

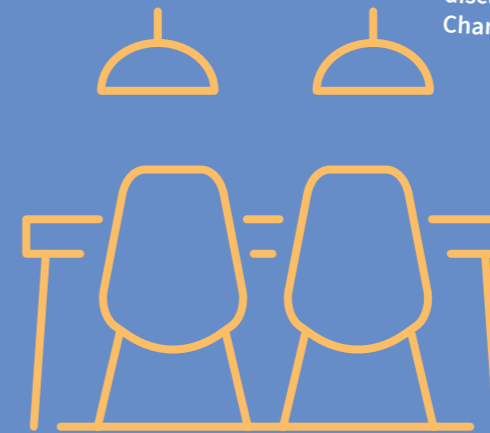
FOW - SEASON 1

A pilot group selected and tested laptops and accessories, sharing feedback, enabling us to gradually adapt change management to our sites.



FOW - SEASON 2

Thanks to a group of committed volunteered employees, we discussed hybrid management and new flexible workspaces for several of our sites in France. In parallel, a group of employees reflected on how we could best occupy our premises. The result of these discussions was materialised in our "Living together Charters" displayed on our new workspaces.

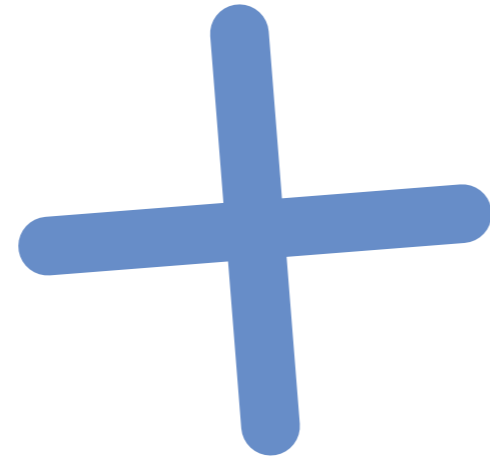


FOW - SEASON 3

Dedicated to the use of digital tools, a community of ambassadors led by the training team was created. From eleven of our main sites, their role is to support their colleagues in how to get started and how to use digital tools. They also assist new joiners in adopting these best practices as soon as they arrive.



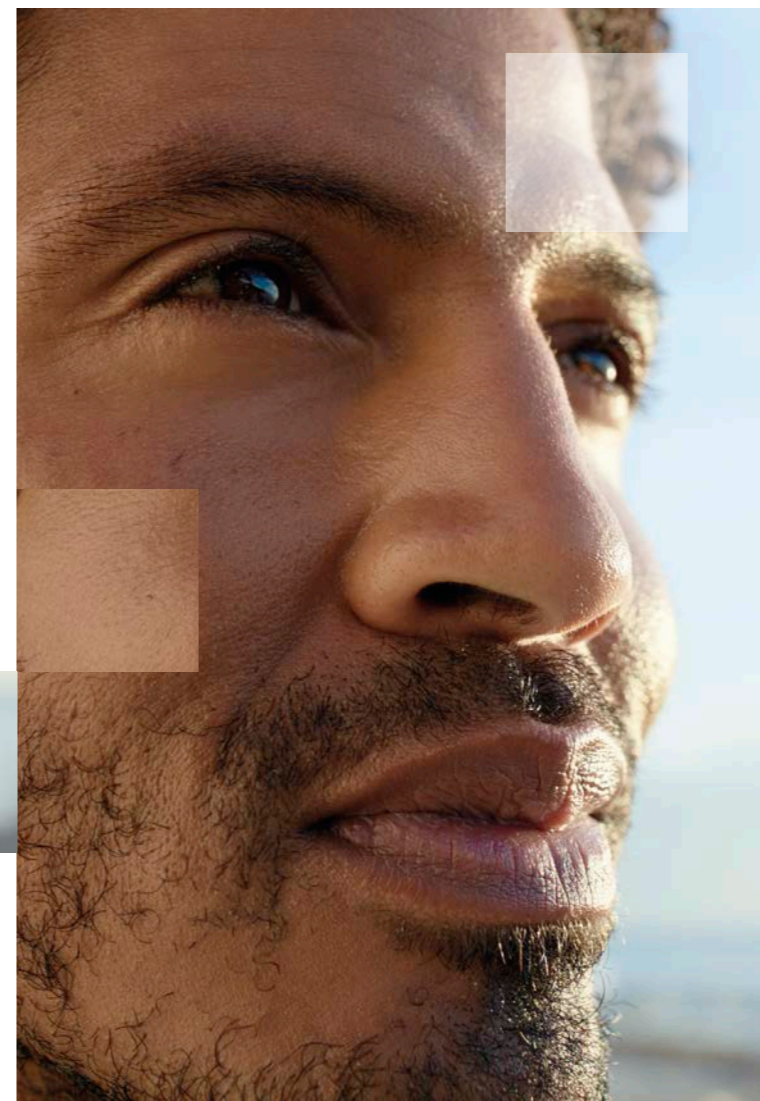
GOING
FURTHER
IN 2023



Extended vision of diversity and inclusion

We wanted to add extra actions to the commitments made in the Social pillar in 2022. As our duty is to guarantee the physical and psychological safety of our employees, we believe it is essential to involve our internal stakeholders in our search for social and societal innovations.

Our policies on diversity and inclusion are motivated by the conviction that teams from different backgrounds, with different career paths can complement each other, to drive innovation and performance. Our group is open to everyone. The personality of our employees and their engagement outweigh all other considerations.



OUR ADDED VALUE

Because of stereotypes linked to their age, ethnicity, culture, academic background or because they have a disability, some people might not think they can join us.

We want to give them the opportunity to find a fulfilling place to express themselves professionally at Henner.

Through the various inclusion initiatives undertaken within the Group, we encourage debate and try to help people broaden their vision in order to build a safe and welcoming working environment for all. In this respect, the involvement of the management team sets a decisive example.

Every year, we develop programmes to raise awareness of inclusive recruitment and management.

In 2023, 60% of managers have taken part in this programme.

With a score of

8.18/10



Henner ranks 7th out of 101 companies committed to diversity in the insurance sector, in 2023*.

This ranking is based on a survey carried out by an independent institute involving 25,000 employees who were asked about their perception of different diversity criteria (disability, gender equality, ethnicity, age, sexual orientation).

* Capital's (French magazine) list of the most committed companies against all forms of discriminations. Online survey of 25,000 employees working in companies with more than 300 employees.

Intergenerational diversity

Based on the observation that age-related discrimination is all too often internalised, trivialised and therefore commonly tolerated, in 2023 we worked to highlight this issue through the richness of our intergenerational diversity.

The challenges facing the future of work are such that they require the contribution of everyone. Today, a third of the population will spend a third of their time in retirement. This phenomenon will profoundly change social equilibriums, economic trajectories and personal career paths.

OUR ADDED VALUE

We created and led an internal working group responsible for considering end-of-career arrangements and sharing expertise. It aims to highlight the skills and added value that senior employees bring to the company, to meet the challenge of greater inclusion.

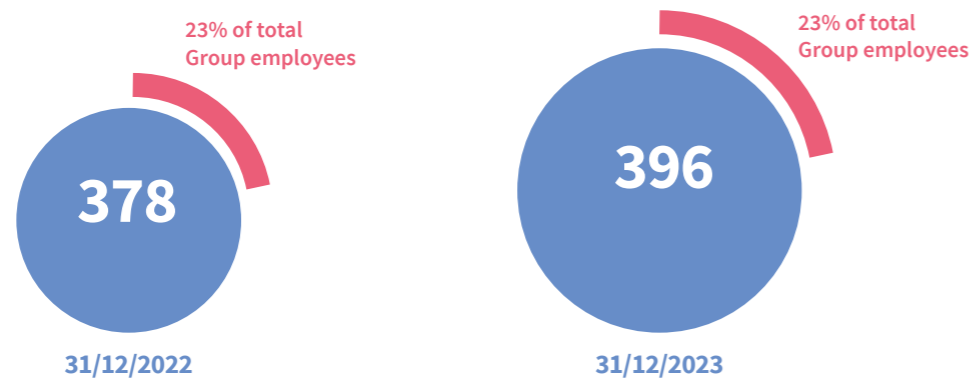
The Group has identified three priorities:

- Increasing visibility of inspiring career paths.
- Passing on expertise from one generation to the next.
- Supporting the employees in thinking about and implementing their end-of-career plan.

In parallel with these actions focused on our current employees, our research on demographic issues have led us to question our recruitment practices and therefore we are increasingly looking for more senior profiles with more varied backgrounds.



EMPLOYEES AGED 45 AND OVER



Preventive care and handling psychosocial risks

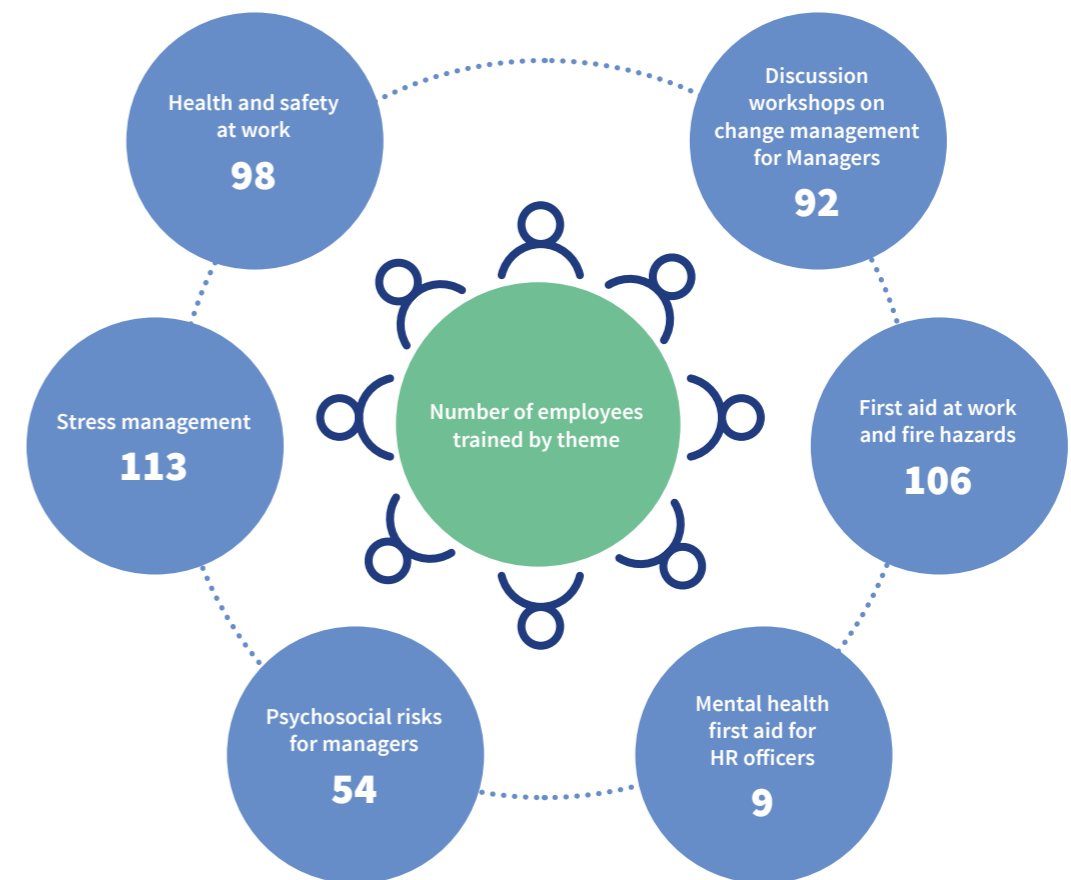


We have set up specific training modules and support procedures for our client relations teams, who are in daily telephone contact with our beneficiaries. These modules help them manage stressful situations.

A counselling and psychological support line provides employees with a personalised service to support and advise them on all issues requiring psychological help and expertise.

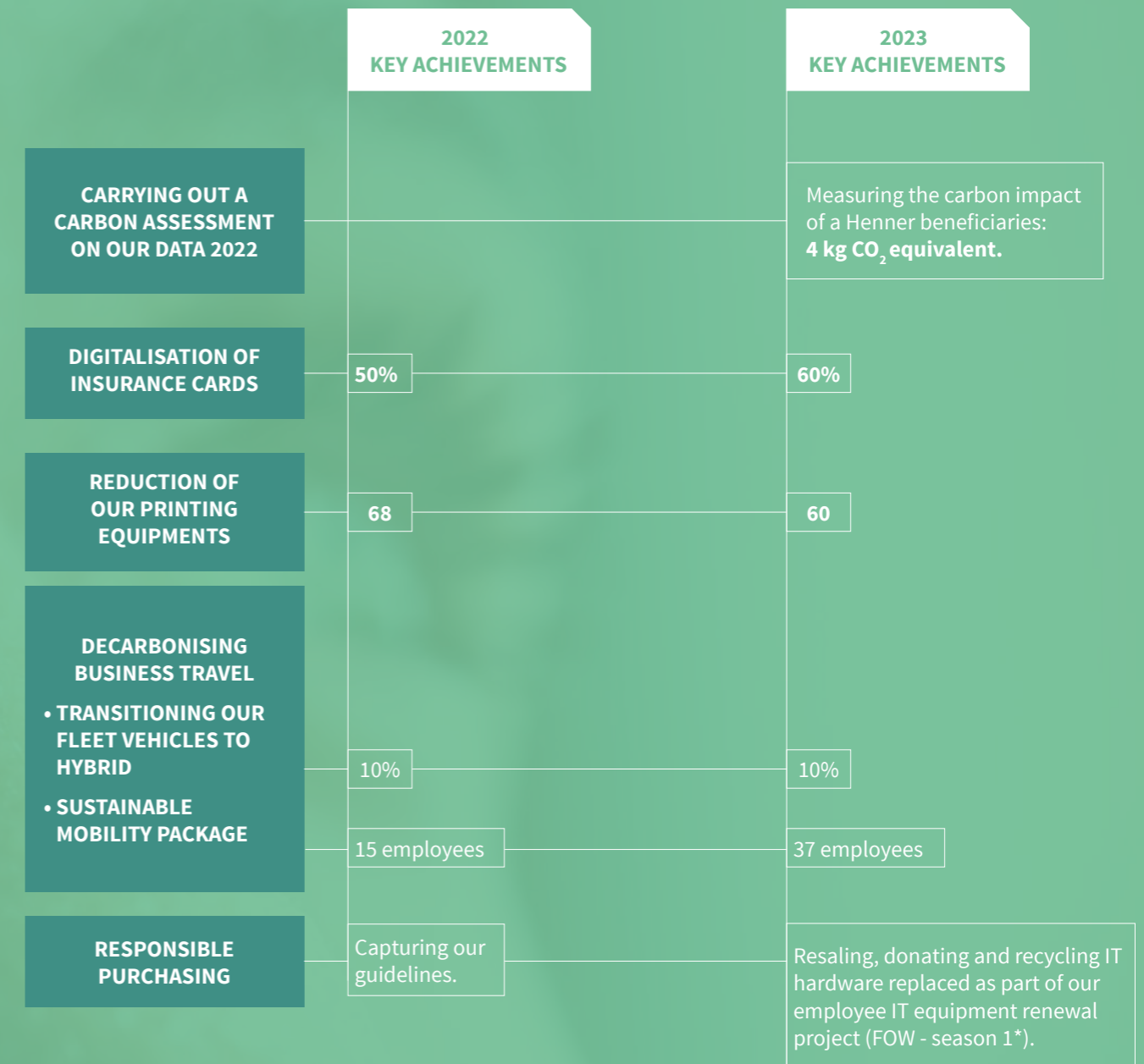
Training sessions on stress management and preventing sexist behaviours were carried out in 2023. Our training programme "Manager@Henner", for our 160 managers, includes a module dedicated to preventing psychological risks.

NUMBER OF EMPLOYEES TRAINED IN FRANCE AND ON OUR MAIN INTERNATIONAL SITES



Sharing
the same ambition
and a broader vision
of our responsible
initiatives.

OUR 2022 AGENDA AND OUR PROGRESS IN 2023



As a services company, most of our emissions relate to our buildings, business travel and digital footprint (excluding financial investments).

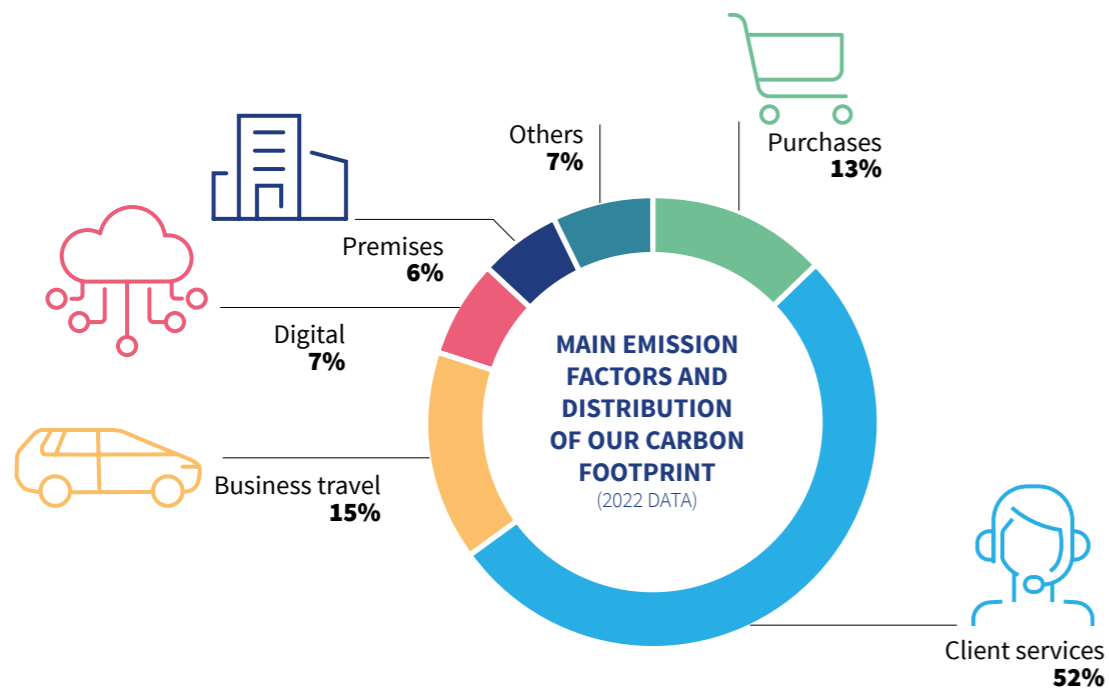
Therefore, our environment strategy mainly concerns these three emission factors, which we measure and seek to reduce as part of our decarbonisation and digitalisation plan.

Worldwide, digital activity represents around 4% of the global carbon footprint.

* Future Of Work.

GOING FURTHER IN 2023

In 2023, we published our carbon footprint and defined an action plan to reduce our impact on the environment. As part of this plan, we have decided to refine how we measure our impact and reduce our emissions by 10% a year.



Towards more digital sustainability



Our aim is to be able to produce a reliable Digital Carbon Footprint as early as 2025, so that we can:

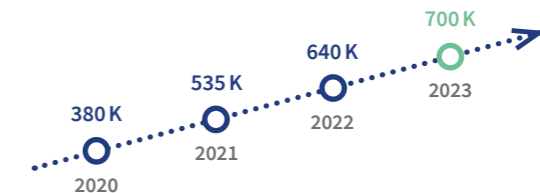
- define an optimised digital low-carbon strategy.
- meet the European requirements of the Corporate Sustainability Reporting Directive (CSRD).
- cascade these CSRD requirements to all our partners and service providers.

IN ANTICIPATION, WE HAVE PURSUED OUR ACTIONS IN 2023 IN THREE DIRECTIONS:

1 DIGITALISING OUR ACTIVITIES

By digitising our insurance cards and encouraging our beneficiaries to use their online portals (Henner+ app, myHenner, website), we have reduced our carbon emissions.

NUMBER OF BENEFICIARIES USING DIGITAL INSURANCE CARDS



USE OF HENNER DIGITAL TOOLS

In 2023, we recorded an average of **1.5 million connections/month** on all customer portals: 60% on the apps and 40% on the beneficiary website.

Henner+

An average of **810,000 connections/month** on the Henner+ app (Mainland France area) with peaks of over a million in December and January
+70% in traffic

myHenner

An average of **115,000 connections/month** on the international app.
+90% in traffic

Members website

An average of **600,000 connections/month** on the website
+25% in traffic

Traffic trends between 2021 and 2023

Every year, we reach a new milestone on all our digital access points, with a significant increase on the apps (due in particular to the digitisation of insurance cards).

NUMBER OF CONNECTIONS PER INSURED MEMBER/MONTH



2 REDUCING OUR NUMBER OF EQUIPMENTS AND EXTENDING THEIR LIFESPAN

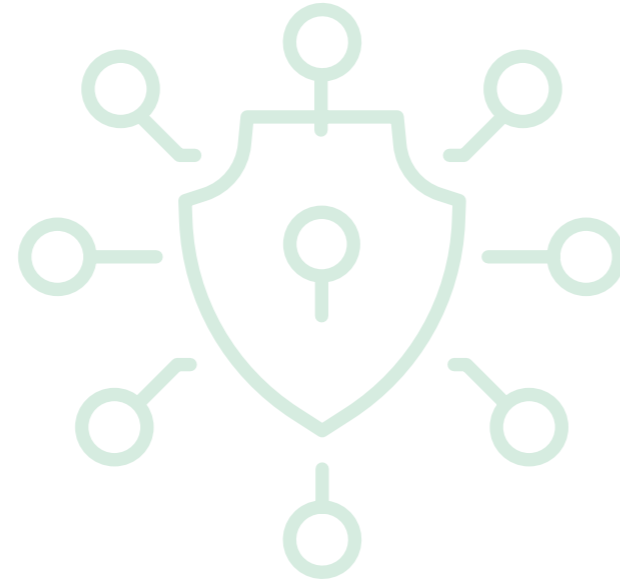
Our strategy, initiated in 2023, to renew our equipments, and how long we use them, is helping to reduce carbon emissions and the use of rare earth metals.

For this renewal, we have chosen Ecolabel Gold EPEAT Electronic Product Environment Assessment Tool) and TCO (Sustainability Certification for IT product) equipments.

We have also opted to commit to longer-term maintenance contracts that will enable us to extend the life of our equipments and so reduce the need to buy new ones.

When it comes to equipment end-of-life management, we have a recycling policy: used equipment is handled by a certified e-waste and recycling service provider ("Collecte et recyclage DEEE" in France). Where possible, equipment is donated.

In 2023, the Good Shepherd school received computers and printers from our teams in Nairobi.



3 PROMOTING INNOVATION AND A “RESPONSIBLE DIGITAL” CULTURE WITHIN OUR TEAMS

In 2023, we benefited from the support of French government schemes - Crédit Impôt Recherche and the Fonds National de l'Emploi - which help financing:

- Training classes to implement innovative projects or projects requiring a high level of digital expertise.
- Projects to develop hybrid skills that digitalisation has made necessary.

These measures have enabled us to pursue our research and development efforts:

- In the area of IT technologies (our eligible projects were about securing, developing and reinforcing the key-competencies necessary to the long-term future of our information system).
- On the security of our data management systems.
- Training classes for all our teams in France and worldwide on how to use digital tools, as part of the FOW3 project.



2023

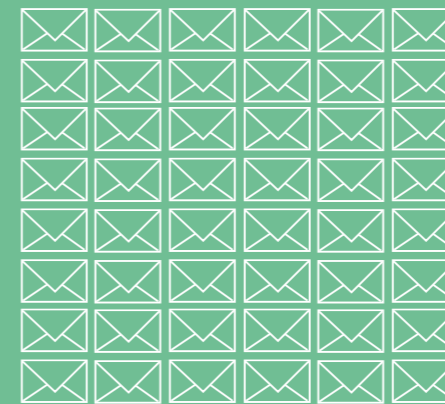
RESULTS OF OUR DIGITAL CLEAN UP DAY

As part of our efforts to promote responsible use of digital technology, we took part in the Digital Clean Up Day, a worldwide movement to help raise awareness on the environmental impact of digital technology.

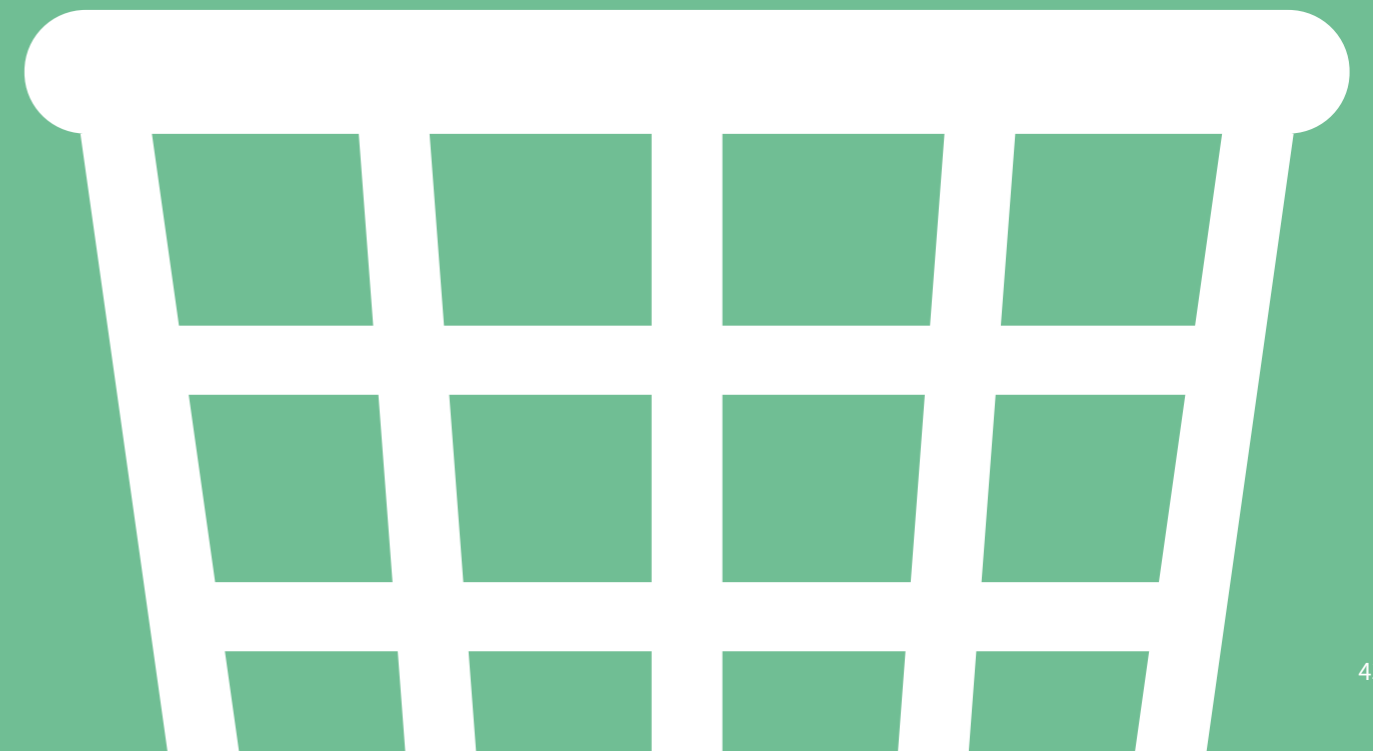
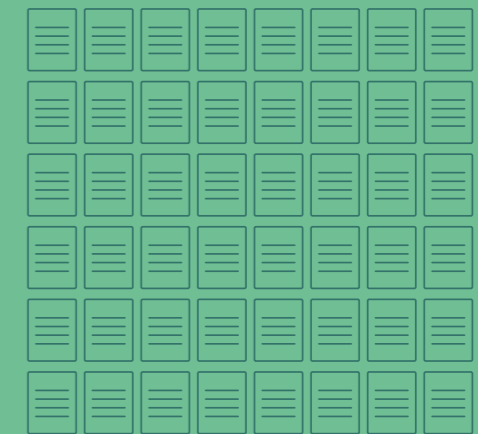
360 GB

of unnecessary or obsolete data stored on our equipment (PCs, smartphones) and on servers (emails and files) were removed.

320,063
 emails

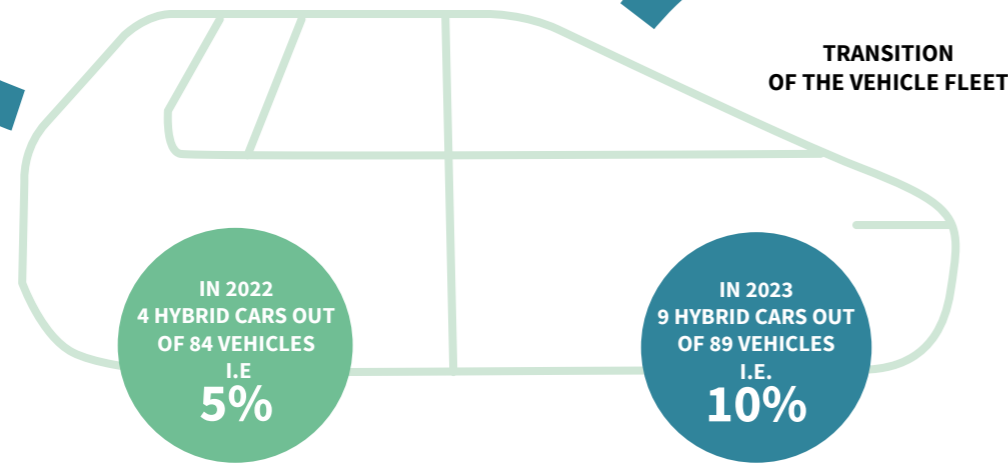


328,154
 files



Our initiatives to decarbonise business travel

In 2023, we continued to act on our business travel decarbonisation plan.



SOFT MOBILITY AND SECURE TRANSPORT

We have maintained the "soft mobility" package, which benefited 37 employees in 2023. At our site in Tunis, we have renewed the free shuttle bus service, which enables 70% of our employees on this site to benefit from this reliable transport system.



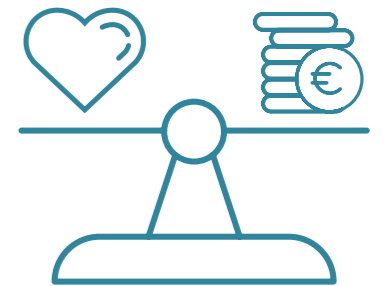
TRAIN / PLANE SUBSTITUTION

In 2022, we committed to reversing our rail vs air travel ratio on our business trips. In 2023, we did not meet this target, with 64% of the total distance travelled by our teams being by air and 36% by rail. On the other hand, our commitment to abandon air transport in favour of rail for journeys of less than three hours has been achieved and remains on our roadmap.

Towards responsible purchasing and finance policies

In 2023, the responsible purchasing policy and associated processes (supplier questionnaires, contractual clauses) were deployed, particularly regarding of our IT investments, which accounted for a significant proportion of the overall budget. **We have introduced a circular economy approach by reselling reusable equipment (150 laptops) to specialised companies or by making donations to charities (70 laptops, 100 monitors, 350 PCs).**

When it comes to replacing our IT equipment, we have given priority to partners offering recycling solutions, eco-designed products and suppliers from the protected or adapted sector.



Our approach to Responsible employee savings

French employees benefit from a Company Savings Plan and a Supplementary Retirement Savings Plan.

The assets managed within our Mandatory Retirement Savings Plan are allocated to funds with at least an Art 8 SFDR* classification. These funds are used to grant loans to socially-inclusive companies through France Active, the movement of socially-committed entrepreneurs, France Active (35,500 companies financed and supported in 2022). They found an association called Habitat et Humanisme, fighting against poor housing (helping 1,980 new families find housing in 2022).

* SFDR : (Sustainable Finance Disclosure Regulation) aims to improve the clarity and comparability of sustainability disclosure on ESG issues. Financial Market participants can integrate them, or not, in investment policies and products. This regulation defines three types of products:

- "Article 9" investments with a sustainable investment objective.
- "Article 8" investments, which declare that they take social and/or environmental criteria into account.
- "Article 6" investments, which do not have a sustainable investment objective and do not declare that they take ESG criteria into account. These are all other investments that are neither "Article 8" nor "Article 9".

#4 GOVERNANCE PILLAR

MAINTAINING REGULAR CONVERSATIONS WITH OUR STAKEHOLDERS
AND CONTINUALLY IMPROVING OUR ACTIONS TOWARDS ETHICAL BUSINESS PRACTICES

**Sharing
the same approach
and developing
constructive
discussion
with our partners.**

OUR 2022 AGENDA AND PROGRESS IN 2023

STRUCTURING OUR CSR GOVERNANCE

Implementing a CSR
governance.

REINFORCING COHERENCE OF OUR IMAGE PARTNERSHIPS

Reviewing our existing
partnerships.

2022 KEY ACHIEVEMENTS

2023 KEY ACHIEVEMENTS

Strategic review by the Executive
Committee and selection of priority
issues within each CSR pillar.

- Monthly CSR governance meetings
and bi-annual strategic reviews.
- Renewing our support for the
Imagine Institute.
- Continuing our commitment to the
Lisa Forever association.
- Renewing our commitment to
the *Agir pour le Coeur des Femmes*
endowment fund.

GOING FURTHER IN 2023

By discussing with our stakeholders, with whom we share common issues, provide strategic intelligence and reflect on subjects specific to our business model and activity, we deepen our approach.

OUR ADDED VALUE

In 2023, the team of employee representatives was renewed in France as part of the Social and Economic Committee elections. The 26 members of staff composing Henner Group Social and Economic Committee (CSE) express the collective voice of employees. The CSE enables employees' opinions to be taken into account in decisions relating daily life within the company. They assess all proposals for improving working conditions, employment and working life. Dialogue is maintained through monthly meetings with senior management. To support the elected members of the CSE in their duties, local representatives relay and support all individual or collective questions from employees at every site in France.

Over and above our legal obligations in France, throughout the year, we encouraged co-construction when defining our transformation projects, making sure our international teams were included: FOW projects, CSR, training-related themes or future service offerings. These are all opportunities to listen to and share with our internal stakeholders. This approach, which aims to encourage autonomy and accountability is also one of the keys to our employees' commitment to our CSR policy.

Our public commitments as a mid-sized company.

At the same time, as a medium-sized company with an international reach, we are particularly involved with other medium-sized companies through a number of organisations based in our various employment areas. Within these bodies, we help to strengthen our positive impact on society and promote a culture of accountability.

ETI Club



Henner is a member of the ETI Club Île-de-France since 2018, and Charles Robinet-Duffo, Chairman and CEO of our Group, has been Chairman since February 2023. The aim of this organisation is to form a network of business leaders in the Paris region who share common issues and work with local authorities to look at future reforms and make proposals to improve their take-up. The Club has nearly 160 members, representing sales of €50 billion and 237,000 jobs.

METI – Movement for mid-sized companies



Charles Robinet-Duffo is Vice-Chairman of Meti. As the umbrella organisation for the ETI (medium size company) community at national level and through the network of regional ETI Clubs, METI's ambition is to put ETIs, the long-term companies that guarantee regional prosperity, at the heart of the economic strategy of France and the European Union.

MEDEF Paris



MEDEF Paris is the leading network of entrepreneurs in Paris, with almost 10,000 Parisian businesses representing more than 500,000 employees. The mission of MEDEF Paris is to represent and defend the interests of Parisian businesses. It informs, supports and connects its members to help their businesses grow. The MEDEF puts job creation and sustainable growth at the heart of its projects.

French Foreign Trade Advisors



The Conseillers du Commerce Extérieur de la France (French Foreign Trade Advisors - CCEs) are a network of 4,500 business leaders and international experts. They work on a day to day basis to carry out concrete actions in partnership with public and private players who play a role in promoting and supporting the international reach of French companies. Present in France and in more than 140 countries, the CCEs are charged by the public authorities with four missions: advising the public authorities, supporting companies, training young people in international careers and promoting the attractiveness of France.

Family Business Network



The Family Business Network (FBN) is an international federation of associations dedicated to the development and sustainability of family businesses over the generations, and Charles Robinet-Duffo is director and treasurer for France.

Institut Aspen France



The Institut Aspen France is an international forum bringing together leaders from all backgrounds who want to think about major contemporary issues and make a commitment to preparing the world for the future.

Cercle Magellan



The Cercle Magellan is a practical inter-company community which brings together international human resources professionals. A place to meet and exchange ideas and information, the Cercle Magellan is also an opportunity for its members to share their experience to increase everyone's knowledge, improve processes and come up with new ideas. It is composed of three clubs:

- International Comp & Ben Club.
- International Mobility Club.
- Talent Management Club.

Henner is an official partner of the International Mobility Club and a partner of the International Comp & Ben Club..

AHRMIO – Association for Human Resources Management in International Organizations



Ahrmio is a worldwide association committed to promoting and modernising Human Resources management within international non-profit organisations, in governmental and non-governmental sectors. Its aim is to encourage diversity and inclusion. As an official sponsor, Henner is a member of the Advisory Committee.

Ethical business practices

“We wouldn't sell a product or service if we wouldn't buy it ourselves in the same circumstances.”

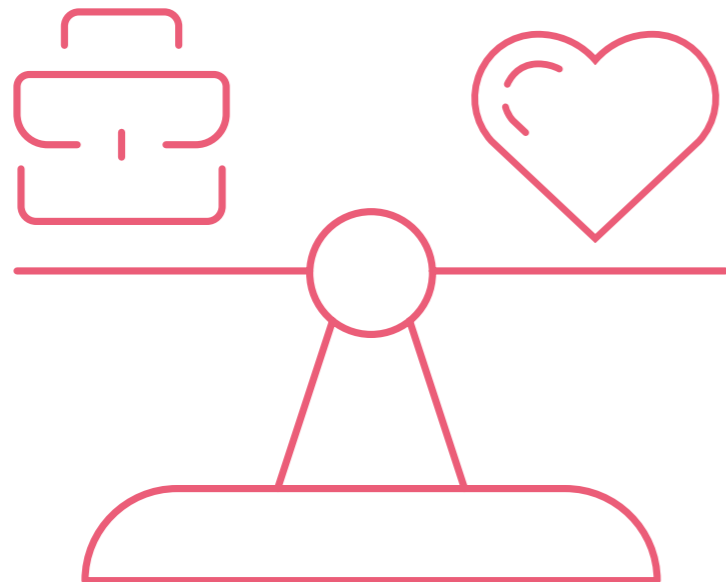
This leitmotiv has driven Henner's teams since the company was founded. Our commercial policy has always been based on the values of honesty, respect and loyalty.

As such, we have been strictly applying the Insurance Distribution Directive (IDD) since it came into force in 2016.

These European regulations govern the distribution of insurance products by establishing the principle that all insurance distributors must “act honestly, fairly and not misleadingly, in accordance with the best interests of their clients”.

To ensure that we are able to provide the right advice to our clients and partners, all our employees who work in direct contact with them attend compulsory training programmes on a variety of technical subjects every year.

In addition, all Group employees are required to update their knowledge every year on a number of sensitive subjects, such as Anti-money laundering, fraud, ethics and health data confidentiality. **In 2023, we will have achieved a 91% compliance rate in the monitoring of these programmes, which represents an improvement of 20 points compared to the previous year.**



IT security and data governance



The security and efficiency of our Information System are fundamental to the relationship of trust we have with all our stakeholders. The information security risks facing the Henner Group have been reassessed in the light of new cyber threats, in particular those using artificial intelligence, but also because of our increased requirements in this area. Managing this remains the responsibility of the Chief Information Security Officer (CISO), in close collaboration with the Risk Management Officer, so that they can be fully integrated into our portfolio of operational risks and their handling.

The governance of information system security and its management system is entrusted to a dedicated committee comprising representatives of all the departments involved, with the support of the Executive Committee.

Risk mapping, the processing plan, progress in implementing the plan, changes in the technological environment, applicable regulations and threats to which the Group could be exposed are presented to the Group Executive Committee every year at a management review meeting, which provides guidance and confirms our security approach.

The security of our information system is certified by the international standard ISO 27001, which was renewed in 2024. **Our approach to data security is based on a foundation of fundamental values that have been strengthened year on year since we obtained our first certification in 2014:**

-  **Top-level decision-making strengthened by a 5-member Executive Committee.**
-  **Clear, concise and effective security awareness campaigns.**
-  **Increasing power of the risk analysis method, both by clarifying the risk scenarios and by looking objectively at the assessment criteria.**
-  **Register of processing personal data to be exact and smart in terms of the granularity and priority of needs.**
-  **Strong commitment to continuous improvement.**
-  **Robust audit strategy covering both organisational and technical aspects.**



We voluntarily and proactively promote information security through:

- Our commitments and those we demand of our partners.
- Communications to the people whose data we manage.
- Our active participation over the past 25 years in professional associations specialising in information security, such as Clusif and the Cyber Charter.

Henner

Here to care

* Here to care : present at every moment

Henner, SAS de gestion et de courtage d'assurances
Capital of €8,212,500 - RCS Nanterre 323 377 739
VAT FR 48323377739
reg. ORIAS no. 07.002.039 (www.orias.fr)
Controlled by ACPR (4 Place de Budapest - CS 92459 75436 Paris
Cedex 09 - www.acpr.banque-france.fr)

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Complaints: consult the Complaints section
on www.henner.com

