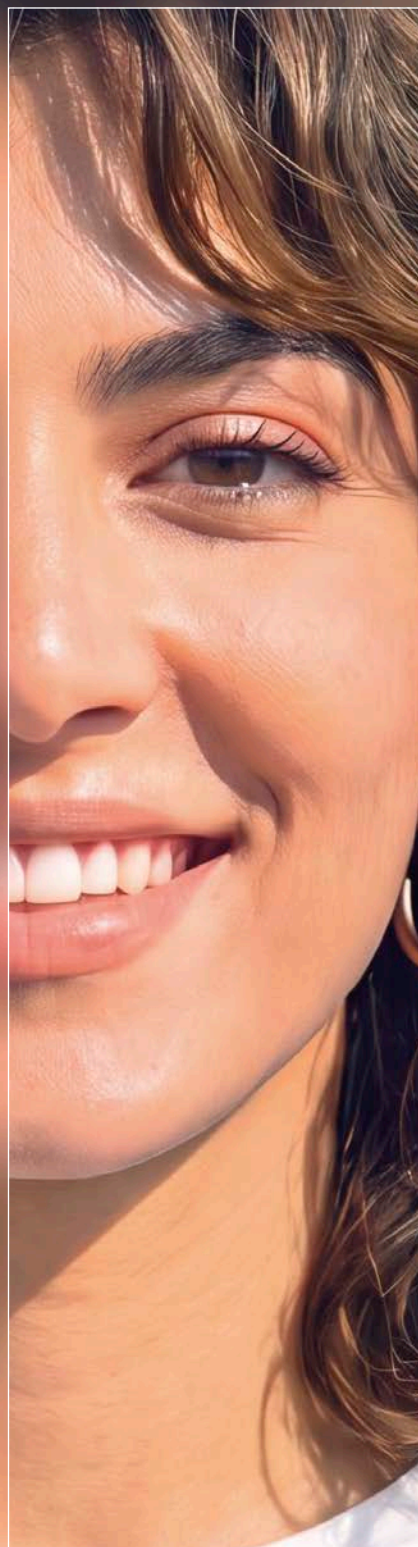


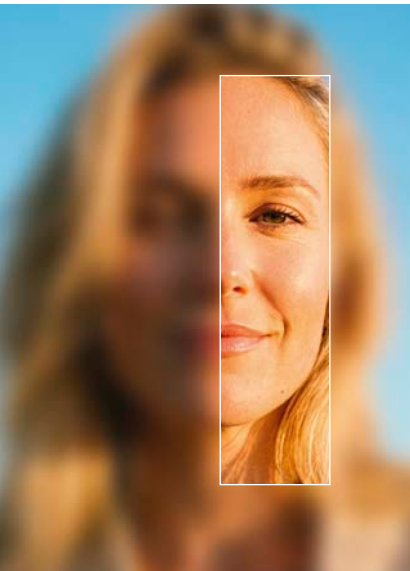
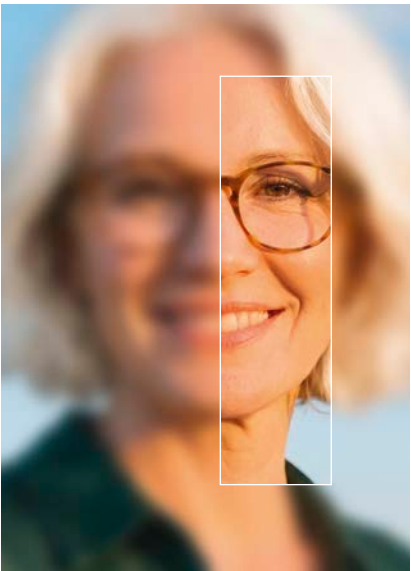
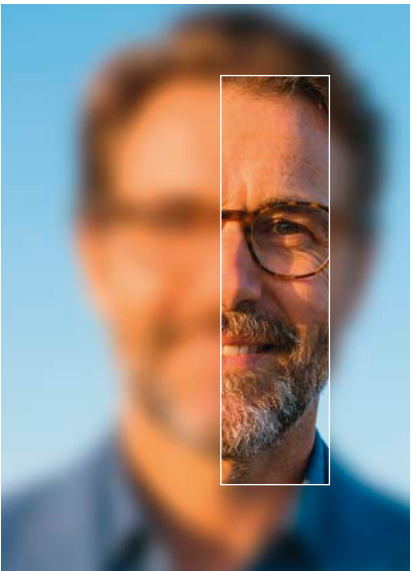
**Year after year,
our initiatives
continue to have
an increasingly
noticeable impact
on our lives.**



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Editorial



Morgan Butty
Deputy Managing Director,
Human Resources & Social
Sustainability

In a constantly changing world, characterised by geopolitical, economic, regulatory and societal transformations, it can be tempting to view sustainability as secondary concern. Yet the reality we face has not changed. Climate change is accelerating, employee expectations are evolving, and demographic balances are shifting.

Social protection needs are becoming increasingly complex, global and demanding. In this context, corporate social responsibility is not just topic amongst many: it is a driver of resilience, competitiveness and of sustainable value creation.

At Henner, our actions continue to be driven by the principles that guide our work.

The year 2025 marks a new stage in the development of our approach. The foundations laid over recent years are now bearing fruit. This report bears this out through a standardised framework, indicators monitored over time and a clearer interpretation of our progress, the areas requiring attention and the challenges that still lie ahead.

A CSR approach is never a straightforward process. Some indicators improve rapidly, others progress gradually, and some may even experience temporary setbacks. The key lies in our ability to understand these developments, to measure them objectively, to learn from our results and to continually adapt our actions. It is this philosophy of continuous improvement that now guides our roadmap.

This year has also seen a significant shift in the way we operate. Rather than simply increasing the number of initiatives, we have sought to achieve greater consistency. We have refocused our efforts on the most effective levers, strengthened their alignment with our corporate strategy, and recognised that any sustainable ambition sometimes involves making choices and trade-offs.

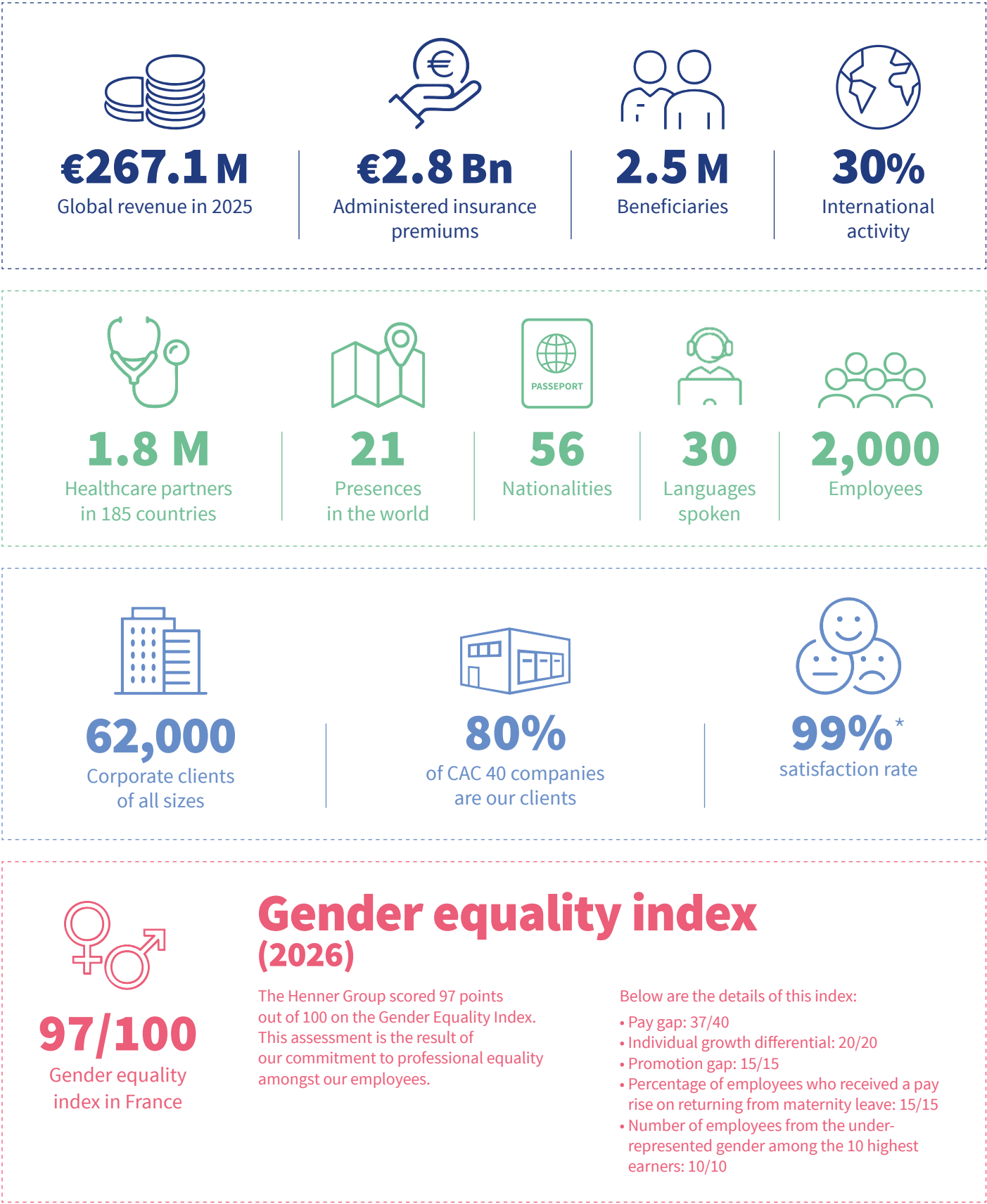
This consistency is reflected in the findings presented in this report. We continue to invest in our employees, who remain at the heart of our social responsibility. Our Gender Equality Index remains at a high level. Our initiatives to promote disability employment now enable us to exceed the targets that we had set ourselves. Our roots in the local community continue to grow stronger through a wide range of local initiatives. Finally, our development, the opening of new sites, our growth and the transformation of our business lines also fully incorporate a sustainability lens in day-to-day decisions.

This development is crucial, and CSR is gradually becoming an integral part of the process. It underpins the way we hire, develop skills, support our employees and serve our clients, to steer our growth and prepare for the future.

This report provides a transparent account of the status of our trajectory; a reflection of a company that measures, learns, makes progress and recognises that sustainable performance is built up over time, through consistency, rather than mere publicity.

We hope that this report will enable you to appreciate how far we have come, to understand the choices we make, and to share our conviction that, in the face of the profound changes taking place in our society, sustainable progress is always the result of patient, collective and resolute commitment.

Our key figures



*Satisfaction measured among our insured members regarding the quality of Henner's management in general. Annual survey conducted by Moai in 2025, based on a sample of 1,000 respondents (insured with Henner, Health Metropolitan area).

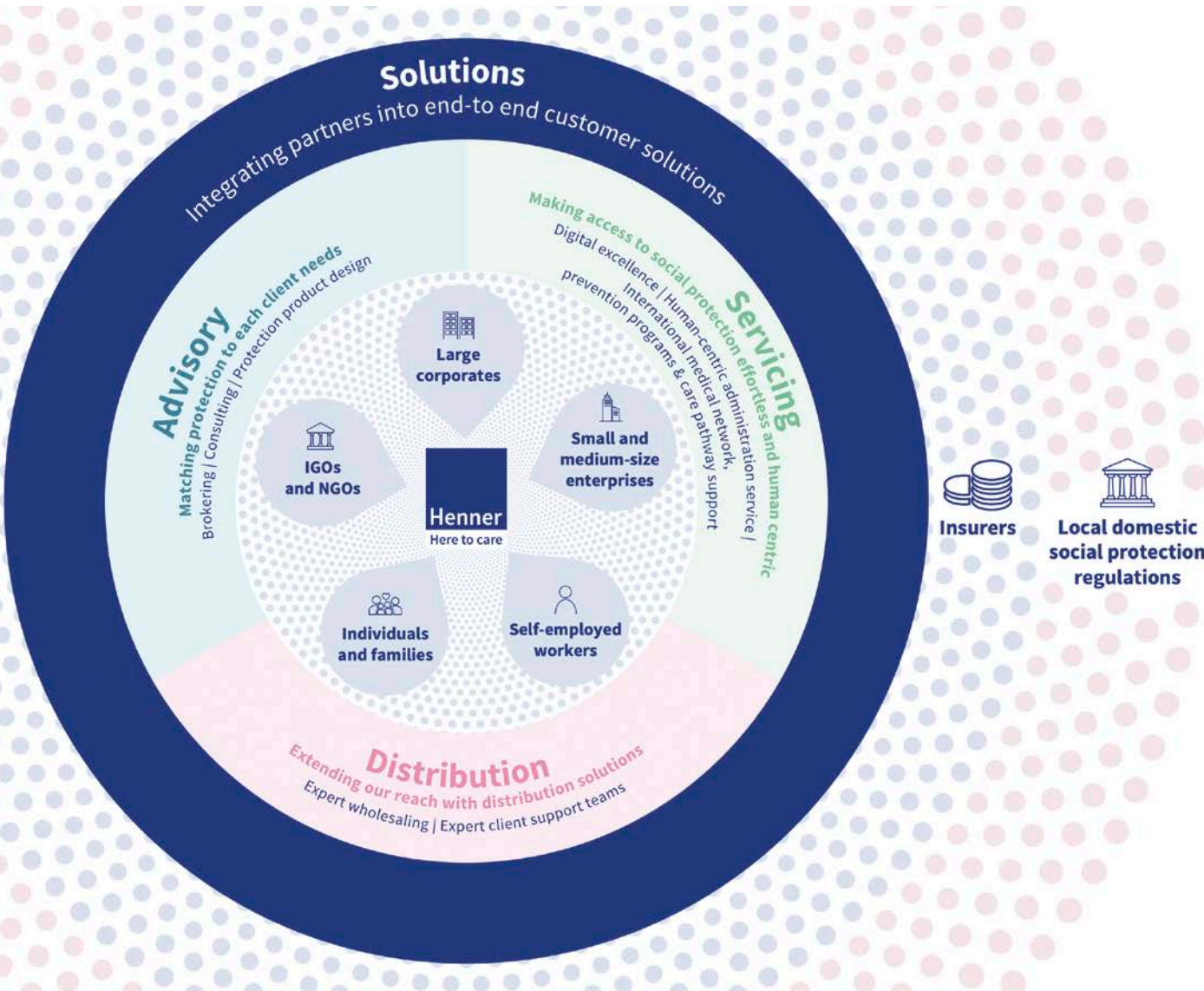
Our business model

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 members experience throughout the entire process.

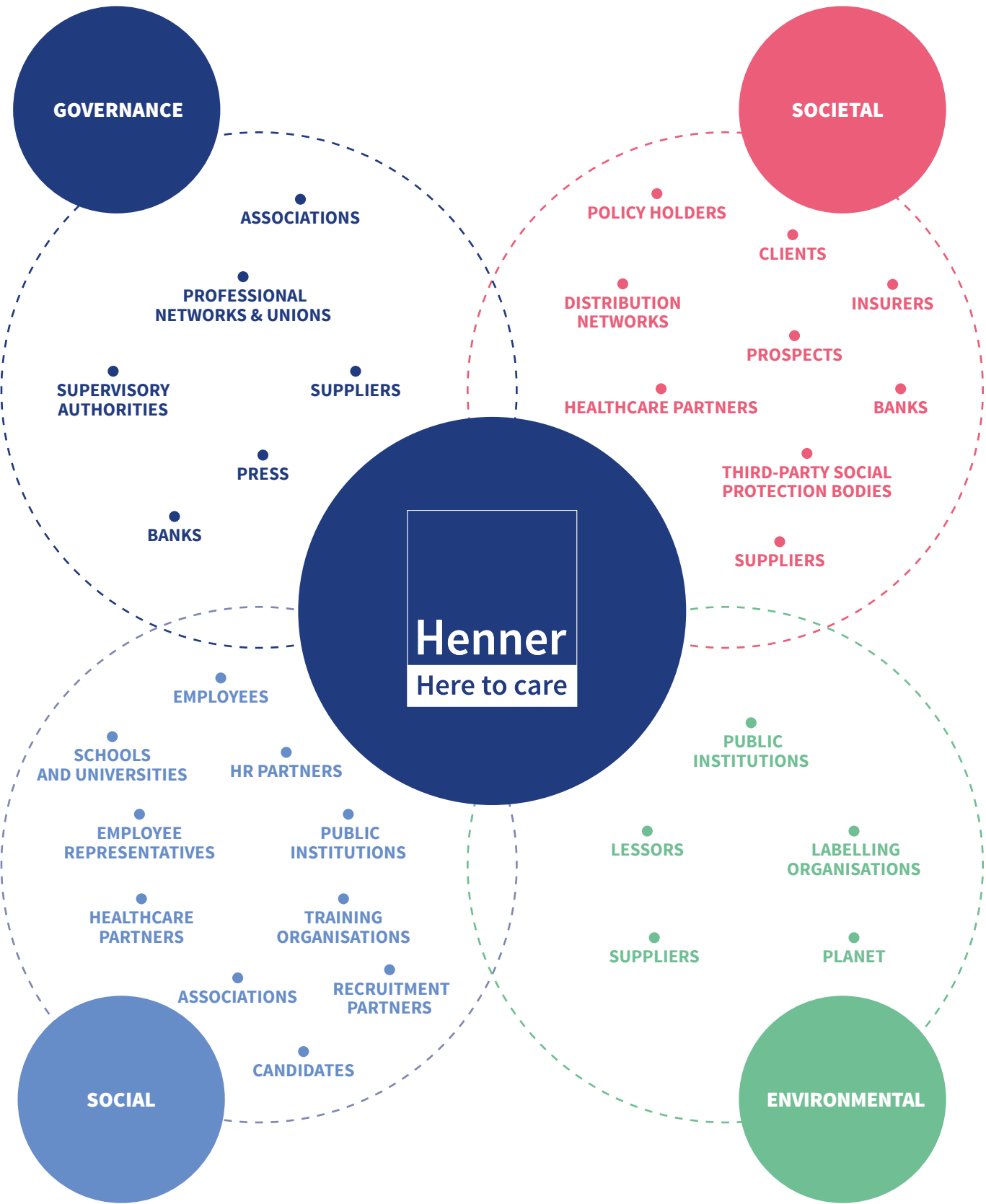
We operate in 3 areas:

- **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 stakeholders



Our purpose

Here to care

These three words represent our purpose.

They encapsulate the uniqueness of our history, the strength of our values and the essence of who we are both operationally and humanly reality.

More than just a slogan, “Caring” describes the way we think and act.

It also means continuously striving to ensure the highest quality of support, offering our clients, partners, and insured members our presence, attentive listening, and advice, always guided by their best interests.

Caring makes up the very foundation of Henner’s DNA.

At the heart of our DNA lie the values that define who we are.

They are the foundation of the bond of trust that unites us with all our clients, partners and insured members.

Our values



PRESENCE

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.



KINDNESS

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



CREATIVITY

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



INDEPENDENCE

We were born out of an entrepreneurial adventure that began almost 80 years ago. Today, we remain an independent group with strong values. At Henner, we are driven by the interests of our clients and insured members. Every day, we uphold this commitment with the same level of zeal. 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 supported by concrete, measurable commitments. To guarantee efficiency and transparency of our approach, we use 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 achieved. They are an essential driver of CSR, helping to anchor it in our day-to-day practices, mobilise all our stakeholders and report on our impact in a rigorous and responsible way.

PILLAR #1 GOVERNANCE

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

Commitments:

- Informing our strategic decisions by considering our impacts, risks and opportunities in relation to with our sustainability challenges.
- Forging strategic partnerships to innovate, promote our expertise, influence and act for the common good.
- Combining human and technological vigilance to anticipate changes in fraud and corruption risks and strengthen our monitoring 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



PILLAR #2 SOCIETAL

Promoting access to healthcare and preventive care.

Commitments:

- Providing our clients with healthcare solutions that improve the quality of life and working conditions of their employees.
- Guaranteeing high-quality medical care at discounted rates, anywhere in the world.
- Embodying our values of caring 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, Ténaka



PILLAR #3 SOCIAL

Taking care of our employees.

Commitments:

- Promoting a culture of health prevention and care among our employees.
- Offering career paths that enhance, reinforce and develop our employees' expertise.
- Ensuring that Henner managers play an important role in passing on our values.
- Strengthening cohesion and commitment by cultivating a meaningful employee experience.
- Promoting professional equality between men and women.
- Improving our capacity to integrate and retain employees with disabilities.
- Encouraging intergenerational diversity and training future experts in our unique approach to service.
- Stepping up our efforts 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



PILLAR #4 ENVIRONMENTAL

Measuring and reducing our impacts on the environment.

Commitments:

- Integrating the reduction of our greenhouse gas (GHG) emissions into our strategic thinking, based on precise measurements and dedicated tools.
- Raising our employees' awareness of 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



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



Corporate governance

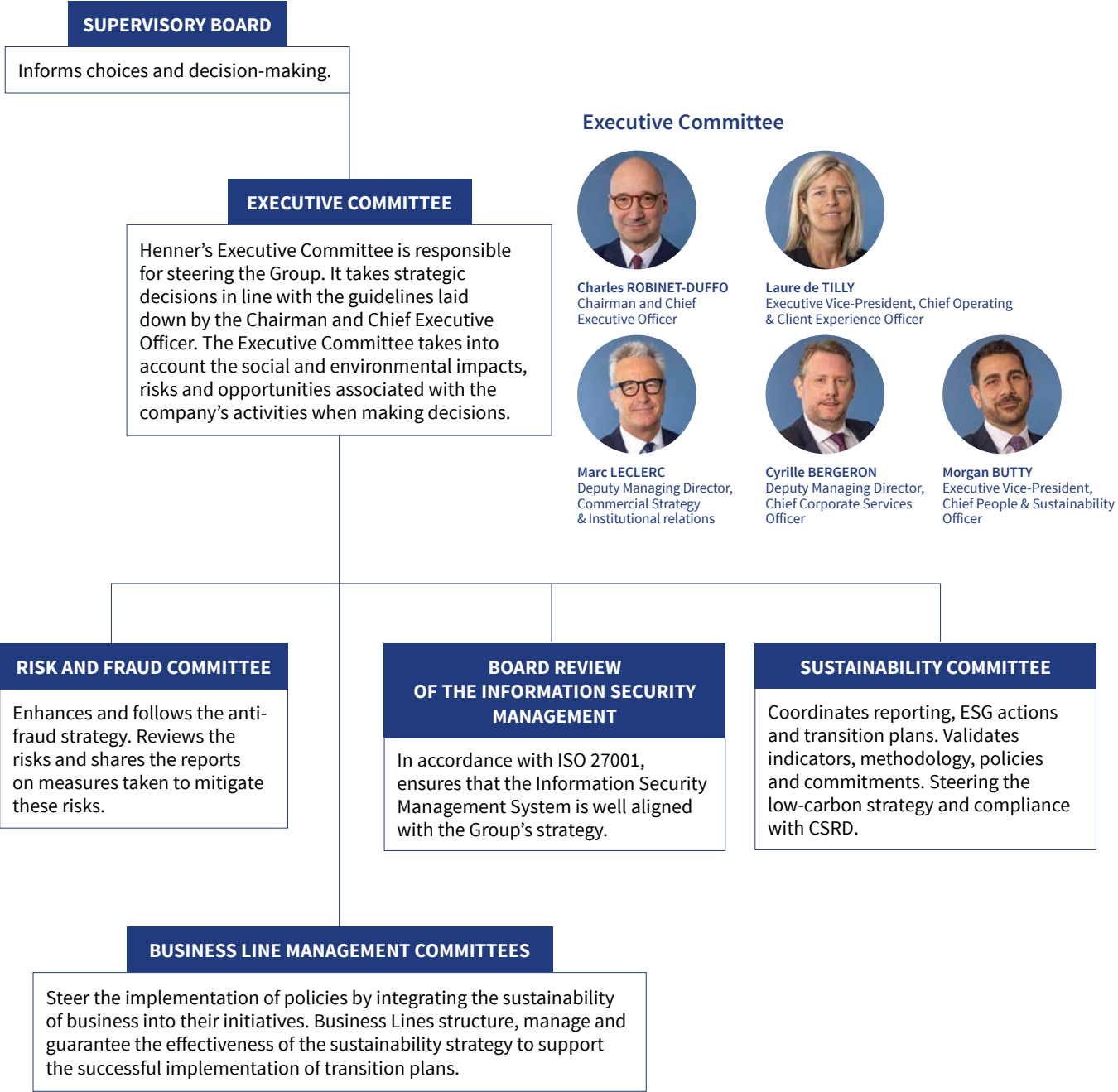
SUSTAINABLE DEVELOPMENT OBJECTIVES

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



OUR COMMITMENT

Informing our strategic decisions by considering our impacts, risks and opportunities associated with our sustainability challenges.



Identifying our material challenges

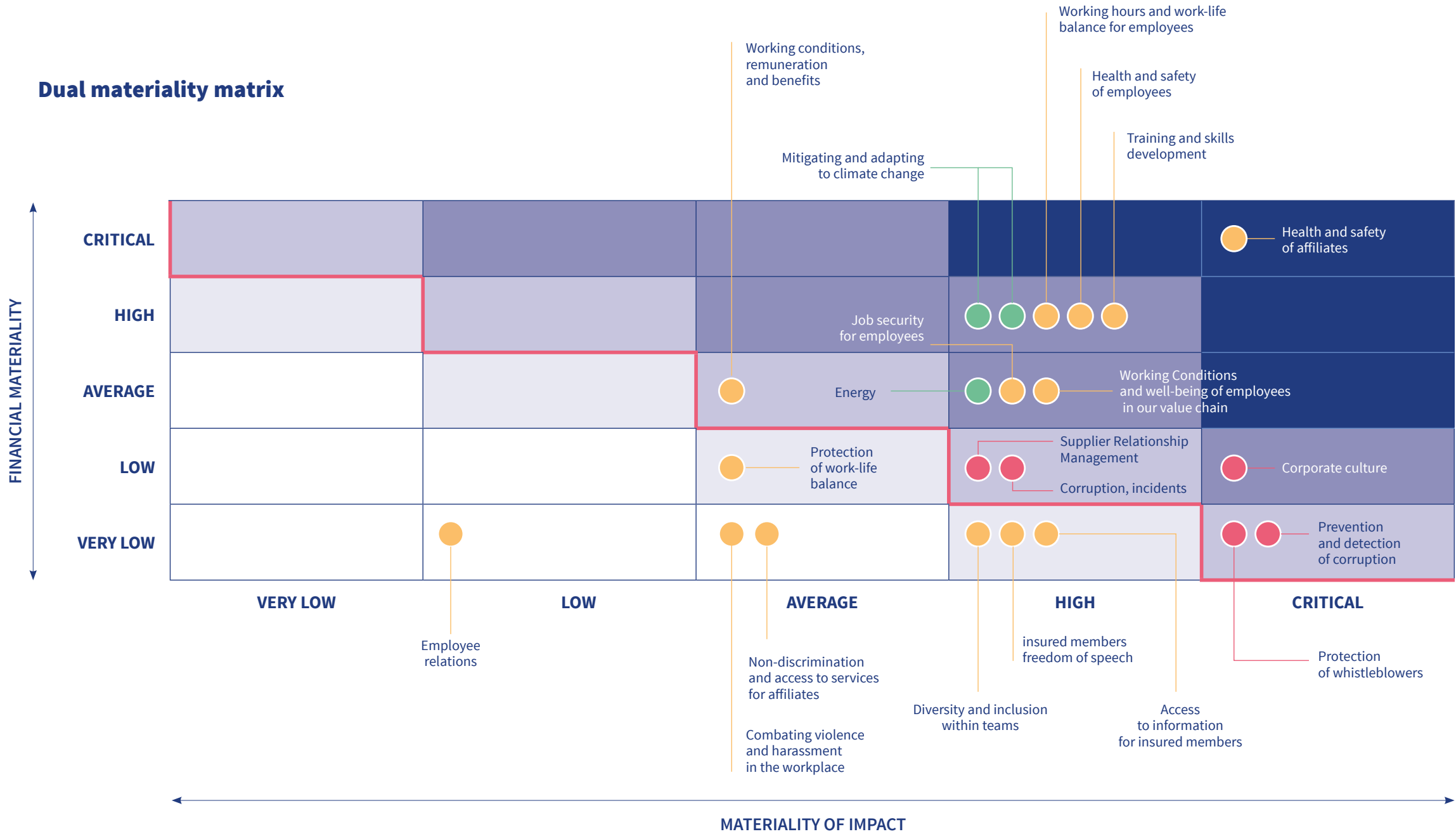
In 2024, we carried out the analysis of our impacts, risks and opportunities according to the methodology required under the CSRD (Corporate Sustainability Reporting Directive – European directive on CSR).

This work 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:** assessing 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:** assessing whether the impact is generated by an entity or all or part of the Henner Group with or without stakeholders in its value chain.
- **Their more or less irreversible nature:** this refers to the duration of the effects, that is to say, the significance of these impacts in terms of Henner's sustainability and social responsibility. The concept of reversibility also refers to the ability to reverse the effects of environmental impact.

Results of the dual materiality analysis:
15 topics were identified as relevant and have therefore been incorporated – where they were not already included – into our CSR objectives and monitoring indicators.



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

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

Topics 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.

Topics assessed, of medium materiality, given our existing Henner policies and initiatives:

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

- E Environnement 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.



Club ETI

Henner has been a member of Club ETI of 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 create a network of business leaders from the Paris region who face similar issues and work with local authorities in order to anticipate reforms and drive proposals that foster greater ownership. The Club has nearly 160 members, representing sales of €50 billion and 237,000 jobs.



METI – Mouvement des Entreprises de Taille Intermédiaire

Charles Robinet-Duffo is Vice-Chairman of Meti. Bringing together the community of medium-size enterprises at national level and across the network of regional medium-size enterprise clubs, METI is pursuing its ambition to position medium-size enterprises as long-term pillars of the economy, 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. MEDEF Paris' mission is to represent and defend the interests of Parisian businesses. It 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 developing and sustaining family businesses over generations, and Charles Robinet-Duffo is a member of the Board of Directors and Treasurer for France.



Conseillers du Commerce Extérieur de la France

The conseillers du Commerce Extérieur de la France (CCE) is 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 French companies. Present in France and in over 140 countries, the CCEs have been entrusted by the public authorities with four missions: advising the public authorities, supporting businesses, 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 of tomorrow.



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 international issues.



AHRMIO – Association for Human Resources Management in International Organisations

Ahrmio is a worldwide association committed to the promotion and modernisation of Human Resources management within international non-profit organisations 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 cross-company community of practice that brings together professionals in international human resources.

A hub for meetings, exchange and information, Cercle Magellan is also an opportunity for its members to pool their experience to increase everyone's knowledge, improve processes and come up with new ideas.

It is made up 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.



Club Landoy

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 aged 50 and over, with a particular focus on generational issues and gender equality.
- Making longer working lives a source of social innovation and competitiveness for the company.
- Stimulating cultural change by nurturing new collective ideas about the place and role of people ages 50 and over, at work, and in society as a whole.



Nos Quartiers ont des Talents

Henner sits on the board of NQT, a network of companies committed to equal opportunities and facilitating access to work employment for young graduates from priority neighbourhoods under urban policy (QPPV). This mentoring programme enables young talent to benefit from the guidance of several members of the Group's management team.



Mozaïk RH

Mozaïk RH is a recruitment company with a mission, enabling Henner to recruit new talent every year under work-study contracts in order to promote equal opportunities, whatever their background or origin.



AGEFIPH – Association de gestion du fonds pour l'insertion professionnelle des personnes handicapées

Agefiph is a leading organisation in France dedicated to promoting the employment of people with disabilities in the private sector. It supports companies with implementing their inclusion policies by offering tailored advice, funding and training schemes. In this context, Henner is actively committed to promoting inclusion and supporting the retention of employees with disabilities.

This partnership enables us to organise our activities, raise awareness amongst our teams and strengthen our practices in the areas of equal opportunities and inclusion.

Business ethics

SUSTAINABLE DEVELOPMENT OBJECTIVES

→ 16 - Promoting peaceful and inclusive societies for sustainable development



OUR COMMITMENT

Combining human and technological vigilance to anticipate changes in fraud and corruption risks, and strengthen our monitoring 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 moderate, given our many existing policies.

Henner has a strict compliance framework, particularly with regard to the French anti-corruption law “Sapin 2”.

In October 2025, we updated our Code of Conduct and our policies on anti-corruption, the management of conflicts of interest, and the Gifts and Benefits Policy.

The whistleblowing scheme remains a key element in ensuring transparency and prevention within our Group.

Protecting whistleblowers

A whistleblower protection system is essential in guaranteeing 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



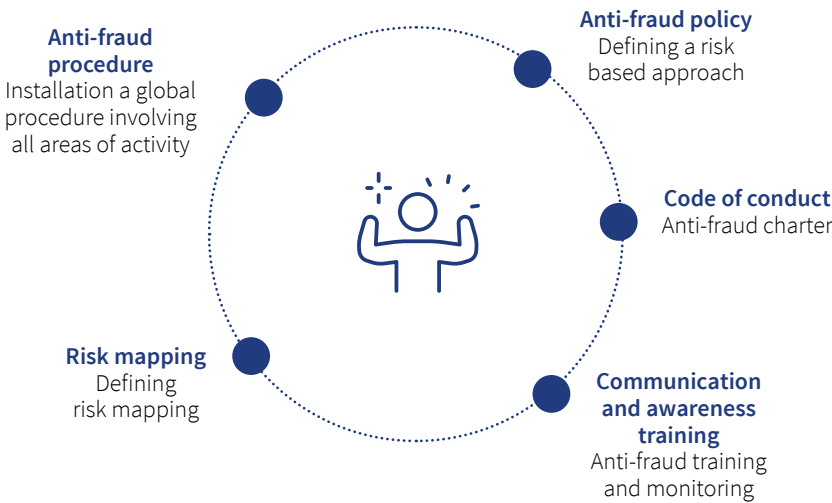
Fighting against fraud

Just as prevention is the basis of a controlled social protection system, awareness of the consequences of fraud or abuse is the basis of accountability for keeping costs under control.

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



Prevention is at the heart of this approach, at every stage of the work process, with a constant effort to instill an internal “anti-fraud” culture.



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 based on practical case studies

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)	2024	2025
Henner Code of Ethics	85%	93%
Anti-corruption and bribery	85%	93%
Funeral insurance fraud	94%	100%
Protection insurance fraud	79%	93%
Health cover fraud	91%	92.5%
Anti-money laundering and terrorist financing (AML/CFT)	82%	92.5%
GDPR (General Data Protection Regulation)	91.9%	92.2%

Information security

SUSTAINABLE DEVELOPMENT OBJECTIVES

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



OUR COMMITMENT

Protecting our data and ensuring the resilience of our operations, by maintaining a standard of excellence in information systems security and cultivating shared expertise in cybersecurity across all our careers.



MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

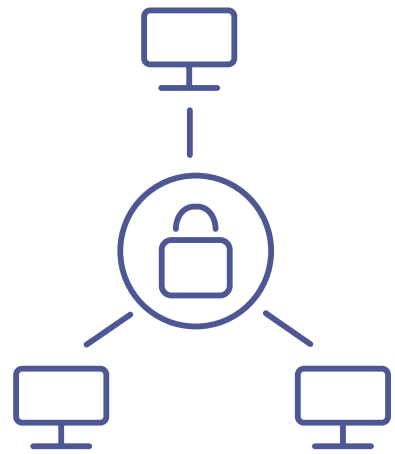
Information security is an essential pillar of trust that we build every day with our insured members, clients and partners. In a world where cyberthreats are multiplying and becoming more sophisticated, guaranteeing data security is an absolute necessity. As a personal insurance broker, we deal with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

That's why we pursue an approach of excellence, combining rigour and constant vigilance, in line with the highest cybersecurity standards. Our policy is based on continuous improvement of our monitoring systems, the anticipation of emerging threats – particularly those linked to artificial intelligence – and a collective commitment to embedding a genuine culture of cybersecurity at all levels of the company.

Information Security Governance

Information security relies on solid governance and constant vigilance. It falls under the responsibility of the Director of Information Systems Security, 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 at regular intervals to ensure rigorous oversight and maintain the ability to continuously adapt 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 decision-making and continuously strengthen the resilience of our information system.



ISO 27001 Certification

Our commitment to cybersecurity is recognised by the ISO 27001 certification, a guarantee of compliance with the highest international standards. In 2025, this certification was renewed in accordance with the requirements of the 2022 version of the standard.

As part of this drive for excellence, we also carried out two internal audits to assess the robustness of our safety 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 safety system.



Highlights of our information security policy

 Compliance with 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 processing register of personal data

We voluntarily and proactively promote information security through:

- Commitments we uphold and we require 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 Cyber Charter.



Reinforced protection systems

Cybersecurity Operations Center

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

In 2025, we replaced our entire technical infrastructure for incident protection, detection and response: deploying a new EDR* on workstations and servers; implementing a SASE* service to provide secure access for employees regardless of their location; replacement of the SIEM* with a sovereign solution; and subscription to a threat intelligence service, cyber monitoring and a 24/7 CERT* service.

*EDR : Endpoint Detection And Response, SASE : Security Access Service Edge, SIEM : Security Incident and Event Manager, CERT : Cybersecurity Emergency Response Team.

Compliance and maturity

In 2025, Henner completed its compliance with European Regulation (EU) 2022/2554 on Digital Operational Resilience in the Financial Sector (the DORA Regulation) on schedule, confirming the excellence of its security governance.

Simultaneously, backed by its 10 years of continuous ISO/IEC 27001 certification, Henner has been awarded a gold medal for security maturity by the recognised assessment body Cybervadis, commissioned by our partners, with a score of 913 out of 1,000.



2025

Renewal across
our entire incident
protection, detection
and response chain

Cybersecurity culture

In addition to our three compulsory e-learning modules – “GDPR” (General Data Protection Regulation), “Confidentiality of Health Data” and “Information Security” – our CISO (Chief Information Security Officer) delivered face-to-face training sessions at our various sites throughout 2025. These interactive courses are tailored to the realities of each role.

Through personalised discussions with teams, real-life case studies and practical scenarios, **330 employees members** received cybersecurity training in 2025, **and over 1,500 have received it since 2022**, thereby strengthening our internal cybersecurity culture.

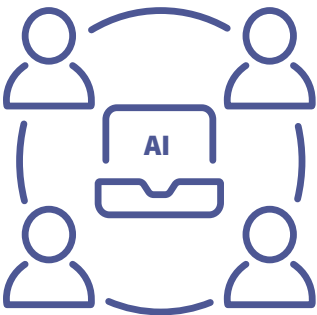
In addition, employees receive ongoing training in spotting malicious messages, and were able to dive into a cybersecurity ‘Serious Game’ as part of CyberMois 2025.

INDICATOR	2022	2023	2024	2025
% of employees who have taken the “Information Security” training module	7.38%	78.43%	83.97%	92.30%
% of employees who have taken the “Information Security” training module	51.62%	77.53%	85.84%	92.24%
% of employees who have taken the “Confidentiality of health data” training module	56.74%	77.75%	85.95%	92.98%



Cybersecurity Month

In October 2025, Henner took part in European Cybersecurity Month by launching an extensive campaign to raise awareness. For four weeks, our employees received a weekly message sharing good practices to adopt, and a fun quiz to test their knowledge. Educational displays have been put up for our employees to ensure that good digital practices are firmly anchored in our daily practice.



Use of generative AI

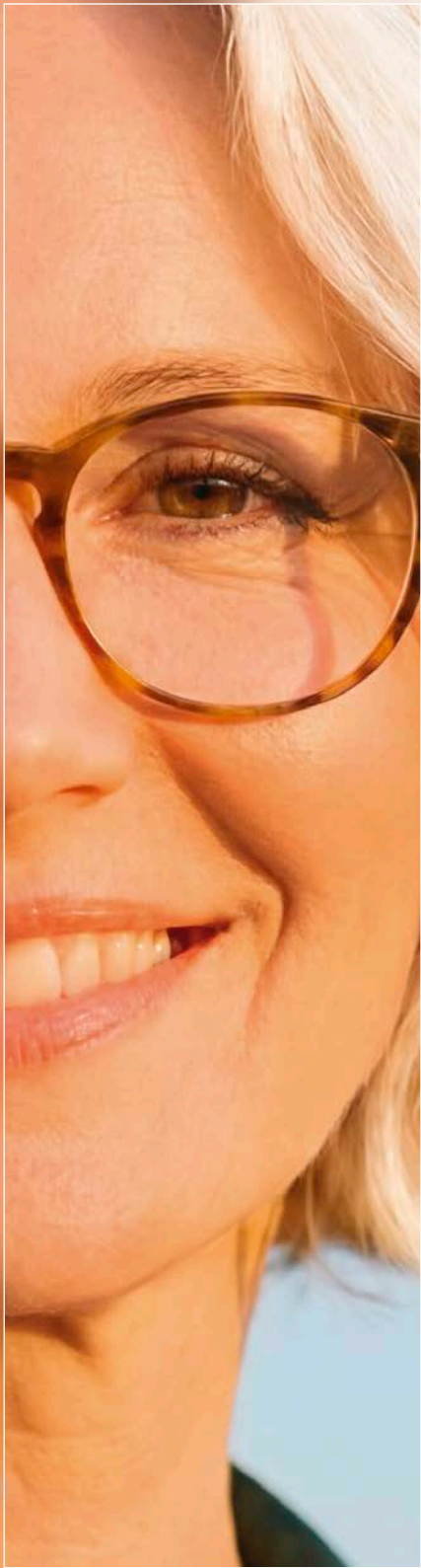
As generative artificial intelligence becomes more widespread, we have put in place a responsible use framework to prevent confidentiality and data protection risks. The use of AI is therefore strictly regulated: its use with sensitive or personal data is prohibited, and reminders on the protection of intellectual property and the confidentiality of information are sent out regularly.

Our IT teams’ expertise

Our teams play a key role in protecting our organisation and supporting business teams in the face of digital challenges. For the past 2 years, cybersecurity has played an integral part in the early development phases of IT projects and careers. Our IT teams provide support through upstream risk analysis and appropriate recommendations for the choice of solutions (third-party software, cloud tools, artificial intelligence, etc.). A structured framework for assessing 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 forms part of an approach aimed at preventing and anticipating risks, and ensures strict compliance with the General Data Protection Regulation.



Promoting access to healthcare and preventive care.



Products and services

SUSTAINABLE DEVELOPMENT OBJECTIVES

- 3 - Ensuring healthy lives and promoting well-being for all at all ages
- 12 - Ensuring sustainable consumption and production patterns
- 16 - Promoting peaceful and inclusive societies for sustainable development



OUR COMMITMENT

Providing our clients with health cover and preventive care 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 need for health and protection coverage continues to grow. According to IPCC* projections, pollution and chronic health problems are expected to increase in severity, inciting Henner and the entire industry to implement long-term changes**. 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

At Henner, the way we design our products and services is based on a firm belief: **health and social protection cannot be approached in a one-size-fits-all manner.** Every situation is unique, every journey is different, and it is precisely this diversity that guides our approach.

Our development philosophy is rooted in an approach based on listening and co-creation. By staying closely attuned to the needs of our clients, partners and insured members, we design solutions that go beyond simply meeting regulatory or economic requirements and **offer genuine practical value, tailored to each individual's circumstances.**

Our belief stems from the fact that the world is changing: developments in healthcare systems, rising expectations regarding prevention, and challenges relating to access to care, quality of life or long-term support. **In the face of these challenges, it is our responsibility to continually innovate, anticipate needs and devise solutions that are ever more relevant, responsible and distinctive.**

Our aim is clear: to develop increasingly innovative products and services capable of addressing current and future healthcare challenges, whilst combining performance, simplicity and positive impact.

This approach is fully aligned with our mission, **"Here to Care"**. It reflects **our commitment to being there at every moment that matters**, by offering practical, people-centred and effective solutions. At Henner, innovation is not an end in itself: it is a means to further our mission, to better protect everyone as if they were one of our own loved ones.

*IPCC: Intergovernmental Panel on Climate Change - United Nations body responsible for assessing the science of climate change.
**Source: 6e IPCC assessment report published on 23 March 2023.

Take Care by Henner programme

Prevention at the heart of our value proposition.

With our **Take Care by Henner programme**, we advise and support our clients in improving their quality of life and working conditions. We offer them preventive healthcare, healthcare assistance services, support and access to healthcare.

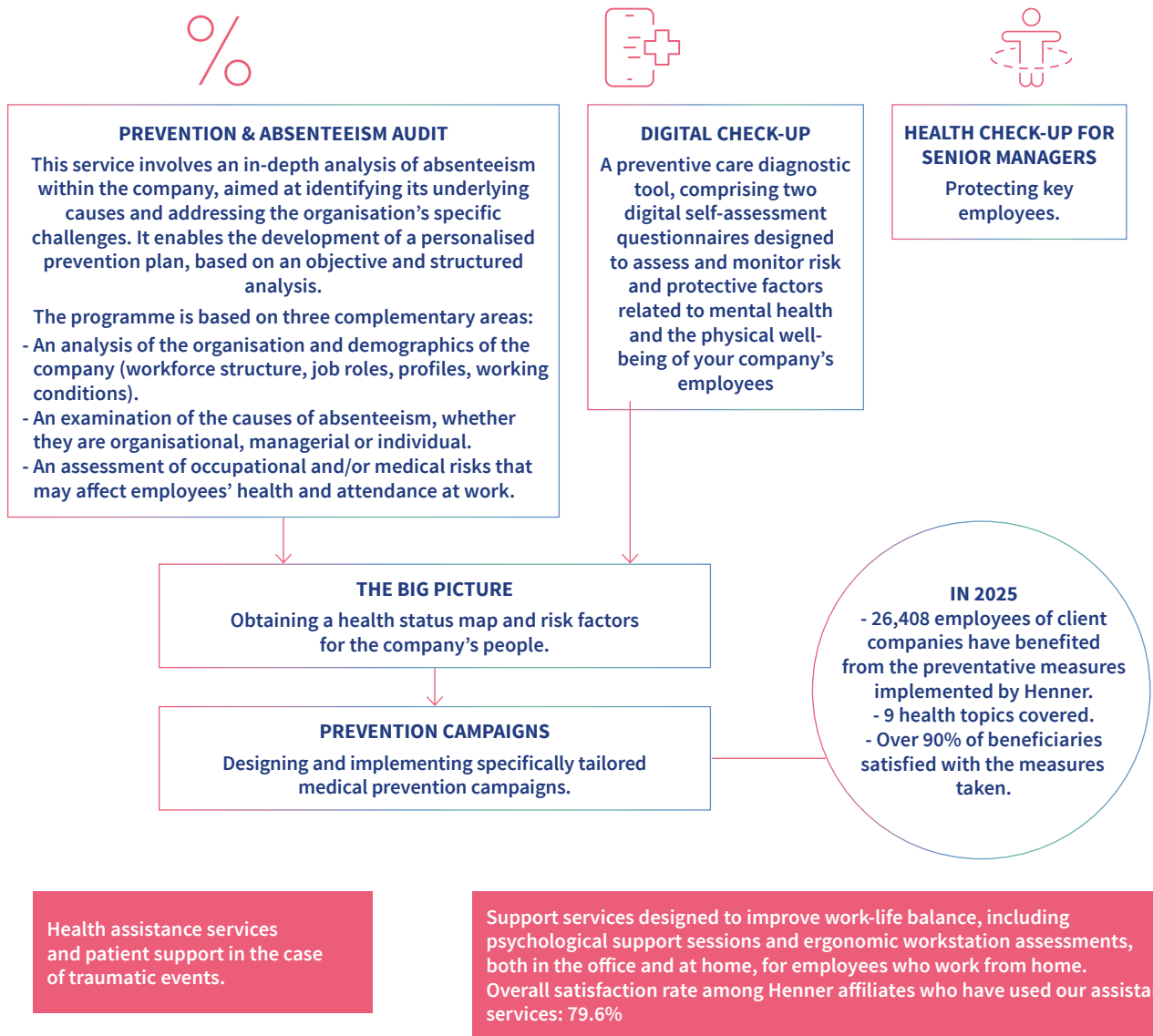
Our services are developed by our Health Department, comprising 105 medical experts (doctors, dentists, nurses, etc.), in partnership with specialists in service, assistance and health.

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

As part of a tailored approach, Take Care by Henner is also a system for identifying health risk factors among employees. It is part of a preventive counseling and support approach aimed at safeguarding the health and well-being of employees.

Prevention campaigns in the form of conferences, workshops or individual interviews are structured around health themes such as:

- Women's health.
- Cardiovascular risks.
- Psychosocial risks
- Stress management
- Managing interpersonal relationships at work.
- Chronic respiratory diseases.
- Vision and hearing disorders.
- Oral hygiene.
- Cancer prevention.
- Etc.

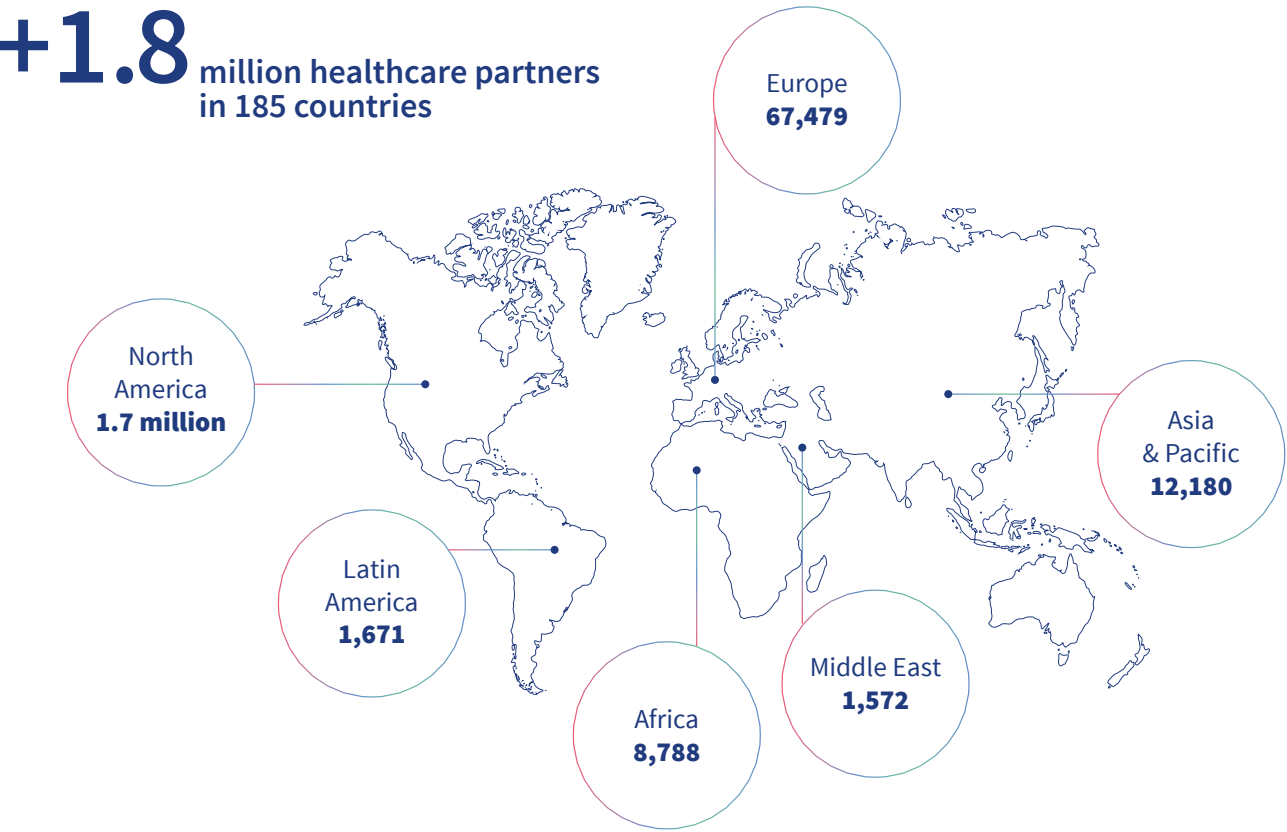


A growing, international expansion of our medical network

Guaranteeing high-quality medical care at discounted rates, anywhere in the world.

Continuing the development of our international healthcare network

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

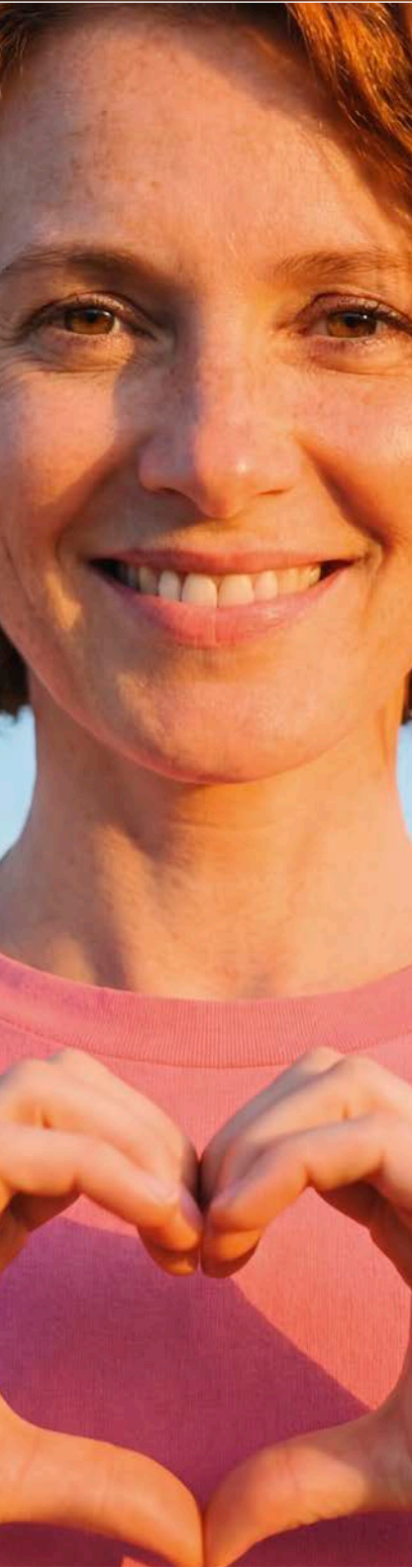


Our international care network is made up of 3 categories of partners

- Healthcare facilities:** accounting for 80% of our flows with which we have signed a direct agreements (12,000 facilities).
- Third-party network partners:** amounting to 91,690 outside the United States and 1.7 million within the United States, they are spread across specific geographical areas in line with the needs of our corporate clients and international organisations.
- The US-based network:** giving our insured members access to 1,5 million local healthcare partners.

Our main objective is to continue to guarantee our insured members high-quality medical care at controlled costs thanks to discounted rates and the introduction of third-party payment arrangements. More than half of our agreements with healthcare professionals who are members of our network provide for discounts or preferential rates on the care they provide to Henner insured members.

Our growing network of medical partners is directly connected to the expansion of our contracts worldwide. 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 that meets our quality standards. Every year, our team travels across 50 countries and visits 800 healthcare partners. 93% of healthcare partners are satisfied or very satisfied with the quality of service provided by Henner.



Taking action ♀ for women’s health

Health inequalities are partly explained by gender-related social norms:

- Women are more concerned about their loved ones’ health than their own.
- In some situations, the difference in symptoms between men and women leads to an underestimating of certain diagnoses.

Information and prevention within companies regarding the symptoms of certain women’s diseases are therefore essential.

At Henner, 75% of our workforce is female, across all job roles and hierarchical levels. In this respect, we feel that targeting our initiatives towards women is natural, justified and meaningful to our teams.

Our commitment

Initiatives targeted towards at our clients with preventive care-themed campaigns: musculoskeletal disorders, psychosocial risks, infectious diseases, breast cancer, workshops on raising awareness of the benefits of self-examination, screening campaigns and raising awareness of the effects of the menopause on health, fertility issues/infertility, endometriosis, pregnancy and contraception, skin cancer and healthy living.

Initiatives targeted towards our female employees, with information and preventive campaigns on the risks of breast cancer. As well, support in detecting endometriosis by providing an app, funded by the employer, allowing users to carry out a self-assessment and be referred to the most suitable specialists.

Initiatives targeted towards our network
In France, cardiovascular disease constitutes the leading cause of death in women, yet it remains poorly diagnosed and undertreated. Cardiologist Claire Mounier-Véhier is fighting to overcome these challenges. She is a professor at the University Hospital of Lille (CHRU) and co-founder of the association Agir pour le Cœur des Femmes (Action for Women’s Hearts), a Henner Group partner since 2022. Through our commitment to this endowment fund, we seek to raise awareness among women about the risks of cardiovascular disease and the need for active prevention.



Client feedback and satisfaction

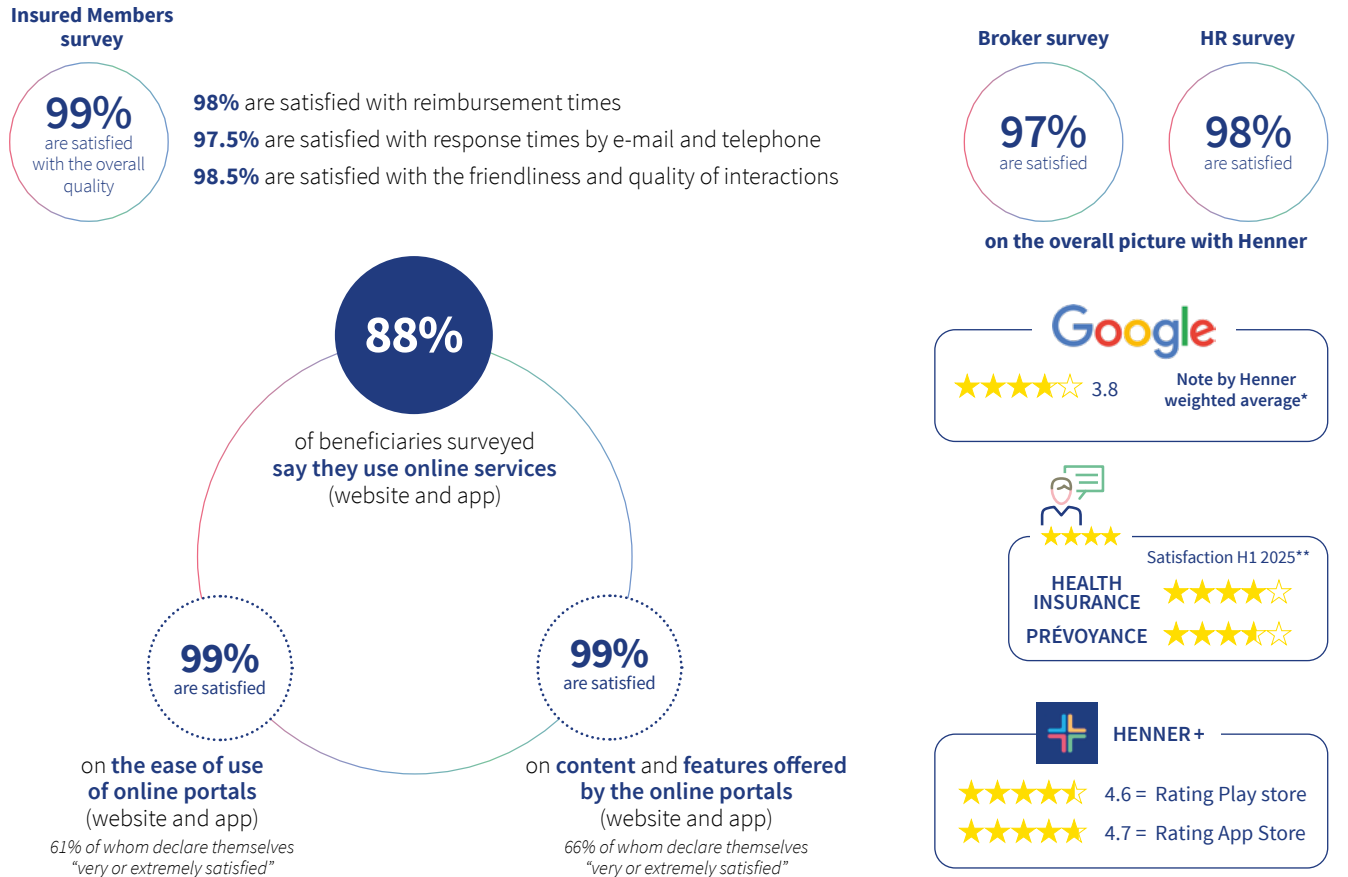
Reflecting our values of being kind and present in every interaction with our partners, clients and beneficiaries.

Always by your side

To effectively communicate with our insured members, we have opted for a human and friendly approach by doing away with conversational scripts and dispensing with automated voice servers. In organisational terms, **each client relations employee manages an entire portfolio, regardless of the beneficiaries’ needs.** 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 experience. Clients are genuinely listened to and not treated anonymously.

Quality client relations

In 2025, with the help of an independent institute, we measured the satisfaction* of our three main categories of contacts: our insured members, our partner brokers and our corporate clients through Human Resources Directors and Managers.



Focus on the analysis of international client relations



* Sites in Neuilly-sur-Seine, Nantes, Bezannes and Villeneuve-d’Ascq.
** Satisfaction survey conducted by the independent Moai Institute based on 1,000 respondents (June 2025).

Accessibility for our stakeholders

OUR COMMITMENT

At Henner, we are committed to making our digital platforms accessible so that people with disabilities can enjoy the best possible user experience.

This approach is fully aligned with our DNA and reflects our Group's commitment to inclusion and diversity for the benefit of all our stakeholders.

What is digital accessibility

Digital accessibility enables people with disabilities to use the internet. More specifically, it means ensuring that they are able to perceive, understand, navigate and interact with the Web, as well as contribute to it. Digital accessibility also benefits other groups, particularly older people whose abilities may change with age.

Digital accessibility covers all disabilities that affect access to the web, including visual, hearing, physical, speech, cognitive and neurological disabilities.

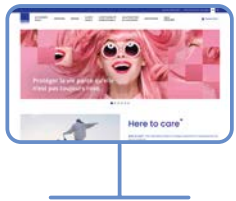
Digital accessibility involves making online communication services accessible to people with disabilities; in other words, they must be:

- **Perceivables** (adapting the content so that it is accessible through various senses).
- **Accessible** (ensuring that features can be navigated and used by everyone).
- **Comprehensible** (ensuring that information is presented in a clear and predictable manner).
- **Robust** (ensuring compatibility with current and future technologies).



A transparent and properly assessed commitment

As at 23/04/2025, the compliance status of our **corporate website henner.com** is as follows:



RGAA 4.1.2
(General Framework
for Improving Accessibility)

91.78%

WCAG 2.2
(Web Content Accessibility
Guidelines)

95.62%

As at 20/05/2025, the compliance status of our **application Henner+** is as follows:



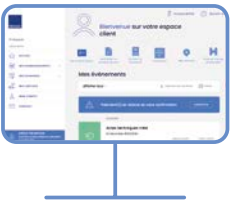
RGAA 4.1.2
(General Framework
for Improving Accessibility)

75.51%
on iOS

RGAA 4.1.2
(General Framework
for Improving Accessibility)

79.59%
on Android

As at 02/05/2025, the compliance status of our **Member portal** is as follows:



RGAA 4.1.2
(General Framework
for Improving Accessibility)

67.27%

WCAG 2.2
(Web Content Accessibility
Guidelines)

89.05%

Our aim is to fully comply with the regulatory requirements of **RGAA 4.1.2** and **WCAG 2.2**, by making digital accessibility part of a process of continuous improvement.

An assessment carried out by an independent third party

As part of our assessment of the accessibility of our digital platforms, we worked with an **independent third party specialising in digital accessibility** to ensure that the analysis was objective and complied with current standards: Accessiway.

And to go further in terms of accessibility

We have added the FACIL'iti module to our website, henner.com, and to our online member portal.

This digital inclusion solution allows the display of a website to be customised according to the users' visual, motor, cognitive and/or temporary needs.

As a result, the layout of our corporate website and our client portal adapts to our users' browsing needs. A wide range of filters is available to meet as many needs as possible: visual impairment, dyslexia, Parkinson's disease, age-related macular degeneration (AMD), colour blindness, multiple sclerosis...

Responsible purchasing

SUSTAINABLE DEVELOPMENT OBJECTIVES

- 8 - Promoting 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 embed sustainability at the heart of our purchasing practices.



MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

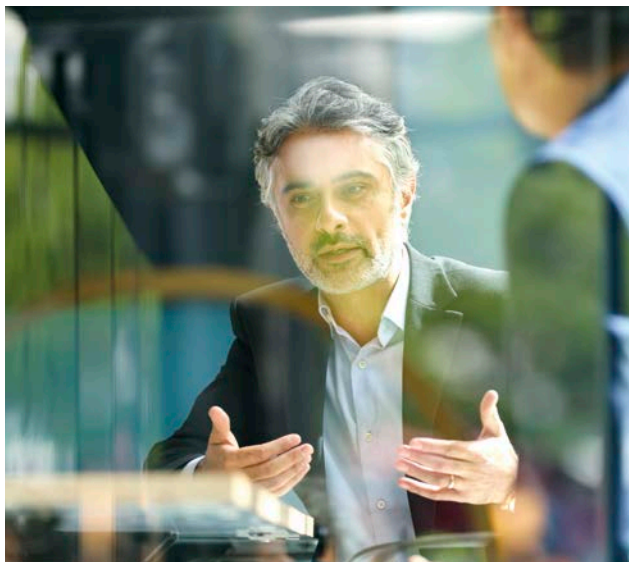
As a client, Henner can have an impact on the working conditions of its suppliers' employees, but also on the environment through its suppliers' practices.

Although our service sector is less exposed to social and environmental risks than other sectors, we are fully aware of our responsibility as a buyer, and the need to consider our entire value chain. With this in mind, our position is to strengthen the mapping and qualifying of our suppliers, with the aim of engaging our partners and building more sustainable practices together.

Tools of 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 objectives. 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 place 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 implement.



Supplier evaluations during tendering processes using the Process Unity tool

As part of our responsible procurement approach, in 2025 we further strengthened the integration of non-financial criteria into our supplier selection processes. We use the Process Unity tool to organise our calls for tender reviews and assess our partners against ESG (Environmental, Social and Governance) criteria, in addition to economic and technical considerations. This approach enables us to optimise our purchasing decisions and better identify supplier risks and to promote responsible practices within our supply chain. The systematic use of this tool also helps to ensure the traceability of assessments and to standardise our practices within the procurement function.

Signature campaign for suppliers' commitment to our responsible procurement policy

In 2025, we ran a dedicated campaign to strengthen our suppliers' commitment to our responsible procurement policy. This initiative has resulted in the distribution and signing of a supplier code of conduct setting out our expectations regarding ethics, respect for human rights, and social and environmental practices. This campaign has enabled us to increase the number of committed suppliers and to strengthen our partnerships on a responsible and sustainable basis. It forms part of a commitment to continuous improvement and shared responsibility with all stakeholders in our value chain.



Purchasing team to be trained in 2026

In 2025, we recognised the need to strengthen our expertise in CSR issues as they relate to procurement. With this in mind, we have identified training as a key driver for supporting the development of our approaches. A training course for the procurement team (the procurement manager and procurement officer) is scheduled for 2026, with the aim of strengthening our understanding of responsible procurement and refining our analysis of ESG criteria and taking these aspects more fully into account in our decisions.

Sponsorship

OUR COMMITMENT

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

Medical research



Institut Imagine: Henner is a patron of Institut de recherche Imagine, a research institute dedicated to genetic diseases affecting children. 900 researchers, doctors and healthcare employees work together to develop new treatments and improve patient care.



Agir pour le Cœur des Femmes: Henner supports the charity Agir pour le Cœur des Femmes, which is dedicated to the prevention of cardiovascular disease in women. Through screening and awareness-raising initiatives across France, the charity helps improve care and save thousands of lives every year.



Institut Curie: Henner is a partner of the Institut Curie, a leading organisation in the fight against cancer, combining research, clinical care and medical innovation. More than 3,700 researchers, doctors and healthcare professionals work there every day to advance treatments and support patients.



Henner is committed to supporting the association **Lisa Forever** which supports medical research in fighting cancer in children and teenagers and works to improve their quality of life. A team of employee volunteers, whose numbers grow every year, takes part in the charity run and walk, which raises funds to support various projects.

Innovation and culture

Research and Education Chair in Medium-Sized Enterprises: Henner supports the Chair dedicated to Medium-Sized Enterprises (MSEs), which aims to promote research, training and the dissemination of knowledge about these key players in the economy. This initiative contributes to a better understanding of the challenges they face in terms of development, governance and transformation

Lire sur La 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 supporting Lire sur la Sorgue's mission, our partnership with this association allows us to highlight the benefits of culture for health. Reading regularly improves mental well-being, helps maintain cognitive abilities and may slow cognitive decline.



Inclusion and solidarity



Parvis Solidaire: Henner works alongside Parvis Solidaire, a charity that promotes the social and professional inclusion of people in vulnerable circumstances. Through support, training and solidarity initiatives, it helps people return to work and strengthens social ties.



Rêve d'enfance: Henner supports the charity Rêve d'Enfance, which works to improve the daily lives of children who are ill or in vulnerable situations. By helping to make dreams come true and organising charitable initiatives, the charity brings comfort, hope and moments of respite to the children it supports and their families.

Restoring marine ecosystems

Henner is continuing its commitment to Ténaka, a social enterprise dedicated to restoring marine ecosystems and regenerating the ocean, the world's largest carbon sink.

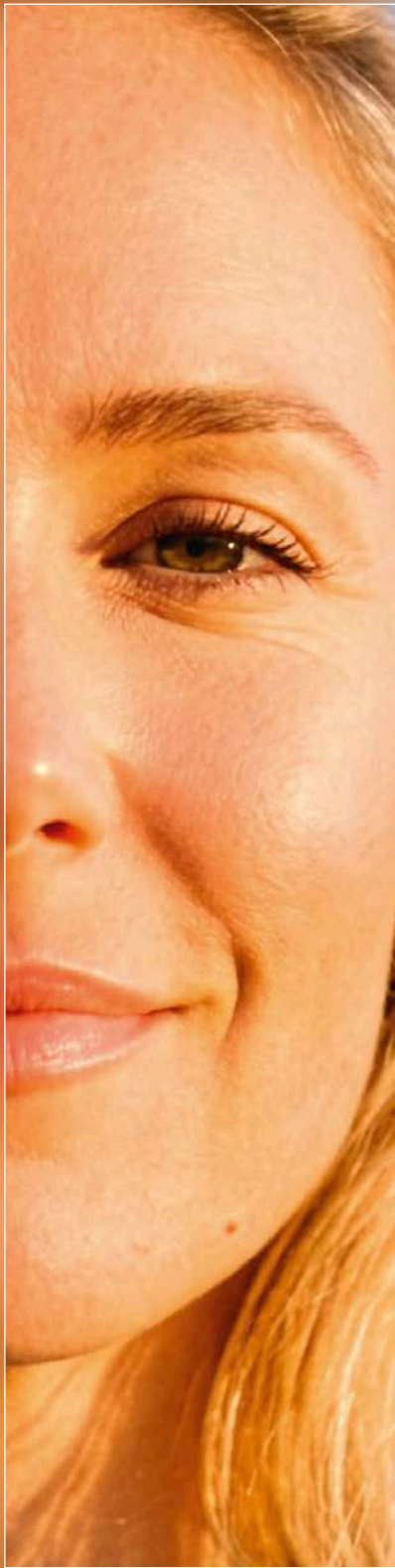
After contributing to the planting of 6,000 corals since 2022, a new programme was launched in 2024 to restore the mangroves of Touho, New Caledonia, by planting mangroves. In addition to preserving coral reefs, Ténaka is working to strengthen coastal resilience and support local communities in the face 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.

And to further raise awareness of the importance of preserving marine ecosystems, each year we offer our clients and partners the opportunity to play an active role in our programme by planting mangroves, as we did in 2024.

5,200
planted
mangroves



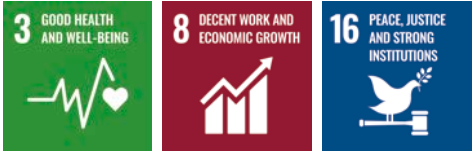
Taking care
of our employees.



Working Conditions

SUSTAINABLE DEVELOPMENT OBJECTIVES

- 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



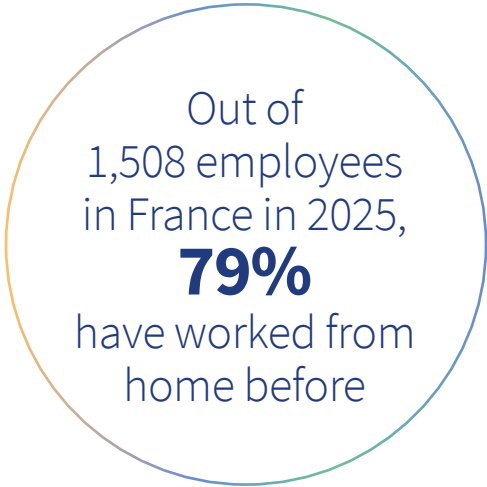
OUR COMMITMENT

Promoting a culture of prevention and well-being of 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 in our operational success and client satisfaction. Our businesses are subject to periods of peak activity, which can place additional pressure on teams and expose them to psychosocial risks linked to stress, burnout and even absenteeism. The development of hybrid working arrangements 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 only dedicated to our insured members, but also to those who support them on a daily basis. As specialists in social protection, we design our employee benefits as a 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.

We strongly believe that working from home enables a better work-life balance work/personal life which is why **our agreement allows for two days a week and a third day in certain circumstances** (caring for a relative, RQTH status, upcoming maternity leave).

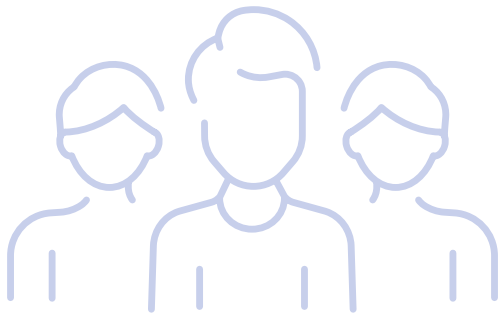


Employee health and safety

A culture that needs to be nurtured on an ongoing basis.

“A culture of preventive care 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 care because we know from experience that the more employees get involved in preventive care, the more they spread the word, including within their families, 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 peek 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.”

Dr Bruno Juquel, Henner Group Health Department Director

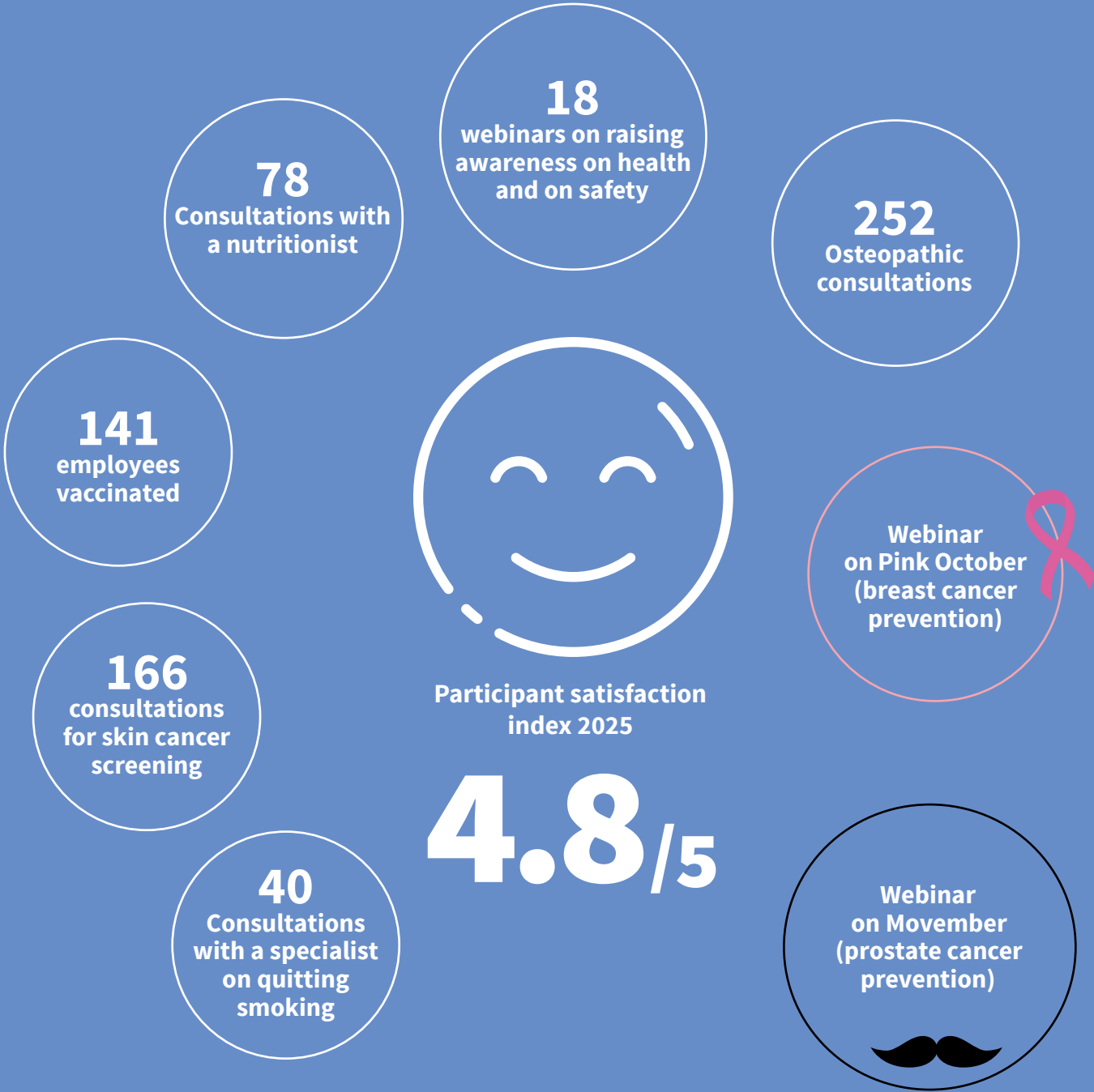


Our Well Being @Henner programme

In 2025, we continued to develop our programme around the priority areas defined jointly by our Health Department and our HR Department. It is based on four topics.

Cardiovascular risks	Webinars on raising awareness - Cardiovascular risk factors - Healthy eating - Quitting smoking Individual consultations - Nutritionist - Tobacco specialist
Musculoskeletal disorders (MSDs)	• Increased number of osteopathic consultations offered (+42%). • Webinars raising awareness on topics such as MSDs, movements and postures in screen-based work and the benefits of physical activity.
Women’s health	• Initiation of the process aimed at offering the endometriosis diagnostic assistance service. • Webinars on raising awareness on women's health and mental stress.
Psychosocial risks	Webinars - Managing stress at work - Resilience and mental health - Sleep disorders

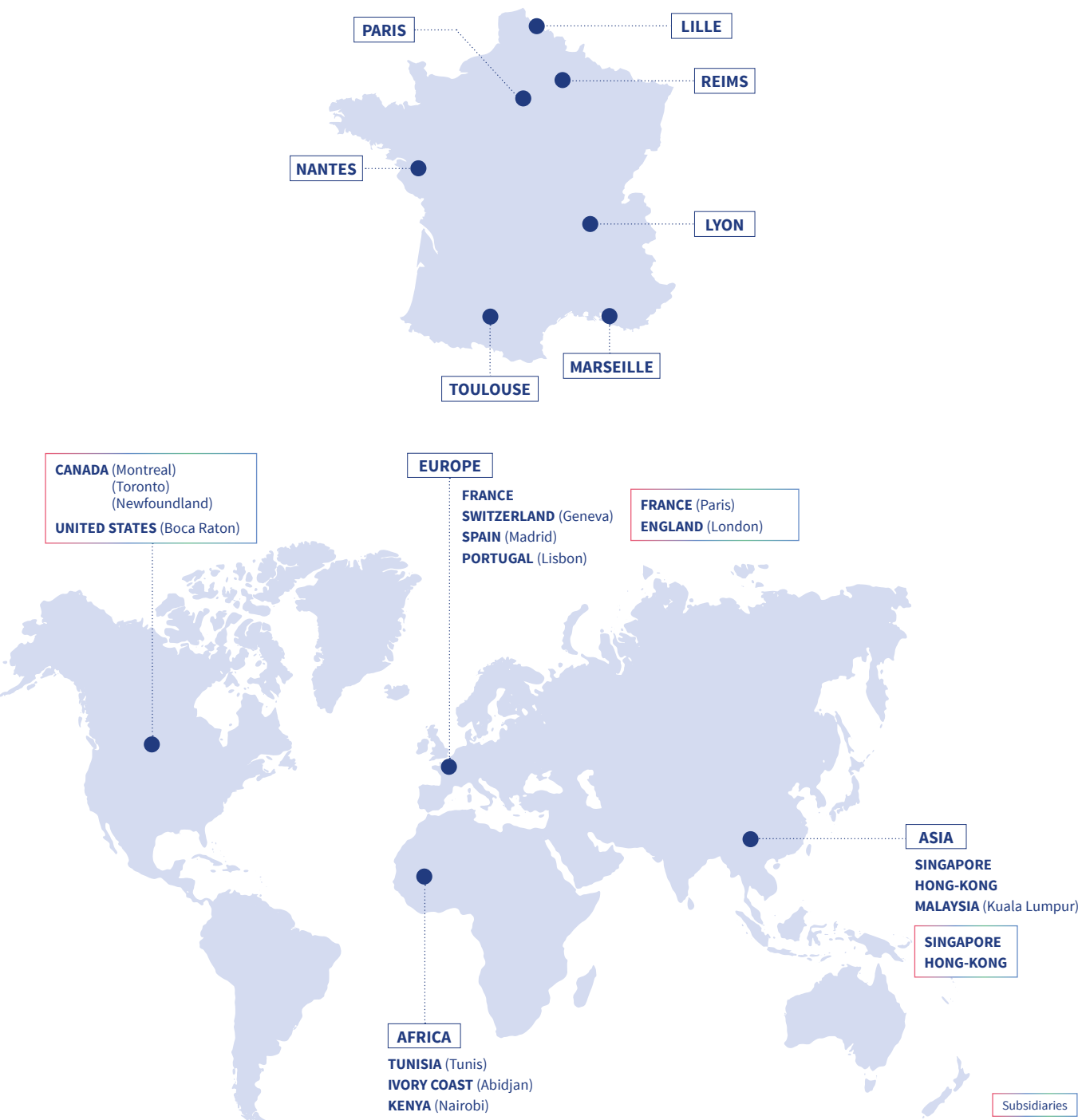
The Well Being @Henner 2025 programme dedicated to our employees



Global Presence and expansion

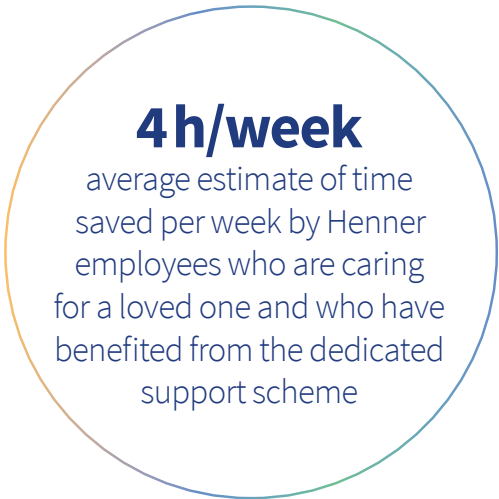
We continue to develop by balancing economic growth with a strong commitment to local communities. In Nantes, this momentum has led to our employees being brought together in new premises that reflect the growth of our workforce and support our development ambitions. By choosing to remain based in the Nantes region, we are reaffirming our commitment to the local area and our determination to make a lasting contribution to its economic vitality and local employment.

At the same time, the major new contracts we have secured are a testament to the strength of our business model and the continued trust of our clients. These developments support value creation and help to generate new employment opportunities, particularly in regional areas, thereby strengthening our positive impact on local ecosystems.



Support for family carers

Propose organisational solutions.



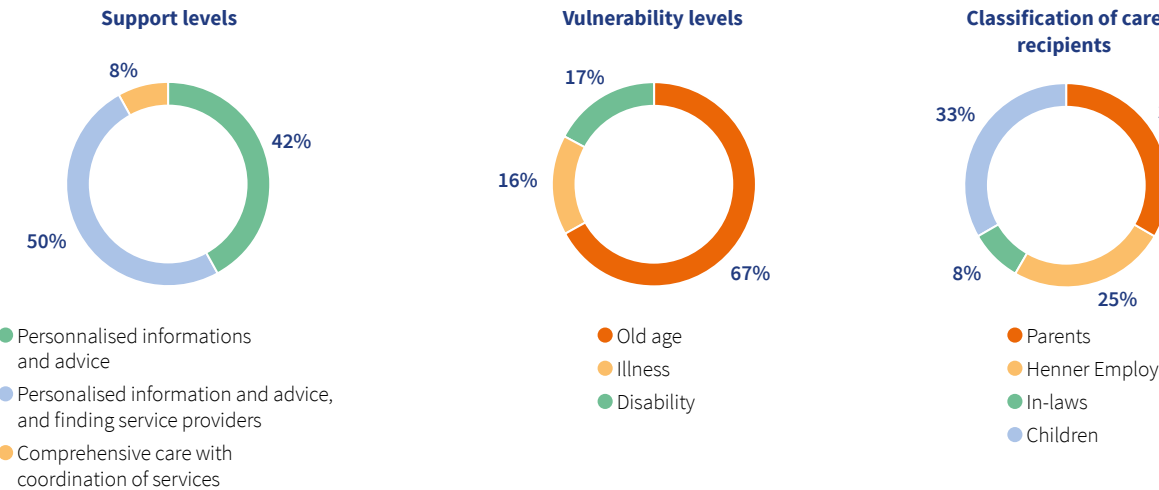
More than 75% of our employees are women, and we know that it is often women who take on the responsibility of caring for their loved ones. Although these situations fall within the private sphere, they have a major impact on women's professional lives and ultimately represent an issue of workplace equality for employers. In fact, there is a strong correlation between caregiving responsibilities, absenteeism, burnout and even leaving paid employment.

These observations have led us to include a permanent provision in our company agreements for employees who are recognised as carers. This scheme offers flexible working arrangements and additional leave (Henner scheme).

For all employees, we also offer comprehensive organisational solutions such as the coordination of the various people involved in providing care and support. These solutions address the issues we identified among the employees concerned in 2023 and 2024:

- **Raising awareness:** just as we do for the RQTH (Recognition of Disabled Worker Status – Reconnaissance de la Qualité de Travailleur Handicapé, RQTH) policy, we help the people concerned to identify their own situation. We bring visibility to a sensitive issue that is often perceived as an obstacle to career development or regarded as a purely personal matter without considering its potential impact on professional life.
- **Administrative support:** to help carers navigate the wide range of available support schemes (administrative assistance or private services), we provide dedicated support (through a care manager) to assist employees in all situations involving a vulnerable or increasingly dependent family member.

2025 Report: The average age of employees who are carers is 54, and 58% of carers are women.



Talents

SUSTAINABLE DEVELOPMENT OBJECTIVES

→ 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 hires.

All our new managers receive support from their very first day on the job

All new managers undertake a dedicated development programme from the moment they join the Group, ensuring a gradual, consistent and tailored development of their skills in line with the demands of the role.

In 2025, this scheme accounted for 17,022 hours of training, illustrating the significant investment made in skills development. Spanning several days, this programme is tailor-made for each site whilst building on a shared foundation. In particular, it covers key topics such as understanding the contributor's account, contract management and client relations, thereby helping to enhance technical expertise and service quality.

To provide long-term support for our employees' professional development, this programme forms

a part of a comprehensive training scheme combining face-to-face and distance learning, thereby promoting both the accessibility of the learning opportunities and their educational effectiveness.

In addition to skills development, since 2024, Henner has established a career pathway specifically for managers responsible for health, personal protection and funeral benefit insurance policies within mainland France. This scheme covers 43% of our total workforce and aims to provide clear and transparent career progression opportunities.

In 2025, 54% of the employees concerned benefited from career development as part of this programme, demonstrating our commitment to recognising the skills they have acquired, promoting internal mobility and supporting their career development.

100% of our new managers receive support from the very first day on the job

Training

Promoting the development of employees throughout their working lives

Annual training plans are designed to support each employee in their ability to contribute to our ambition of bringing Caring to life at every point of contact with our clients and partners. Our training plans are reviewed and adapted every year, thanks to close collaboration between HR departments and local managers.

Strategic priorities



	2023	2024	2025
Hours of training provided	32,416	32,829	30,430
Number of employees who attended at least one training course during the year	1,499	1,829	1,431
Percentage of employees who attended at least one training course during the year	NC	88%	53.17%

Henner Digital Learning

In addition to traditional training courses, we develop self-service digital learning formats accessible to all employees. 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 provider 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 individual needs.

	2023	2024	2025
Number of logins on Henner Digital Learning	21,138	31,776	19,058
Total number of hours spent on the Henner Digital Learning platform	14,176	17,789	10,143
Average time spent on Henner Digital Learning	7.5	8.7	5

Corporate culture

Fostering a meaningful employee experience through a strong and shared culture.

We believe that corporate culture is a key driver of cohesion, commitment and collective performance. It gives meaning to what we do, encourages cooperation and strengthens the sense of belonging to a shared project.

This culture is embodied in our slogan “Here to Care”, which reflects our commitment to looking after both our clients and our employees. It is based on shared values that guide our behaviour and decisions on a day-to-day basis.

Our Employee Referral Programme is one concrete example of this culture. By recommending Henner to their network, our employees demonstrate their commitment and help to attract talented individuals who are likely to share our values and our vision of

service. It is not about recruiting people with identical profiles and thereby creating uniformity, but rather about recruiting people who are able to embrace a shared set of values while bringing their own unique qualities to the table.

We firmly believe that diversity in terms of backgrounds, experiences, generations and perspectives is a vital asset. **It is this diversity that fuels innovation, collective intelligence and our ability to meet the needs of our stakeholders.**

Our aim is therefore to combine a strong sense of belonging with a genuine openness to diversity, so as to offer everyone a meaningful employee experience that is aligned with our mission.

The key milestones throughout an employee’s working life:

Employee onboarding

From the moment they join the company, new employees are offered a structured onboarding programme. The Human Resources teams introduce them to the company, its activities and its culture, as well as all the support measures available to them, in order to help them settle into their new roles, foster their engagement and support their integration within the Group.

Seminars by department

On the initiative of the Group’s various business units, seminars are regularly organised to bring teams together to discuss the challenges, priorities and projects specific to each area of business.

These discussions provide an opportunity to share strategic priorities and strengthen collaboration between employees and to foster team cohesion. Organised in a setting that encourages dialogue and collective reflection, these seminars also help to highlight successes, develop collective intelligence and strengthen the sense of belonging within the Group.

Employees’ Night

Every year, Henner organises an evening event for its employees based in mainland France, who come together in June in a friendly atmosphere to celebrate a unifying theme. This event provides a special opportunity for sharing and team-building, fostering interaction between teams and strengthening the employees’ sense of belonging to the company. During this event, a ceremony honours around thirty employees from across all our sites (in France and internationally) by presenting them with a ‘Henner Award for Excellence’, which recognises their work, attitude and their personal and professional values.

539
including
the onboarding
of work-study
students

987
guests at
Employees’ Night
2025

Integration day: Henner 360

Henner offers its employees an immersive “Henner 360” day, dedicated to exploring the Group as a whole. On this occasion, speakers from the operational teams present their activities and areas of expertise, providing a cross-functional view of the organisation. This scheme aims to strengthen understanding of the various roles, to promote exchanges and support further integration of employees.

HENNER 360 PROGRAMME

- 9:45 - 10:00 Home
- 10:00 - 10:45 Introduction by the Chairman and Chief Executive Officer and Managing Director
- 10:45 - 11:00 Group photo
- 11:00 - 12:30 Introduction to the Group’s activities (Part 1)
- 12:30 - 13:15 Lunch
- 13:45 - 14:45 Icebreaker
- 14:45 - 15:15 Introduction to the Group’s activities (Part 2)
- 15:15 - 15:45 CSR Workshop
- 15:45 - 16:00 Employer Branding Workshop

CONCLUSION



Diversity, equity, inclusion

SUSTAINABLE DEVELOPMENT OBJECTIVES

- 4 - Ensuring inclusive and equitable quality education and promoting lifelong learning opportunities for all
- 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 inclusive societies for sustainable development



OUR COMMITMENT

Encouraging and promoting all forms of diversity within our group.



MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

Companies have the 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.



Promoting an inclusive team means enabling everyone to give their best within an environment of trust and mutual respect. It is this ambition that guides our day-to-day work and makes Henner a responsible, committed and forward-looking company.

Gender equality index

Aiming for gender equality in the workplace.

As a company with a historically female-dominated workforce, we take our responsibility to set an example in our gender equality practices very seriously. This commitment is reflected at all levels of the company, both within our teams and in our efforts to attract future employees.

Our added value

Our professional equality index reached 97/100 in 2025 (2026 publication). Through the rigorous application of our company-wide agreements, we have implemented, in particular, specific measures for female employees returning from maternity leave, in order to ensure equal treatment. In addition to these internal rules, we continue to raise awareness amongst employees, managers and employee representatives regarding the importance of equal treatment in management and the prevention of discrimination, as part of our promotion and professional development processes.



WORKPLACE EQUALITY INDEX **97/100**

Below are the details of this index:



37/40
pay gap



20/20
individual
growth gap

€ = €

15/15
special
offers gaps



15/15
Percentage
of employees receiving
a raise on their return
from maternity leave



10/10
Number of employees
from the under-
represented gender
among the top
10 highest-paid
remuneration

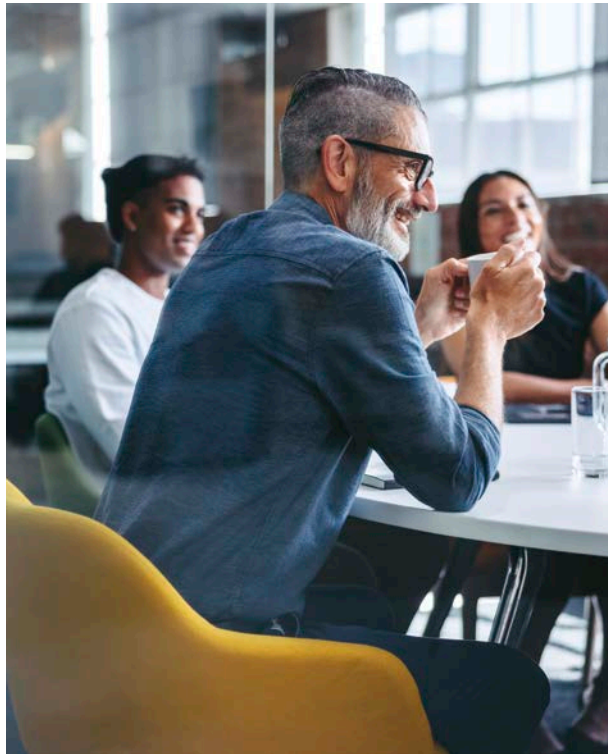
Disability

Improving our ability to integrate and retain employees with disabilities.

Strengthening our commitment to inclusion and the recognition of disability

Every year, we reaffirm our commitment to supporting the inclusion and recognition of employees with disabilities.

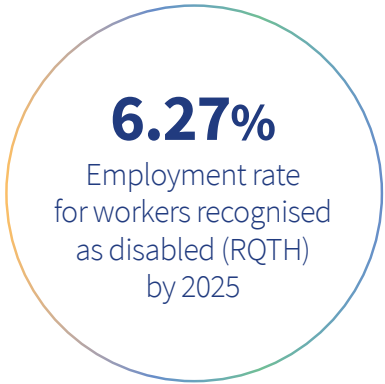
Our policy is guided, structured and driven by a dedicated team, working closely with local HR teams. This strengthened organisational structure enables us to consolidate our approach, ensure rigorous monitoring and continuously adapt our practices in order to guarantee an accessible, supportive and respectful working environment.



In 2025, we continued our work with a focus on two main objectives:

- To encourage our employees to identify, in their own situations, any difficulties that may qualify for Recognition of Disabled Worker Status (RQTH). We are particularly proud that, in 2025, we exceeded the statutory threshold for the employment rate for employees with disabilities (RQTH). This development demonstrates the company's tangible commitment to an inclusive and sustainable policy.
- To raise awareness among all our teams of the wide range of disabilities and demonstrate in practical terms our ability to integrate people with disabilities into our operations on a long-term basis.

	2022	2023	2024	2025
Rate of employment of workers recognised as disabled (RQTH)	3.10%	3.97%	4.92%	6.27%
Number of adaptated workstations	5	2	19	19



Employee awareness campaigns

Raising awareness amongst all employees – whether or not they are directly affected by a disability – is also essential to advancing inclusion, breaking down prejudices and helping normalise disability in the workplace. As such, in November 2025, we took part in the **European Week for the Employment of People with Disabilities (SEEPH)**, organising one event per day on the theme of disability. We also ran “**DuoDay**”, for the fourth consecutive year. This initiative enables a person with a disability to spend a day working alongside a Henner employee, learning about a role, introducing them to their work and encouraging them to undertake training and/or join the company.

Also as part of SEEPH, an information webinar focusing on our disability policy was organised for all employees. **This event served as an opportunity to reaffirm the company's commitment to inclusion and to outline the existing support measures in place for the employees concerned.** The webinar also gave the floor to several colleagues who have been recognised for people with recognised disability status (RQTH), whose testimonies have helped to illustrate the realities of disability in the workplace, whilst helping to break down stereotypes and encouraging people to come forward.



A specialised training programme has been rolled out for managers to strengthen their role in promoting an inclusive working environment. This training course covers the basics of disability in the workplace, regulatory obligations and best practice in inclusive management. It aims to equip Managers with the skills needed to better support their teams and adapt working arrangements where necessary. Improve our ability to integrate and retain employees with disabilities.

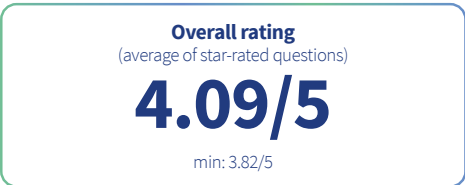
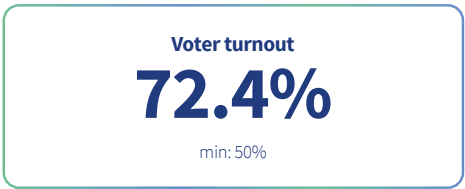
Finally, local initiatives on raising awareness were carried out at the Neuilly-sur-Seine site, notably through **the organisation of charity breakfasts** run by workers with disabilities. These friendly get-togethers helped to build bonds between the teams, whilst also highlighting the skills and expertise of those involved. **They play a full part in promoting an inclusive culture within the company and in valuing the employment of people with disabilities.**

Internships and work-study programmes (alternances)

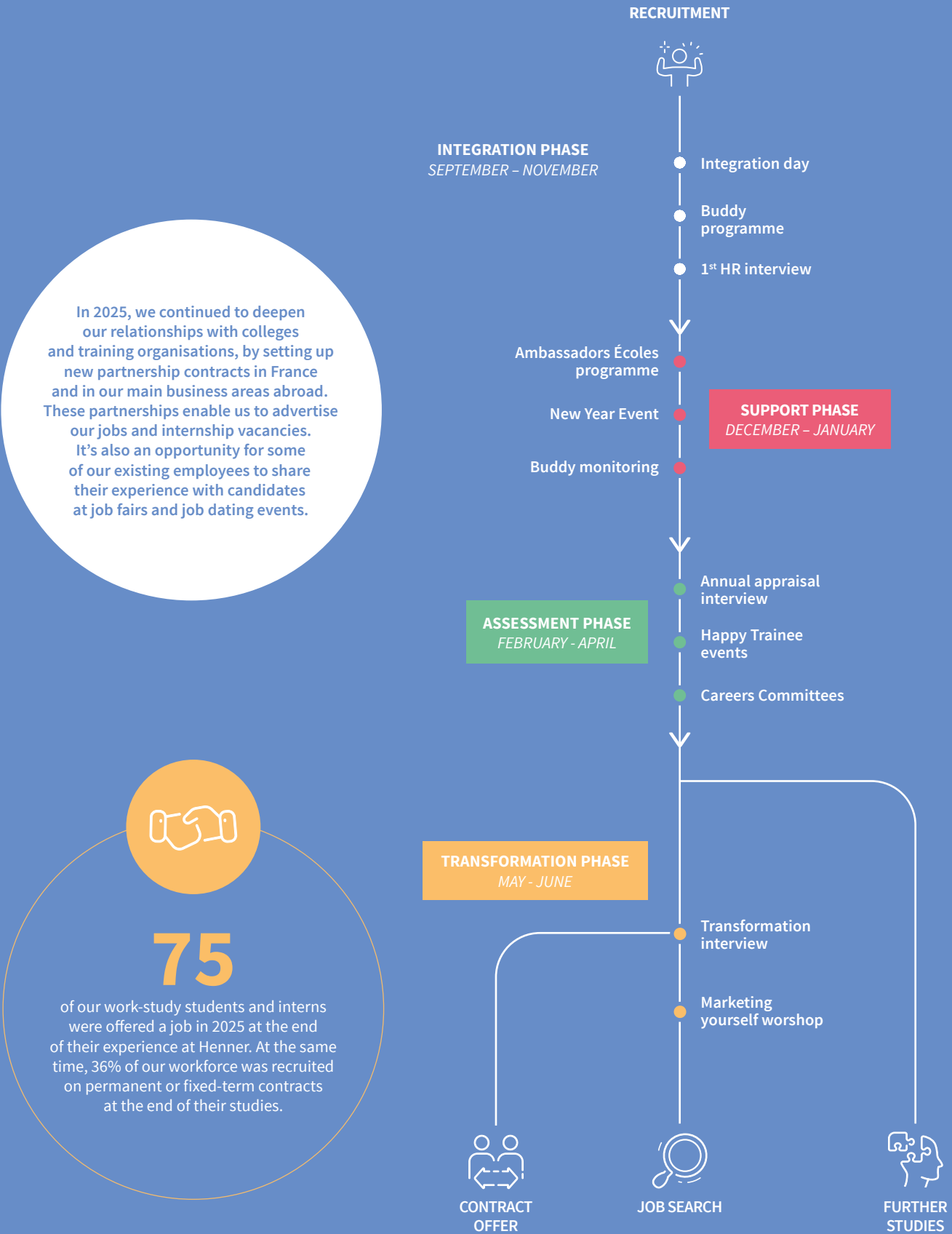
Promoting intergenerational diversity and professional integration by training future experts who are familiar with our distinctive approach to serving our clients, partners and insured members.

We make sure that integrating students into our teams is a shared opportunity:

- For the young professionals we recruit, by offering them the opportunity to acquire high-quality technical and professional skills in a dynamic sector, with support organised and delivered by a dedicated HR team and committed mentors.
- For Henner, it's an opportunity to build a diverse talent pool, in line with our intergenerational diversity approach, since we also host people undergoing career retraining. Work-study programmes enable us to fully embrace 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.



Alter'Henner Pathway



Our commitment to employees aged 50 and over

Intensifying our efforts to promote employment and career development for employees aged 50 and over.



Inclusion of people aged 50 and over – Club Landoy

As part of its commitment to diversity and inclusion, particularly with regard to age, Henner is actively involved in the Landoy Club, a collective of companies committed to promoting the role of employees aged 50 and over in the workplace. This initiative is part of the Group’s commitment to promoting an inclusive approach to career development, by recognising the wealth of experience, expertise and skills acquired throughout their career. Through its involvement in the work of the Landoy Club, Henner contributes to collective discussions aimed at driving change in business practices, particularly with regard to issues such as employee retention, employability, continuous professional development and the transfer of knowledge between generations.

In addition to this commitment, Henner also helped to draw up the best-practice guide produced by the Landoy Club, sharing its experience and helping to formulate practical recommendations for businesses. This contribution illustrates the Group’s commitment to adopting a collaborative and transformative approach, aimed at bringing about sustainable change within organisations. By valuing long-term careers and fostering intergenerational collaboration, Henner reaffirms its belief that age diversity is a driver of performance, innovation and social cohesion.



	2023	2024	2025
Employment rate of employees aged over 50	15.20%	15%	15.19%
Recruitment rate of employees aged over 50	3.80%	7.70%	6.31%
Rate of participation in training aged over 50	15%	15.40%	In progress
Mobility rate of employees aged over 50	8%	6.40%	12.10%

Social dialogue

SUSTAINABLE DEVELOPMENT OBJECTIVES

→ 16 - Promoting peaceful and inclusive societies for sustainable development



OUR COMMITMENT

Strengthening our social commitments through dialogue with all employees.

The 26 members of the Henner Group's Social and Economic Committee (CSE) ensure that employees are able to express their views collectively. The CSE enables employees’ opinions to be taken into account in decisions relating to life in the company. It examines all proposals aimed at improving working conditions, employment and quality of working life.

The CSE has appointed 2 of its members to act as CSR policy relays, enabling us to take employees' concerns into account more effectively and to enhance the impact of our ESG* initiatives among employees. Dialogue is maintained through monthly meetings with senior management.

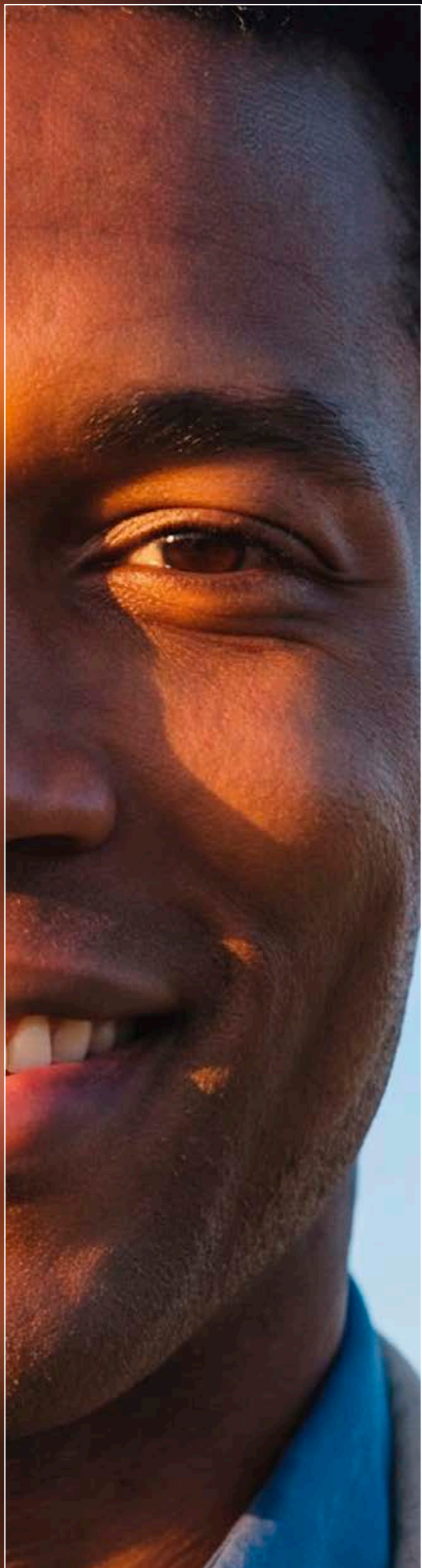
To support the elected members of the CSE in their duties, local representatives relay and support all the individual or collective questions from employees at each site in France.

The Group also has an employee representative body in Tunisia. The Advisory Committee (CCE) comprises six members, including three full members and three alternate members. It meets every quarter to discuss draft regulations, make recommendations and propose programmes aimed at preventing occupational risks and helping to improve employees’ working conditions.



* Environmental, social and governance issues

Measuring
and reducing
our impacts
on the
environment.



Carbon footprint

SUSTAINABLE DEVELOPMENT OBJECTIVES

- 8 - Promoting sustained, shared and sustainable economic growth, full and productive employment and decent work for all
- 12 - Ensuring 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, primarily 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.

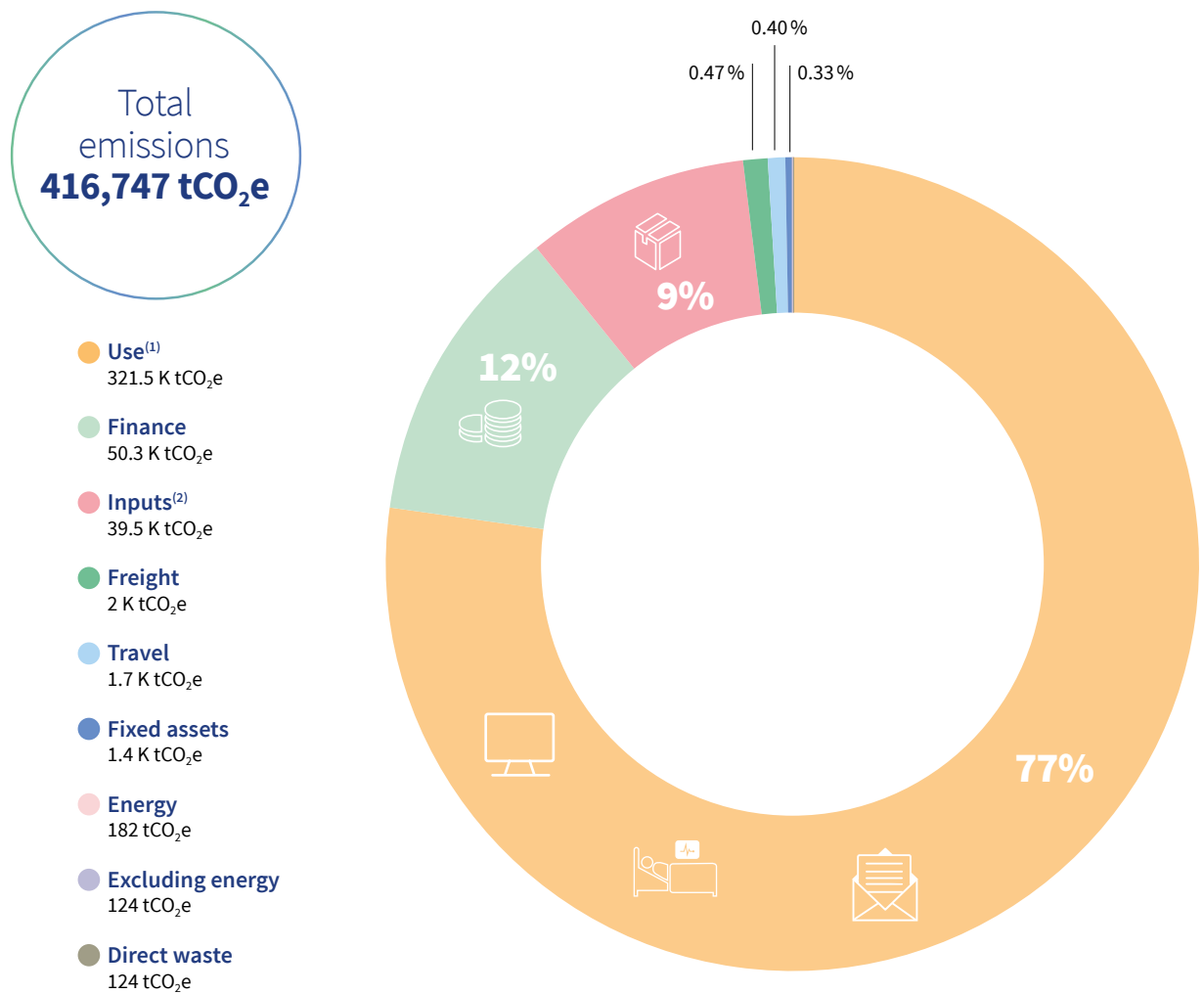
When it comes to energy consumption, we need to consider our offices and data centres, as well as the energy consumption of suppliers and clients in our value chain. As office tenants and consumers of data centre services, our influence on the energy management of the buildings we occupy is limited,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



Carbon assessment

Measuring our emissions more effectively to better manage our action.

In 2024, we repeated the exercise of measuring our carbon footprint, with the aim of better managing the reduction of our GHG emissions*. Following an initial assessment in 2023, 2024 was devoted to consolidating our data collection and calculation methodology, an essential prerequisite for ensuring the comparability of results over time. A dedicated tool was implemented to document emissions sources, the methods applied and the data used. This methodological foundation now enables us to structure rigorous monitoring and publish a Carbon footprint report in line with the standards of the GHG Protocol**, the international reference framework for climate reporting.



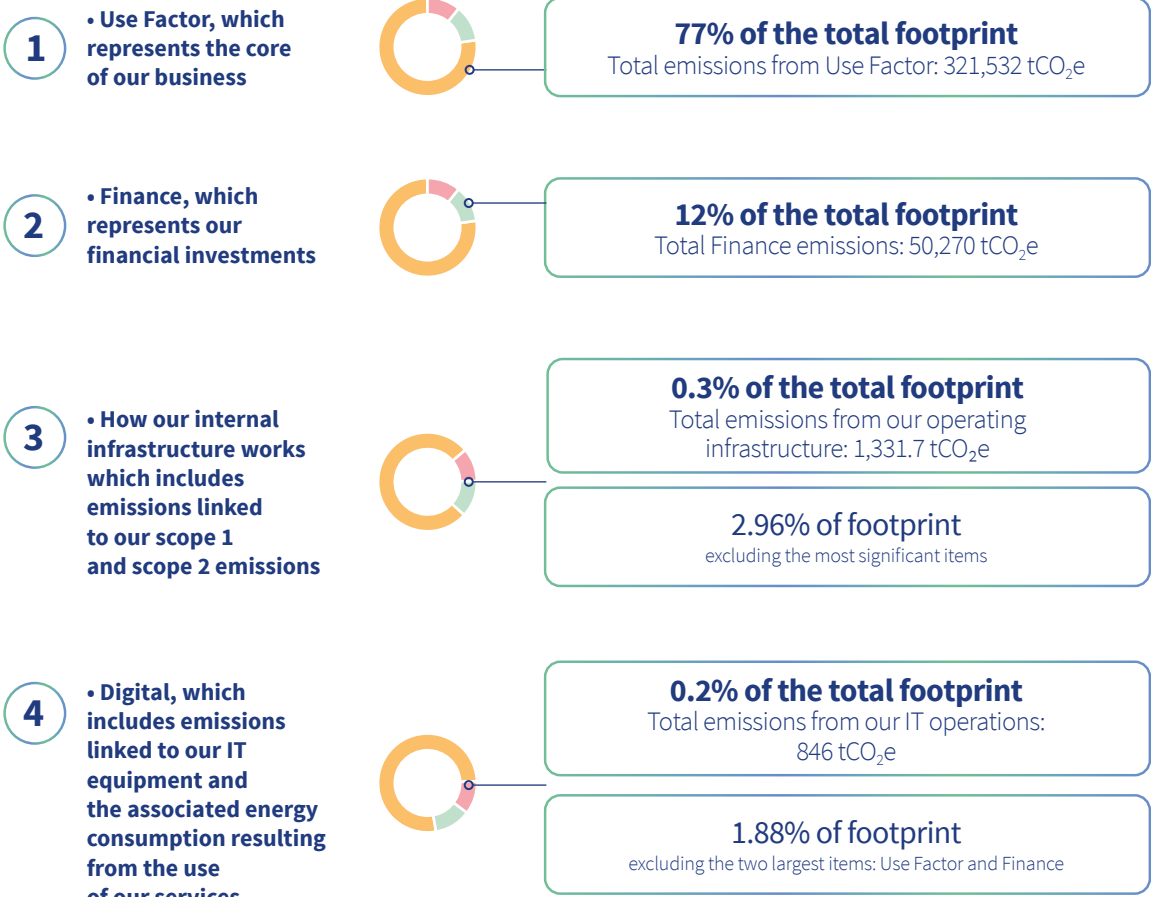
(1) The term "use factor" is a standard categorisation for carbon emissions calculation methodologies. In concrete terms, this concerns all our emissions linked to the core of our business, i.e. emissions linked to the reimbursement of healthcare benefits and the payment of welfare benefits.

(2) The term "use factor" is a standard categorisation for carbon emissions calculation methodologies. In practical terms, this applies to all the material goods and services we buy. The methodology used to calculate this category is one of the areas where we need to improve: at present, we are unable to identify the exact breakdown within this 9%.

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

Decarbonisation initiatives

By measuring our carbon footprint, we have identified four areas in which we can reduce our greenhouse gas emissions.



These areas for 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.

As part of our carbon footprint monitoring programme, we have established a dedicated governance structure comprising a pair of individuals: one member of the Information Systems Department and one member of the Corporate Social and Environmental Responsibility team, responsible for leading, monitoring and approving the initiatives undertaken. The measures outlined have been approved and are currently being rolled out. Among the priority areas, particular attention is being paid to transport, with initiatives aimed at encouraging employees to use more sustainable modes of travel. Furthermore, the Group continues to rigorously implement its travel policy, thereby helping to minimise its carbon footprint and steer its operations towards a more responsible future. Our next carbon footprint assessment will be carried out next year.

Raising employee awareness on climate issues

SUSTAINABLE DEVELOPMENT OBJECTIVES

- 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.

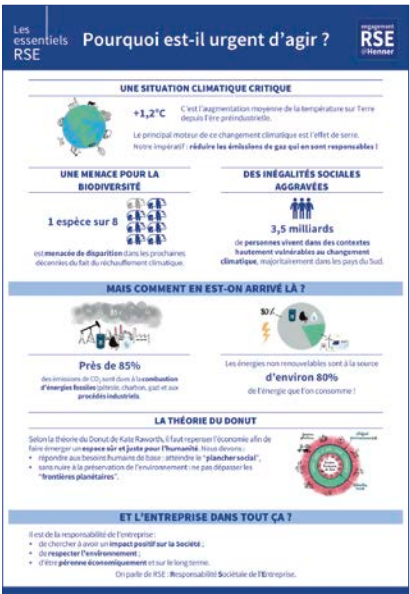


MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

Raising employee awareness of environmental issues is a key factor in strengthening and implementing our policies. Our employees also need to be made aware of these 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 perspective, this issue represents both a risk, if we are unable to engage our teams sufficiently, and an opportunity for Henner to differentiate itself and innovate.

Spreading a culture of sustainability

To make our sustainability policies and actions easier to understand, in 2024 we designed and incorporated training programmes into the induction programmes for new recruits. These 4 modules, comprising of interviews with internal project leaders, animated videos, quizzes and practical information sheets, explain the reasons for our commitments and set out the main causes championed by Henner across each of the ESG pillars.



Carbon assessment Workshops

In 2025, we sought to continue raising awareness amongst our employees. To this end, we organised 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. As a reminder, the aim of these workshops is to give everyone the opportunity to develop an understanding of orders of magnitude and to provide a space for discussion and exchange on the issue of personal ecological transition. A total of 94 employees took part in this awareness campaign in 2024.



Categories for organising the calculation of one's carbon footprint



Transport



Food



House & Energy



Consumption

There are several individual carbon footprint calculators available; today we are using the one produced by ADEME.

* National Agency for Ecological Transition

Campaign results

94

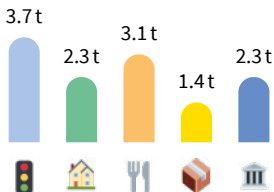
Completed simulations

8.2 t CO₂e/an

Average carbon footprint

6,060 liters/day

Average water footprint



Group average by category

Waste management

SUSTAINABLE DEVELOPMENT OBJECTIVES

- 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

Reducing the amount of paper waste we produce by accelerating the digital transition, extending the life cycle of our IT equipment and reusing it through donation or responsible recycling.



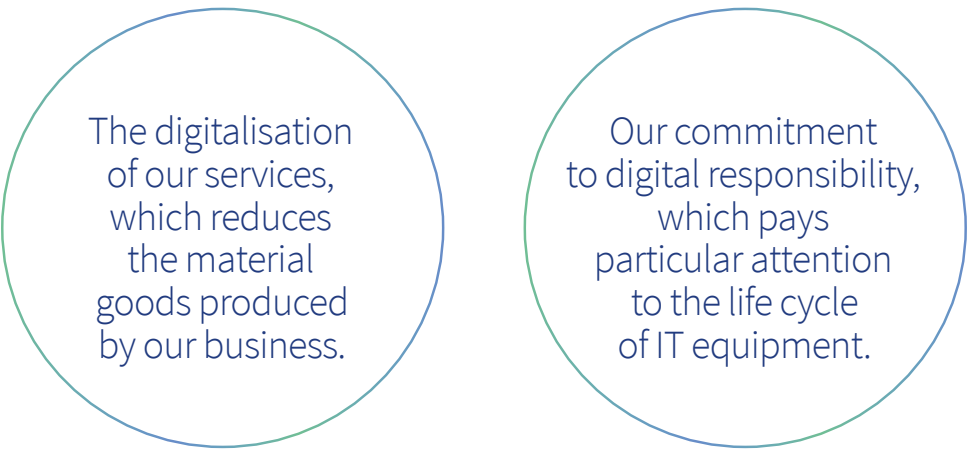
MATERIALITY OF IMPACT, RISKS AND OPPORTUNITIES

As part of our double materiality analysis, waste management was not considered material, given the limited impact of the direct waste generated by our operations. However, we are undertaking 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:

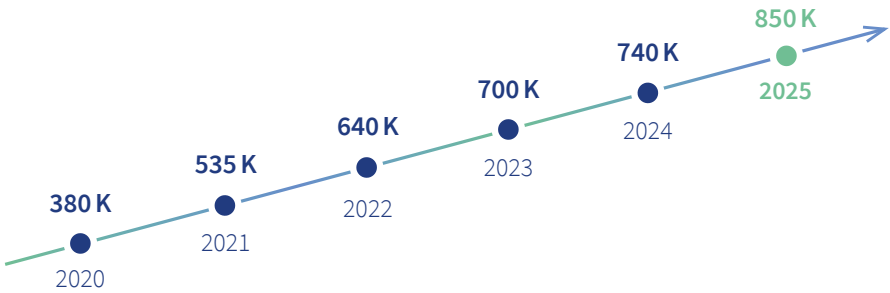


Reduce

Digitalising our activities

As a personal insurance broker, our business generates certain specific types of waste, such as third-party payment cards sent to members and paper correspondence containing information about their healthcare reimbursements. The digitalisation of our insured member cards, initiated in 2020, and the encouragement of our insured members to use their online portal will enable us to reduce the amount of potential waste generated by our operations.

Number of affiliates benefiting from electronic payment of their Henner insurance card (third-party payment)



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

The strategy of renewing our equipment fleet and extending its useful life, introduced 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 chosen to commit to longer-term maintenance contracts that will enable us to extend the lifespan of our equipment fleet 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 responsible use of paper printing and limit the associated waste. This approach is proving effective: in 2024, the volume of printed documents decreased by 28% compared with the previous year.

	2022	2023	2024	2025
Number of printers	72	60	54	46
Annual rate of reduction in the number of print runs	-2%	-29%	-28%	-8%

Reuse

Spotlight on Nantes: Les Salorges

The Nantes site, the Henner Group's first site in the region, was established in 1990. Starting with just four employees when it was first set up, the site now has a workforce of more than 400 employees members across various areas: Health and Personal Protection management and support functions (Finance, General Services and Human Resources), sales functions, and functions relating to operational performance (ATC, AMCO, Training and Management).

As part of its planned relocation in 2026, a large proportion of the furniture has been reused (chairs, tables and some workstations), and when purchasing new furniture, priority is given to responsibly produced European-made items that have been assessed as having a very good CSR rating.

More than **550** pieces of furniture have been reused as part of the Salorges project



© Photo Fred Grée

Recycle

Paper and cardboard

Our office activities mainly generate wastepaper and cardboard, materials that are easily recyclable. We recycle all the paper and cardboard waste we collect.

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 IT equipment can no longer be extended and the equipment cannot be donated, we ensure that it is disposed of in accordance with the regulations on Waste Electrical and Electronic Equipment (WEEE), which aim to prevent the dispersion of hazardous substances and encourage the recovery of rare metals. We entrust this equipment to certified contractors for collection and recycling, thereby ensuring that this specific waste is managed responsibly.



Performance indicators

The purpose of this document is to present the main indicators that we monitor year after year. For reasons of reporting comparability, 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	2023	2024	2025
% of total sites with ethical certification	2-26	8-10-12-16	Fr + Inter	na	86%	na
% of total sites assessed or audited internally on a specific business ethics issue	2-26	16	Fr + Inter	na	86%	na
% of employees who have completed the mandatory module of their “Code of Ethics” training programme (training to be repeated every 2 years)	2-24	16	Fr + Inter	na	85.02%	92.94%
% of employees who have completed the mandatory module of their “LCBFT - Fight against money laundering and terrorist financing” training programme (training to be repeated every 2 years)	205-2	8-10-12-16	Fr + Inter	na	82.77%	92.56%
% of employees who have completed the compulsory “Anti-corruption and bribery” module of their training programme (to be repeated every 2 years)	205-2	16	Fr + Inter	na	85.07%	93.07%
% of employees who have completed the mandatory module of their training programme on fraud risks (health)	205-2	4-8-10-12-16	Fr + Inter	na	90.55%	92.52%
% of employees who have completed the compulsory module of their training programme on fraud risks (provident scheme)	205-2	4-8-10-12-16	Fr + Inter	na	79.17%	93.04%
% of employees who have completed the mandatory module of their training programme on fraud risks (funeral insurance)	205-2	4-8-10-12-16	Fr + Inter	na	94.44%	100%

Information security

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
% of employees who have taken the “Information Security” training module	418	4-8-10-12-16	Fr + Inter	78.43%	83.97%	92.30%
% of employees who have taken the “General Data Protection Regulation” training module	418	16	Fr + Inter	77.53%	85.84%	92.24%
% of employees who have taken the “Confidentiality of health data” training module	418	4-8-10-12-16	Fr + Inter	77.75%	85.95%	92.88%

*na = not applicable

Societal

Access to healthcare

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
Number of healthcare partners in our network	/	3	Fr + Inter	1.8 million	1.8 million	1.8 million
Number of countries covered by our care network	/	3-16	Fr + Inter	185	185	185
Insured member satisfaction rate	416-1	3	Fr + Inter	99%	99%	93%

Social

Working conditions

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
% of total workforce at all sites covered by formal collective agreements on working conditions	2-30	8-10-16	Fr + Inter	87.40%	87.60%	88.42%

Health and safety

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
% of operational sites for which an occupational health and safety risk assessment has been carried out	403-2	3-8	Fr + Inter	78.70%	77.80%	77.80%
% of employees benefiting from health cover (mutual insurance / provident scheme) covered at 100% by Henner	401-2	3-8-10	Fr + Inter	100%	100%	100%
Number of consultations with health professionals for employees as part of the WellBeing@Henner programme	403-6	3-8	France	440	487	496

Career management and training

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
Training budget as a percentage of payroll	404-2	4-8-10	Fr + Inter	5.23%	5.80%	5.83%
% of employees who attended at least one training course during the year	404-1	4	Fr + Inter	na	88%	53.17%
Hours of training provided	404-1	4-8-10	Fr + Inter	32,416	32,829	30,480
Average number of training hours per employee	404-1	4-8-10	Fr + Inter	22	17.50	21
Number of connections to the Henner Digital Learning platform	404-2	4-8-10	Fr + Inter	21,138	31,776	19,058
Number of hours spent on the Henner Digital Learning platform	404-2	4-8-10	Fr + Inter	14,176	17,789	10,143
Average time in hours spent on the Henner Digital Learning platform	404-2	4-8-10	Fr + Inter	7.5	8.7	5
% of total workforce at all sites who have received regular appraisal and career development interviews	404-3	4-8-10	Fr + Inter	80.44%	76%	93.34%
Number of new managers taking part in the “Manager@Henner” training course	404-2	4	Fr + Inter	168	150	113
Number of employees benefiting from development within the management career path (Operations France scope)	404-2	4-8	Fr + Inter	na	68%	54%
Co-optation rate out of all recruits during the year	401-1	8	Fr + Inter	20%	17%	8%

Social (continued)

Professional equality

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
Professional equality index	405-1	5-8-10-16	Fr + Inter	98/100	98/100	97/100

Diversity, equity, inclusion

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
Employment rate of people with disabilities	405-1	8-10-16	Fr + Inter	3.97%	4.92%	6.27%
Number of modified workstations	403-6	8-10-16	Fr + Inter	2	19	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	51.38%	92%
Employment rate of people aged 50 and over	405-1	8-10	Fr + Inter	15.20%	15%	15.29%
Recruitment rate of employees aged 50 and over	401-1	8-10-16	Fr + Inter	3.80%	7.70%	6.31%
Rate of participation in training for people aged 50 and over	404-1	4-8-10	Fr + Inter	15%	15.40%	12.03%
Mobility rate of employees aged 50 and over	404-1	/	Fr + Inter	8%	6.50%	12.10%
Number of work-study training contracts	404-1	4-8-10	Fr + Inter	130	67	75
Job offer rate at the end of the work-study contract (*change in calculation method in 2023)	404-2	4-8-10	Fr + Inter	15%	17%	36%
Happy Trainees overall satisfaction rating	/	4-8	Fr + Inter	71.6/100	79.1/100	79.1/100
Share of under-18s in total workforce	408-1	10-16	Fr + Inter	0%	0%	0%

Social dialogue

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
% of total workforce at all sites covered by officially elected employee representatives	2-30	8-10-16	Fr + Inter	87%	86%	87%

*na = not applicable

Environmental

Greenhouse gas emissions (GHG)

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
Total GHG (tCO ₂ e)	305	13	France	416.7 K	na	na
GHG scope 1 (tCO ₂ e)	305-1	13	France	425.1	na	na
GHG scope 2 (tCO ₂ e)	305-2	13	France	67.1	na	na
GHG scope 3 (tCO ₂ e)	305-3	13	France	366 K	na	na
GHG scope 3 downstream (tCO ₂ e)	305-3	13	France	323.5 K	na	na
GHG scope 3 upstream (tCO ₂ e)	305-3	13	France	50.5 K	na	na

Energy consumption

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
Total electricity consumption (kwh)	302-1	12-13	France	1,652,667	1,726,175	1,781,145
Total consumption of renewable energy (kwh)	302-1	7-13	France	0	0	0

Transport/Mobility

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
Number of employees benefiting from the sustainable mobility package	305-5	3-11-12-13	Fr + Inter	37	45	54
Percentage of Tunis site employees using the public transport shuttle service	305-5	3-11-12-13	Inter	70%	85%	84%
Percentage of electric/hybrid vehicles in the fleet	305-5	13	France	10%	26%	34.8%

Waste management

INDICATORS	GRI REF	SDG REF	Scope	2023	2024	2025
Total weight of non-hazardous waste in tonnes (paper, cardboard)	306-4	6-12-14-15	France	47	40.70	15.30
Total weight of furniture recovered (reused, renovated or recycled)	306-4	6-12-14-15	France	na	46.50	79
Total weight of hazardous waste in tonnes (IT equipment)	306-4	6-12-14-15	Fr + Inter	1.47	3.70	0.32
% of IT equipment diverted from landfill (recycled to D3E standard, sold or donated)	306-4	6-12-14-15	Fr + Inter	100%	100%	100%
Number of computers and monitors donated to associations	306-4	4-10-12	Fr + Inter	520	72	46
Total weight of waste recycled in tonnes (paper, cardboard, IT equipment, furniture)	306-4	6-12-14-15	Fr + Inter	48.40	95.90	18.08
Number of insured members benefiting from electronic insurance cards	301-1	12	Fr + Inter	700,000	740,000	850,000
% of affiliated cards digitised out of total cards	301-1	12	Fr + Inter	60%	63%	65%
Number of printers available to employees	306-1	6-12-14-15	France	60	54	46
Rate of reduction in the number of print runs	306-1	6-12-14-15	France	-29%	-28%	-8%

*na = not applicable



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