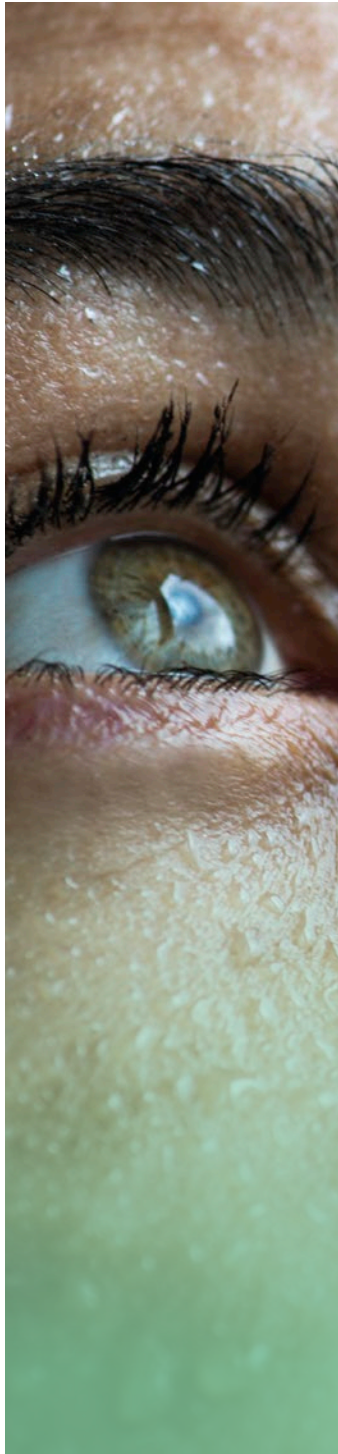
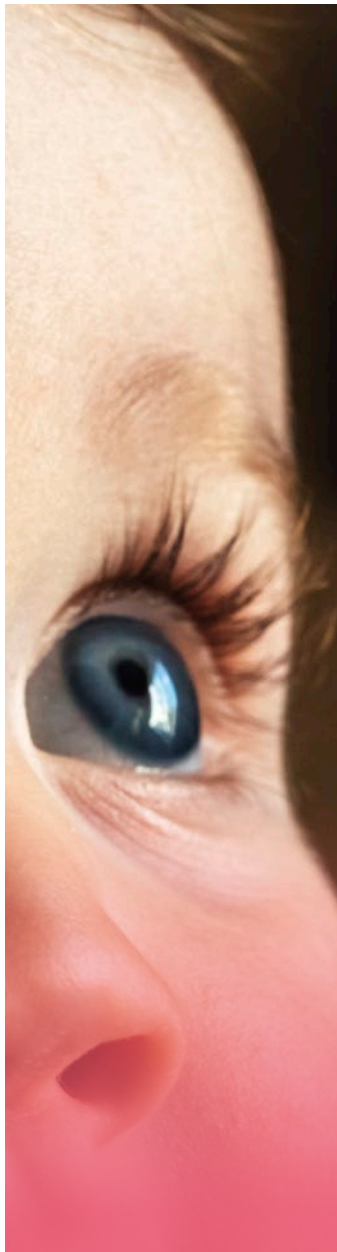


**Sharing insights  
on our CSR policy  
and commitments**

**Henner**

Here to care

**2025 REPORT ON  
OUR 2024 ACTIONS**



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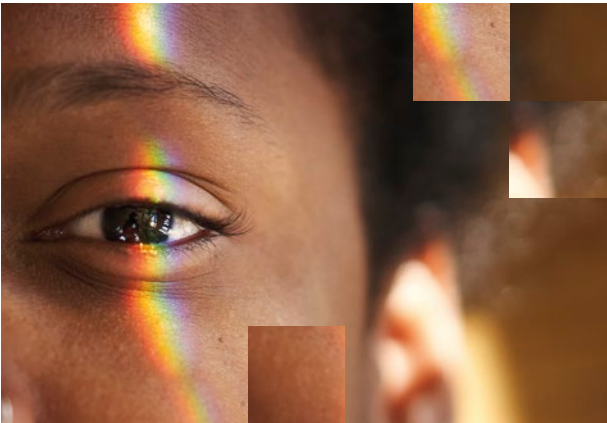
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# Editorial

We can hardly open a newspaper or scroll through our news feed without being struck by with the harshness of a world in tension. The latest geopolitical news, conflicts that are taking root, economic or regulatory instabilities capture our attention, occupy media space and rightly worry us. And yet, while the emergency is imposing its tempo, another emergency - silent but implacable - is taking its course: climate disruption and environmental degradation.

These profound changes must remain at the heart of our collective consciousness. They raise questions about the sustainability of our social protection models, fair access to healthcare and equality against health risks. In addition, there are powerful demographic dynamics: an ageing population, changes in the way we live and work, and the emergence of new ways of working, seeking meaning and purpose. These realities are already shaping our common future.

**At Henner, we make this a priority. We are committed to understanding these changes and incorporating them into the responses we build with and for our clients. Because offering useful, accessible and high-impact social protection is also about anticipating in order to provide better protection.**

For over 75 years, our business has been built around this ambition. As an independent, family-run group, we have evolved without ever losing sight of our primary mission: protecting everyone as if they were our loved ones. As brokers, advisors and solutions administrators, we operate both in France and internationally. Whether they are individuals, self-employed, SMEs, large companies or international organisations, our clients find Henner's solutions simple, relevant and easy to integrate.

To offer this quality of service, we orchestrate the entire ecosystem: insurers, service providers, care networks, regulators, experts, etc. We have designed this value chain to provide a seamless experience for insured members, with a single objective: facilitating access to prevention and care.

**With this in mind, we have clarified our business model for 2025 to make it clearer, more coherent and aligned with the impact we want to have: “Making social protection impactful and effortless”.**

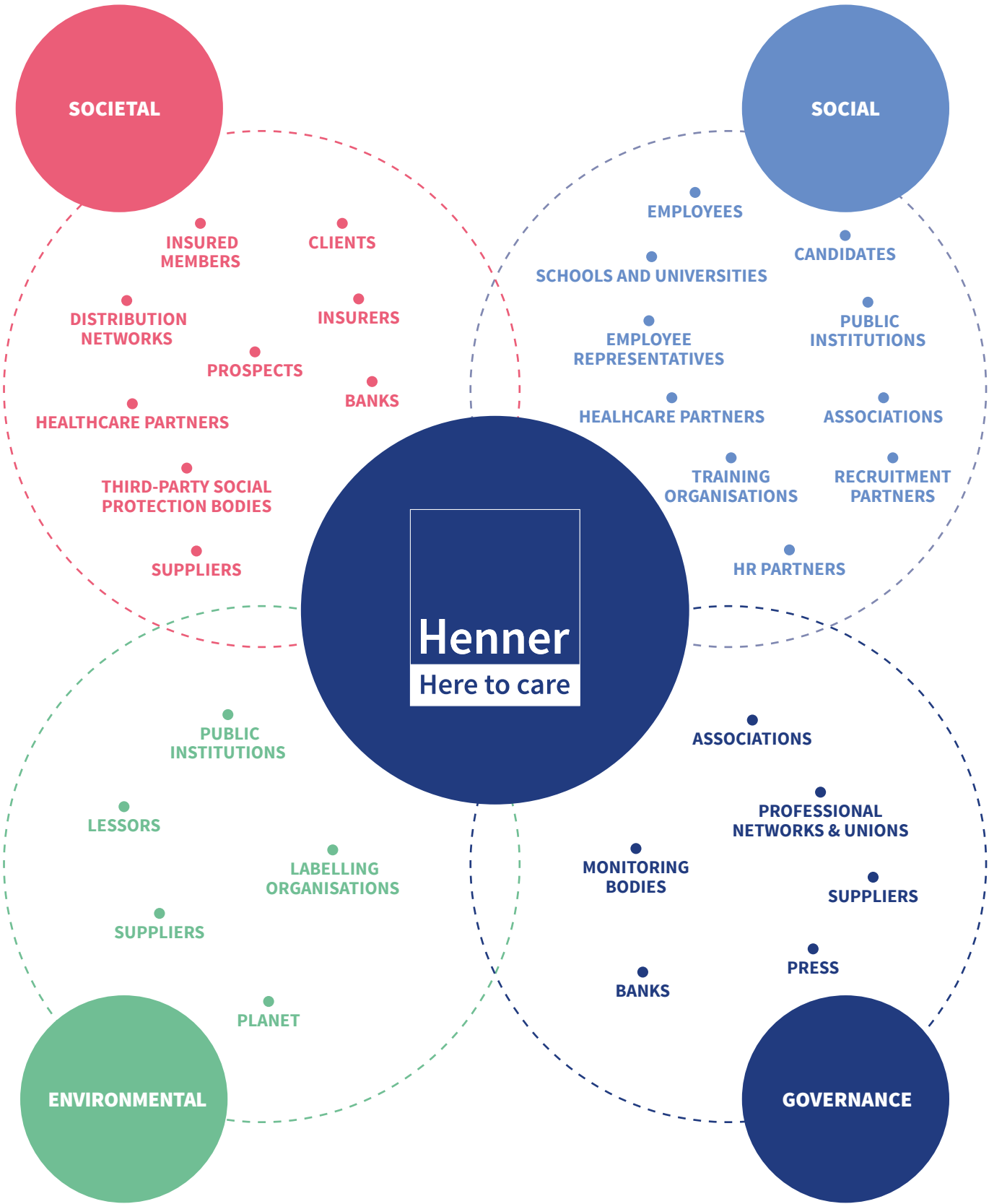
This year, without overhauling our methodology, we have updated our report to bring it progressively into line with the requirements of the Corporate Sustainability Reporting Directive (CSRD). More than just a compliance exercise, this European directive, although fragile, marks a turning point by redefining the expectations placed on companies in terms of transparency, double materiality and responsibility towards stakeholders. We have undertaken in-depth work to assess our impacts, dependencies, risks and opportunities regarding environmental, social and governance (ESG) issues. This work has strengthened our understanding of sustainability issues and should help us to structure our roadmap even better for the years ahead.

This report is a candid snapshot of where we are. It also reflects our desire to move forward, to question our practices and to do even better.



**Morgan Butty**  
Executive Vice President,  
Chief People & Sustainability Officer

# Our stakeholders



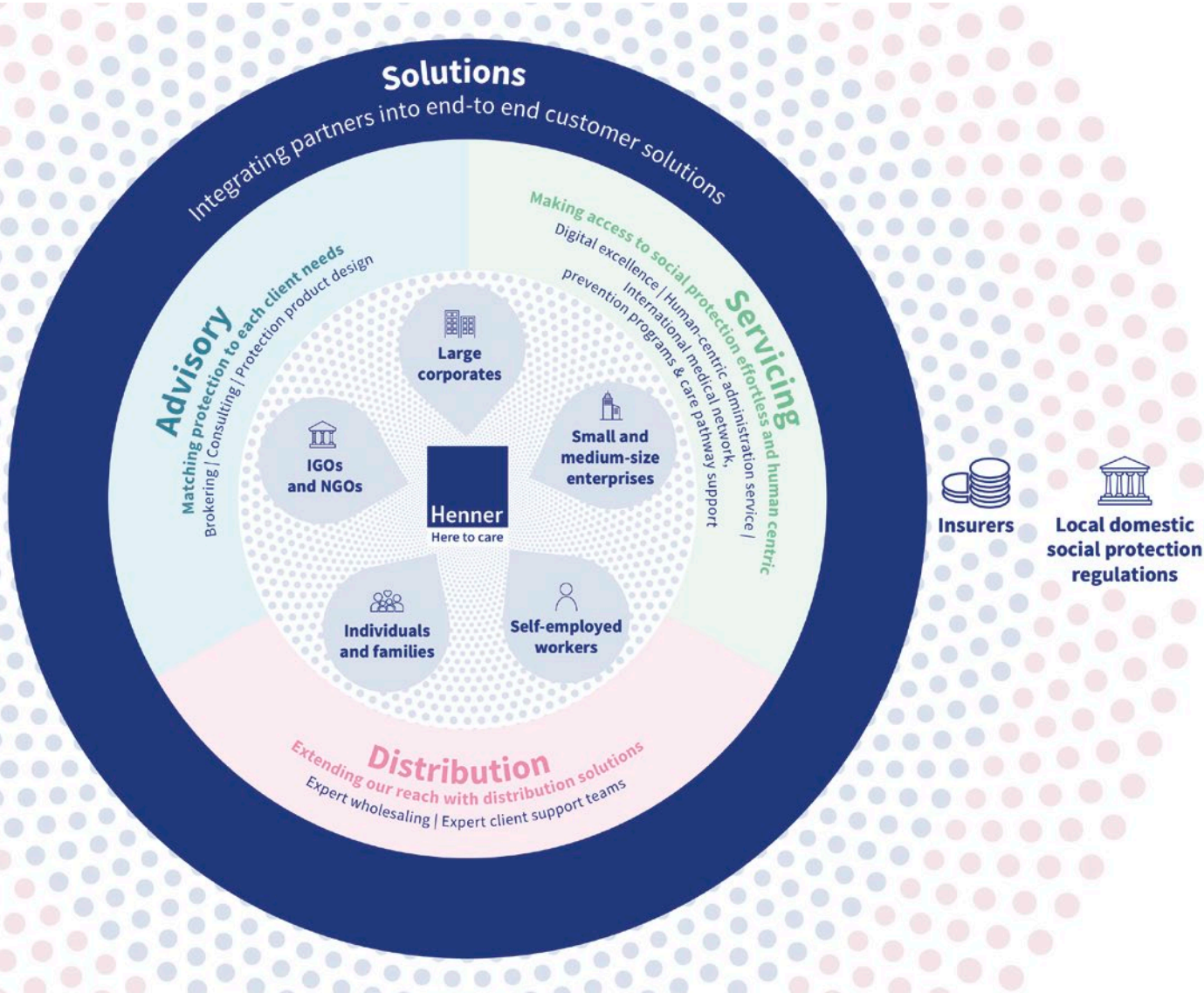
# Our business model

Henner offers simple, accessible and high-impact social protection solutions that integrate effortlessly to meet clients' needs: SMEs, large companies, international organisations, self-employed and private individuals. We orchestrate the entire ecosystem – insurers, regulators, service providers (assistance, third-party services), network of healthcare professionals, medical expertise and distribution – to offer a seamless client and insured member experience throughout the entire process.

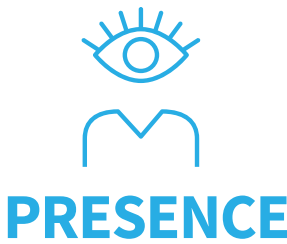
We operate in 3 areas:

- Advisory: adapting social protection to the needs and specific characteristics of each client**  
 Providing expert, independent support and designing tailor-made personal insurance solutions, aligned with the unique needs of each client. Our job as a broker is defined above all by our duty to properly advise our clients.
- Servicing and administering our solutions: putting people at the heart of our client service ecosystem**  
 Combining digital platforms and human support to deliver high-quality client services and offer high value-added services. Our clients benefit from the support of medical experts, access to an international medical network, tailored prevention programmes and comprehensive support throughout the care pathway, improving both the effectiveness of the programmes and the insured member experience.
- Distribution: extending the reach of social protection by offering integrated distribution solutions**  
 Promoting access to social protection products by offering complete turnkey solutions to third-party distributors, acting as a specialist wholesaler in the market and providing specialised, expert support teams.

## Making social protection impactful and effortless



# Our values



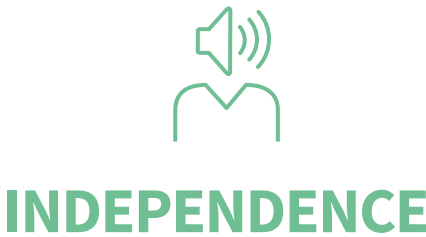
We are here to help our customers, companies, international organisations, private individuals, self-employed people, partners, brokers and, of course, our beneficiaries, every day. We listen to them and support them. Our wide range of expertise and our worldwide presence enable us to understand all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



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 insured members in order to make their lives easier. We are there where we are not expected.



Our story was a 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.



We were born out of an entrepreneurial venture that begun almost 80 years ago, and we remain an independent Group with strong values today. At Henner, we are driven by protecting the interest of our customers and beneficiaries. We uphold this conviction with unwavering commitment every day. It guides every choice we make, whether strategic or operational.

# Our CSR strategy

Our CSR strategy is at the heart of our family business model, with a clear commitment to combining sustainable performance, social responsibility and positive impact. It is based on four structuring pillars, each with concrete, measurable commitments. To guarantee the efficiency and transparency of our approach, we monitor these commitments using specific indicators tailored to each pillar.

These indicators enable us to monitor our progress, objectify our actions and adjust our priorities according to the results observed. They are an essential lever for anchoring CSR in our day-to-day practices, mobilising all our stakeholders and reporting on our impact in a rigorous and responsible way.

## #1 GOVERNANCE PILLAR

Consolidating our governance to ensure the reliability of our family business model, and its sustainability over time.

### Commitments:

- Inform our strategic decisions by considering our impacts, risks and opportunities in relation to our sustainability challenges.
- Forging strategic links to innovate, promote our expertise, influence and act for the common good.
- Combining human and technological vigilance to anticipate changes in the risks of fraud and corruption, and strengthen our surveillance systems.
- Protecting our data by maintaining a standard of excellence in information systems security.
- Cultivating shared expertise in cybersecurity, across all our businesses.

### Certificates/labels/partnerships:

ISO 9001, ISO 27001, ISAE 3402, Cyber Charter, Clusif, Ecovadis, Global Compact



## #2 SOCIETAL PILLAR

Promoting access to healthcare and preventive healthcare.

### Commitments:

- Providing our clients with healthcare solutions that improve the quality of life and working conditions of their employees.
- Guarantee high-quality medical care at negotiated costs, anywhere in the world.
- Embodying our values of kindness and being present in every interaction with our partners, clients and beneficiaries.
- Engaging our suppliers to embed sustainability at the heart of our purchasing practices.

### Certificates/labels/partnerships:

Agir pour le Cœur des Femmes, Institut Imagine, Lisa Forever, Réseau GESAT, Captain Cause, Ténaka



## #3 SOCIAL PILLAR

Taking care of our employees.

### Commitments:

- Promote a culture of health prevention and care among our employees.
- Offer career paths that enhance, reinforce and develop the expertise of our employees.
- Make Henner managers fully involved in passing on our values.
- Strengthen cohesion and commitment by cultivating a meaningful employee experience.
- Aiming for professional equality between men and women.
- Improving our integration capacity and job retention for employees with disabilities
- Encouraging intergenerational diversity and training future experts in our unique approach to service.
- Stepping up our actions to promote employment and career development of employees aged 50 and over.
- Building our social commitments through dialogue with all employees.

### Certificates/labels/partnerships:

Prev&Care, Charte 50+, Club Landoy, Hello Handicap, DuoDays, Choose my Company (Happy Trainees index), Mozaik RH, NQT



## #4 ENVIRONMENTAL PILLAR

Measuring and reducing our impact on the environment.

### Commitments:

- Integrate the reduction of our greenhouse gas (GHG) emissions into our strategy, based on precise and tool-based measures.
- Raising our employees' awareness on climate and environmental issues through educational initiatives.
- Limiting our production of paper waste by speeding up the digital transition, extending the life cycle of our IT equipment and reusing it through donation or responsible recycling.

### Certificates/labels/partnerships:

Ecolabel GOLD EPEAT and TCO (IT equipment), Ténaka, GHG Protocol





**Consolidate  
our governance to  
ensure the reliability  
of our family business  
model and its  
sustainability  
over time.**

# Corporate governance

## SUSTAINABLE DEVELOPMENT GOALS

- 12 - Establish sustainable consumption and production patterns
- 16 - Promoting peaceful and open societies for sustainable development



## OUR COMMITMENT

Inform our strategic decisions by considering our impacts, risks and opportunities in relation to our sustainability challenges.

## SUPERVISORY BOARD

Informs choices and decision-making.

## EXECUTIVE COMMITTEE

Henner's Executive Committee is responsible for steering the Group. It takes strategic decisions in line with the guidelines laid down by the Chairman. The Executive Committee takes into account the social and environmental impacts, risks and opportunities associated with the company's activities when making decisions.

## Executive Committee



**Charles ROBINET-DUFFO**  
Chairman and Chief Executive Officer



**Laure de TILLY**  
Executive Vice President  
Chief Operating & Client Experience Officer



**Marc LECLERC**  
Executive Vice President  
Chief Commercial & Actuarial Services Officer



**Cyrille BERGERON**  
Executive Vice President  
Chief Corporate Services Officer



**Morgan BUTTY**  
Executive Vice President  
Chief People & Sustainability Officer

## RISK AND FRAUD COMMITTEE

Enhances and follows the anti-fraud strategy. Reviews risks and shares reporting on actions taken to mitigate these risks.

## BOARD REVIEW OF THE INFORMATION SECURITY MANAGEMENT SYSTEM

In accordance with ISO 27001, ensures that the Information Security Management System is well aligned with the Group's strategy.

## SUSTAINABILITY COMMITTEE\*

Coordinates reporting, ESG actions and transition plans. Validates indicators, methodology, policies and commitments. Steering the low-carbon strategy and compliance with CSRD.

\*2025

## BUSINESS LINE MANAGEMENT COMMITTEES

Steer the implementation of policies by integrating the sustainability of business into their initiatives. With the support of the Sustainability Committee, the Business Lines structure, manage and guarantee the effectiveness of the sustainability strategy to ensure that the transition plans are effective.

As part of our work on the Corporate Sustainability Reporting Directive (CSRD), we took stock of our governance and strengthened it to include the management of our sustainability issues.



# Identifying our material challenges

In 2024, we carried out an analysis of our impacts, risks and opportunities according to the methodology required under the CSRD (Corporate Sustainability Reporting Directive – European directive on CSR).

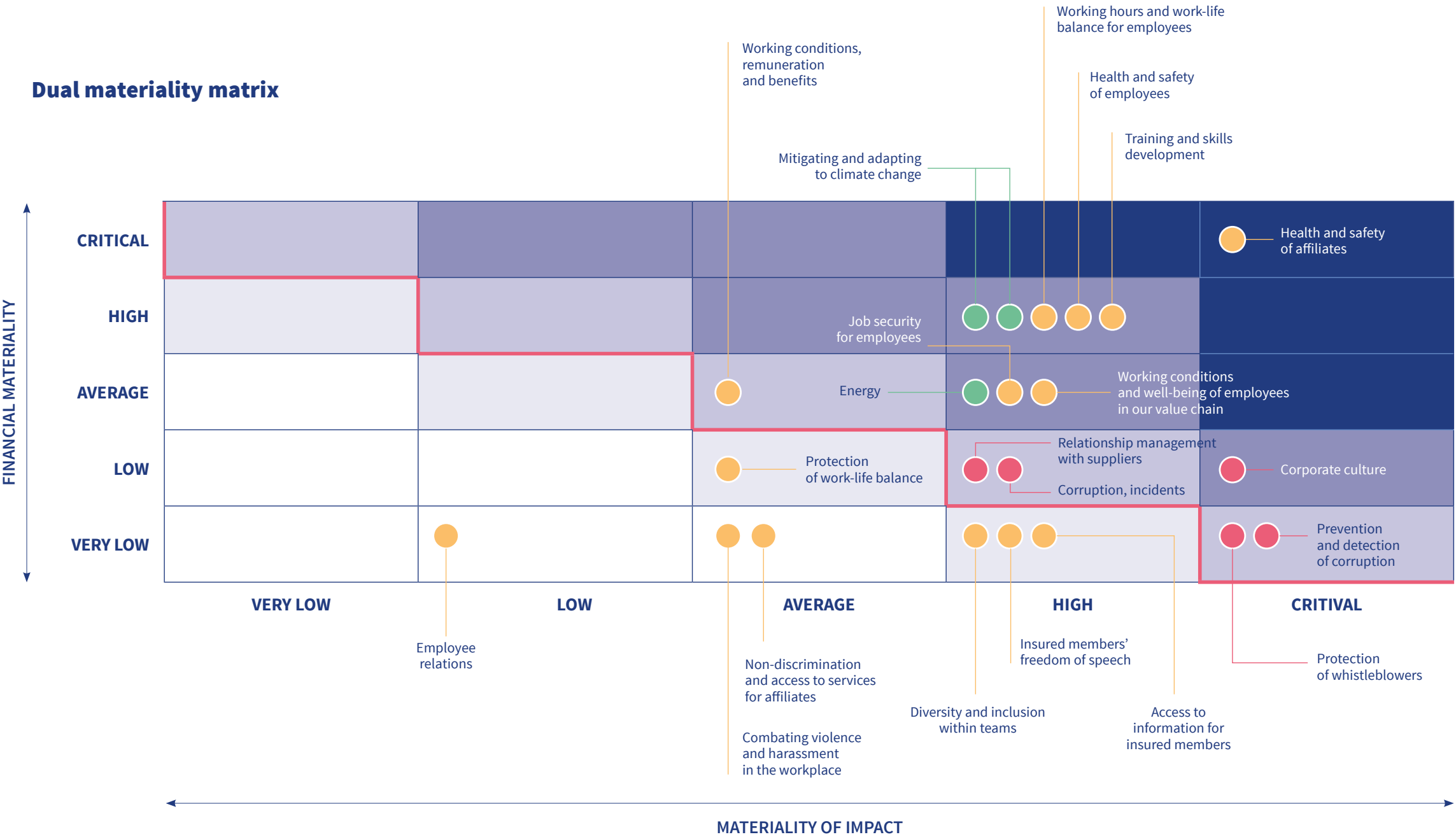
It has enabled us to assess and prioritise our specific challenges, taking into account two main dimensions: financial impact and Environmental, Social and Governance (ESG) impact.

**Three angles of impact were assessed:**

- **Their potential seriousness:** we have assessed the seriousness of the impact generated or suffered by Henner on the environment (pollution, use of resources, climate change, working conditions, human rights, impact on local communities, etc.).
- **Their potential scope:** the aim is to estimate whether the impact is generated by an entity, or all of part of the Henner Group with or without stakeholders in its value chain.
- **Their degree of irreversibility:** the duration of the effects, i.e. the extent of the damage of these impacts in terms of Henner's sustainability and social responsibility. The notion of reversibility also calls for the ability to reverse the effects of the impact on the environment.

**Results of the dual materiality analysis:**  
15 themes were found to be material and have therefore been integrated to our CSR objectives and monitoring indicators, if they were not already included.

Dual materiality matrix



**Topics assessed in relation to critical impacts, risks or opportunities for Henner:**

- The health and safety of the end users of our services.

**Themes assessed as having a high impact:**

- Henner's ability to adapt and mitigate climate change and energy management.
- Human relations policies within our own workforce or that of our service providers.
- Conducting business within the company.

**The issues assessed are of medium materiality, given our existing policies and initiatives within Henner:**

- Employee remuneration and benefits.
- Relations with suppliers.
- Measures to prevent corruption.

- E Environmental impact
- S Social / societal impact
- G Corporate governance impact

# Public commitments

Forging strategic links to innovate, promote our expertise, influence and act for the common good.



## 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.



## 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.



## 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.



## 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.



## Assurex GLOBAL

Henner is a member of Assurex Global, an international network of independent brokerage firms. With over a hundred partners around the world, this network combines local expertise with a global vision of insurance, risk management, and employee benefits, providing companies with tailor-made solutions adapted to the complexity of their business international stakes.



## AHRMIO – Association for Human Ressources Management in International Organisations

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.



## 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.



Henner is an active member of Club Landoy, a group of companies whose mission is to anticipate in order to better adapt to the challenges posed by demographic transition by driving cultural change and social transformation.

- Developing the employability of people over-50 years old, with a particular focus on generational issues and gender equality.
- Turning longer working lives into a source of job creation social innovation and competitiveness for the company.
- Stimulate cultural change by nurturing new collective ideas about the place and role of people over-50 years old at work, and in society as a whole.



## Nos Quartiers ont des Talents (Our Neighbourhoods have talent)

Henner sits on the Board of 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 to benefit from the sponsorship of several members of 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 of their origin.



L'Escalator is a French business accelerator for 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.



# Business ethics

SUSTAINABLE DEVELOPMENT GOALS

→ 16 - Promoting peaceful and inclusive societies for the purposes of sustainable development



**OUR COMMITMENT**

Combining human and technological vigilance to anticipate changes in fraud and corruption risks, and strengthen our surveillance systems.

**MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES**

Preventing and detecting fraud and corruption is a twofold challenge for Henner.

This materiality of impact is considered to be medium, given our many existing policies.

Henner has a strict compliance framework, particularly when enforcing the French anti-corruption law “Sapin 2”.

Policies for preventing and detecting breaches of business ethics directly affect the integrity of the company and its relations with its stakeholders. In this context, prevention strategies, transparency and the integrity of our operations are paramount, especially because of the growing demands of our business partners, for whom compliance with anti-corruption regulations is imperative.

## Protecting whistleblowers

The existence of a whistleblower protection system is essential to guarantee integrity and transparency within the Henner Group and its value chain.

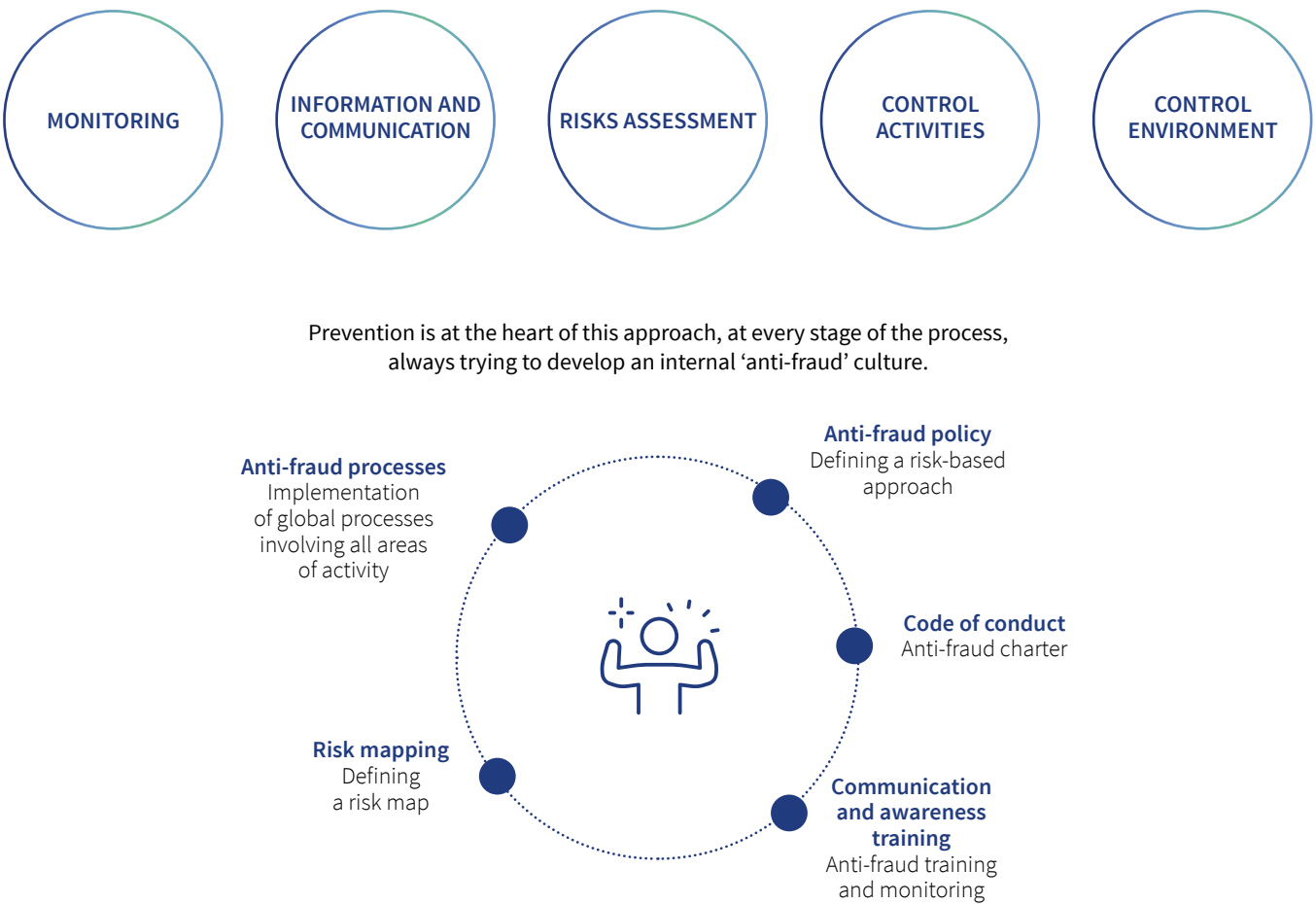
This mechanism enables internal and external employees to anonymously report unethical or illegal behaviour without fear of reprisal. It is accessible via our website [henner.com](https://henner.com).



## Fraud detection

Just as preventive healthcare is the basis of a well-managed social protection system, being aware of the consequences of fraud or misuse is the basis of taking responsibility for keeping costs under control.

The ultimate aim of our approach against fraud is to detect and prevent activities that can have an impact on the finances and reputation of Henner, our partners and risk holders. This risk-based approach is based on a strict framework that provides reasonable assurance that the major risks of fraud are identified, assessed and managed.



## Training employees in business ethics

The year 2024 was marked by the acceleration of our business ethics training policy, with the introduction of mandatory programmes specifically dedicated to certain types of guarantees, enabling teams exposed to these risks to work on the basis of concrete cases. The high participation rates reflect the strong involvement of employees and the strengthening of ‘anti-fraud culture’ within the company.

Participation rate in ethics training (% of workforce)	2023	2024
Henner Code of Ethics	52%	85%
Anti-corruption and bribery	51%	85%
Funeral cover fraud detection	na*	94%
Pension fraud detection	na*	79%
Health cover fraud detection	na*	91%
Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT)	na*	82%

\*na: not applicable module in 2023

# Information security

## SUSTAINABLE DEVELOPMENT GOALS

- 8 - Promote sustained, shared and sustainable economic growth, full and productive employment and decent work for all
- 9 - Building a resilient infrastructure, promoting sustainable industrialisation that benefits everyone and encouraging innovation
- 12 - Establish sustainable consumption and production patterns
- 16 - Promoting peaceful and inclusive societies for sustainable development



### OUR COMMITMENT

Protecting our data by maintaining a standard of excellence in information systems security and cultivating shared expertise in cybersecurity across all our business lines.



### MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

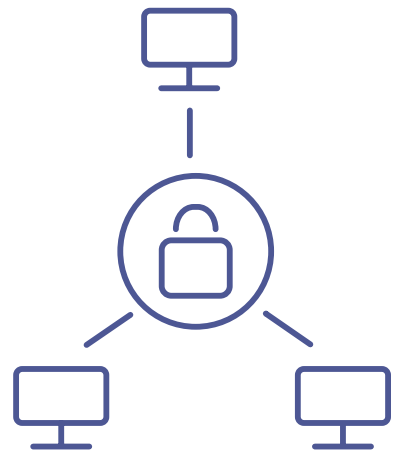
Information security is an essential pillar of trust that we build every day with our insured members, clients and partners. In a world where cyberthreats are multiplying and becoming more sophisticated, guaranteeing data security is an absolute necessity. As a personal insurance broker, we deal with sensitive information on a daily basis - medical, financial - for which impact our company is accountable and directly affecting our insured members peace of mind. Our dual materiality analysis revealed just how crucial this issue is: beyond the technical risks, the sustainability of our business and the level of trust with our stakeholders are at stake.

For this reason, we are pursuing an approach of excellence, combining rigour and constant vigilance, in line with the highest standards of cybersecurity. Our policy is based on continuous improvement of our surveillance systems, anticipating emerging threats - particularly those linked to artificial intelligence - and a collective commitment to embed a genuine culture of cybersecurity at all levels of the company.

## Governance

Information security relies on solid governance and constant vigilance. It is placed under the responsibility of the Chief Information Security Officer (CISO), who works closely with the Head of Risk Management. A dedicated committee oversees our cybersecurity policy, with the support of Executive Management. This cybersecurity committee meets periodically to ensure rigorous monitoring and constant adaptation to an ever-changing environment.

Each year, the Group Executive Committee is asked to carry out a strategic review, which includes mapping risks, monitoring action plans, analysing regulatory and technological developments, and assessing emerging threats. This approach enables us to guide our decisions and continuously strengthen the resilience of our information system.



## ISO 27001 Certification

Our commitment to cybersecurity is recognised by ISO 27001 certification, a guarantee of compliance with the highest international standards. In 2024, this certification was renewed in accordance with the requirements of the 2022 version of the standard.

Striving for excellence, we also carried out two internal audits to assess the effectiveness of our security systems and identify new areas for improvement. These analyses have led to concrete action plans, with regular monitoring of corrective measures to ensure continuous improvement of our security system.



## Highlights of our information security policy

 Compliance ISO 27001 standard	 Audit and continuous improvement strategy	 Top-level decision- making process (Executive Committee)
 Accuracy of risk scenarios	 Objectivation of assessment criteria	 Granularity of the data processing register of personal data

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.
- 25 years of active participation in professional associations specialising in information security, such as Clusif and the French Cyber Charter.





# Reinforced protection systems

## Deployment of multi-factor authentication

In the face of constantly evolving cyber threats, we are constantly strengthening our security measures to protect our digital ecosystems and guarantee confidentiality of our insured members’ personal data.

In 2024, we implemented multi-factor authentication (MFA) on our Members app and portal, significantly reducing the risk of unauthorised access.

## Tougher requirements for our suppliers

To ensure excellence and compliance, we have also reviewed our safety requirements for suppliers.

As part of the DORA<sup>1</sup> regulation, we have strengthened the cybersecurity clauses in our contracts and introduced rigorous monitoring of our technology partners and suppliers.

At the same time, changes in regulations are leading our partners to increase their own requirements.

In 2024, we were successfully audited by 40 partners as part of their process to verify the strength of our information security system.



# Cybersecurity culture

## Employee training

In addition to our three mandatory e-learning modules “GDPR<sup>2</sup>”, “Confidentiality of health data” and “Information security”, our CISO<sup>3</sup> conducted face-to-face training sessions at our various premises throughout 2024.

These interactive courses are tailored to the realities of each role. In 2024, 503 employees received training in cybersecurity through personalised discussions with teams, case studies and practical scenarios, consolidating our internal culture of cybersecurity.

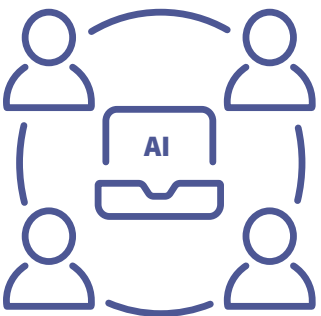
	2023	2024
“Information Security” training completion rate	78.43%	83.97%
“GDPR” training completion rate	77.53%	85.84%
“Confidentiality of health data” training completion rate	77.75%	85.95%

1 DORA: Digital Operational Resilience Act  
2 GDPR: General Data Protection Regulation  
3 CISO: Chief Information Security Officer

## Cybersecurity Month

In October 2024, Henner took part in European Cybersecurity Month by rolling out an extensive awareness-raising campaign. For four weeks, our employees received a weekly message sharing the best practices, and a fun quiz to test their knowledge.

Educational communications have been put up for our employees to ensure that good digital practices are firmly anchored in our daily practices.



## Use of generative AI

With the democratisation of generative artificial intelligence, we have put in place a responsible guidance framework to prevent confidentiality and data protection related risks. The use of AI is therefore strictly regulated: use on sensitive or personal data is prohibited, and regular reminders are issued on the protection of intellectual property and the confidentiality of information.

# Expertise of our IT teams

Our teams play a key role in protecting our organisation and supporting business teams in the face of digital challenges.

Since 2024, cybersecurity has been an integral part of the early development phases of IT and business projects.

Our IT teams support project managers through upstream risk analysis and appropriate recommendations for the choice of solutions (third-party software, cloud tools, artificial intelligence, etc.).

A structured assessment framework of service providers has also been put in place to anticipate technical and contractual requirements.

In collaboration with the compliance teams and the Data Protection Officer, this support is part of a risk prevention and anticipation approach, and guarantees strict compliance with the principles of the General Data Protection Regulation.





# Promoting access to healthcare and preventive healthcare.

## Products and services

SUSTAINABLE DEVELOPMENT GOALS

- 3 - Enabling everyone to live in good health and promoting well-being at all ages
- 12 - Establish sustainable consumption and production patterns
- 16 - Promoting peaceful and inclusive societies for sustainable development



OUR COMMITMENT

Providing our clients with health cover and preventive healthcare solutions that improve the quality of life and working conditions of their employees.

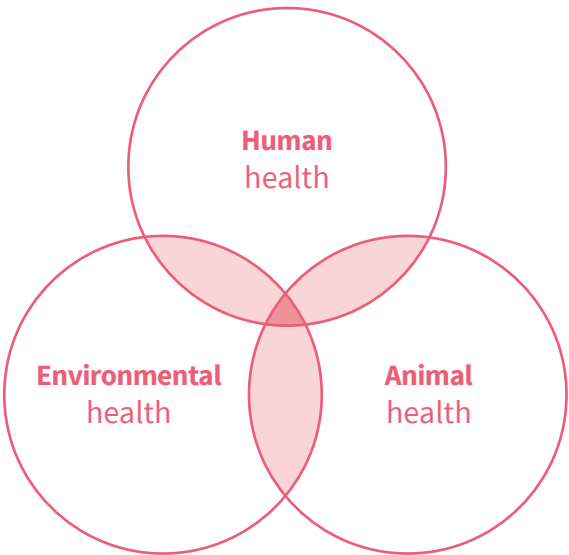
MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

We are already witnessing the effects of climate change as health risks are increasing and needs for health and protection coverage continue to grow. According to IPCC\* projections, pollution and chronic health problems are set to worsen, forcing Henner and the entire sector to adapt over the long term\*\*. Henner’s ability to deal with the consequences of climate change is a crucial issue, given the health risks associated with the increase in chronic and respiratory illnesses caused by pollution and migration.

“Between the effects of global warming, loss of biodiversity and pollution of all kinds, we are increasingly vulnerable to ecological conditions that come from breaking planetary boundaries”

“One Health” approach for companies, a study by Sinonvirgule-2024

The *One Health* approach proposes an integrated, unifying vision of health aimed at balancing and sustainably optimising the health of people, animals and ecosystems. It recognises that the health of humans, domestic and wild animals, plants and the environment in general (including ecosystems) is closely linked and interdependent.



\*IPCC: Intergovernmental Panel on Climate Change - United Nations body responsible for assessing the science of climate change.  
\*\* Source: 6<sup>th</sup> assessment report published on 23rd March 2023.



# Take Care programme by Henner

Preventive healthcare at the heart of our value proposition.

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 healthcare, health assistance services, support and access to healthcare.

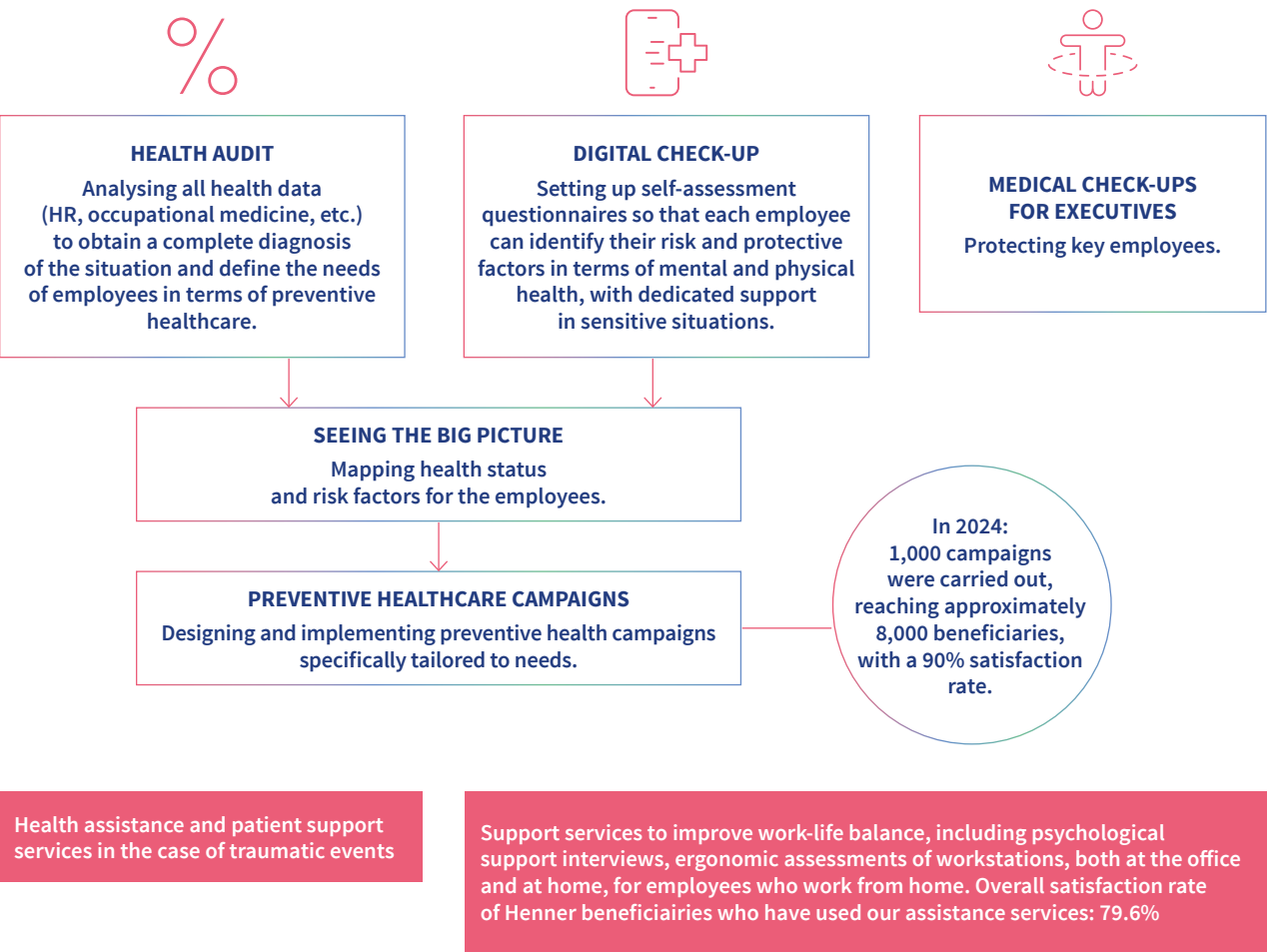
Our services are developed by our Health Department, made up of 105 medical experts (doctors, dentists, nurses, etc.), in partnership with specialists in service, assistance and health.

**These are real drivers with high added-value for employers. They enable them to implement a strategy specifically dedicated for 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 part of a consulting and preventive support approach with the aim of safeguarding the health and well-being of employees.

**Preventive healthcare campaigns** (conferences, workshops, individual interviews) on around health related topics such as:

- Women's health.
- Cardiovascular risks.
- Psychosocial risks.
- Stress management.
- Managing interpersonal relationships at work.
- Chronic respiratory diseases.
- Visual and hearing impairments.
- Oral hygiene.
- Preventing cancer.
- Etc.

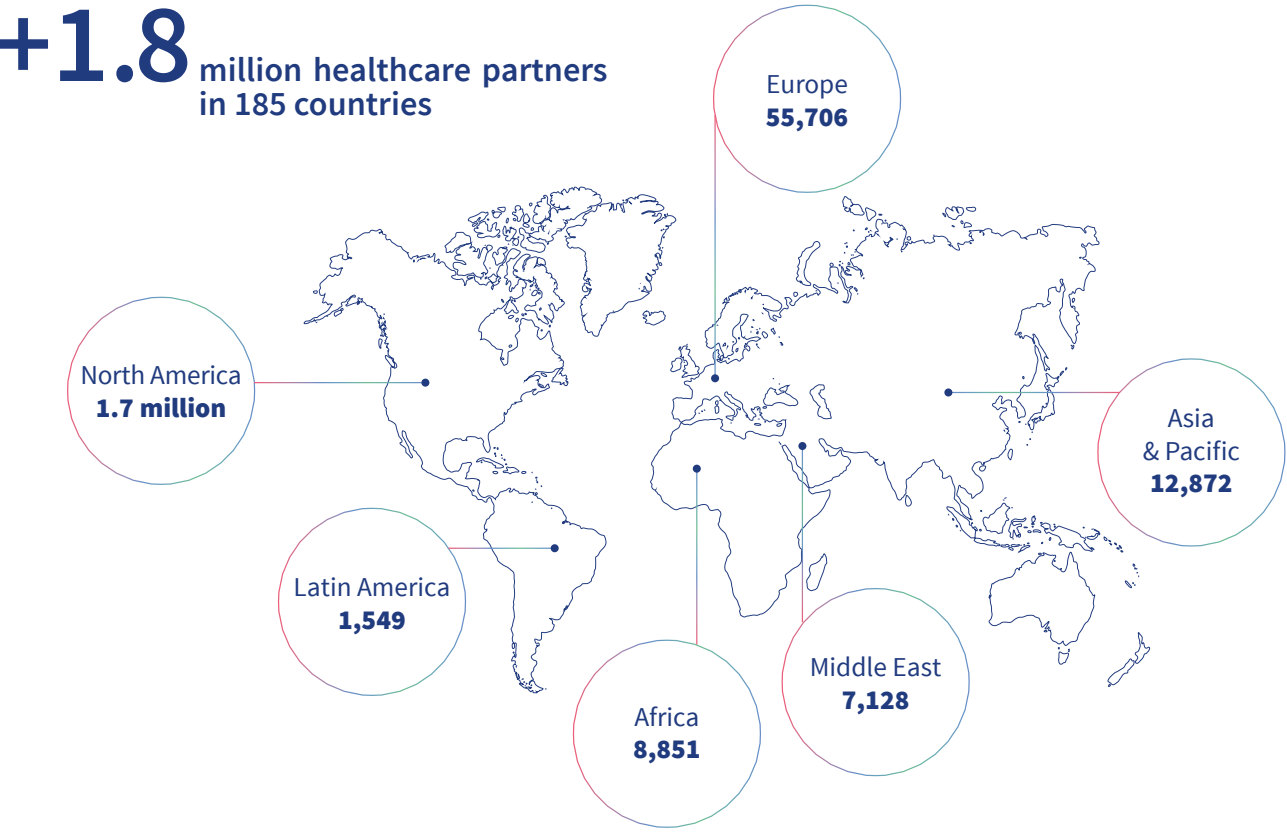


# Accelerating the international expansion of our medical network

Guarantee high-quality medical care at negotiated costs, anywhere in the world.

## Continuing the development of our international healthcare network

For our individual clients living abroad, for expatriate employees of French companies or for employees of our foreign corporate clients, our challenge is to provide them with a wide network of healthcare partners to facilitate access to care, enable them to benefit from third-party payment and control costs.



## Our international healthcare network is made up of 3 categories of partners

- Healthcare facilities:** these account for 80% of our flows with which we have signed a direct agreement (12,000 facilities).
  - Third-party network partners:** 75,000 partners, spread over specific geographical areas according to the needs of our corporate clients and international organisations.
  - The American network:** gives our insured members access to 1,700,000 local healthcare partners.
- Our main objective is to continue to guarantee our insured members high-quality medical care at controlled costs thanks to negotiated rates and the introduction of third-party payment.** More than half of our agreements with healthcare professionals from our network provide for discounts or preferential rates to Henner insured members.

Our growing network of medical partners is directly connected to the expansion of our contracts around the world. Our team, which speaks 24 languages, is located in 8 different sites in Asia, Africa and Europe. Their mission is to maintain close links with the healthcare partners in our own medical network in order to guarantee our insured members a level of care and service in line with our quality standards. Every year, our team travels across 50 countries and visits 800 care partners. 93% of healthcare partners are satisfied or very satisfied with the quality of service provided by Henner.

# Preventive healthcare campaigns 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 underestimating the diagnosis.

Raising awareness 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. In this respect, targeting our actions towards women seems natural, justified and meaningful to our teams.**

## Our commitment

**Initiatives aimed at our clients** with preventive healthcare campaigns topics: musculoskeletal disorders, psychosocial risks, infectious diseases, breast cancer, workshops on the benefits of breast self-exam, screening campaigns and raising awareness on the effects of the menopause on health, fertility/infertility, endometriosis, pregnancy and birth-control, skin cancer, healthy lifestyle.

**Initiatives targeted towards our female employees,** with preventive healthcare campaigns on the risks of breast cancer.

## Initiatives targeted towards our network

In France, cardiovascular disease constitutes 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 the Univesrity hospital of Lille (CHRU) and co-founder of the association Agir pour le Cœur des Femmes (Women's Cardiovascular Healthcare Foundation), Henner Group's partner since 2022. Through our commitment, we want to raise awareness among women on the risks of cardiovascular disease and the need for active preventive healthcare.



# Listening to our clients and enhancing satisfaction

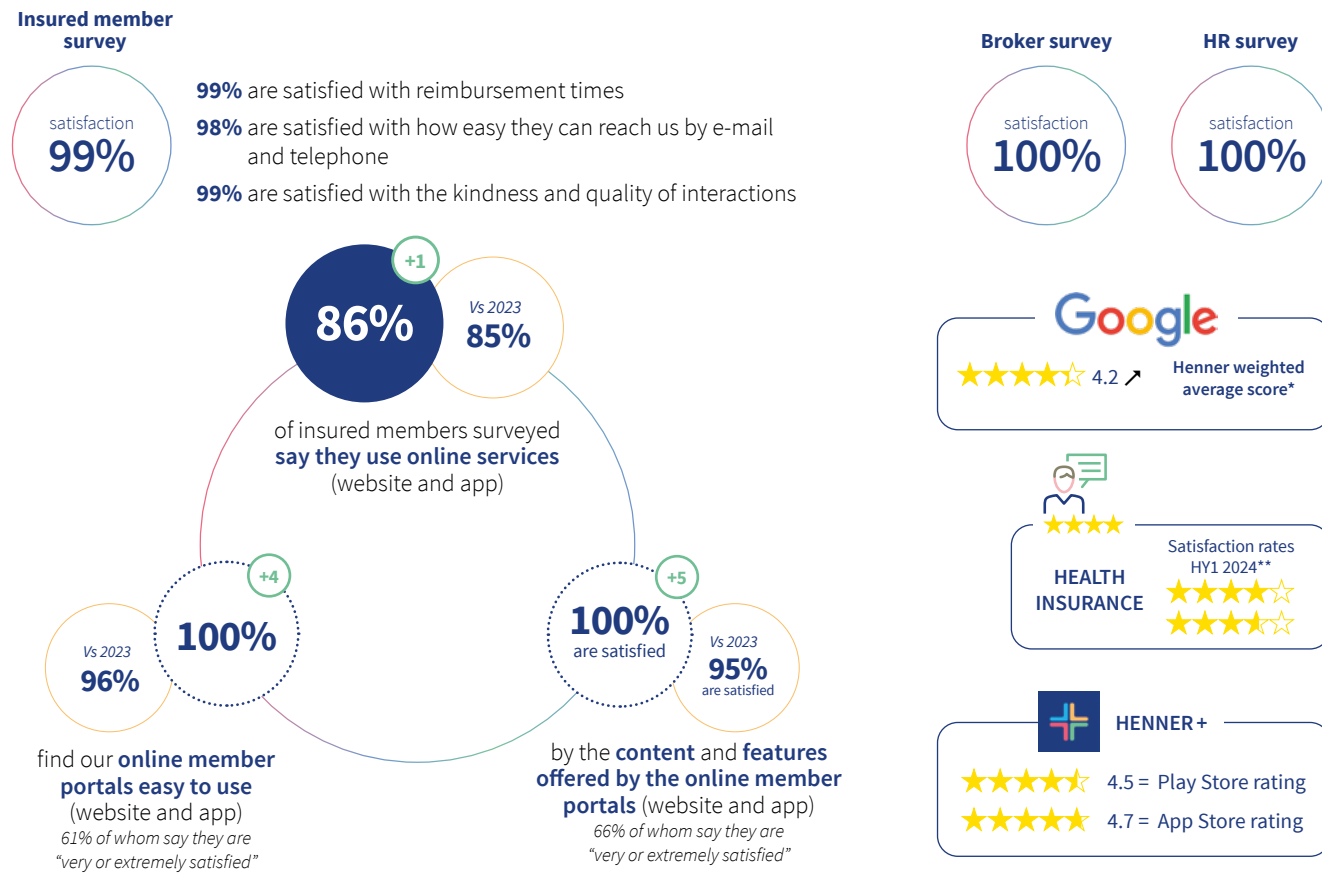
**Reflecting our kindness value and being present whenever our partners, clients and insured members need it.**

## Here to care

To communicate with our insured members, we have opted for a human and caring approach. We have removed customer service scripts and dispensing with interactive voice responses. Operationally speaking, **each client service officer manages an entire portfolio, whatever the needs of the insured members.** The experience shared by our teams shows that managing each client's requests from A to Z improves the quality of the care provided. We are convinced that this quality approach enhances both the client and employee relationship. Clients are truly listened to and not treated anonymously.

## Quality of our client services

In 2024, with the help of an independent institute, we measured the satisfaction\* of our 3 main categories of contacts: our insured members, our broker partners and our corporate clients through the intermediary of Human Resources Directors and Managers.



## Focus on the analysis of international client relation



\* Sites in Neuilly-sur-Seine, Nantes, Bezannes and Villeneuve-d'Ascq.  
\*\* Satisfaction survey conducted by the Moai independent Moai Institute based on 1,082 respondents (June 2024).



# Accessibility for our stakeholders

Continuing our efforts to offer simpler, more personalised access to our services.

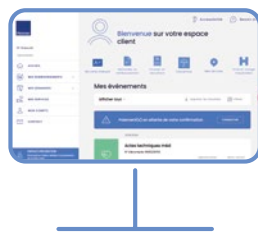
As part of the ongoing process of digitalisation of insured member cards, we continued to record strong growth in the use of our online member portal via our mobile apps myHenner for our international clients and *Henner+* for our clients in mainland France.



**myHenner app**  
**138,000**  
connections/month  
on average



**Henner+ app**  
An average of  
**1,000,000**  
connections per month,  
4.3 connections/insured  
member/month  
+54% in web traffic  
(between 2022 and 2024)



**Online member portal**  
**650,000**  
connections per month  
with an average satisfaction  
rate of 96%



In 2024, we started launching accessibility features for our insured members. For example, we have set up solutions on our online member portal to make it easier for people with disabilities to use:

- **Henner+ members website and app:** integration of a telephone accessibility solution for deaf or hard of hearing people, facilitating their communication with our client services. This solution allows you to choose how you communicate depending on your needs: French sign language video translator, speech-to-text transcriptions, cued speech video coding.
- **Online member portal:** integration of a solution enabling us to tailor the display of our online member portal to the visual, gestural and cognitive comfort needs of web users.

# Responsible purchasing

## SUSTAINABLE DEVELOPMENT GOALS

- 8 - Promote sustained, shared and sustainable economic growth, full and productive employment and decent work for all
- 9 - Building a resilient infrastructure, promoting sustainable industrialisation that benefits everyone and encouraging innovation
- 10 - Reducing inequalities within and between countries
- 17 - Partnerships to achieve objectives



## OUR COMMITMENT

Engaging our suppliers  
to put sustainability  
at the heart of our  
purchasing practices.



## MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

As a client, Henner has a potential impact on the working conditions of its suppliers' employees, but also on the environment, depending on the practices of its suppliers.

Although our service industry is less exposed to social and environmental risks than other types of businesses, we are fully aware of our responsibility as a buyer, and the need to consider our entire value chain. Thus, we are seeking to strengthen how we qualify and map our suppliers, in order to engage our partners and build more sustainable practices together.

# Tools to help us support our responsible purchasing policy

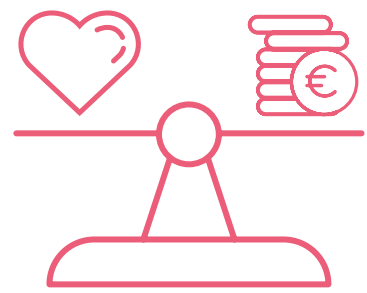
Henner's responsible purchasing policy is aligned with the Sustainable Development Goals (SDGs). **It focuses on aligning our business partners with our own environmental and social challenges. Respect for fundamental rights, working conditions, equal pay and the fight against all forms of discrimination, are among our priorities.**

At the same time, we are placing particular emphasis on reducing our greenhouse gas emissions and optimising our environmental impact by adopting sustainable sourcing throughout our supply chain.

In 2024, we launched a structured project to develop tools for our responsible purchasing policy, marking the transition from our commitments to concrete, controlled management of these commitments. To achieve this, a dedicated committee composed of the Purchasing, Facilities, Finance and CSR departments, has led this fundamental work. As a result, we developed several processes to ensure that our commitments are effectively implemented.



**We reviewed our policy to clarify our positioning and priorities in terms of responsible purchasing.**  
We have drawn up a Supplier Code of Conduct setting out our requirements in terms of environmental performance and respect for human rights, which will henceforth be integrated into the contracting process with our suppliers. We have also introduced a CSR questionnaire to assess, upstream, the alignment of our potential partners with our commitments. At the same time, the CSR clauses in our supplier contracts have been strengthened, in close collaboration with our Legal Department. To ensure that our commitments are effectively implemented, a monitoring system has been set up to gradually get our current suppliers to sign the charter and to ensure that these criteria are incorporated into the contracts of new suppliers.



**Responsible promotional items**

**Initiatives have been put in place to make our purchasing more responsible in the Communications and Human Resources departments.** Ethical and ecological criteria have been integrated into the choice of promotional items offered to our partners, clients, candidates and new joiners. Efforts have been made to improve the sourcing of our promotional products: all our products are now made in France or Europe, and we give priority to suppliers who are eco-friendly or committed to diversity and access to employment, such as Réseau GESAT, a partner specialising in the professional integration of people with disabilities. We also favour products that are eco-designed or that contribute to environmental preservation, such as pens made from cork rather than plastic, and highlighters made from recycled plastic, or seed bookmarks which, once used, can be planted in the ground rather than thrown away.



# Sponsorship

**OUR COMMITMENT**

Henner is committed to corporate philanthropy in the areas of health, solidarity and the environment, mobilising our employees and clients to create a social and environmental impact.

## Medical research

Henner is a patron of the **Imagine Research Institute**, dedicated to genetic diseases affecting children. 900 researchers, doctors and healthcare staff work together to develop new treatments and improve patient care.



Henner is committed to the association **Lisa Forever** which supports medical research in cancer treatment for children and teenagers and works to improve their quality of life. A team of employees, increasing every year, takes part in the charity race and walk to raise funds for various projects.



## Integration and solidarity

With the **Captain Cause Fund**, we have set up an innovative scheme to support community projects as part of our in-house events. During our induction seminar for new employees on work-study contracts, we awarded them pre-financed donation budget to allocated. They could choose from a list of causes selected for their connection to Henner's sustainability objectives. This initiative enables work-study students to get involved in a socially-committed initiative as soon as they arrive, while encouraging discussion and collective thinking on societal issues. This is a concrete commitment that reflects our desire to make sustainability a core part of our employees' experience and to strengthen our positive impact.



Funded causes	Breakdown of donations
Promoting local access to healthcare for vulnerable populations	73%
Combating deforestation	9%
Combating discrimination in recruitment	9%
Providing access to healthcare in French priority urban neighbourhoods	9%



**Y Croire & Agir (Believe & Act)** – Henner is a patron-partner of the association “Y Croire & Agir”, which works in rural and peri-urban areas with social inclusion players to mobilise people who are far from employment.

**Lire sur La Sorgue (Reading on the Sorgue)** is a literary festival run by an association that works with a wide range of audiences to promote books and reading and carry out cultural mediation activities. Beyond Lire sur la Sorgue's mission, supporting this association allows us to highlight the benefits of cultural health. Reading regularly improves mental well-being, maintains cognitive capacity and slows down its decline.



# Restoring marine ecosystems

Henner continues its commitment to Tënaka, a social start-up dedicated to the restoration of marine ecosystems and the regeneration of the ocean, the world's main carbon sink.

After contributing to the planting of 6,000 corals since 2022, a new programme was launched in 2024 to restore the mangroves in Touho, New Caledonia, by planting mangroves. As well as preserving coral reefs, Tënaka is working to strengthen coastal resilience and support local communities in the face of the effects of climate change. In addition to their essential role in marine biodiversity, mangroves help protect coastlines and limit the impact of extreme weather events. To go further, each year we offer our clients and partners the opportunity to play an active role in our programme and plant mangroves, as we did in 2024.



# Focus on solidarity actions

At our Villeneuve d'Ascq site, a group of committed employees run the “Henner’J” committee. Made up of half a dozen volunteers, this committee steers an annual programme of solidarity initiatives across the site. In 2023, the initiatives were mainly led and carried out by the health client service teams. In 2024, the scope of the project was extended to all departments, reinforcing the reach of actions and collective participation.

## Christmas boxes for homeless people with HelpAssos

In December 2024, 70 gift boxes were prepared by employees and distributed by HelpAssos to people in need. Each box contained non-perishable food items, hygiene products, warm clothing and small, useful or comforting objects, accompanied by a personalised note.

This initiative is part of a wider campaign across the Lille Metropolitan Area, which has resulted in the distribution of over 6,000 boxes.



## Collection of school supplies in aid of Secours Populaire

A collection of new supplies or supplies in very good condition was organised on site to help families in need to prepare for the new school year. All the donations were given to Secours Populaire, which will be redistributed locally.



## Donations and visibility for SOS Bébés & Mamans Lille/Lomme

Employees took part in a collection of donations to support young mothers in precarious situations. The campaign also aimed to raise awareness on the association and its needs, providing visibility to teams.



## Collecting donations for Mayotte

At the end of 2024, a fundraising campaign was launched in response to urgent needs of the population of Mayotte. Food items, hygiene products, clothing and various supplies were collected on site. Distribution started at the beginning of 2025.



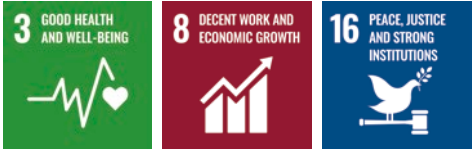


# Taking care of our employees.

## Working Conditions

SUSTAINABLE DEVELOPMENT GOALS

- 3 - Enabling everyone to live in good health and promoting well-being at all ages
- 8 - Promoting sustained, shared economic growth and sustainable development, full and productive employment and decent work for all
- 16 - Promoting peaceful and inclusive societies for sustainable development



OUR COMMITMENT

Promoting a culture of preventive healthcare and well-being for our employees.

MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

The commitment of our employees and the quality of the time they spend with us are key factors of our operational success and client satisfaction. Our businesses are subject to activity peaks, which can overload teams and expose them to psychosocial risks linked to stress, burnout and even absenteeism. The development of hybrid working patterns is also generating new risk factors in terms of work-life balance. Our policy on working conditions is guided by our purpose: protecting everyone as if they were one of our loved-ones. This positioning enables us to roll out initiatives for our employees based on preventive healthcare good practices, also promoted to our clients. As a result, health access schemes and preventive care tools are not just dedicated to our insured members, but also to those who support them on a daily basis.

As a social protection specialists, we design our employee benefits as means of improving well-being, safety and preventive care, with particular attention to preventive healthcare, work-life balance, mental health and specific personal or family situations.

In 2024  
**77.80%**  
of our operational sites  
assessed on their level  
of risk and safety at work

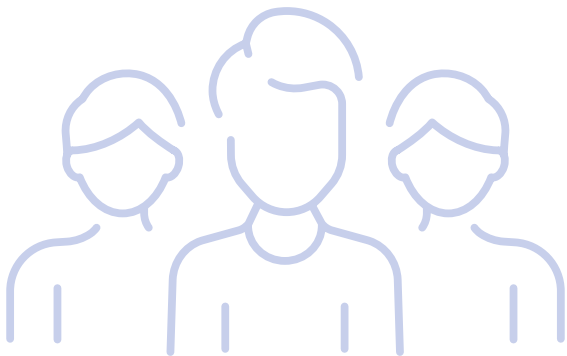


# Employee health and safety

A culture that needs to be nurtured continuously.

“A culture of preventive healthcare is a necessity for any company that wants to make a real commitment to looking after the health of its employees. We want to set an example in this area by raising awareness among employees and encouraging them to take an interest in preventive healthcare because we know from experience that the more employees get involved in preventive healthcare, the more they spread the word, including within the family, about this preventive culture. In acting as closely as possible with our employees and our clients, our actions can have a greater impact. As a result, our teams benefit from a sneak preview of the services offered to our clients, in particular thanks to our Well Being @Henner programme. We gather their feedback and involve them in the testing phase through working groups or internal panels. We submit new service offerings to them so we can best assess the relevance of these initiatives.”

Doctor Bruno Juquel, Henner Group Medical Director



### New in Well Being @Henner

Every year we adapt our preventive healthcare programme by actively listening to the health needs of our employees. Statistical analysis of responses to self-administered questionnaires enables us to enhance our programme with actions tailored to the issues raised by our employees. In 2024, 4 priority themes have been identified: cardiovascular risks, musculoskeletal disorders, women's health, psychosocial risks.

Cardiovascular risks	<b>Awareness-raising webinars</b> <ul style="list-style-type: none"><li>- Cardiovascular risk factors</li><li>- Healthy eating</li><li>- Quitting tobacco</li></ul> <b>Individual consultations</b> <ul style="list-style-type: none"><li>- Nutritionist</li><li>- Tobacco specialist</li></ul>
Musculoskeletal disorders (MSD)	<ul style="list-style-type: none"><li>• Increase in the number of osteopathic consultations offered (+42%).</li><li>• Awareness-raising webinars on the themes of MSDs, movements and postures in screen-based work and the benefits of physical activity.</li></ul>
Women's health	<ul style="list-style-type: none"><li>• Initiating our plan to offer help in the diagnosis of endometriosis (effective deployment in 2025).</li><li>• Webinar to raise awareness of women's health and mental stress.</li></ul>
Psychosocial risks	<b>Webinars</b> <ul style="list-style-type: none"><li>- Managing stress at work</li><li>- Resilience and mental health</li><li>- Sleep disorders</li></ul>

## Well Being @Henner 2024 programme dedicated to our employees



# Psychological well-being

## Supporting change and listening.

The evolution of organisations towards more hybrid models is triggering a profound transformation in working conditions. These changes lead to increased stress, which can have a negative impact on performance and productivity, and even on physical and mental health. Our Future Of Work (FOW) programme supported this transition throughout 2024.

### “Future of Work” satisfaction survey

“Future of Work” is a change management programme for our employees, initiated in 2022 and rolled out in various phases until 2024. It covers both material and managerial aspects of hybrid work organisation. It was designed to adapt our operational, managerial and HR practices to technological and societal changes. Supporting our employees in these new organisational methods is a key factor of ensuring their well-being at work.

- **Phase 1:** Testing of IT equipment by a pilot group, in order to fine-tune the equipment planned for all employees, in light of their feedback.
- **Phase 2:** Implementing flexible office arrangements and training our managers to manage remote and hybrid teams.
- **Phase 3:** Training employees to use new digital tools.

Whereas in 2023, our satisfaction survey focused on the adoption of new digital tools and hybrid management, in 2024 we measured the satisfaction of our employees from our Neuilly-sur-Seine head office, with regard to our new organisation of workspaces.

Our new workspaces meet our objectives of strengthening collaboration among team members and between different teams. They are designed to encourage the sharing of informal moments, create opportunities to connect and foster cohesion to ensure long-term viability of our hybrid organisation.

### Prevention of Psychosocial Risks

As a complement to the Well Being @Henner programme and the hybrid working initiatives under the Future of Work programme, **we are focusing our efforts on mental health and work-life balance.** To achieve this, specific training sessions were offered to managers and members of the Social and Economic Committee.

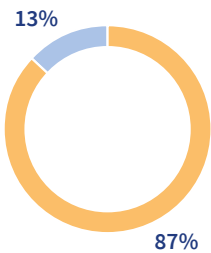
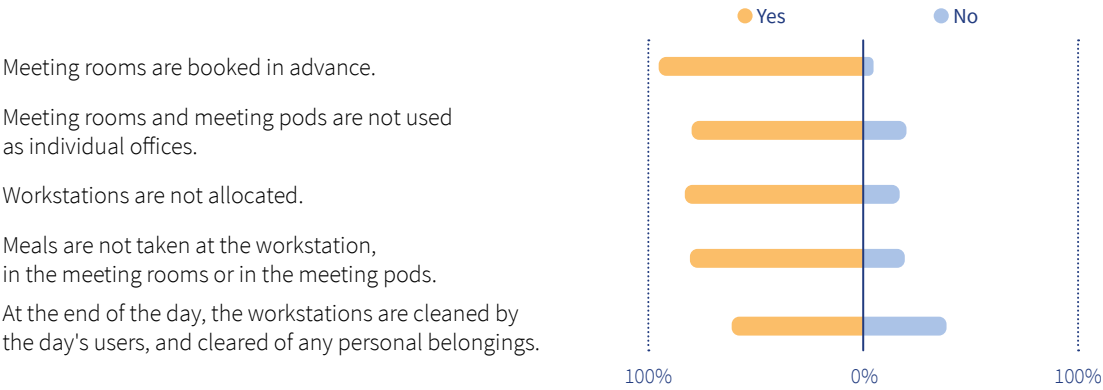


**28**  
employee  
representatives  
trained in health  
and safety  
and working  
conditions

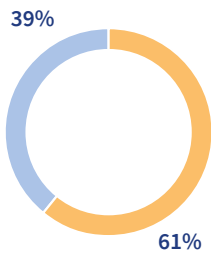
**32**  
managers received  
prevention  
of psychological  
risks training

### Satisfaction survey results: organisation of workspaces - Neuilly-sur-Seine site

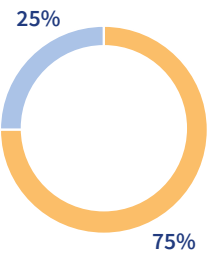
#### Do colleagues embrace the new workplace rules?



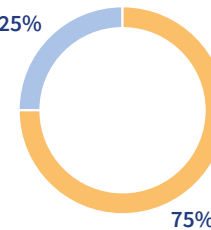
**Height-adjustable desks**  
87% of employees are in favour to prevent musculoskeletal disorders



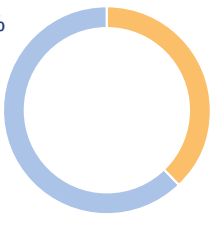
**Meeting pods** are widely known and used by more than 60% of respondents



**Meeting pod equipment** is deemed satisfactory by 75% of users



**Social spaces**  
75% of site employees regularly use the new social areas



For 38% of respondents, **social space** allowed them to meet new teams



# Support for “family carers”

Offering organisational solutions.



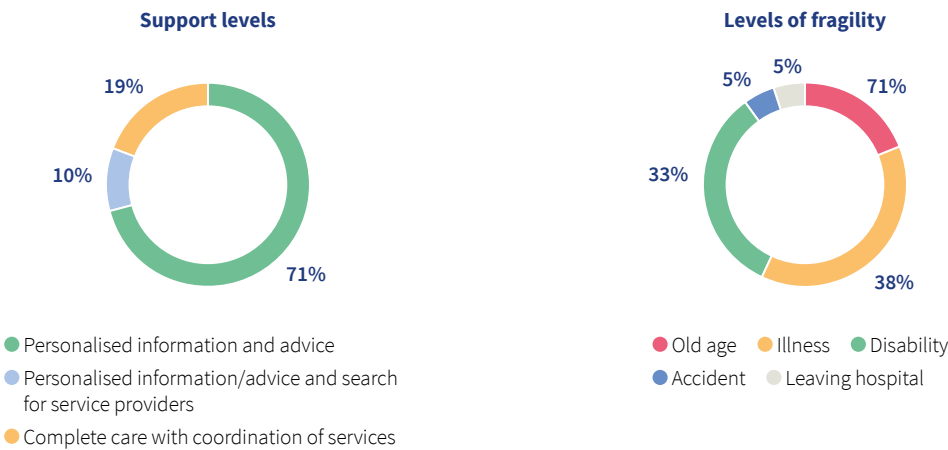
More than 75% of our staff are women, and we know that it is often women who take on the responsibility of caring for their loved ones. Although these situations fall within the private sphere, they have a major impact on women's professional activity and ultimately represent a professional equality issue for the employer. In fact, there is a strong correlation between caring, absenteeism, burnout and even giving up paid work.

These observations have led us to make a permanent provision in our company agreements for employees who are recognised as carers. This scheme offers adjusted working hours and additional holidays (Henner scheme).

For all employees, we also offer comprehensive organisational solutions such as the coordination of the various stakeholders involved in the caring. These solutions address the issues we have identified for the employees concerned in 2023 and 2024:

- **Raising awareness:** in the same way as we do for our Recognition of Disabled Worker Status policy (Reconnaissance de la Qualité de Travailleur Handicapé - RQTH), we help the people concerned to identify their own situation and name it. We make visible a sensitive subject that is often seen as a roadblock to career progression or designated as a purely personal matter without considering its possible impact on the professional sphere.
- **Administrative tracking:** to help carers find their way through the maze of different forms of assistance (administrative or private services), we provide dedicated assistance (the care manager) to support employees in all situations involving a family member who is frail and losing their independence.

Assessment 2024: nature of the assistance provided by our support service and nature of needs (levels of fragility).



# Talents

## SUSTAINABLE DEVELOPMENT GOALS

→ 4 - Ensuring equal access to quality education for all and promoting lifelong learning opportunities



**OUR COMMITMENT**

Offering career paths that enhance, reinforce and develop our employees' expertise.

**MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES**

Organisational decisions and policies can have a significant impact on talent retention. As a family-owned Group, Henner stands out for its capital stability and the sustainability of its policies. This stability is essential to business continuity and to the Group's reputation as a trusted employer. Our core business requires a high level of expertise, against a backdrop of constant regulatory change. Continuous training of our employees is therefore crucial. In addition, the diversification of our sources of recruitment, always guided by the search for human qualities in line with our Caring approach requires close support for new recruits.

# Careers

## Encouraging all forms of mobility

76% of our employees have regular performance and career development reviews.

To go even further, a career path was formalised in 2024 for client service employees in charge of administrating health, life and funeral insurance contracts in mainland France, who represent 45% of our total workforce. This progression plan is based on a clarification of missions and allows for each employee to see a career path and identify their support and training needs. In this way, it recognises expertise by offering a wide range of development opportunities, from 'seniority' within one's current job, to management roles or other positions within the company.

Client Service Officer				Paths
<b>LEVEL I</b> <b>New to the job</b> The employee is trained in day-to-day activities and implements them under the supervision of one of his or her peers.	<b>LEVEL II</b> <b>Acquiring an initial degree of autonomy</b> The employee is able to take charge of day-to-day activities with partial validation. He or she is continuing to develop his or her skills without validation for certain actions.	<b>LEVEL III</b> <b>Continued acquisition of enlarged scope</b> The employee is able to handle his or her cases without prior validation.	<b>MULTI-SKILLED</b> The employee is completely autonomous for all the tasks within his or her scope. He or she can support and guide new joiners when arrive.	→ <b>Technical expert</b>
				→ <b>Supervisor</b>
				→ <b>Other department</b> Training - Technical assistance for contract - Continuous improvement Sales

It is very common for Client Service Officers to become multi-skilled after 18 months, enabling them to move into expertise, supervision or other cross-functional roles through internal mobility.

Make Henner managers fully involved in passing on our values

As a manager, giving a sense of purpose is a fundamental principle at all levels of the company. To convey this purpose and embody it every day , we have created the Manager@Henner training programme.

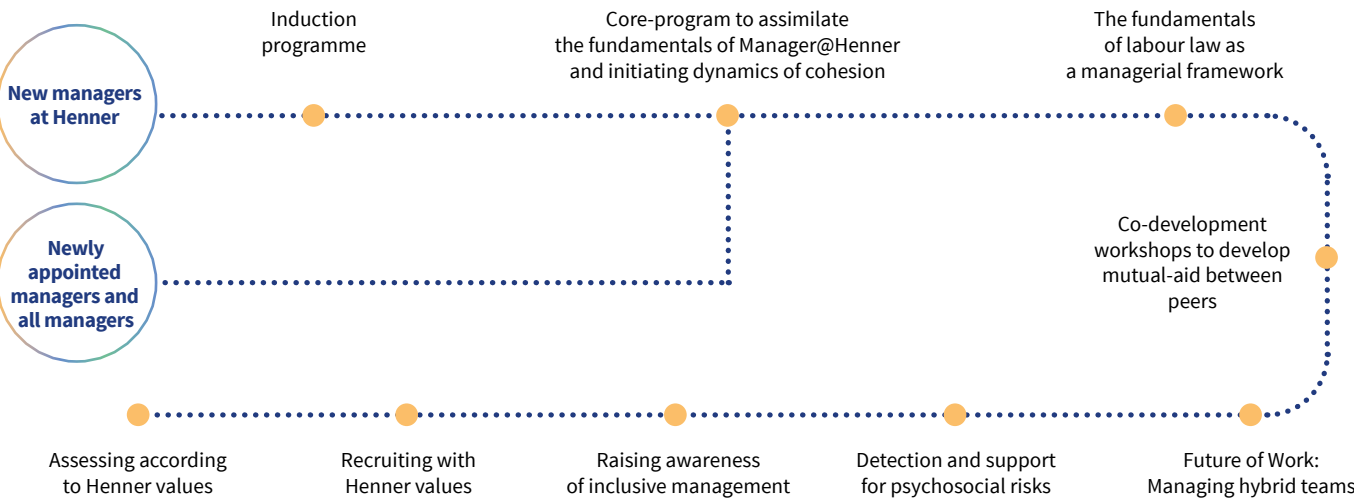
Lasting between 12 and 36 months, this training programme is open to all team leaders. It can vary according to profile and experience. Its aim is to improve individual skills and to create a collective dynamic that fosters cohesion, mutual-aid and collaboration between managers.



“With Manager@Henner, we are introducing a model of leadership excellence, fuelled in particular by peer-to-peer interactions. We believe that the role of manager within the Group is based on shared and essential values. And all of us already uphold these values.”

Charles Robinet-Duffo - Chairman and Chief Executive Officer

The Manager@Henner training programme in 2024



Training

Promoting the skill development of employees throughout their working lives

The annual training plans are designed to support each employee in his or her ability to contribute to our ambition of bringing Caring to life every time we contact our clients and partners. Our training plans are reviewed and adapted every year, thanks to close collaboration between HR departments and local managers.



	2023	2024
Hours of training provided	32,416	32,829
Number of employees who attended at least one training course during the year	1,499	1,829
Percentage of employees who attended at least one training course during the year	NC	88%

Henner Digital Learning

In addition to traditional training courses, we are developing self-service digital formats accessible to all employees. Our internal Henner Digital Learning platform now offers 258 modules: eight new business content modules were added in 2024. This content is designed by our teams to meet the Group's specific business challenges and keep pace with changes in our practices. In addition to our in-house digital training platform, a new partnership with a content publisher means we can now offer more than 50,000 additional online resources. This catalogue is available at any time, making learning more flexible and tailored to each individual.

	2023	2024
Number of connections to Henner Digital Learning	21,138	31,776
Total number of hours spent on the Henner Digital Learning platform	14,176	17,789
Average time spent on Henner Digital Learning	7.5	8.7



# Corporate culture

## Strengthening cohesion and commitment by cultivating a meaningful employee experience.

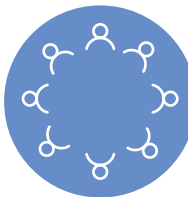
Presence, kindness, creativity and independence: these four values structure our way of being and how we do things. They shape of our collective identity. By integrating employees who embody these principles into our teams, we make Henner's culture a lever for cohesion, purpose, commitment and excellence.

In 2024, a number of concrete actions have fuelled this momentum and strengthened the sense of belonging around our shared ambition:



### Promoting co-optation

Co-optation is a key recruitment lever for Henner. It enables us to attract trusted profiles, recommended by our own teams, whose behaviour and values resonate with our human approach to client relations. By focusing on this recruitment method, we are reinforcing a culture based on a close relationship with our clients and mutual recognition.



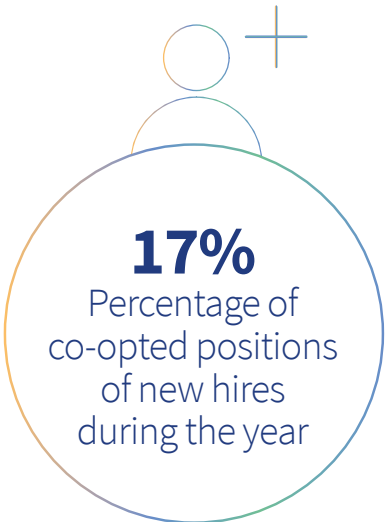
### Multiplying induction seminars

Since 2024, induction seminars have been a key part of our HR processes for welcoming new employees. Organised twice a year, they aim to share our vision and encourage ownership of our values. These group sessions encourage encounters, dialogue and the sharing of a common culture.



### Creating of the “Employee Experience” department

This department of HR expertise, focused on the needs of our employees, is designed to ensure that we keep our employer promise and to ensure that it is put into practice at every stage of an employee's career with the company. Our ambition is to offer a personalised candidate experience in line with our Here to Care identity.



# Diversity, equity, inclusion

## SUSTAINABLE DEVELOPMENT GOALS

- 4 - Ensuring equal access to quality education for all and promoting lifelong learning opportunities
- 5 - Achieving gender equality and empowering all women and girls
- 8 - Promoting sustained, shared and sustainable economic growth, full and productive employment and decent work for all
- 16 - Promoting peaceful and open societies for sustainable development



## OUR COMMITMENT

Encouraging and promoting all forms of diversity.



## MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

Companies have great power to propagate new initiatives, which can have a knock-on effect in changing attitudes. This is particularly true when it comes to diversity and inclusion.

Our impact analysis concluded that this issue was not material at Henner, due to the actions we have been taking for several years to promote diversity, equity and inclusion.



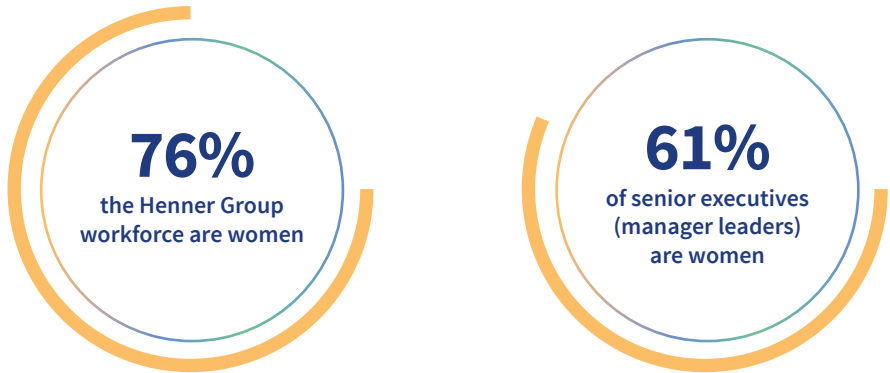
# Gender equality index

Aiming for professional equality between women and men.

As a company with a historically female-dominated workforce, we take our obligation to set an example in our gender equality practices seriously. It is present 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 2024, for the second year running. 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.



PROFESSIONAL EQUALITY INDEX 98/100



# Disability

Improving our ability to integrate and retain disabled employees.

Strengthening our commitment every year in favour of the inclusion and recognition of the status of disabled workers

Our policies are steered, implemented and managed by our Group Disability Officer, working closely with local HR teams. This network enables us to adapt our practices to ensure an accessible, caring and respectful working environment.

In 2024, we worked on two main objectives:

- encourage our employees to identify, in their own difficulties, causes that could potentially fall within the scope of Recognition of Disabled Worker Status.
- raise awareness among all our teams of the diversity of disability situations and demonstrate our operational capacity to integrate them into our activities.

Campagne d'autodiagnostic

In 2024, we launched a self-diagnosis campaign to raise our employees' awareness on potential disability situations. The aim is to encourage the expression of specific situations and needs, and to raise awareness on our existing support services.

As part of this initiative, a webinar was organised to present the measures provided for in our company agreement, in particular support in the process of obtaining administrative recognition of disability and the possibility of adjusting working hours. Following the webinar, a self-diagnosis questionnaire was circulated to encourage further individual reflection.

The impact of this campaign has been confirmed by an increase in our rate of employees recognised as disabled workers and an increase in the number of workstation adjustments.

	2022	2023	2024
Employment rate of people with disabilities	3.10%	3.97%	4.92%
Number of workstations adjustments	5	2	19



Employee awareness campaigns

Raising awareness among all employees, whether or not they are directly affected by a disability situation, is also essential to advancing inclusion, deconstructing biases and contributing to normalise disability in our working environment.

In November 2024, we took part in the European Disability Employment Week, offering one event a day, and renewed the “DuoDay” scheme for the third year running. This initiative offers a disabled person the chance to discover a profession, paired with a Henner employee, for one day, to introduce them to the company's activity and encourage them to take training courses and/or join the company.

	2022	2023	2024
Number of participants in DuoDays	4	6	8



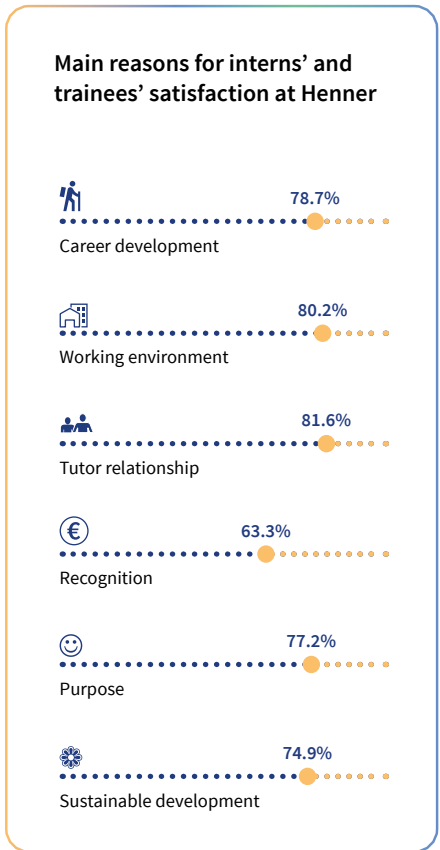
# Internships and work-study programmes

Promoting intergenerational diversity and professional integration by training future experts, acculturated to our distinctive approach on how we serve our clients, partners and insured members.

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

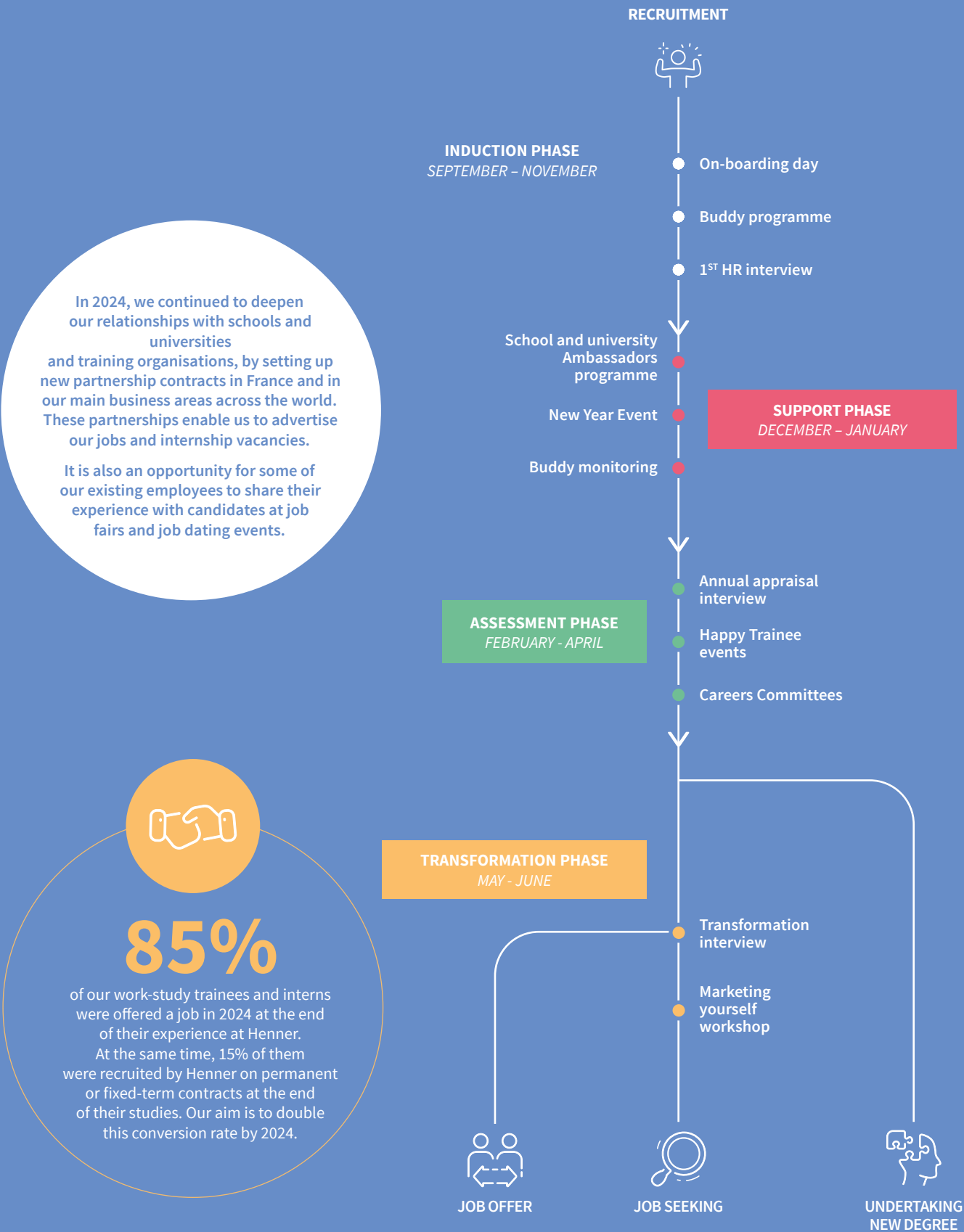
- For the young people we take on, by offering them the chance to acquire high-quality technical skills in a dynamic sector. They benefit from support organised and led by a dedicated HR team and committed tutors.
- For Henner, it is an opportunity to build up a pool of talents with a variety of profiles,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

TraineesScore Henner 2025, published in October 2024 is 79.1/100 (71.8/100 the previous year).



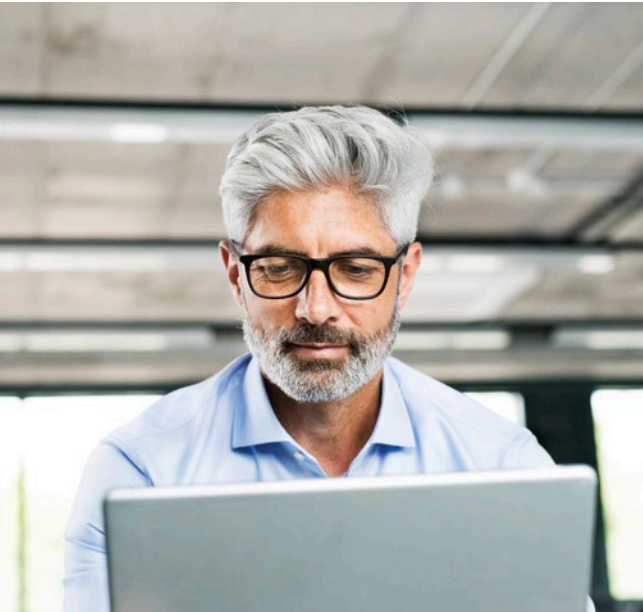
TraineeIndex® 2025

# Alter'Henner Pathway



# 50+ commitment

Intensifying our actions to promote employment and career development of employees aged 50 and over.



In 2024, we signed the Landoy Club's Charter of Commitment to the Employment of older people. This Club, initiated by the Bayard Group, is a group of public and private companies who are reflecting on the impact of demographics and sharing their experiences with the aim of making the demographic transition an opportunity for social innovation. These reflections concern 4 themes of particular relevance to Henner:

- Well-being at work.
- Carers.
- The employability of older people.
- Economic and financial education.

The 50+ Charter is accompanied by an innovative index: the first voluntary (and anonymised) compilation of employment indicators for people over 50. By committing to this approach, we agree to measure their efforts, to analyse our own performance and adapt or supplement our social policies accordingly. Sharing good practices fuels the discussions and enhances the quality of measures.



	2023	2024
Employment rate of people aged over 50	15.20%	15%
Recruitment rate of employees aged over 50	3.80%	7.70%
Participation rate in training courses for employees aged over 50	15%	15.40%

# Social dialogue

## SUSTAINABLE DEVELOPMENT GOALS

→ 16 - Promoting peaceful and inclusive societies for sustainable development



### OUR COMMITMENT

Building our social commitments through conversations with all employees.

In 2023, the team of employee representatives was renewed in France as part of the Comité Social et Économique (CSE - Social and Economic Committee) elections. The 28 members of the Henner Group's CSE ensure that employees are able to express their views collectively. The CSE enables employees' opinions to be considered in decisions relating to life in the workplace. It analyses all proposals for improving working conditions, employment and working life.

The CSE has appointed 2 of its members to act as CSR policy ambassadors, enabling us to consider employees' concerns even more effectively and to increase the effectiveness of our ESG\* initiatives among employees. Regular conversations are maintained through monthly meetings with senior management.

To support the elected members of the CSE in their duties, extra local representatives relay and support all the individual or collective questions from employees in every location in France.



\* Environmental, social and governance issues



Measuring  
and reducing  
our impact on  
the environment.

# Carbon footprint

SUSTAINABLE DEVELOPMENT GOALS

- 8 - Promoting sustained, shared and sustainable economic growth, full and productive employment and decent work for all
- 12 - Establishing sustainable consumption and production patterns
- 13 - Taking urgent action to combat climate change and its repercussions



OUR COMMITMENT

Integrating the reduction of our greenhouse gas (GHG) emissions into our strategic thinking, using precise measurement tools.



MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

Henner has a role to play in mitigating climate change, mainly by reducing its indirect greenhouse gas emissions (scope 3). Implementing a low-carbon strategy should enable us to optimise the impact of our operations and fully involve suppliers in this process.

When it comes to energy consumption, we need to consider our offices and data centres, as well as the energy consumption of suppliers and clients in our value chain. As office tenants and consumers of data centre services, our influence on the energy management of the buildings we occupy is limited, but we can influence our own internal consumption.

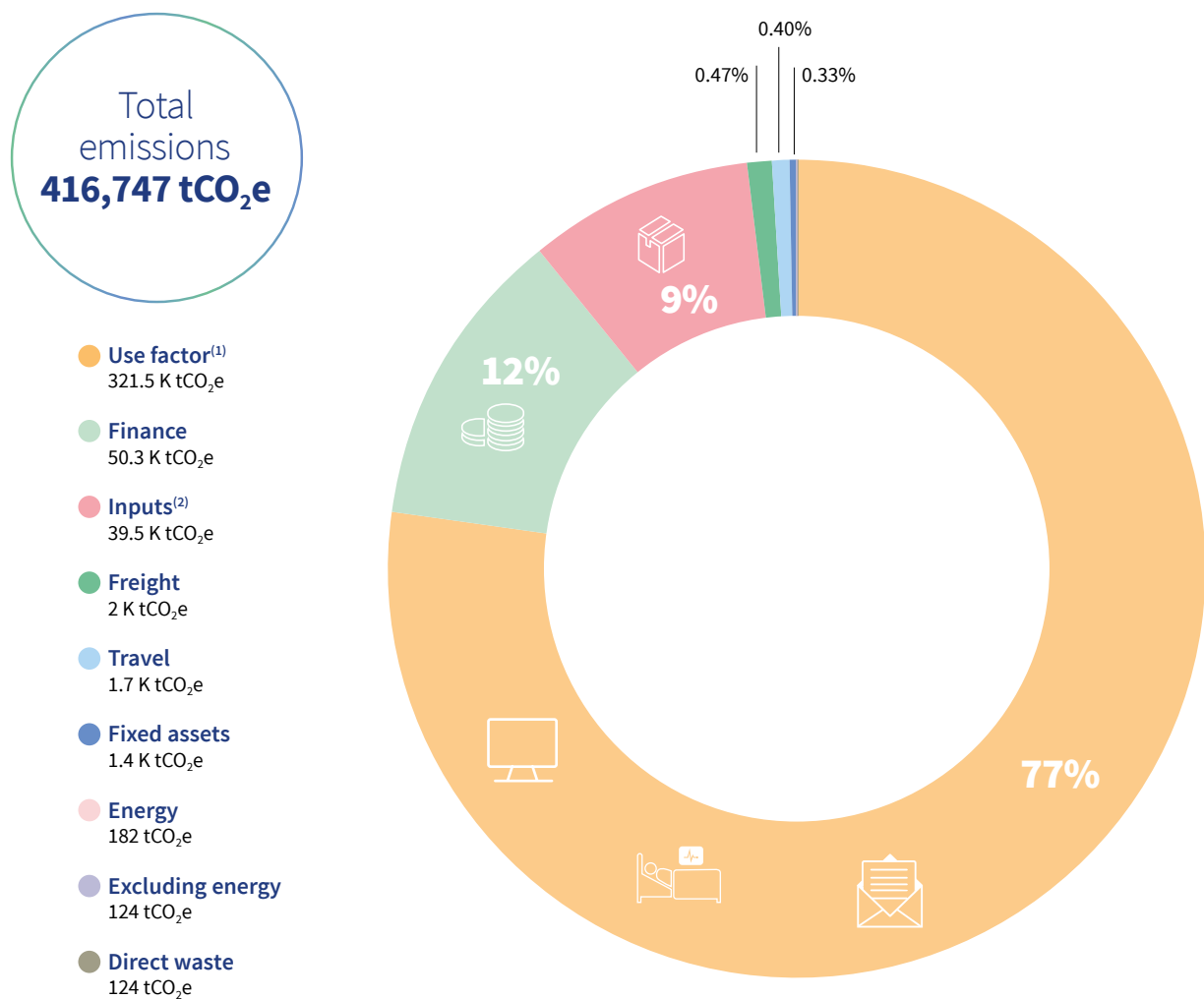




# Carbon assessment

Better measure our emissions to better manage our actions.

In 2024, we measured again our carbon footprint, with the aim of better managing the reduction of our GHG emissions\*. Following an initial evaluation in 2023, 2024 was devoted to consolidating our methodology for data collection and calculation, an essential condition for the comparability of results over time. A dedicated tool has been set up to document the sources of emissions, the methods applied and the data used. This methodological foundation now enables us to structure rigorous monitoring and publish a carbon report in line with the standards of the GHG Protocol\*\*, the international reference framework for climate reporting.



(1) The term “use factor” is a standard categorisation for carbon emissions calculation methodologies. In concrete terms, this concerns all our emissions linked to the core of our business, i.e. emissions linked to the reimbursement of healthcare benefits and the payment of life and disability benefits.

(2) The term “inputs” is a standard categorisation for calculation methodologies of carbon emissions. In practical terms, this applies to all the material goods and services we buy. The methodology for calculating this category is one of our key areas of focus we are not currently in a position to distinguish precisely the breakdown within this 9%.

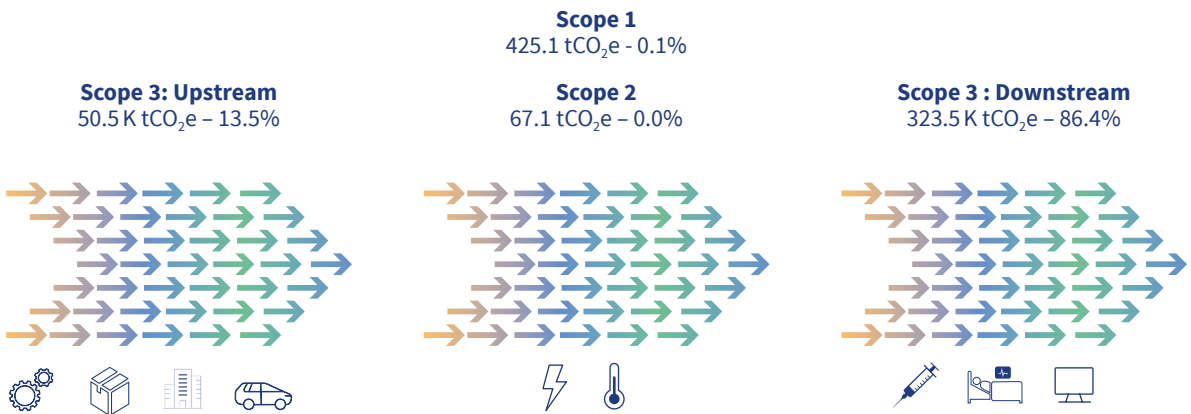
\* Greenhouse gases  
\*\* Greenhouse Gas Protocol: international protocol aimed at establishing a regulatory framework to better define greenhouse gas emissions.

Carbon impact ratios per insured members, per euro of sales revenue and per Henner employee



\* Full-time equivalent

Breakdown by emission category: the following graph illustrates the carbon footprint by emission category, in accordance with the regulatory format of the Greenhouse Gas Protocol



This category covers all the emissions upstream of our value chain, everything we need to do our job.

This includes the purchase of products and services, the freight of these products, our fixed assets (buildings, machinery, vehicles, etc.) and travel expenses of our employees.

These issues cover activities directly linked to our operations.

They include the energy consumption of our premises (electricity and HVAC\*) and fuel consumption of our vehicle fleet.

\* Heating Ventilation Air conditioning

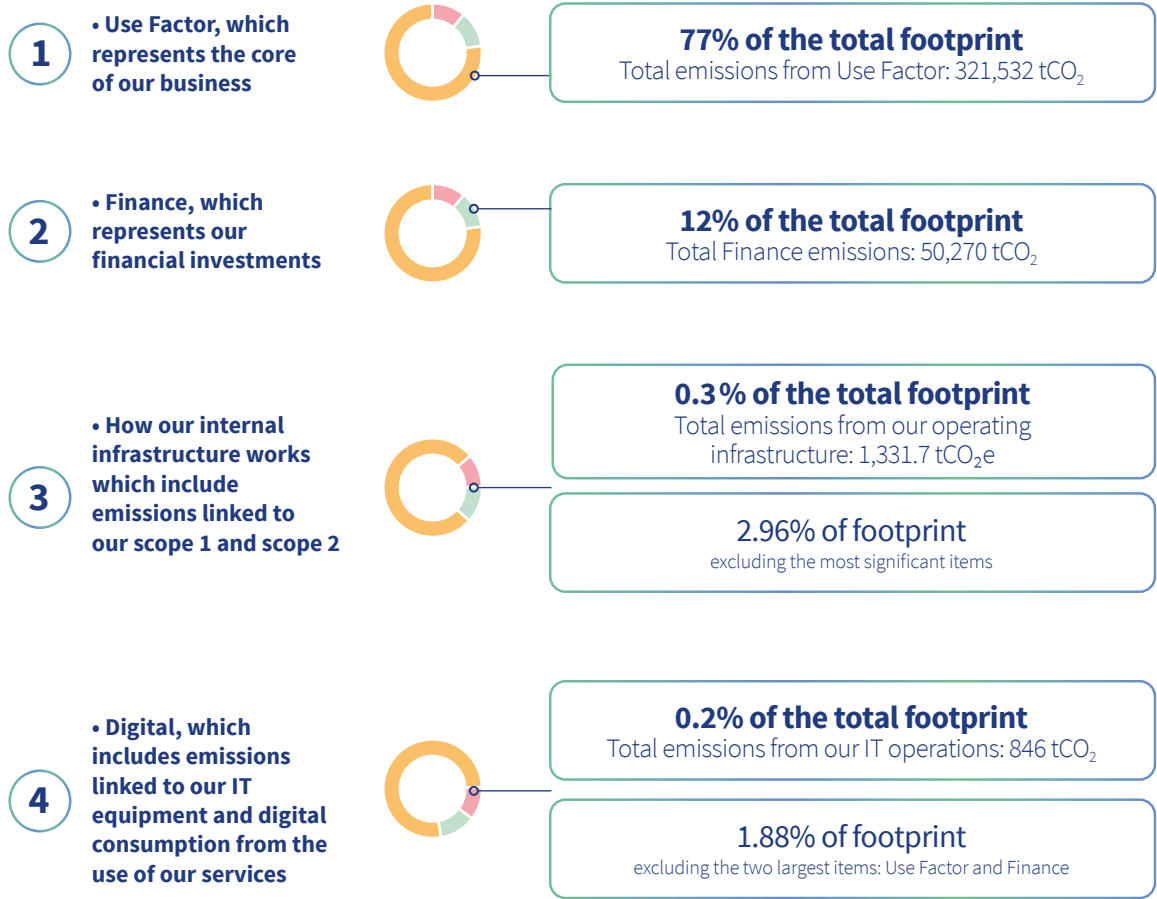
Scope 3: “Downstream” all the emissions downstream of our value chain, all the emissions linked to the use of the services we provide.

This includes all “use factor” items (healthcare reimbursements, pharmaceutical products reimbursements, etc.), the electricity consumption of clients using our services...



# Decarbonisation initiatives

By measuring our carbon footprint, we have identified four areas where we can reduce our greenhouse gas emissions:



These areas of reduction are included in our 2025 roadmap, with the aim of building a low-carbon strategy with quantified reduction targets. Alongside the project to develop a global strategy, a number of initiatives have already been implemented within the Group to limit our greenhouse gas emissions.

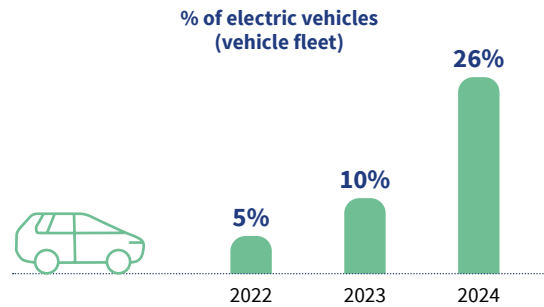
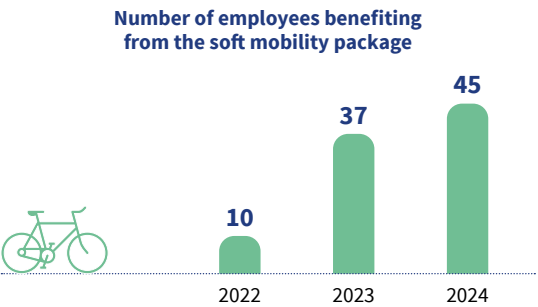
### Energy efficiency

In 2024, the refurbishment of our sites led us to adopt flexible working practices, freeing up office space. This optimisation of space helps to reduce our energy consumption, particularly in terms of air conditioning, heating and IT equipment. In addition, our premises are equipped with a lighting system that switches off automatically, limiting unnecessary consumption.

### Sustainable mobility

To limit the impact of commuting, we reimburse all our employees 75% of their public transport season tickets. We also offer the soft mobility package, which encourages the use of electric or hybrid bicycles. In 2024: 45 employees benefited from this package. At our Tunis site, we have renewed the free shuttle bus service, providing a reliable, shared mode of transport. 85% of the site's workforce, i.e. 135 employees, benefit from this free shuttle service.

To limit the impact of business travel, we are continuing the process of transitioning our vehicle fleet. By 2024, 26% of our fleet will be electric vehicles.



### Financial investments

We have increased the proportion of our financial investments allocated to SRI\*-labelled or 'green' investments, such as term deposits and green bonds to finance environmental transition projects. These choices enable us to direct our financial strategy towards supporting initiatives with a positive environmental impact, and to decarbonise our financial investments. As of 31st December 2024, our SRI-labelled investments represented 3.6% of our portfolio, compared with 0.7% in 2023.

At the same time, we have undertaken a reassessment of our banking partners in terms of their carbon footprint. The aim of this approach is to reduce the proportion allocated to certain financial institutions identified as high emitters, to the benefit of financial players with a stronger commitment to sustainability. This has allowed us to halve the proportion of funds placed with a relatively carbon-intensive partner, from 24% in 2023 to 12% in 2024. With this reallocation, we are increasing our investments in mutual banking groups by 9%, as their commitments are more in line with our sustainability objectives.

### Responsible employee savings

French employees benefit from a Company Savings Plan and a Supplementary Retirement Savings Plan. Assets managed within our Mandatory Retirement Savings Plan are allocated to funds with at least an SFDR\*\* article 8 classification. These funds are used to grant loans to socially-inclusive companies through France Active, a movement of socially-committed entrepreneurs (37,458 businesses financed and supported in 2024). They fund Habitat and Humanism (Habitat et Humanisme), which fights against poor housing (2030 new families to be housed by 2023).

\* SRI: Socially responsible investment  
\*\* (Sustainable Finance Disclosure Regulation): a regulation aimed at strengthening transparency obligations concerning the ESG issues that asset management professionals do or do not take into account when designing investments. These are rules relating to the publication of information on the sustainability of an investment. The regulation defines three types of products in particular:  
- "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".

# Raising employee awareness of climate issues

SUSTAINABLE DEVELOPMENT GOALS

- 8 - Promoting sustained, shared and sustainable economic growth, full and productive employment and decent work for all
- 12 - Establishing sustainable consumption and production patterns
- 13 - Taking urgent action to combat climate change and its repercussions



OUR COMMITMENT

Raising our employees' awareness of climate and environmental issues by deploying educational initiatives.

MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

Raising employee awareness on environmental issues is a key factor in strengthening and applying our policies. Our employees also need to be made aware of the issues to help them adopt the resulting operational changes. This internal awareness of environmental issues will enable us to rely on teams capable of proposing relevant and realistic transformation initiatives.

From a strategic point of view, this issue represents both a risk, if we are not able to sufficiently compel our teams, and an opportunity for Henner to stand out and innovate.

## Spreading a culture of sustainability

To make our sustainability policies and actions easier to understand, in 2024 we designed training modules to be included in the welcome packages of new recruits. These 4 modules, consisting of interviews with internal project leaders, animated videos, quizzes and practical information sheets, clarify the reasons for our commitments and set out the main causes defended by Henner in each of the ESG pillars.



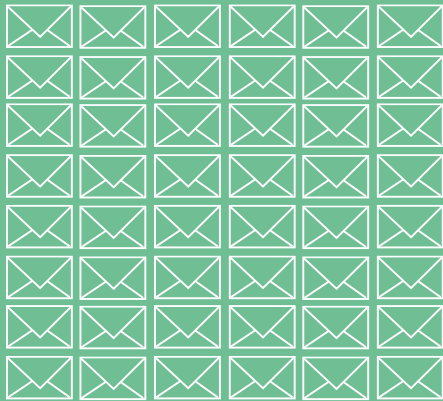
# 2024 RESULTS OF DIGITAL CLEAN UP DAY

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

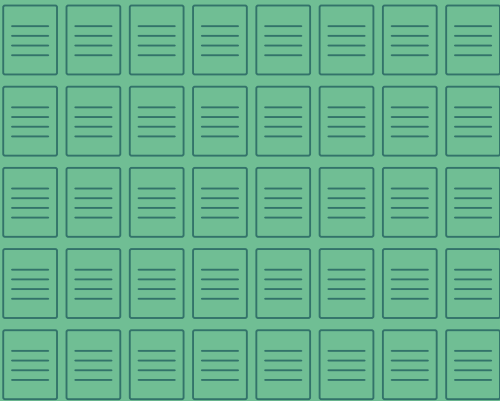
405 GB

of unnecessary or obsolete data stored on our equipment (PCs, smartphones) and on servers (emails and files) were removed, representing the equivalent of 84.85 KgCO2eq/GB/year.

266,371 emails



219,347 files



Support for best practices

- To ensure that our employees make responsible use of digital technology on a daily basis, we provide a number of awareness-raising tools:
- Informative webinars to help you adopt good digital practices by limiting: sending emails with attachments, surfing the Internet, storing photos and documents in the cloud, etc.
  - A training module for adopting eco-digital reflexes.
  - Support guides to make it easier for everyone to commit to this approach.





# Carbon footprint workshops

In 2024, we wanted to offer our employees a way of raising environmental awareness that went beyond their strictly professional footprint. To this end, we have set up workshops enabling employees to calculate their personal carbon footprint using the carbon calculator on the NosGestesClimat (OurClimateActions) website developed by ADEME, the French Agency for Ecological Transition. The aim of these workshops is to introduce everyone to orders of magnitude and to benefit from discussions on the issue of personal ecological transition. These workshops, which take place once a month and use an ecological mediation format, are organised during working hours and accessible to all volunteer employees. The scheme was also organised during the induction seminar for new employees. A total of 61 employees took part in this awareness campaign in 2024.



## Campaign results

61

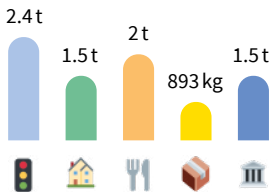
Completed simulations

8.2 t CO<sub>2</sub>e/an

Average carbon footprint

6,060 liters/day

Average water footprint



Group average by category

## Breakdown of the carbon footprints of employees who took part in the 2024 awareness campaign

A collaborative table is created for each new participant. The results are collected anonymously in order to calculate the average footprint of a Henner employee. These workshops also enable participants to assess their own impact in each of the categories evaluated by the carbon calculator.



# Waste management

## SUSTAINABLE DEVELOPMENT GOALS

- 8 - Promoting sustained, shared and sustainable economic growth, full and productive employment and decent work for all
- 12 - Establishing sustainable consumption and production patterns



### OUR COMMITMENT

Limiting our production of paper waste by speeding up the digital transition, extending the life cycle of our IT equipment and reuse it through donation or responsible recycling.



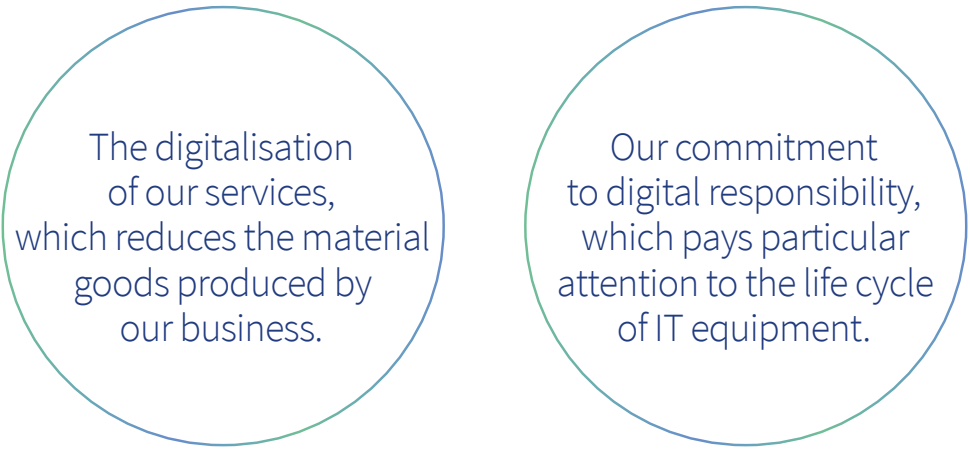
### MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

During our dual materiality analysis, waste management was not considered material, given the low impact of direct waste emitted by our business. However, we are taking voluntary initiatives to improve waste management at Henner.

## Our approach to waste management is based on the 3Rs model:



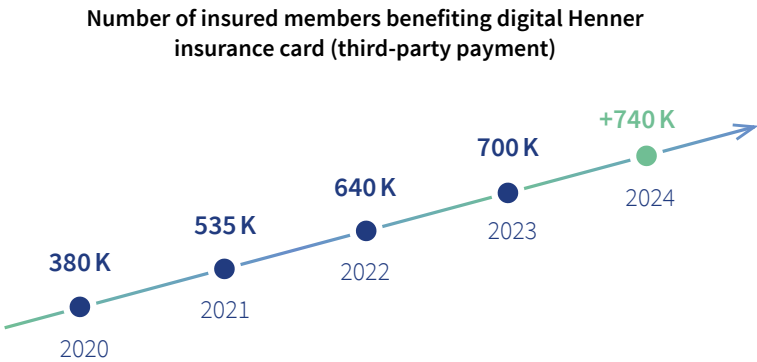
## There are two main ways in which we are moving in this direction:



Reduce

Digitalising our business

As a personal insurance broker, our business generates certain specific types of waste, such as third-party payment cards sent to insured members and paper mail containing information about their healthcare reimbursements. The digitalisation of our insured member cards, initiated in 2020, and encouraging our insured members to use their online member portal enable us to reduce the amount of potential waste produced by our business. By 2024, 63% of our insured members were using only a digital third-party payment card.



Reducing the amount of equipment in our holdings and extending their lifespan

The strategy of renewing our holdings of equipment and its useful life, starting in 2023, is helping to reduce carbon emissions and decrease use of rare metals. Our IT equipment is certified Ecolabel Gold EPEAT (Electronic Product Environmental Assessment Tool) and TCO (Sustainability Certification for IT products). We have also opted to commit to longer-term maintenance contracts that will enable us to extend the life of our equipment holdings and thus limit the purchase of new materials.



Reducing the number of printers

Since 2022, we have been gradually reducing the number of printers on our premises, to encourage sensible use of paper printing and limit the associated waste. This approach is paying off: in 2024, the volume of printed documents is down 28% compared to the previous year.

	2022	2023	2024
Number of printers	72	60	54
Annual reduction rate in the number of print runs	-2%	-29%	-28%

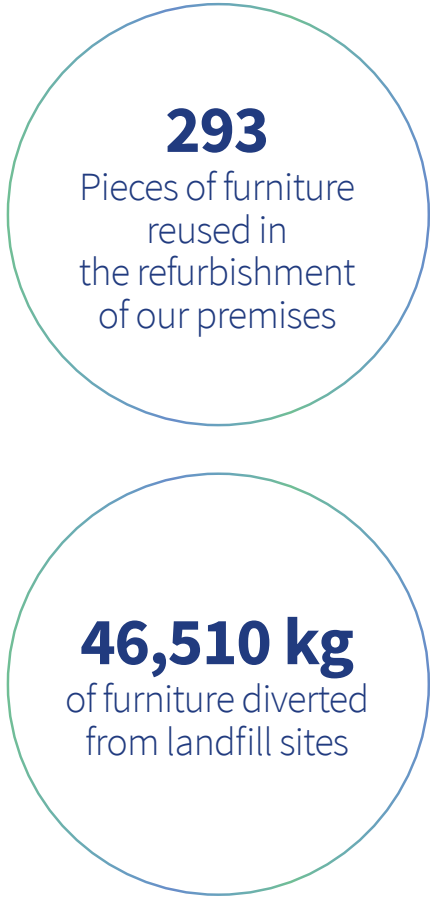
Reuse

Recycling furniture in the circular economy

As part of the refurbishment of our premises in 2024, we vacated two floors at our Neuilly-sur-Seine site. This has generated a large volume of unneeded furniture (desks, chairs, cupboards, screens). As part of our circular economy approach, we have decided to transfer some of this furniture to our site in Villeneuve d'Ascq to equip the new office spaces. In total, 293 items were reused, avoiding their disposal and the purchase, and therefore the production, of new furniture. For the remaining furniture, which Henner could not re-use, we called in a service provider specialising in re-use. Thanks to this operation, 46,510 kilos of furniture were diverted from landfill: 38,038 kg were directly re-used, 1,792 kg were refurbished, avoiding the emission of 103,558 kg of CO<sub>2</sub> equivalent.

Donation of computer equipment

When our IT equipment no longer meets professional standards but is still functional, we prefer to donate it in order to give it a second life. After an initial donation in 2023 to a school in Kenya, Henner continued its commitment in 2024 with the NARA association in Tunis, which resulted in the donation of 72 computers at the Maison de la Culture in El Kef, Tunisia.



Recycle

Paper and cardboard

Our office activities mainly generate paper and cardboard waste, materials that are easily recyclable. We recycle all the paper and cardboard waste we collect. In 2024: this represents a total of 45,776 kg recycled in all our sites.

EEEW (Electrical and Electronic Equipment Waste)

Aware of the environmental issues associated with electronic waste, we pay particular attention to the end-of-life of our equipment. When computer equipment can no longer be extended or donated, we ensure that it is treated in compliance with the regulations on Electrical and Electronic Equipment Waste (EEEW), which aims to prevent the dispersion of hazardous substances and encourage the recovery of rare metals. We entrust this equipment to certified service providers for collection and recycling, guaranteeing responsible management of this specific type of waste.





# Performance indicators

The purpose of this document is to present the main indicators that we monitor year after year. For reasons of comparability of reporting, each of these indicators is mapped against the standards of the Global Reporting Initiative (GRI) and the United Nations Sustainable Development Goals (SDGs).

\*na = not applicable

## Governance

### Ethics, corruption, fraud

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
% of total sites with ethical certification	2-26	8-10-12-16	Fr + Inter	na	na	86%
% of total sites assessed or audited internally on a specific business ethics issue	2-26	16	Fr + Inter	na	na	86%
% of employees who have completed the “Code of Ethics” mandatory training module (training to be repeated every 2 years)	2-24	16	Fr + Inter	51.83%	na	85.02%
% of employees who have completed the ALM-CFT mandatory training module (Anti-Money Laundering and Countering the Financing of Terrorism) (training to be repeated every 2 years)	205-2	8-10-12-16	Fr + Inter	50.82%	na	82.77%
% of employees who have completed the “Anti-corruption” mandatory training module (to be repeated every 2 years)	205-2	16	Fr + Inter	51.03%	na	85.07%
% of employees who have completed the Health Fraud Detection mandatory training module	205-2	4-8-10-12-16	Fr + Inter	na	na	90.55%
% of employees who have completed the Protection Fraud Detection mandatory training module	205-2	4-8-10-12-16	Fr + Inter	na	na	79.17%
% of employees who have completed the Funeral Insurance Fraud Detection mandatory training module	205-2	4-8-10-12-16	Fr + Inter	na	na	94.44%

### Information security

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
% of employees who have taken the “Information Security” training module	418	4-8-10-12-16	Fr + Inter	7.38%	78.43%	83.97%
% of employees who have completed the “General Data Protection Regulation” mandatory training module	418	16	Fr + Inter	51.62%	77.53%	85.84%
% of employees who have completed the “Confidentiality of health data” mandatory training module	418	4-8-10-12-16	Fr + Inter	56.74%	77.75%	85.95%

## Societal

### Access to healthcare

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
Number of healthcare partners in our network	/	3	Fr + Inter	1.7 million	1.8 million	1.8 million
Number of countries covered by our care network	/	3-16	Fr + Inter	180	185	185
Insured member satisfaction rate	416-1	3	Fr + Inter	na	99%	99%

## Social

### Working Conditions

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
% of total workforce at all sites covered by formal collective agreements on working conditions	2-30	8-10-16	Fr + Inter	88.40%	87.40%	87.60%

### Health and safety

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
% of operational sites for which an occupational health and safety risk assessment has been carried out	403-2	3-8	Fr + Inter	78.70%	78.70%	77.80%
% of employees benefiting from health cover (health insurance / protections scheme) 100% covered by Henner	401-2	3-8-10	Fr + Inter	100%	100%	100%
Number of consultations with health professionals for employees as part of the Well Being @Henner programme	403-6	3-8	France	na	440	487

### Career management and training

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
Training budget as a percentage of payroll	404-2	4-8-10	Fr + Inter	3.74%	5.23%	5.80%
% of employees who attended at least one training course during the year	404-1	4	Fr + Inter	na	na	88%
Hours of training provided	404-1	4-8-10	Fr + Inter	24,857	32,416	32,829
Average number of training hours per employee	404-1	4-8-10	Fr + Inter	na	22	17.50
Number of connections to the Henner Digital Learning platform	404-2	4-8-10	Fr + Inter	16,504	21,138	31,776
Number of hours spent on the Henner Digital Learning platform	404-2	4-8-10	Fr + Inter	na	14,176	17,789
Average time in hours spent on the Henner Digital Learning platform	404-2	4-8-10	Fr + Inter	2.06	7.5	8.7
% of total workforce at all sites who have received regular appraisal and career development interviews	404-3	4-8-10	Fr + Inter	82.80%	80.44%	76%
Number of new managers taking part in the “Manager@Henner” training programme	404-2	4	Fr + Inter	214	168	150
Number of employees benefiting from development within the management career path (*Operations France scope)	404-2	4-8	Fr + Inter	na	na	68%
Co-optation rate out of all new joiners during the year	401-1	8	Fr + Inter	na	20%	17%

Social (continued)

Professional equality

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
Professional Equality Index	405-1	5-8-10-16	Fr + Inter	97/100	98/100	98/100

Diversity, equity, inclusion

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
Employment rate of people with disabilities	405-1	8-10-16	Fr + Inter	3.10%	3.97%	4.92%
Number of modified workstations	403-6	8-10-16	Fr + Inter	5	2	19
% of managers responsible for recruitment trained in diversity and inclusion issues, including recruitment modules and annual interviews with Manager@Henner values	404-2	5-8-10-16	Fr + Inter	na	na	51.38%
Employment rate of people over 50	405-1	8-10	Fr + Inter	na	15.20%	15%
Recruitment rate of employees aged over 50	401-1	8-10-16	Fr + Inter	na	3.80%	7.70%
Participation rate in training people for over 50	404-1	4-8-10	Fr + Inter	na	15%	15.40%
Mobility rate of employees aged over 50	404-1	/	Fr + Inter	na	8%	6.50%
Number of work-study training contracts	404-1	4-8-10	Fr + Inter	93	130	67
Job offers rate at the end of the work-study contract (*change in calculation method in 2023)	404-2	4-8-10	Fr + Inter	42%	15%	17%
Happy Trainees overall satisfaction rating	/	4-8	Fr + Inter	63.7/100	71.6/100	79.1/100
Share of people under 18 in total workforce	408-1	10-16	Fr + Inter	0%	0%	0%

Social dialogue

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
% of total workforce at all sites covered by officially elected employee representatives	2-30	8-10-16	Fr + Inter	88%	87%	86%

\*na = not applicable

Environmental

Greenhouse gas emissions (GHG)

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
Total GHG (tCO <sub>2</sub> e)	305	13	France	na	416.7 K	na
GHG scope 1 (tCO <sub>2</sub> e)	305-1	13	France	na	425.1	na
GHG scope 2 (tCO <sub>2</sub> e)	305-2	13	France	na	67.1	na
GHG scope 3 (tCO <sub>2</sub> e)	305-3	13	France	na	366 K	na
GHG Scope 3 Downstream (tCO <sub>2</sub> e)	305-3	13	France	na	323.5 K	na
GHG scope 3 upstream (tCO <sub>2</sub> e)	305-3	13	France	na	50.5 K	na

Energy consumption

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
Total electricity consumption (kwh)	302-1	12-13	France	1,023,103	1,652,667	1,726,175
Total consumption of renewable energy (kwh)	302-1	7-13	France	0	0	0

Transport/Mobility

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
Number of employees benefiting from the sustainable mobility package	305-5	3-11-12-13	Fr + Inter	10	37	45
Percentage of Tunis site employees using the public transport shuttle service	305-5	3-11-12-13	Inter	70%	70%	85%
Percentage of electric/hybrid vehicles in the fleet	305-5	13	France	5%	10%	26%

Waste management

INDICATORS	GRI REF	SDG REF	Scope	2022	2023	2024
Total weight of non-hazardous waste in tonnes (paper, cardboard)	306-4	6-12-14-15	France	21	47	40.70
Total weight of furniture recovered (reused, renovated or recycled)	306-4	6-12-14-15	France	na	na	46.50
Total weight of hazardous waste in tonnes (IT equipment)	306-4	6-12-14-15	Fr + Inter	na	1.47	3.70
% of IT equipment diverted from landfill (recycled to D3E standard, sold or donated)	306-4	6-12-14-15	Fr + Inter	na	100%	100%
Number of computers and monitors donated to associations	306-4	4-10-12	Fr + Inter	na	520	72
Total weight of waste recycled in tonnes (paper, cardboard, IT equipment, furniture)	306-4	6-12-14-15	Fr + Inter	na	48.40	95.90
Number of insured members benefiting from electronic insurance cards	301-1	12	Fr + Inter	640,000	700,000	740,000
% of affiliated cards digitised out of total cards	301-1	12	Fr + Inter	55%	60%	63%
Number of printers available to employees	306-1	6-12-14-15	France	72	60	54
Rate of reduction in the number of print runs	306-1	6-12-14-15	France	-2%	-29%	-28%

\*na = not applicable



# OUR KEY FIGURES\*

**€254 M**

Total sales in 2024

**€2.5 bn**

Managed insurance premiums

**2.3 M**

Beneficiaries

**1.8 M**

Healthcare providers in 185 countries

**64,000**

Corporate clients of all sizes

**75%**

of CAC 40 companies place their trust in us

**30%**

International business

**20**

Locations around the world

**1,850**

Employees

**55**

Nationalities in the teams

**30**

Languages spoken

**98/100**

Gender equality index in France

**99% \*\***

Satisfaction rate

\* Financial year 2024.

\*\* Satisfaction rate measured with our insured members on our client service quality, reimbursement term, and the availability of our teams. Annual survey conducted by Moai in 2024, based on a sample of 1,082 respondents (insured by Henner).



**Here to care**

\* Here to care: present at every moment

Henner, SAS de gestion et de courtage d'assurances

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