



Henner

Here to care



**Corporate
Social
Responsibility**
Henner's policy
and commitments

2023 report on 2021/2022



OUR CSR STRATEGY

As an independent family business, our goals are for the long-term.

Therefore, we fully identify with the definition of CSR as a voluntary approach that promotes “development that meets the needs of the present without compromising the ability of future generations to meet their own needs”*

At Henner, paying attention to our environment is at the heart of our company and the forefront of our minds :

Our business: We are an advisory broker and manager for social welfare programmes in France and abroad for individuals, businesses of all sizes and professionals.

Our story: Our international Group, founded in 1947, has continued to expand by designing and managing innovative personal insurance products and solutions. Our social protection expertise makes us a leader in the group health insurance field in France. We also offer solutions for life and disability provision, retirement, employee savings, and employee share ownership.

Finally, social awareness and societal affairs have always been embedded in our DNA without us ever having to implement formal and quantified approaches.

20
Commitments

45
Initiatives

In 2022, Henner’s Executive Committee decided to consolidate and develop various pre-existing initiatives within our Group into a global project.

We aim to move from an implicit CSR approach to a committed, engaging, organised and quantifiable strategy.

Our raison d’être, positioning and values make our commitment to CSR a logical next step.

We must improve our approach and organise our projects according to objective data to coordinate our efforts.

Our CSR strategy is part of the United Nations Global pact and its Sustainable Development Goals:**



* Gro Harlem Brundtland, Prime Minister of Norway (1990-1996)

**See pages 10-15 for the correspondence table on our commitments to the Global Compact principles.

OUR “RAISON D’ÊTRE”

WE PROTECT EVERYONE AS IF THEY WERE ONE OF OUR LOVED ONES

In 2021, we launched our new brand platform which underpins our entire identity.

Our collaborative approach, carried through internal workshops, has enabled us to develop our brand signature, *Here to care*®.

These three words are our raison d’être.

They sum up our unique history, the strength of our values and our operational and human reality.

Caring is more than a brand signature. It’s reflected in the way we think and act. *Caring* also means focusing on the quality of our support, by being present and attentive and providing advice to our customers, partners and members motivated by their sole interests.

Caring is in Henner’s DNA. At the heart of this DNA are the values that make us who we are. They are at the origin of the bond of trust that unites us with all our clients, partners and insured.

“Caring is putting ourselves in our customers’ and members’ shoes. We protect them as we would protect our loved ones.”

Here to care reflects our teams’ availability, emotional intelligence and recognised know-how in looking after our customers and meeting their expectations when they need it, wherever they are.

Protecting life because it’s not always rosy.

Henner is an independent business that supports private individuals and companies of all sizes by offering tailored social protection. So, what value do we add? We offer innovative solutions to simplify our customers’ lives. This is why we created the direct settlement system for medical costs (known as *tiers-payant*) well before anyone else so as not to add financial difficulties where they can be avoided.

Henner
Here to care

OUR VALUES

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.



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.



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.



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 us and permeates every choice we make, whether strategic or operational.

OUR COMMITMENTS

SOCIAL

- Expand and pilot our Human Resources policy to promote **inclusion and diversity**.
- Roll out **integration programmes** for work-study participants and new recruits.
- Diversify our **recruitment practices**.
- Develop and broaden our **ties with schools** and training organisations.
- Continue to roll out a **training plan** in line with our objectives.
- Continue to implement our **job and skills management approach**.
- Involve Henner's managers **in communicating and facilitating** our raison d'être.
- Measure and monitor the use of any initiatives aimed at improving employees' **quality of life at work**.
- Maintain our **gender equality index** in France and ensure that this is reflected worldwide.
- Co-build the way **we work together tomorrow**.

In 2022, we put our "raison d'être" into practice with 20 commitments focused on 4 CSR pillars. They will define our approach for the future.

SOCIETAL

- Continue to listen to our stakeholders to **tailor our products and services** to current and future needs.
- Develop and improve our own thinking when **onboarding and listening** to our customers and beneficiaries.
- Continue to build on the various **ways we measure our beneficiaries' feedback** to find ways to improve.
- Expand **our international network** through our care networks to enable customers to access the best health professionals at a reasonable price.
- Scale up our approach of **Patient Management**.
- Ensure that our **sponsorship activities** contribute to enriching our values.

CREATIVITY - KINDNESS
PRESENCE - INDEPENDENCE

We protect everyone as if they were one of our loved ones

HERE TO CARE

ENVIRONMENT

- Establish and develop a **responsible purchasing policy**.
- Define and implement a plan to **decarbonise our business trips**.
- Reduce our **consumption of plastics** and various office consumables.
- Reduce our **digital impact** by encouraging our employees to adopt a more digitally responsible approach and encouraging our teams of programmers to take a more targeted approach.

GOVERNANCE

- Create, prioritise and manage our **CSR strategy**.
- Make our "raison d'être" **the leitmotiv for all our patronage initiatives**.

ROADMAP SHEET (1/3)

#1 SOCIAL PILLAR

		COMMITMENTS					INITIATIVES ALIGNED WITH OUR COMMITMENTS	
COMBATTING DISCRIMINATION	Reinforce and monitor our HR policy to promote diversity and economic inclusion	1 NO POVERTY	3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	5 GENDER EQUALITY	8 DECENT WORK AND ECONOMIC GROWTH	10 REDUCED INEQUALITIES	<ul style="list-style-type: none"> Scale up our partnerships with organisations specialising in recruiting and retaining employees with disabilities ● Extend the current disability agreement and facilitate the related action plan ● Continue our work on promoting economic inclusion ● Maintain our gender equality index in France ● Promote support measures for our employees who are carers ● Roll out the gender equality index internationally ● Implement “Prev & Care” for employees who are carers ●●
RECRUITMENT AND TALENT DEVELOPMENT	Roll out integration programmes for new employees on work-study contracts as well as for all new recruits	4 QUALITY EDUCATION	8 DECENT WORK AND ECONOMIC GROWTH				<ul style="list-style-type: none"> Implement a satisfaction survey for trainees and work-study (HappyIndex® Trainees Certification) ● Redesign the integration programme for new recruits ●● 	
	Diversify our recruitment practices for specific jobs or profiles	3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	5 GENDER EQUALITY	8 DECENT WORK AND ECONOMIC GROWTH	10 REDUCED INEQUALITIES	<ul style="list-style-type: none"> Implement a new recruitment method for Customer Relations roles: The Henner Days ●● 	
	Develop and diversify our ties with schools and training organisations by strengthening our presence in the field	3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	8 DECENT WORK AND ECONOMIC GROWTH			<ul style="list-style-type: none"> Establish a presence in schools and training organisation ●● 	
	Continue to roll out a training plan tailored to our objectives	3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	8 DECENT WORK AND ECONOMIC GROWTH			<ul style="list-style-type: none"> Update and diversify our training methods ●● Optimise the functionality of our online platform and intensify its promotion internally ●● Formalise the various bridges between professions to enable employees to think about possible career paths and how to get there. ●● 	
	Continue to implement our management approach to jobs and skills	3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	5 GENDER EQUALITY	10 REDUCED INEQUALITIES		<ul style="list-style-type: none"> Redesign and facilitate the business reference framework ●● Establish business repository governance ●● 	
ALIGNING THE EMPLOYEE AND CANDIDATE EXPERIENCE WITH OUR “RAISON D’ÊTRE”	Involve Henner’s managers fully in communicating and facilitating our raison d’être	4 QUALITY EDUCATION	8 DECENT WORK AND ECONOMIC GROWTH				<ul style="list-style-type: none"> Create and roll out the Manager@Henner training course ●● 	
	Measure and monitor the use of any initiatives made available to employees to help them improve their quality of life at work	3 GOOD HEALTH AND WELL-BEING	8 DECENT WORK AND ECONOMIC GROWTH				<ul style="list-style-type: none"> Resume the use of the What’s up QWL survey in all the Group’s offices ●● Create a PSR panel (psychosocial risks) and a governance co-managed with employees ● 	
WORKSTATION EQUIPMENT WHICH COMPLIES WITH OUR COMMITMENTS ON IMPROVING OUR EMPLOYEES’ LIFE AT WORK	Adapt our working environments and tools to our commitments to improving our employees’ quality of life at work	7 AFFORDABLE AND CLEAN ENERGY	8 DECENT WORK AND ECONOMIC GROWTH	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE			<ul style="list-style-type: none"> FOW project** Season 1: allocate equipment adapted for hybrid work to reduce our environmental impact and improve QWL* ●● Jointly develop a plan to change onsite working environments (FOW Season 2, 2023) ●● Roll out of the FOW Season 2 pilot in our Neuilly-sur-Seine office in 2024 ● Training for Managers and Employees on new working methods in a hybrid environment ●● The Generalisation of the FOW Season 2 project sitewide in 2025 ●● 	

ROADMAP SHEET (2/3)

#2 SOCIETAL PILLAR

	COMMITMENTS	INITIATIVES ALIGNED WITH OUR COMMITMENTS
ABILITY TO REACT TO CLIMATE, POLITICAL AND HEALTH EMERGENCIES	Continue to listen to our stakeholders and the subtle signs from our ecosystem to adapt our products and services to current and future needs	 <ul style="list-style-type: none"> • Develop our internal and external active listening procedures ●●
	Develop our own customer care rules and the ability to listen to our customers and beneficiaries	 <ul style="list-style-type: none"> • Barometric measures of beneficiaries' satisfaction scores ●● • Communication of survey results and associated improvement plans to our customers ●● • NPS* monitoring of all portfolios from 2026 ●●
	Continue to analyse and measure our beneficiary customers' satisfaction to drive improvement action plans	 <ul style="list-style-type: none"> • New customer relationship tools implemented by French Operations ● • 182 improvement projects identified within the scope of International Operations ●●
	Intensify the expansion of our care networks internationally so that our members have access to the best and most reasonably priced healthcare wherever they are	 <ul style="list-style-type: none"> • Develop and manage the care network ●● • Double the number of cases monitored as part of <i>patient management</i> ●●
	Ensure that our patronage and sponsorship work contribute to the enrichment of our values and the values of the initiatives that we support.	 <ul style="list-style-type: none"> • Create an Internal Evaluation Committee for patronage and sponsorship projects at the Executive Committee level ●●

*Net Promoter Score ● In France ● International

ROADMAP SHEET (3/3)

#3 ENVIRONMENTAL PILLAR

		COMMITMENTS					INITIATIVES ALIGNED WITH OUR COMMITMENTS	
MINIMISE THE ENVIRONMENTAL AND SOCIETAL IMPACTS OF OUR BUSINESS AND OUR SUPPLIERS	Define and propose a responsible purchasing policy, and start to implement it and follow-up on contracts due for renewal in 2022						<ul style="list-style-type: none"> Formalise new purchasing rules prioritising those suppliers who can offer recycling solutions, ecologically designed products or partners who are disability-friendly Integrate a systematic approach to sourcing promotional supplies and articles and prioritise local products. Avoid suppliers who do not disclose where they source their raw materials from or where they carry out their manufacturing processes ●● 	
	Outline and implement a plan to decarbonise our business trips						<ul style="list-style-type: none"> The transition from the combustion engine vehicle fleet to electric and hybrid vehicles ● Double the amount and promote the sustainable mobility package ● Establish a shuttle bus service for our employees in Tunis ● Travel by train instead of plane for journeys of less than 3 hours ●● 	
	Reduce our use of plastics and various office consumables						<ul style="list-style-type: none"> The digitalisation of beneficiary cards ●● Reduction of office consumables ●● 	
MINIMISE OUR ENVIRONMENTAL IMPACT BY MONITORING OUR DIGITAL DATA	Reduce our digital impact by encouraging all employees to take a digitally responsible approach and raising awareness more directly within our teams of developers						<ul style="list-style-type: none"> Raise employee awareness of the best digitally responsible practices through the use of the awareness module, available on our training platform : Henner Digital Learning, for 2023 ●● Participate in the Digital Clean up day from 2023 ●● Reuse, recycle and extend the lifespan of computer equipment ●● 	

● In France ● International

#4 GOVERNANCE PILLAR

		COMMITMENTS				INITIATIVES ALIGNED WITH OUR COMMITMENTS	
INTEGRATE CSR AT THE HIGHEST LEVEL OF THE COMPANY	Formalise, challenge, prioritise and manage our CSR strategy					<ul style="list-style-type: none"> Appoint a CSR Manager who reports to a member of the Executive Committee and is responsible for fulfilling our commitments and implementing related governance ●● Integrate CSR indicators into the individual objectives of Deputy General Managers from 2023 ●● CSR audit of our financial partnerships and creation of our own criteria and objectives when choosing to work with them ●● 	
ALIGN OUR PARTNERSHIPS WITH OUR IMAGE AND VALUES	Optimise the consistency or our partnerships with our image					<ul style="list-style-type: none"> Establish a dedicated governance ●● 	

● In France ● International



CARING
APPLIES TO
OUR CUSTOMERS
**AND TO OUR
TEAMS.**

At Henner, caring for our employees is just as important as providing excellent service for our customers and beneficiaries. This approach, which sets us apart from the rest, is the backbone of our corporate culture.

ISSUE

COMBATTING DISCRIMINATION

An HR policy based on gender, origin or other person-related considerations poses legal issues. However, above all, they would totally contradict human values.



POLICY AND COMMITMENTS

Henner is an independent group with an international presence in 20 locations. We have 1,650 employees, including 70 nationalities and 26 languages.

We are convinced that diversity is an asset that enhances economic and social performance.

OUR PRIORITIES:

- **Enhance our partnerships** with organisations specialising in recruiting and retaining employees with disabilities and, more generally, employees with a more diverse background.
- **Extend our existing disability agreement.**
- **Continue our work on promoting economic inclusion.**
- **Maintain the level attained in our gender equality index** in France and roll this out internationally.
- **Promote our provisions** to support our employees who are carers and **provide them with appropriate support solutions.**

Actions implemented

OUR HUMAN RESOURCES POLICY TO PROMOTE INCLUSION AND DIVERSITY

In 2022, we continued our work in two main areas. Firstly, we focused on changing employee perceptions of people with disabilities, and secondly, we focused on promoting the recruitment of more diverse employees in terms of career paths.

Our work to protect people with disabilities



MANAGING OUR DISABILITY ACTION PLAN: we have set up a **dedicated team to support our employees daily** and appointed a contact person to oversee our action plan.



RECRUITMENT AND WORK-STUDY: we have **trained managers on recruiting people with disabilities** and participated in specialised employment forums.



SUBCONTRACTING TO COMPANIES WHO ARE DISABILITY-FRIENDLY: we have used **service providers** (general services and catering) **who are disability-friendly.**



TRAINING: we have carried out **awareness-raising activities on working with disabilities** with disability advisors, managers, the Executive Committee and members of employee representative bodies.

Some examples of awareness-raising activities in 2022



Our participation in the European Week for the Employment of People with Disabilities. With the support of the State Secretariat for Persons with Disabilities, **Henner has set up a "DuoDay"** where they buddy up an employee with disabilities

with a volunteer employee. The programme includes finding out more about the profession and promote an active immersion in the company.

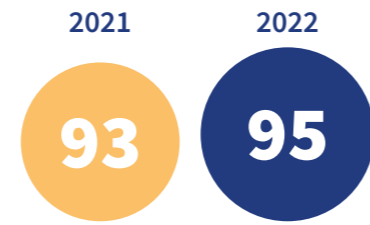
This day is an opportunity to meet and change our way of looking at things and, together, overcome our prejudices.

2021: 2 matches
2022: 4 matches for 9 available posts.

Our economic inclusion initiatives

Because we believe that one of the Group's strengths lies in the diversity of its staff and the quality of its skills, **we are committed to diversifying our recruitment, focusing primarily on skills and individuals.**

- Alongside the association "Nos Quartiers ont des Talents" [Our Neighbourhoods have Talent], we have set up a **mentoring programme** enabling young talents from diverse backgrounds to **benefit from mentoring from several members of the Group's top management.** This programme was tested in 2022, and has enabled 2 young people to get a permanent contract.



Number of work-study contracts

- At the end of 2021, with our partner Mozaïk HR, **Henner participated in the first Economic Inclusion Summit** in the presence of Bruno Le Maire, French Minister of the Economy, Finance and Industrial and Digital Sovereignty to demonstrate our commitment and encourage our stakeholders to join us.



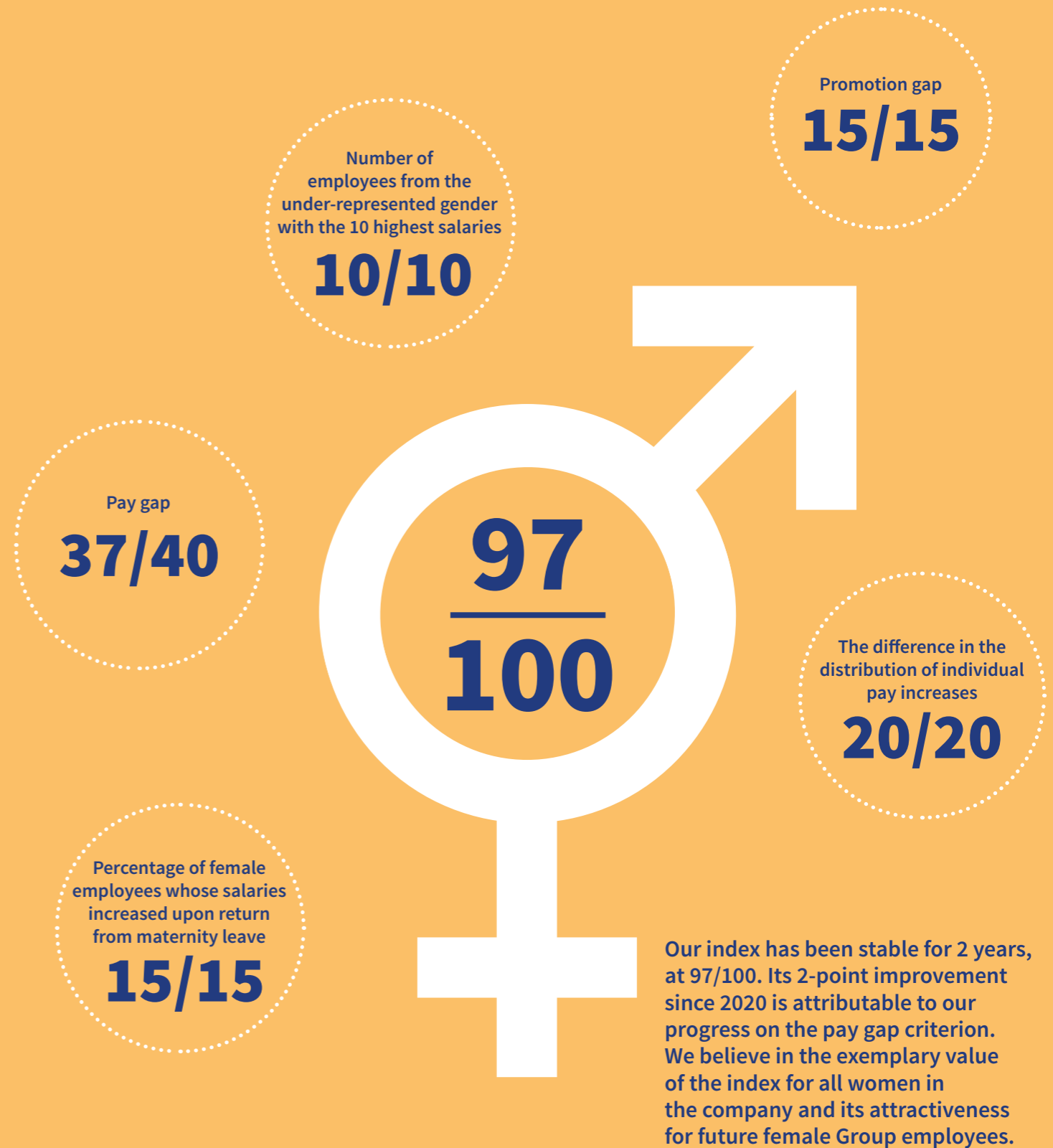
7.85/10

Henner achieved seventh* place in the insurance and assistance sector for the 2022 Diversity Champions with a score of 7.85/10.

In 2022, an online study by *Capital* magazine was conducted among more than 25,000 employees working in companies with more than 250 employees and representative of the working population to rate their employer's attitude to diversity and the reputation of its competitors in this field. They were asked to answer questions on gender equality and non-discrimination of people based on age, heritage, sexual orientation or disability.

*The scope of this study: 22 companies in the insurance and assistance sector marketing their services in France.

Our 2022 gender equality index



Actions implemented

PROMOTION OF OUR SCHEMES TO SUPPORT OUR "FAMILY CARERS" IN FRANCE.

Today, caring for someone now affects more than one in six French people, and tomorrow it will be one in four. Being a family carer means being subject to psychological pressures, among other things, and being responsible for managing various support mechanisms for a loved one because of their age, illness or disability.

We're aware that carers are employees who face difficulties but they may not feel comfortable talking about it and that's why Henner offers them the following types of support;



a care manager who listens, advises, reassures and suggests solutions in less than 24 hours and with the Henner employee's approval, implements these solutions;



the carer is allowed to work remotely for an extra day per week or choose to take 3 days of additional paid leave per year.

2022



In 2022, and 4 months after its launch, 15 employees had already benefited from this scheme in France. We continue to promote it with regular announcements. After identifying any local needs, we hope to extend this approach internationally.

All aspects of my life are important to me.
At Henner, I can protect them all.

I had just joined Henner when my father had an accident. He temporarily lost his mobility and was living alone. I talked to my manager and my HR contact about it. Together, we found a solution.

At Henner, *Here to care* applies equally to our customers and me.

To join us, go to henner.com/join-us

Henner
Here to care

ISSUE

RECRUITMENT AND TALENT DEVELOPMENT

In addition to its financial impact, a high turnover rate has consequences for the good organisation of the company and also causes losses in terms of skills that can lead to a decrease in the work quality. Depending on the extent of the problem, it may even harm the company's image, both in relation to the market and future candidates.



POLICY AND COMMITMENTS

In addition to education and experience, we have always sought to recruit individuals.

In 2022, we launched our first employer branding campaign. This first stage allowed us to launch and review some of our practices to make us a more attractive employer.

OUR PRIORITIES:

- **Roll out integration programmes** for new employees on work-study contracts and for new recruits.
- **Diversify our recruitment methods** for certain professions or profiles.
- **Develop and expand our ties with schools and training organisations** by strengthening our reach in the field.
- **Continue to roll out a training plan** in line with our objectives.
- **Continue to implement our job and skills management approach.**
- **Communicate** with potential candidates and future talents in more **engaging ways**.

Actions implemented

IMPROVING OUR POLICY FOR WORK-STUDY PARTICIPANTS AND TRAINEES

We have various sources of information that allow us to obtain feedback on our recruitment and support practices for employees. In 2022, we were able to achieve a great score on the **HappyIndex® Trainees certification**.

This certification allows trainees and work-study participants to evaluate a company. As part of this feedback, respondents report on their experience in terms of career progression opportunities, the quality of the working environment, management, motivation and their sense of pride in being part of the team.

By 2023, we aim to have a 90% recommendation rate.

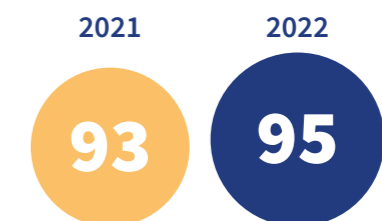
Recommandation score for 2022 **Happyindex® Trainees**

78%

Roll out a programme dedicated to integrating work-study participants (similar to the one for new recruits)



We are convinced that a successful first work placement increases a candidate's confidence in the future. We aim to make a work-study contract at Henner a decisive professional experience for young people who share our values and want to discover the health insurance profession in France and abroad.



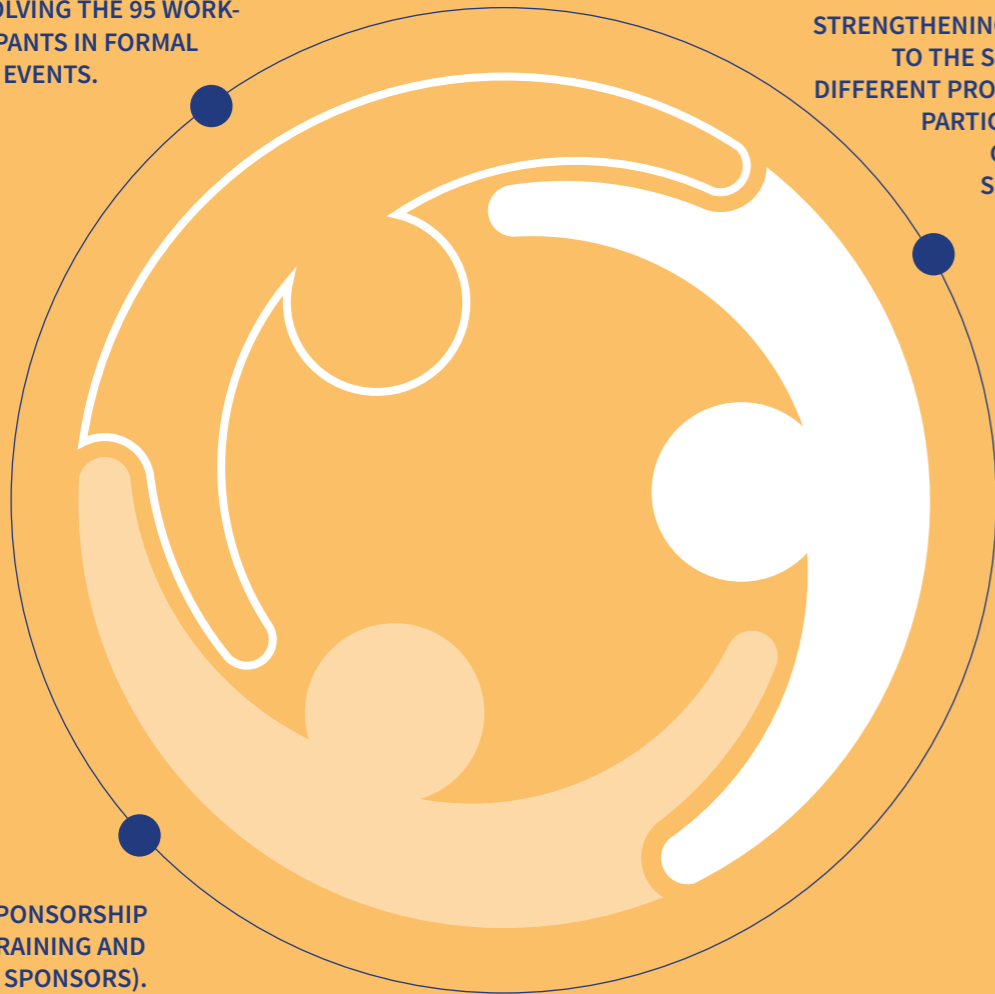
Number of work-study contracts

Recruiting and supporting our trainees and work-study participants are now the responsibility of a dedicated group within the Human Resources team.

BRINGING THE HENNER WORK-STUDY COMMUNITY "ALT/HENNER" TOGETHER IN 2022 BY INVOLVING THE 95 WORK-STUDY PARTICIPANTS IN FORMAL AND INFORMAL EVENTS.

STRENGTHENING TUTORING TO ADAPT TO THE SPECIFIC NEEDS OF THE DIFFERENT PROFILES OF WORK-STUDY PARTICIPANTS, WORKSHOPS, GUIDES, TRAINING AND SHARING EXPERIENCES.

SETTING UP A SPONSORSHIP PROGRAMME (TRAINING AND ACCOMPANYING SPONSORS).



At the end of the work-study contract, regardless of whether they have received a job offer or not, several workshops on job hunting techniques enable work-study participants to enhance the value of the experience they have acquired within Henner, and thus improve their employability.

42%

of our work-study participants receive a job offer at the end of their training with us.

Diversifying our recruitment practices

For our customer relations roles, we have developed more immersive methods that allow candidates to better understand the reality of their future responsibilities.

In 2022, we created a system that allows candidates to learn about the Group and its businesses and for managers to improve their recruitment skills.

With approximately 15 job dating sessions, **Henner Day** took place in 2022 at several of our locations in France and internationally. During these sessions, more than 200 candidates were interviewed and received a job offer in more than 40% of cases.



Strengthen our relationships with schools, training organisations and integration programmes for new recruits

Since 2021, we have organised our approach and ask certain members of staff to speak in schools. The "School Relations team" has implemented an action plan to refocus our ties with certain institutions linked to our employment areas and to optimise the organisation of our actions.

In 2023, we are refocusing our strategy for schools and training organisations **by entering into exclusive partnerships** with certain establishments in France, Tunisia and Portugal.

How a company onboards their new recruits, whatever their role, determines their subsequent career path within Henner.

Based on the results of an internal consultation with our employees, an "employee/HR" working group has **redesigned our integration approach**.

In 2022, we reviewed our integration tools and procedures by creating a seminar for new recruits, redesigning the welcome on board booklet and creating a buddy scheme. We are trialling other options in some offices in France and internationally, including asking our new recruits to provide feedback on what has been positive and negative about their Henner experience.



Reinforcing a training plan tailored to our strategic objectives

PRIORITY 1



ATTRACT & RETAIN OUR EMPLOYEES

- Design and provide new tools (welcome kits etc.).
- Create the NewBe@Henner integration programme and the Career integration programme
- Provision of tailor-made personal development plans

PRIORITY 2



STRENGTHEN THE BUSINESS EXPERTISE OF THE TEAMS

- Design business training courses (Management, ISD, IDD*)
- Promote work-study training
 - Value in-house expertise
- Support the Group's compliance procedures

PRIORITY 3



ACCOMPANY OUR EMPLOYEES WITH THEIR DEVELOPMENT NEEDS

- Roll out a Manager@Henner course
- Strengthen our English language skills
- Optimise access to personal development training

Renewal and diversification of training methods

The progress observed since 2019 in terms of training provision and participation is largely attributable to the introduction of **Henner Digital Learning**, our online training platform.

Several improvements were made to this platform in 2021:

- Simplification of connections and development of the responsive format.
- Renewal of the content: professional and personal effectiveness, management, languages, office automation and the creation of new dedicated spaces (IDD*, integration).
- Learner support and promotion of the platform: monthly newsletters, organisation of masterclasses to help employees get started and encourage them to use it. In 2022, we have redesigned entirely the learner's journey to further improve the user experience.



16,504 connections



1,604 learners



3,987 hours spent on the platform



173 smartphones connections



1,547 learners trained



2 hours and 6 minutes: average time spent on the platform for each learner

TOP 3 training courses attended (excluding compulsory modules):

- English
- Spelling and syntax
- Successful teleworking

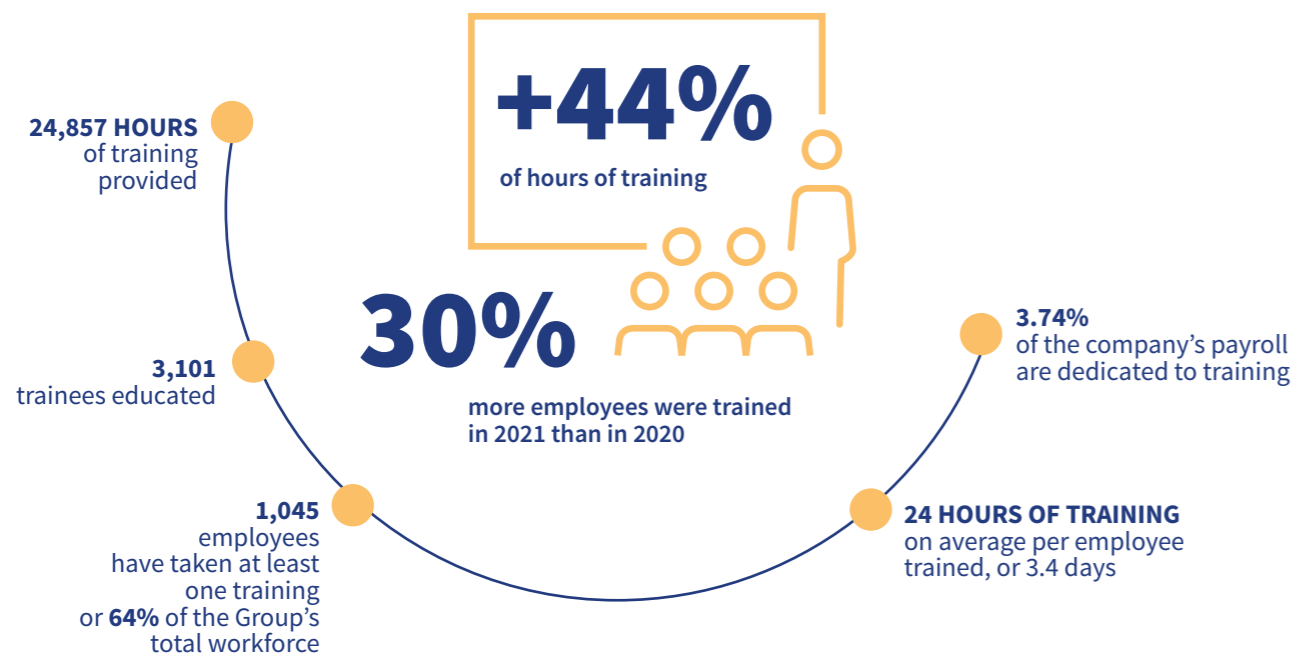
Implementation of a job management approach and skills

At Henner, every employee plays an active role in their professional development, and we work hard to ensure they live up to their potential, ambitions and priorities. We have implemented **strategic job management to provide employees with visibility on jobs, training programmes and bridges throughout their careers.**

To this end, we reviewed our job descriptions in 2021, thanks to internal working groups who explained the reality of their jobs and their different functions.

In 2023, our objective is to create a governance project and formalise the different bridges between the professions so that everyone can visualise the opportunities and means to achieve them.

In 2021 **3.4** training days per year were delivered on average per employee (excluding mandatory training)



ISSUE

ALIGN THE EMPLOYEE AND CANDIDATE EXPERIENCE WITH OUR RAISON D'ÊTRE

A possible disconnect between the identity and the values conveyed by the company both internally and externally and the reality experienced by employees, have negative consequences on the quality and organisation of work, as well as on the brand image.



POLICY AND COMMITMENTS

Our team is driven by our values of caring, presence, independence and creativity. These values are embedded in our culture and our management practices.

Our vision, mission and corporate culture must be in line with reality. **Being honest and aligned with who we are and what we say and do is essential.**

OUR PRIORITIES:

- **Fully involve Henner's managers in the communication and facilitation of our raison d'être**, through a dedicated training programme.
- **Measure and manage** initiatives made available to employees to improve the quality of their working life.

Actions implemented

OUR DAILY SUPPORT POLICY

We aim to provide a working environment where the teams know they are supported, and enjoy working together.

“Manager@Henner” programme

Managers are the first point of contact to support the roll out of Henner's strategy. Based on a survey of all managers and their staff, several findings established the need to formalise the expectations of the manager's role and to share them with everyone.

This programme aims to establish a model for leadership excellence, driven primarily by discussions with and feedback from peers.

We built a project based on a reference framework for the roles and responsibilities of the various management functions, rethought the managerial practices and developed a long-term training programme. This course takes between 6 and 20 days of training depending on the management level.

Since its launch in 2021, **162 managers** (90%) started the course: **67** in 2021 and **95** in 2022 on the “**Fundamentals**” stream (on average, 2 to 3 days of training).



Our goal for 2025

100%

of manager enrolled on the course as soon as they are permanent with Henner

Measuring and managing initiatives to improve our employees' working lives

- We provide our employees with a **wide range of products and services to improve their working lives.** Since 2017, the **Well Being by Henner** programme, consisting of various support services that are also part of the commercial offer proposed to our customers, has been a yearly feature with:
 - prevention workshops and input from health professionals;
 - a psychological support system (helplines and consultations) organised around three prevention and screening themes.

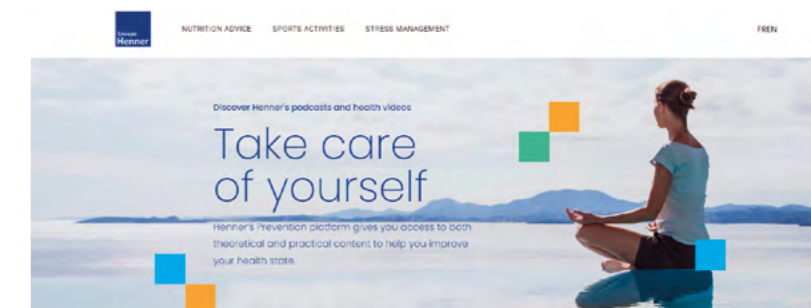
Cardiovascular diseases

Musculoskeletal disorders

Psychosocial risks

Within each of our offices in France and abroad, several specialised service providers operate locally to run this programme.

- In December 2021, in France, **a company agreement on the quality of working life was signed with the social partners of the Henner Group.** Among other provisions, the agreement provides a framework for planning meetings and organising business travel within a time frame compatible with employees' personal lives.



- Launched during the lockdown in 2020, a **prevention platform** accessible to all employees (and members) provides access to podcasts and videos on nutrition advice, stress management and sports activities.
- At the end of 2021, we set up a **committee on psychosocial risks in France.** This working group comprises members of management, staff representatives and occupational medicine practitioners.
- At the end of 2022, **the commission conducted a review of employees' working lives** in France. In 2023, the What's up QWL survey will be extended to all offices, and results will be published in 2024.



ISSUE

WORKSTATION EQUIPMENT WHICH COMPLIES WITH OUR COMMITMENTS ON IMPROVING WORKING LIFE QUALITY

In a work organisation that combines face-to-face and working from home, it is necessary to consider any necessary adjustments such as a secure environment and computer equipment, comfortable working conditions and being able to carry on working in the event of unforeseen events and new ways of collaborating within suitable premises.



POLICY AND COMMITMENTS

Feedback shared with our employees at the end of the lockdowns have given us food for thought on the necessary changes needed in our organisations. Teleworking was rolled out across all our sites in France and internationally.

In 2022, we designed and started to implement the first stage of a project which, beyond the allocation of equipment, opens up the possibility of **creating our future working methods, intending to improve our social and environmental impacts.**

OUR PRIORITIES:

- **Improve teleworking conditions**, by providing suitable equipment.
- **Reduce our environmental impact** (weekly travel time and GHG* emissions related to travel).
- **Develop our information systems** by strengthening their security and facilitating their maintenance.
- **Adopt tools to facilitate collaborative working** and reduce GHG* emissions from our servers.

*GHG: greenhouse gases.

Actions implemented

THE FUTUREOFWORK@HENNER PROJECT- SEASON 1

Starting in 2022, season 1 of FOW** was developed in partnership with internal stakeholders. This includes groups of testers in charge of the final choice of hardware, a pilot group to validate the suitability of hardware/software and feedback on their experiences.



We aim to progressively equip all our employees with laptops and teleworking equipment (screens and keyboards). The employees were closely involved in selecting and testing the equipment and improving user guides for general roll out.



Meanwhile, we are putting in place new technology to enable secure access, improve the comfort of the customer relations teams and adopt new ways of working together that take up less storage space.



Beyond its physical dimensions, the FutureOfWork@Henner project is an opportunity to discuss the ways that we collaborate, occupy our workspaces or on a managerial level, asking ourselves about the added value we want to bring whether it is face-to-face or teleworking. These are all issues that will be addressed in Seasons 2 and 3 of FOW**

**Future Of Work

WE PROTECT
OUR CUSTOMERS,
AS WE WOULD
PROTECT OUR LOVED
ONES AND
**WE ARE THERE FOR
THEM WHENEVER
THEY NEED US.**

Caring encapsulates our social welfare expertise.

We promise our customers and partners that the quality of our support will remain a key priority in our social welfare, brokerage and management consultancy work.

ISSUE

RESPONSIVENESS TO CLIMATIC, POLITICAL AND HEALTH EMERGENCIES

Faced with the frequency and severity of climatic, political or health events worldwide, customers and employees should be protected by putting in place services suited to their needs (prevention, health insurance, mental health programmes and well-being at work) in all situations and at all times.



POLICY AND COMMITMENTS

We understand that the recent crises impacted both businesses and citizens.

In our field, as experts in social welfare, we are aware of these upheavals and adapting the way we do things by regularly involving our stakeholders further up the ladder in projects, regularly asking for feedback, and decompartmentalising our approaches.

Collaborating, monitoring and supporting change from the initial roll out of our services and embracing collaborative approaches are becoming fundamental to our projects.

OUR PRIORITIES:

- **Continue to actively listen to our stakeholders** and the subtle signs from our network to adapt our products and services to current and future needs.
- **To provide our customers and employees,** with prevention, health insurance, mental health and well-being at work programmes.

Actions implemented

Stakeholder listening: partner brokers

Listening to our external stakeholders is integrated into our marketing and sales processes.

In 2021 and 2022, for example, thanks to several working groups with our partner brokers, we have taken into account and studied the changes in the group health insurance market in depth. **Analysis of the information collected has been used by our marketing teams to adjust our product and service offerings.**

This approach has led to major changes in our specifications to systematise the implementation of a new offer planned for 2023.

Stakeholder listening: corporate customers

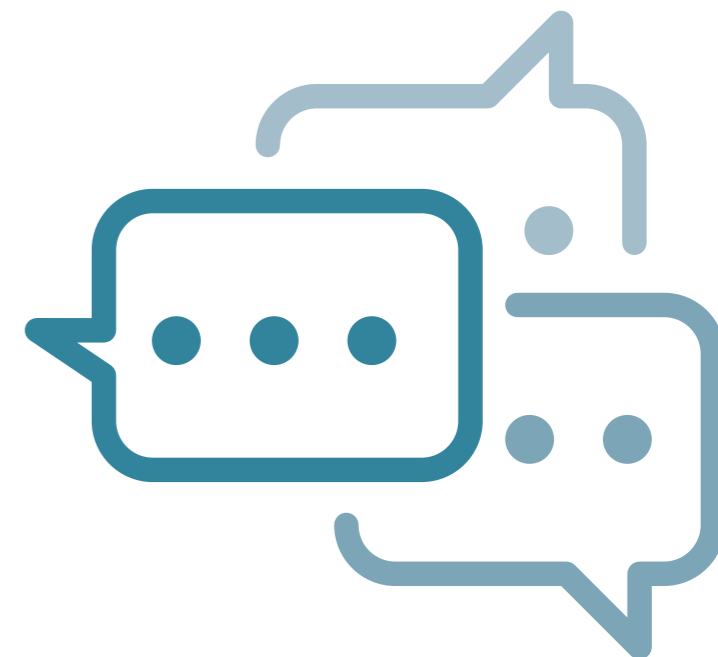
Henner Health Solidarity

In early 2022, in response to the emergency in Ukraine, companies in the conflict zones had to quickly find health insurance solutions for their employees who were forced to flee their country. With our insurance partner, we set up dedicated health cover in a few days.

This enabled about a hundred beneficiaries to access cover for medical expenses and a range of services, including psychological counselling in Russian and Ukrainian.

Development of services dedicated to our corporate customers

At the end of 2022, we asked our customers to invite a test group of ten or so health plan managers to participate in optimising the functionalities of our online platform and improving the user experience.



Stakeholder listening: collaborateurs Henner

Since one of our mottos is *“we don't want to sell a product we wouldn't buy ourselves”*, we have adopted a systematic approach to product or service innovation tests with our employees, whether it is before the commercial launch through qualitative studies or after when setting up test groups.

We use this feedback to optimise our offers and their marketing.

An example of a service implemented as a result of this process includes a helpline (via an independent partner) to respond to psychosocial risks and an individual follow-up service following calls to the helpline.

ISSUE

TAKING INTO ACCOUNT CHANGES IN CUSTOMER EXPECTATIONS

In a global context of increasing health expenditure and cost inflation in the medical sector, social protection players are experiencing very strong competition and sustained pressure from corporate and individual customers. In order to continue to meet customer expectations, and therefore to develop economically, their feedback should be taken into account and the necessary lessons learned to improve the level of service.



POLICY AND COMMITMENTS

our *Caring* outlook means that we are passionately empathetic, regardless of the circumstances and situations that our partners go through in life. Aware of the importance of our role, it is up to us to understand the demands made on us in their entirety. This requirement implies a culture of continuous improvement that we are committed to developing.

OUR PRIORITIES:

- **Develop our own approach** to welcoming and listening to our customers and beneficiaries.
- **Continue to build on our various measures** of customer and beneficiary satisfaction.
- **Continue to develop our international presence** through our care networks to enable our customers to find the best health professionals at the right price anywhere in the world.
- **Step up our *Patient Management* approach** for members and their families throughout their expatriation.

Actions implemented

Quality of our customer relations

To communicate with our members, we have chosen to be human and friendly by doing away with conversational scripts and renouncing interactive voice servers.

From an organisational point of view, **each employee dedicated to customer relations manages a portfolio in its entirety**, regardless of the needs of the beneficiaries. The experience shared by our teams demonstrates that managing each customer's request from start to finish improves the quality of care. We are convinced that this quality approach enhances the customer and employee relationship.

We really listen to our customers. They are not just a number.



In support of this approach and through collaborative workshops, our **Continuous Improvement teams** develop recommendations and best practices for telephone interviews or writing emails.

Workshops created from listening to our customers

Listening to customers is the basis for continuous improvement, whether through annual satisfaction surveys, quality audits or feedback from the teams in direct contact with customers.

Focus on the analysis of international customer relations

-  **8,200** analysis of settlement requests
-  **6,300** email surveys
-  **1,700** analysis of telephone calls




ONGOING IMPROVEMENTS FOR OUR CUSTOMERS

A focus on 5 main themes identified as requiring dedicated projects in 2021 and 2022 for customer relations in France



Response times to requests for reimbursement of healthcare costs



The relevance of our responses to complaints



The ease of use of our online tools



Access to our care network



The clarity of the documents needed when requesting medical care treatment

In France, the NPS index and the various internal audits have enabled us to develop annual themes for improving services and products.

The actions undertaken in 2021 and 2022 to improve our services include:

- Implementing new email management tools that enable the subject of the requests to be allocated automatically, thus accelerating the processing time.
- Support for teams in improving email drafting.
- Implementing new team management methods within our customer services to improve the daily visibility of objectives and priorities.



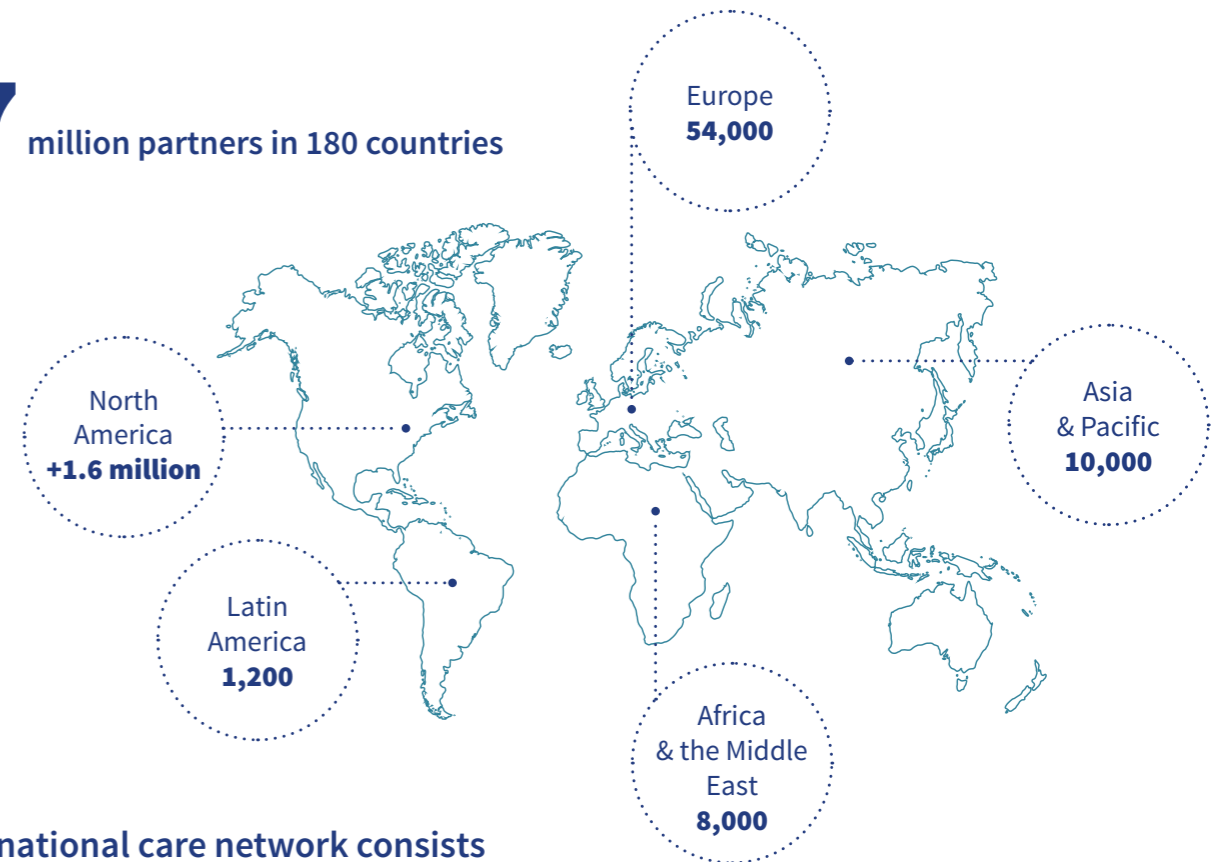
+30
Net Promoter Score*

* Annual survey carried out by Moai in 2022 on a sample of more than 5,000 respondents (members of group and individual policies).

Continued international expansion of our care network


For our private customers living abroad, employees of French companies who are expatriates or foreign client companies, **our goal is to provide them with a large network of healthcare partners to facilitate access to care, benefit from direct settlement and keep costs down.**

+1.7 million partners in 180 countries



Our international care network consists of 3 categories of partners

-  **Care facilities:** represent 80% of our flows with which we have signed a direct agreement (12,000 institutions).
-  **Third-party network partners:** there are 75,000 of them, spread over specific geographical areas according to the needs of our corporate customers and international organisations.
-  **The American network:** gives our members access to 1600,000 local care partners.

 **Our main objective is to continue to guarantee that our members have access to quality medical care which is reasonably priced thanks to negotiated rates and the introduction of direct settlement.** Between 2021 and 2022, we have moved from a 40% to a 50% take-up rate for direct settlement.



Scale up our approach to *Patient Management*

Thanks to our services dedicated to companies employing expatriate employees, **we protect people living a long way from home.** For these expatriates and their families, we assess every request for medical care by taking a professional and caring approach.

If necessary, we contact these families directly to explain the diagnosis, confirm or propose a more appropriate course of care and manage the practical aspects.

To do this, **our Patient Management practice is organised around 85 medical experts** (doctors, nurses, dentists, etc.) who review 20,000 files annually.

85



medical experts (doctors, nurses, dentists, etc.) in our medical team



150

expatriate families undergo post-treatment follow-ups each year



In concrete terms, with *Patient Management*, we confirm the recommendations of local medical teams or find a medical practitioner who is a specialist in a serious condition within our international network. We can also decide on and organise repatriation if a French facility is deemed more suitable.



30% of pre-departure health check-ups in 2021 allowed us to detect pathologies in need of care

The expatriation programme for employees of client companies also includes medical check-ups, **for the whole family** before relocation. Depending on the destination country and pre-existing pathologies, we can create clear care pathways in advance by **coordinating with our international medical network.**

20,000



cases assessed per year

Over the next three years, we aim to double the cases monitored through *Patient Management*.

**WE WORK
HARD EVERY DAY**
TO REDUCE
THE COMPANY'S
IMPACT ON
THE ENVIRONMENT

As a service company, we have a duty to reduce the environmental impact of our offices and business trips, not to mention the storage space we use for our digital operations.

ISSUE

MINIMISE THE ENVIRONMENTAL AND SOCIETAL ASPECTS OF OUR BUSINESS AND OUR SUPPLIERS

Having a purchasing policy in place is a way of encouraging partners to integrate environmental issues into their commitments and to do business with organisations that share the same values. To manage this policy, indicators and measurement tools are needed.



POLICY AND COMMITMENTS

OUR PRIORITIES:

- **Define and envision a responsible procurement policy**, and start to implement and follow up on contracts due for renewal in 2022.
- **Define a decarbonisation plan** for our business trips.
- **Give preference to partners** offering recycling solutions, ecologically designed products and partners who are disability-friendly.
- **Introduce** a systematic check when choosing supplies and promotional items regarding their manufacturing origin and prioritise local production.
- **Avoid suppliers** who are not transparent about where they source their raw materials from and where they manufacture.

Actions implemented

Formalisation of our new purchasing rules

As a service sector company, our Group works with numerous suppliers, partners and service providers involved in our daily operations in France and abroad.

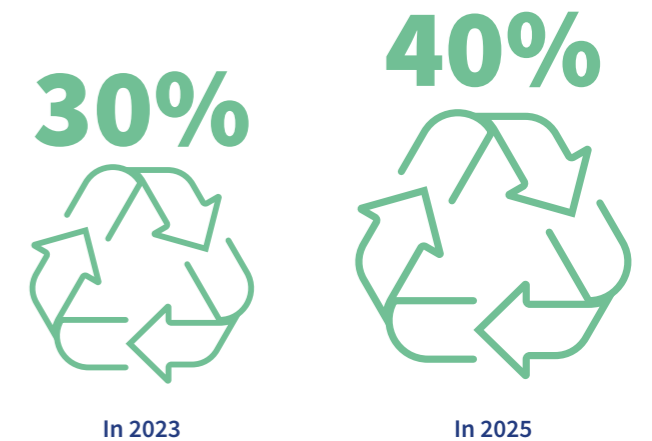
Through the implementation of a formalised purchasing policy, we wish to involve them in our approach in order to maintain a balanced relationship with them, contributing to our social and environmental performance.

Since the end of 2022, we have adhered to our procurement policy for all contracts due to be negotiated as part of a renewal or tender process.

Use partners able to offer recycling solutions, ecologically designed products and partners who are disability-friendly

NWe are partnered with *Réseau Gesat*, and we use their services as a priority. In 2022, we decided to measure the share of these suppliers in our main consumer activities, such as internal and external communication as well as marketing.

We aim to gradually reach 40% of expenditure in line with our commitment for 2025, with 30% from 2023.



Development of expenditure in line with our commitment

Origin of our supplies and promotional items

We now consider where they have come from as standard. We aim to **prioritise local production and avoid suppliers who are not transparent about where they source their raw materials and where manufacturing occurs.**

To achieve the desired results, we need to raise awareness among internal stakeholders.

Action plan to decarbonise our business trips

Several existing initiatives need to be improved through a more structured approach, including the setting of decarbonisation targets.

Some of our achievements:



Within our Tunis offices, we have set up a **shuttle bus** service, allowing 70% of employees to benefit from reliable and free transport on 4 different routes, 4 times a day, instead of relying on individual taxi services.



The transition from the combustion engine vehicle fleet to electric or hybrid vehicles: 10% of the fleet in 2021, with a target of 20% by 2024.

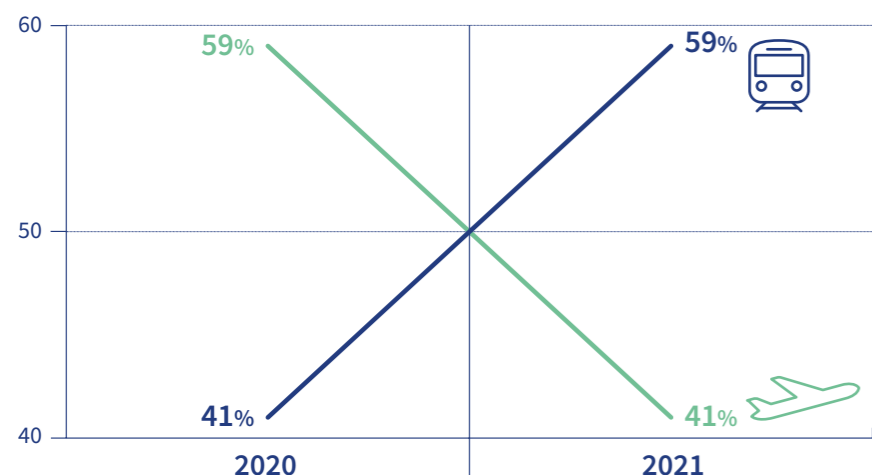


Travel by train instead of plane for journeys less than 3 hours.



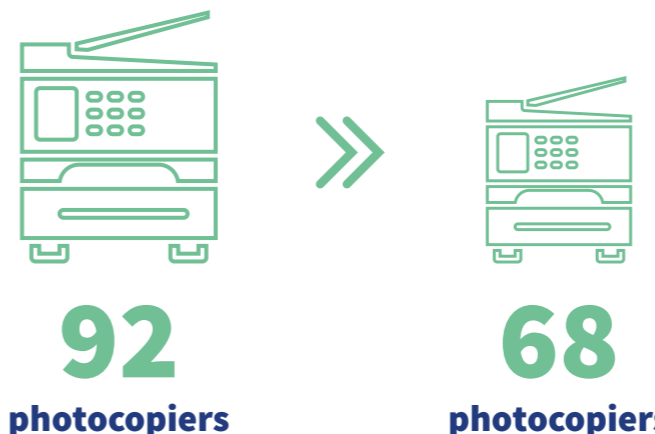
We have introduced a sustainable mobility package allowing employees at our French offices to obtain mileage allowances if they ride a bicycle to work. Between 2021 and 2022, the percentage of employees who claimed this allowance increased by 15 points.

We have seen a big reduction in our air travel in favour of train travel



We reversed the proportion of train and air travel in 2021. If this trend continues, this will encourage us to communicate even better internally on the plan to decarbonise our business travel.

Speed up the approach by reducing the number of photocopiers by more than 25% by 2022



For 2023, we aim to go one step further : reducing the number of photocopiers as part of a global call for tenders to replace our obsolete photocopiers

Reducing our consumables

We have implemented printing processes that allow us to limit paper and toner consumption (default recto/verso, colour printing if only necessary, release of printing by badge to limit unnecessary printing and trace consumption).

Over 3 years, we have reduced our volumes by almost 50%.



Continue with our project to **go digital with our beneficiary cards**. After 2 years, over 50% of people with a card have gone digital.

At the same time, for those customers who did not want to go digital, we launched a project to optimise physical cards by removing the plastic lamination. As for new customers, they automatically benefit from a digital card (available on the Henner + app).



As part of our plan to make savings, various measures were taken in autumn 2022 to reduce our electricity consumption:



Reduction in the temperature of all of our offices.



Two floors of our Neuilly-sur-Seine office are closed two days a week denabling a 20% reduction in our energy consumption between November 2021 and November 2022.



Poster campaign to remind people about eco-friendly practices.



Setting our computers and monitors to go into an **extended standby** mode to reduce annual consumption from 300,000 to 400,000 Kw/h (for 1,500 computers).



Setting a target to switch to **LED lighting** in French, Tunisian and Portuguese offices within 3 years.

ISSUE

MINIMISE OUR ENVIRONMENTAL IMPACT BY MONITORING OUR DIGITAL DATA

Although digital technology currently accounts for 3 to 4% of greenhouse gas emissions, the annual growth in digital consumption (data volumes, devices, etc.) is increasing every year. For a service company, this activity has a serious effect on its carbon footprint.



POLICY AND COMMITMENTS

We want to promote a **digitally responsible approach** among all employees, and more specifically among the teams in charge of IT development.

OUR PRIORITIES:

- **Raise awareness of the environmental impact** of our digital activities.
- **Train developers in responsible** design and coding practices.
- **Extend the life span** of IT equipment.

Actions implemented

Analysis of our literacy on being digitally responsible

To develop our thinking and prioritise our actions, in 2022, we analysed our digital usage. At the end of this study, **we will have to move from isolated and ad hoc good practices to a formal and structured approach.**

Raising employee awareness of digitally responsible practices

As part of our policy on being digitally responsible, we can all play our part in reducing the volumes stored on our servers by sorting and regularly clearing out our emails and limiting the number of recipients.



Improve our training platform, *Henner Digital Learning*, with content specifically focusing on being digitally responsible and including this module in our global training plan.



Preparing our participation in the Cyber World Clean up Day 2023. A global event, in the form of a challenge between all registered companies, to delete as many unnecessary files stored on servers as possible.

Reuse, recycle and extend the life span of computer equipment

According to experts, the production of computer hardware generates most of the environmental impact. We have integrated the issue of the sustainability of our equipment into our IT projects.



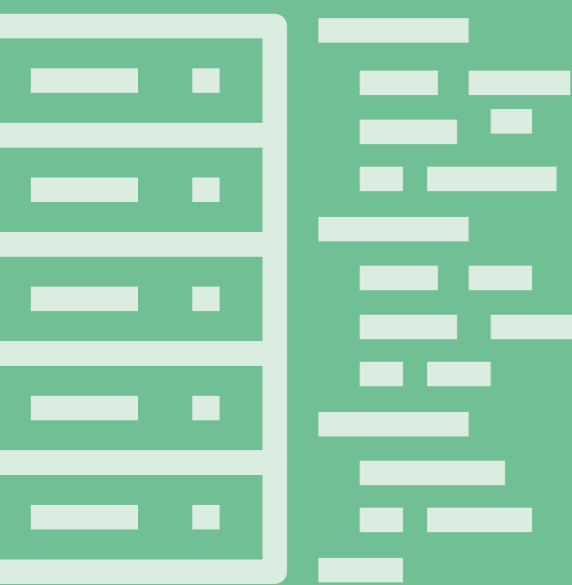
For the **Future of Work Saison 1** project, which aims to equip all employees with laptops, we chose TCO-certified equipment. This certification guarantees more socially and environmentally friendly products throughout their life span by sourcing the raw material, manufacturing, using and recycling/end-of-life management.



To extend the life of these laptops, **we have extended the duration of the maintenance contract** and negotiated a buy-back option at the end of the contract.



For our obsolete equipment, we resell it for second-hand use. Where this is not possible for safety reasons, we entrust them to a WEEE-certified supplier for recycling or destruction (offsetting the “electronic waste” footprint by purchasing certificates from a specialised organisation).



**OUR COMMITMENTS
ARE COLLECTIVE
AND EACH OF US
CONTRIBUTES
INDIVIDUALLY
TO BUILDING
A PROFITABLE AND
RESPONSIBLE BUSINESS
MODEL TOGETHER.**

Last year, we focused on our shared commitment to organising our approach. We created a pilot group, set out our commitments, identified all the work already done and decided on our short and medium-term objectives. Our strategy and the corresponding roadmap have yet to be put to the test and facilitated. Our aim is to reinforce our governance in 2023

ISSUE

INCORPORATE CSR AT THE HIGHEST LEVEL OF THE COMPANY

To systematically consider the social and environmental impacts of our work. To achieve this, it is essential to strengthen governance of the CSR policy by building a business model that combines profitability with sustainable business practices.



POLICY AND COMMITMENTS

We analysed our CSR in 2022 using a working group representative of the company's main business activities, led by the Executive Committee.

This group continued its work throughout the year to explain **how to strengthen our positive impacts or mitigate our negative impacts and measure the progress of our initiatives.**

In 2023, we aim to strengthen the governance of this roadmap.

OUR PRIORITIES:

- **Organise the governance** of our approach.
- **Provide** each member of the Executive Committee with **CSR objectives**, from 2023.
- **Test our financial partnerships** and set an investment target for Socially Responsible Investment (SRI).

Actions implemented

Organising the business

Our team has agreed on two guiding principles for our CSR initiatives:

- 1/ **To maintain a balance between our social performance and our economic performance.**
This ratio is fundamental in guiding our commitments and actions.
- 2/ **To reinforce the sincerity of our approach** by being transparent about our CSR activities even if we do not always achieve the initial objective.

To ensure the governance of our CSR strategy, we have appointed each member of our Executive Committee to sponsor one of our commitments and identified a correspondent in the most appropriate department. They will each have a roadmap with defined CSR objectives and KPIs.

We have also decided to appoint a CSR manager in 2023 to **lead, manage and organise the achievement of our commitments.**

Meanwhile, dedicated governance will be implemented in 2023 by creating a bi-annual Strategic Committee.

We want to make progress by supporting our findings with evidence for each of our commitments to better inform our decisions.

Investment policy

In 2022 we carried out an internal study to **shed light on the ESG* status of our financial partnerships.** This study has enabled us to define the investment rules we wish to follow in the future.

As part of this, we have determined that 100% of our investments should be made with banking counterparts that are committed to achieving carbon neutrality as mentioned in the Paris Agreement and that jointly comply with:



ISSUE

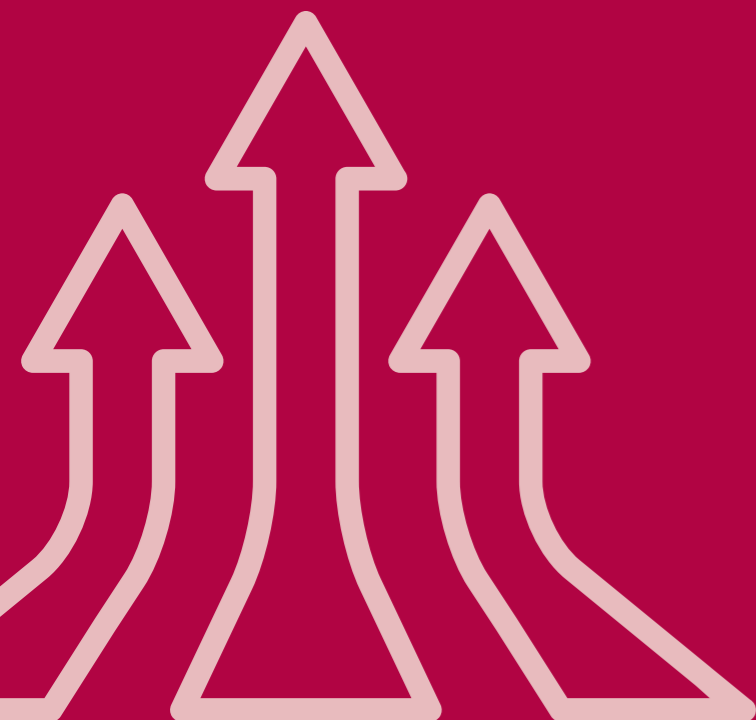
ALIGNING OUR PARTNERSHIPS WITH OUR IMAGE AND VALUES

Sponsoring is an opportunity to share values and involve teams. Governance of these various initiatives is essential to avoid possible inconsistencies with our image.



POLICY AND COMMITMENTS

Henner's name is associated with various causes related to branding partnerships. We need to create a policy to confirm whether these partnerships are aligned with our values and help to nurture them.



Actions implemented

In 2022 we continued to support several causes related to our operations



Medical research

Henner supports the Imagine Research Institute which focuses on genetic diseases affecting children. Nine hundred researchers, doctors and health workers work together to develop new treatments and improve patient care.



Henner is committed to the Lisa Forever association which supports medical research into childhood and teenage cancers and works to improve their quality of life. A team of employees, increasing in number year on year, participates in the charity run & walk to raise funds and support the various projects.



Preventing cardiovascular diseases

The missions of the trust fund are:

- To raise awareness and focus all our energies on educating women on their cardiovascular health at all “key phases” of their hormonal life, from contraception and pregnancy to the peri-menopause.
- Increase active prevention by giving all women access to cardiovascular screening and care by involving the entire health system.
- To train, educate and involve all health professionals by giving them the necessary means to deliver effective transgenerational prevention care.
- To encourage and fast-track medical research targeted at the specificities of cardiovascular diseases in women.

Henner's commitment to medical prevention fully supports the work carried out by Agir pour le Cœur des femmes.



Preserving marine ecosystems

Henner is continuing its commitment to tēnaka, a social and solidarity-based company that restores marine ecosystems and regenerates the ocean, the world's largest carbon sink, by planting coral. This participatory approach led to the planting of 3000 corals in 2022.

Aligning our sponsorship work with our values

In 2022, we noticed that our sponsorship work did not always align with our values, which could lead to a lack of clarity in our commitments and understanding from our customers and partners.

In 2023, we aim to set up a committee to evaluate sponsorship projects at the Executive Committee level to foster consistency.



OUR KEY FIGURES

1.8 M

Healthcare partners in



185
countries

2.1 M

Beneficiaries



54,000

Corporate customers
of all sizes



70

Nationalities
within the teams



locations
worldwide

21

80%

of CAC 40 companies
trust us



€220.5 M

Global turnover
in 2022



30%

International activity



1,685

Staff

+30

Net Promoter Score*



€2.1 Billion

Managed insurance premiums



26

Languages spoken

CONSULTING - BROKERAGE - MANAGEMENT

OUR AREAS OF EXPERTISE

- Health ▪ Life and disability ▪ Funeral insurance division ▪ Employee savings and pensions
- Employee share ownership ▪ Medical expertise and healthcare network

* Annual survey carried out on the scope of Health France by Moai in 2022, on a sample of 5000 respondents (members of group and individual policies).



Henner

Here to care

Henner SAS – Insurance management and brokerage company

Capital of €8,212,500 - RCS Nanterre 323 377 739

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