

Communication on progress 2021



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Directors' editorial

COP 2021 UNITED NATIONS GLOBAL COMPACT



Corporate social responsibility is a key concern and the series of crises we are facing call for greater levels of individual and collective responsibility. We must act urgently by giving meaning and measure to each of our actions. That is why the Group and its subsidiaries are committed to practical programs to make each employee feel proud to contribute to the sustainable growth of a European player with global reach in the field of insurance consulting and brokerage.

This overriding ambition is the driving force behind our ability to defend our model and our values in all our markets by guaranteeing our employees a working environment that nurtures their development. Respecting good business practices across our business lines is always important to us, as are key principles in terms of human and labor rights, and we are delighted to renew our commitment to the Global Compact again this year.

At the end of 2021, our Group joined forces with the Diot-LSN Group to form a new entity. As a result, Diot-Siaci has become a multi specialist consulting, insurance brokerage and reinsurance group leader in France and Europe.

Our solutions, both in terms of personal and credit insurance, and property damage and liability insurance, are designed and developed in a customized manner to take into account the specific needs of each of our clients while remaining mindful of ethical and responsible principles.

The mission statement of our new Group "Protecting innovation and imagining a sustainable and peaceful future" embodies our desire to be part of a CSR approach that is consistent with the global corporate strategy supported by our employees and shareholders.

Diot-Siaci and its subsidiaries will continue to support the United Nations Global Compact and respect and promote its ten principles.

Pierre Donnersberg, Chairman

Christian Burrus, Vice Chairman and Managing Director

Our profile, our mission

SIACI SAINT HONORE is a European leader in risk management consulting and insurance brokerage, with strong international growth across all of its markets.

The SIACI SAINT HONORE Group is one of the leading players in:

- the protection of industrial risks,
- international mobility,
- employee benefits, consulting, HR strategy and total rewards.

SIACI SAINT HONORE has developed a 360° view of risks thanks to the combination of long-standing and complementary specialties.

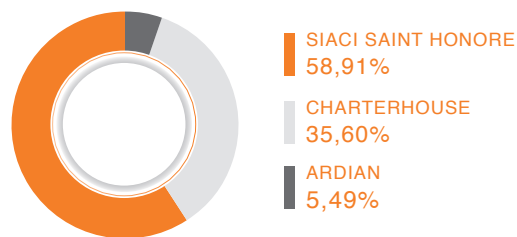
This global vision, enriched by extensive experience across a range of sectors, means we can bring our expertise to address any problems our clients may be facing, whatever their field of business, anywhere in the world.

- In 2021, **SIACI SAINT HONORE** has more than 3,000 employees worldwide
- Almost €500 million* in turnover in 2021
- Almost 3 million individuals insured in France and around the world
- 5,000+ corporate clients
- 300 international programs managed from Paris

A unique shareholding structure until end of November

2021, SIACI SAINT HONORE's shareholders bring stability and independence from the main market players.

The involvement of almost 1,000 employees in the shareholding reflects the strong entrepreneurial culture of the Group.



Our shareholding structure
SIACI SAINT HONORE (2021)



True to its values (independence, expertise, innovation, and availability), **SIACI SAINT HONORE** wants to go further and commit the Group to a positive approach to social responsibility. As a major player in the protection of goods and people, **SIACI SAINT HONORE** wishes to integrate social and environmental concerns more widely into its decisions and activities.

6 principles which reflect its convictions and commitments:

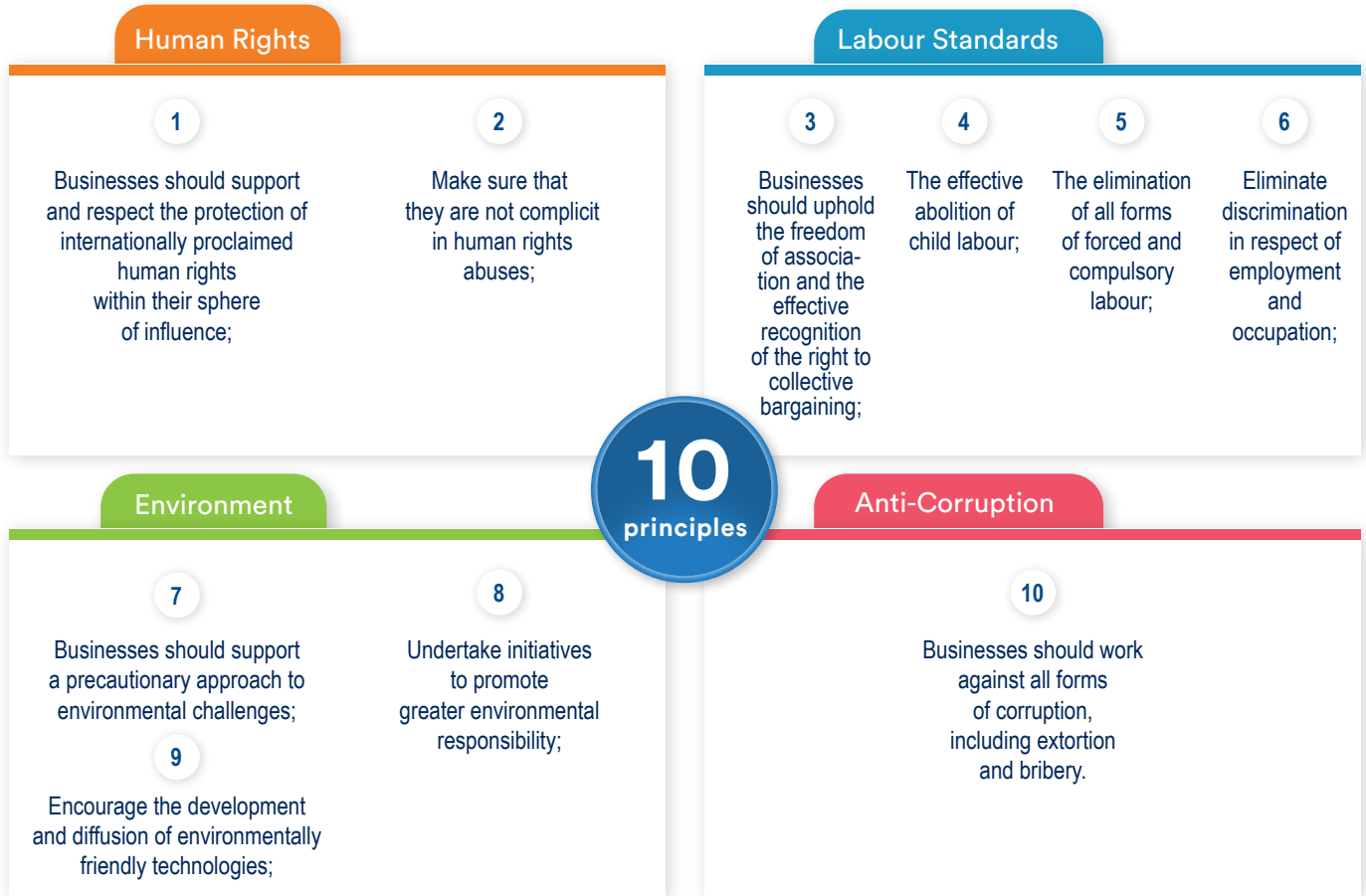
- 1 Promoting human values within the Group.
- 2 Supporting health and well-being at work.
- 3 Managing our environmental footprint.
- 4 Fostering dialogue and engaging with all of our partners.
- 5 Guaranteeing we adhere strictly to the codes of practice and ethics in business.
- 6 Developing outreach programs.

* Consolidated turnover of €728 million for the Diot-Siaci group as a whole. (Due to the merger in November 2021, neither SIACI SAINT HONORE nor Diot published 2021 results. The €500 million turnover is therefore a realistic estimate.)

** Capital recomposed since the merger between Diot-LSN and SIACI SAINT HONORE in November 2021.

The 10 principles of the United Nations Global Compact and the 17 Sustainable Development Goals (SDGs)

SIACI SAINT HONORE continuously strives to incorporate the 10 principles into its Corporate Social Responsibility strategy and, more broadly, into its decisions and activities, while supporting the achievement of the 17 SDGs and **ensuring the involvement of all its various stakeholders.**



SUSTAINABLE DEVELOPMENT GOALS



Update on 2021 commitments

The current progress status of the 2021 commitments is as follows:

Complete
Delayed

- 1 Help for caregivers: Finalize the implementation of a system that will enable Group employees to continue to support a dependent family member, whether elderly, sick or disabled. Delayed
- 2 Develop agreements on working hours and teleworking. To perpetuate the way of working introduced during lockdown, to better adapt/correspond to developments in the working environment and the business lines of the future. Complete
- 3 Become signatories of the Diversity Charter and so affirm SIACI SAINT HONORE's commitment to diversity. Complete
- 4 Launch the quality of working life certification project for SIACI SAINT HONORE France. This certification is a real improvement lever and will enable the Group to be fully consistent with the needs of its employees in terms of comfort and well-being at work. Delayed
- 5 Roll out workshops and training for managers to raise their awareness of anti-discrimination measures and the importance of inclusive management. Complete
- 6 Develop employees' basic skills (reading, writing, arithmetic, and numeracy) within SIACI SAINT HONORE in partnership with the Projet Voltaire platform, a specialist in spelling refresher courses. Complete
- 7 Raise awareness of biodiversity issues twice a year among all SIACI SAINT HONORE Group employees. Complete
- 8 Achieve HQE Co-certification at Excellent level by 2021. Complete
- 9 Share the results of the Group's new 2021 carbon assessment with all employees, identify areas for improvement and set up an action plan consistent with the Group's strategy. Complete
- 10 Finalize the processes for deleting data and their application across all the Group's business lines with the Data Protection Correspondents in the operational departments. Complete
- 11 Continue to strengthen the ongoing monitoring of the services provided by data processors through permanent audits of the SIACI SAINT HONORE Group's service providers. Complete
- 12 Continue efforts to roll out and monitor the completion of the 2021 anti-corruption training. Complete
- 13 Adapt the e-learning anti-corruption program to the subsidiaries. Complete
- 14 Launch the first evaluation campaign of SIACI SAINT HONORE's strategic suppliers. Complete
- 15 Implement a Group Purchasing policy, in addition to existing policies [including a purchasing policy for the IS division]. Delayed

SIACI SAINT HONORE and respect for human rights



SIACI SAINT HONORE SUPPORTS AND RESPECTS THE UNIVERSAL DECLARATION OF HUMAN RIGHTS

Mindful of its various roles and responsibilities, the **SIACI SAINT HONORE** Group refuses to be complicit, in any way whatsoever, in the violation of these rights in France and in all the countries where it operates.

Respect for the fundamental rights of children and the fight against forced labor.

SIACI SAINT HONORE opposes the use of child labor.

The Group also undertakes to provide the information and documents required by the regulations in force with respect to the employment of personnel subject to work permits in France or from a country outside the EEA (European Economic Area)*.

More generally, **SIACI SAINT HONORE** refrains from any relationship with stakeholders who do not adhere to these founding principles.



*Article L.1221-15 of the French Labor Code on the provision of a personnel register and decree no. 2007-801 of May 11, 2007 on work permits issued to foreign nationals.

SIACI SAINT HONORE and labor law



EMPLOYEES AT THE HEART OF THE GROUP'S COMMITMENTS

Social dialogue

SIACI SAINT HONORE guarantees freedom of association and since the end of 2019 has had a Social and Economic Committee (SEC), as a successor to the Works Council, and Union Delegates participating in active social dialogue:

- monthly at the SEC meetings;
- and regularly at the Annual Mandatory Negotiations (AMN) meetings with the Union Delegates at the end of which company agreements are signed each year.

In this way, **SIACI SAINT HONORE** meets its legal obligations and fulfills its role as a promoter of social integration with respect to its employees.

Composition of employee representative bodies at December 31, 2021

	Collège	Titulaires	Suppléants
Social and Economic Committee (SEC)	1 st college	20	19
	2 nd college	20	20
Trade Union Representative (TUR) at the SEC	NA	1	
Trade Union Section Representative (TUSR)	NA		
Trade Union Delegates (TUD)	NA	3	
Health, Safety and Working Conditions Committee members	NA	10	
Local representative	NA	4	

Number of meetings with employee representatives in 2021



Health, safety and quality of working life and conditions

Safety, health and a work/life balance are at the heart of the various actions implemented by **SIACI SAINT HONORE** to contribute to the well-being of its employees.

Work/life balance

SIACI SAINT HONORE cares about the balance between personal and professional life and encourages employees to take vacations to help avoid overworking.

Since 2021, the new collective agreement on telecommuting, which replaces the agreement signed in 2018, defines and specifies new ways of teleworking with the key objectives of improving, modernizing and standardizing existing internal systems and practices.

In addition, a new collective agreement on the organization of working hours was signed, in line with the teleworking agreement.

SIACI SAINT HONORE has also had a collective agreement on the right to disconnect since 2018 and an e-learning module on the right to disconnect.

Support for caregivers

In our previous communication on progress, we made a commitment to set up a system that would enable Group employees to continue to support a dependent relative, whether they are elderly, sick or disabled. This project has been postponed until 2023 due to the merger between **SIACI SAINT HONORE** and the brokerage firm Diot-LSN at the end of 2021. The new Diot-Siaci Group, which attaches great importance to the balance between professional and personal life, wishes to introduce an agreement which applies to all its employees.

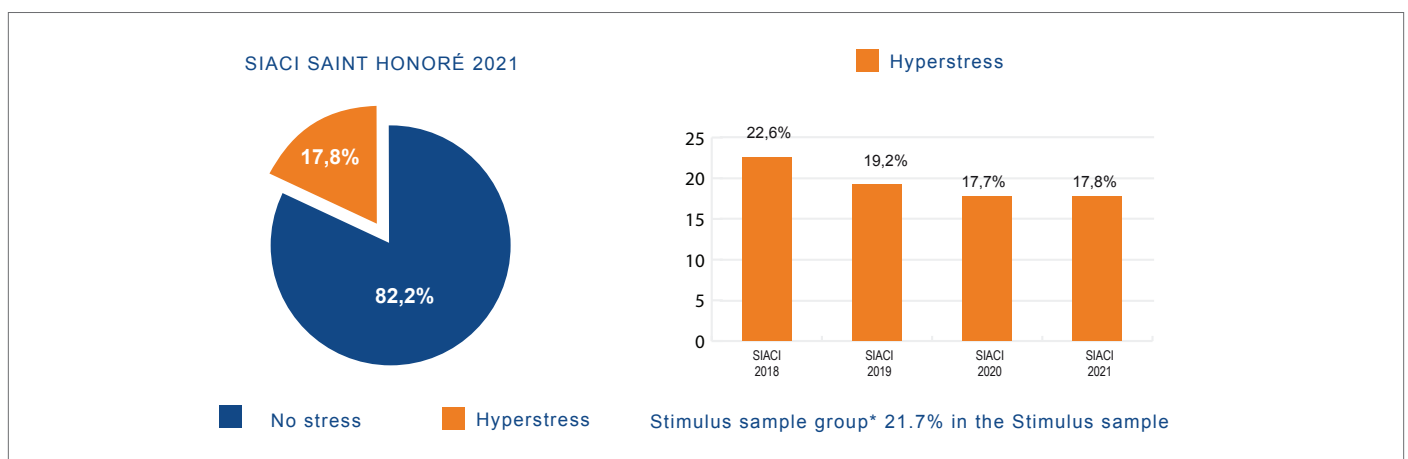
The 2021 survey on well-being at work

Each year, the Group's employees are surveyed to assess their level of well-being and their level of stress at work.

Once again this year, the independent partner, Stimulus, recorded an average rate of **hyperstress of 17.8%**.

This rate remains stable compared to 2020 and is once again lower than the average for other companies (national average of 21.7%).

SIACI SAINT HONORE cares about the well-being of the Group's employees at work and continues to implement practical measures to improve internal processes and meet the most significant expectations.



Health and safety of employees

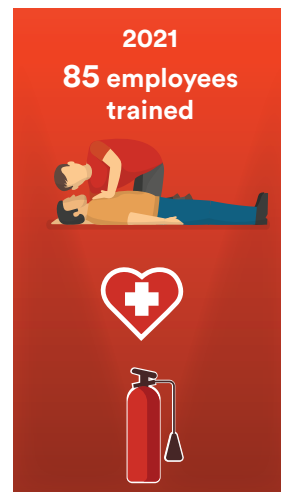
Each year, the Group prepares the Single Assessment Document designed to measure the risks to the health and safety of employees. It lists the risks ranked according to the probability of occurrence of a hazardous event and the potential severity of the resulting damage.

In 2021, no major risks were identified at any of the Group sites involved in this exercise.

SIACI SAINT HONORE takes on board the recommendations from this assessment and commits to implementing targeted measures.

In addition, to ensure the safety of employees in the workplace, evacuation drills and safety training are regularly carried out.

In 2021: 85 employees were trained (international first aid at work, fire procedures/fire wardens, using an extinguisher, and electrical accreditation).



Health crisis: in 2021, and in the interest of all its employees, the Group maintained the health protocol in force, adapting it as necessary in line with government directives.

Well-being at work

For the past three years, SIACI SAINT HONORE has taken part in the "Quality of Working Life Week" organized by the French National Agency for the Improvement of Working Conditions (Agence Nationale pour l'Amélioration des Conditions de Travail or ANACT) and offers its employees:

- virtual classes on various subjects,
- a prevention program on sleeping well (webinar + Q&A session with a sophrologist and a psychologist provided by the Group).

Almost 100 participants at the "Sleeping well" conference.
50 sophrology consultations.

SIACI SAINT HONORE continues its various awareness-raising and prevention initiatives. These practical, voluntary measures are designed to facilitate access to healthcare for all employees of the Group.

Two occupational health nurses are available within the premises of the two main sites in Paris. This makes it possible for employees who so wish to benefit from regular monitoring of their health, should this prove necessary, in conjunction with the occupational physician.

They provide their services on a daily basis for one-time medical care or in a (non-life-threatening) emergency and are, for example, responsible for administering the flu vaccine which is fully covered by **SIACI SAINT HONORE**.

Over and above their main activity, occupational health nurses also have an important role to play in raising awareness and preventing public health problems (alcohol, breast cancer, tobacco, sleep disorders, etc.).

SIACI SAINT HONORE also has 2 medical booths (telemedicine cabins) on its two main sites. With no cash advance required, two services are available from the telemedicine cabin:

- Remote consultation with a doctor (Teleconsultation)
- An independent health check-up, without a doctor (Check-up).

Head office, the Season building Paris 17th


- 36 teleconsultations
- 118 check-up

Claims department Equinox at Clichy-la-Garenne

- 17 teleconsultations
- 40 check up



For sites that do not have an occupational health nurse or a medical booth, employees benefit from a teleconsultation service under the Group's healthcare plan which allows them to contact a doctor remotely at any time, anywhere in the world, at no extra cost.



SIACI SAINT HONORE has been offering its employees free access to the MyPrevention service marketed by the Group. MyPrevention is designed to help employees achieve a work-life balance and offers innovative solutions in prevention and quality of working life (support for caregivers, and a nutritional and physical coach).

Diversity as an element of differentiation and wealth

SIACI SAINT HONORE is committed to cultivating and promoting diversity as a source of wealth and performance, offering equal opportunities to all.

Personnel at **SIACI SAINT HONORE** are therefore recruited without discrimination on the basis of origin, religion, gender, sexual orientation, language spoken, social origin, political opinion, union membership or age.

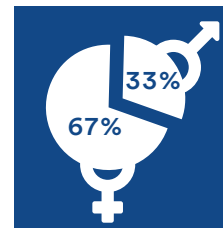
In 2021, **SIACI SAINT HONORE** signed up to the Diversity Charter confirming its proactive approach to promoting diversity.



- 300 + INTERNATIONAL PROGRAMS
- 170 + COUNTRIES
- 30 + SPECIALISTS MANAGING THE NETWORK FROM PARIS
- 40 + LANGUAGES SPOKEN
- 60 + NATIONALITIES

Promoting equal opportunities

The Group has a collective agreement on professional gender equality. It is in line with the commitments made in the initial agreement and the social policy implemented by the Human Resources Division which enabled **SIACI SAINT HONORE** to obtain a satisfactory score of **88/100** for the third year running in the index measuring gender equality in companies.



As of December 31, 2021, **67% of the Group's employees were women**. Of 114 employee promotions to the next grade, 79 were women.

Nos Quartiers ont du talent (NQT) (Our Neighborhoods Have Talent)

As equal opportunity is an important societal issue, **SIACI SAINT HONORE** opted to join the “Nos Quartiers ont du Talent” (NQT) association in 2021.

NQT offers a professional mentoring program dedicated to young graduates from priority neighborhoods or disadvantaged social backgrounds by having them sponsored by an experienced manager working in a company.



At the end of 2021, there were 28 mentors at **SIACI SAINT HONORE** all of whom are supporting a young NQT.



A future open to all at SIACI SAINT HONORE

The professional integration of young people (apprenticeship and skills acquisition contracts) as well as the employment and retention of seniors in 2021 within the Group means:

Youth employment

- 15% of the workforce is under the age of 30,
- 51 apprenticeship and skills acquisition contracts.

Employment of seniors

- 12% of employees are over 55 with:
 - Special arrangements for employees approaching the end of their working lives and the transition from work to retirement through part-time hours and teleworking,
 - The improvement of working conditions and prevention of risks of hardship in partnership with occupational medicine and the occupational ergonomist.

Preventing and combating harassment

Since September 2020, two points of contact have been appointed within SIACI SAINT HONORE. They are trained to carry out their duties and their mission is to ensure the implementation of internal procedures designed to facilitate the handling of cases of sexual harassment or sexist behavior.

No cases of harassment were reported at any of the Group's sites in 2021.

Disability

The SIACI SAINT HONORE Group currently has 41 employees with disabilities. These individuals benefit from customized and personalized monitoring put in place by the Human Resources Division to track the development of employees at work and their well-being within the Group.

Employees with disabilities are seen once a year by their HR contact for a follow-up meeting and are given an **additional two days' leave** for medical appointments or administrative procedures.

Partnerships with ESATs and EAs and disability awareness

SIACI SAINT HONORE works with various ESATs (Etablissement et Service d'Aide par le Travail or Employment Assistance and Service Centers) and EAs (Entreprise Adaptée or Sheltered Workshops) which provide meal trays, gift boxes, etc. during in-house events.

In 2021, during the European Week for the Employment of People with Disabilities (*Semaine Européenne pour l'Emploi des Personnes Handicapées* or SEEPH), the Group ran a campaign to raise awareness of hidden disabilities by offering employees:

- Two disability quizzes, one of a general nature and the other on celebrity disabilities. The 20 winners (out of 200 participants) had a Christmas gift box made by the ESAT “La Fédération des Aveugles” delivered to their home,
- A conference on neurodiversity organized as part of the International Day of Disabled Persons, led by the firm Hipip IN with almost 50 participants.

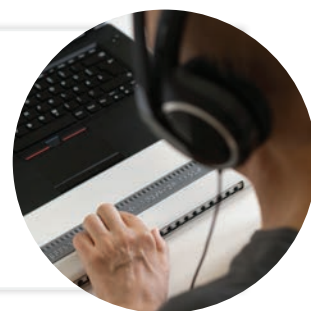
Dedicated recruitment fairs

Each year, **SIACI SAINT HONORE** takes part in various recruitment fairs for people with disabilities (The “Paris pour l'emploi” event, the Disability Forums at certain schools, etc.).

At these fairs, we present the Group and its opportunities and recruit employees with a wide range of profiles.

HUMANINNOV fondation

As a founding member and sponsor, SIACI SAINT HONORE has been actively participating in the Humaninnov Foundation's working groups to roll out actions for the development of inclusive management and job retention for employees affected by chronic illness.



The recruitment process: promoting transparency

SIACI SAINT HONORE guarantees a transparent recruitment process to all its candidates, based on objective criteria such as experience and training.

Over and above professional experience, **SIACI SAINT HONORE** looks to recruit personalities with skills and know-how in line with the company's values to contribute to the maintenance and development of a harmonious, high-quality social climate.

To achieve this, **SIACI SAINT HONORE** will always:

- Publish job offers in plain language.
- Look for experience and skills directly related to the position to be filled.
- Open up the positions to all candidates to promote diversity, cultural mix, and parity.
- Provide information during the interview on the different stages and deadlines of the recruitment process.
- Respond to all applications.

SIACI SAINT HONORE is committed to combating all forms of discrimination in recruitment. As a result, all positions are open to persons with disabilities. Failure to comply with the provisions relating to equal opportunities and non-discrimination are sanctioned under the company regulations.

Skills development and career management

As the skills of each and every one of our employees are SIACI SAINT HONORE's primary resource, the Group takes care to support them in their personal development and/or career progression.

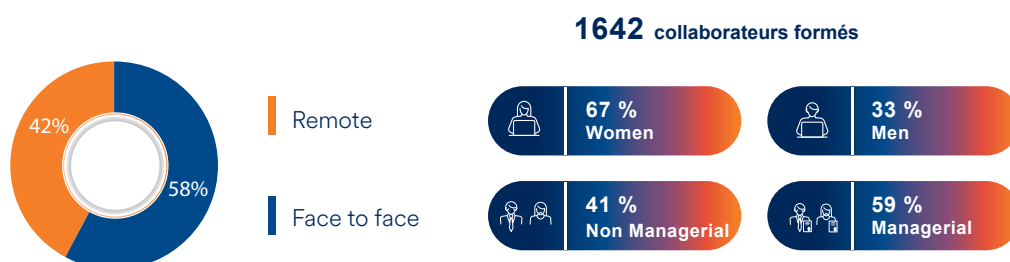
Each year, the Human Resources Division presents a training plan to employee representatives to match the operational needs of the SIACI SAINT HONORE Group with the professional aspirations of its employees.

Our group training projects for 2021, to be continued in 2022:



In 2021, **more than 3% of payroll was spent on training each year, representing more than 27,000 hours of training delivered.**

In total, **1,642 employees** received either face-to-face or remote training.



In addition to training plans and obligations, SIACI SAINT HONORE also offers its employees:

- Access to the "Projet Voltaire" platform, a tool designed to help employees improve their written communication skills (276 registered by the end of 2021).
- A training offering dedicated to professional proficiency, customized for the rapid upgrading of skills in different areas such as languages, office automation, and soft skills.



The annual review, a time for communication and feedback

In 2021, **1,513 annual performance and professional reviews were carried out**, representing 87% of the workforce, a 10% increase compared to the previous year.

The My Talentsoft career management tool, which is being continuously improved, is available to all the Group's employees. It streamlines the HR development process and makes it more reliable, while centralizing all requests for training, career development, annual and professional reviews, and not forgetting in-house opportunities.

On this last point, **SIACI SAINT HONORE** believes that internal transfers and promotions are a means of boosting an employee's professional career while building loyalty.

There were therefore **89 internal transfers and promotions** within the Group in 2021.

Our commitment to solidarity

As a major player in the protection of goods and people, SIACI SAINT HONORE factors social concerns into each of its decisions and activities.

The Red Cross

Every year, the Group makes a donation to the French Red Cross and supports a project in one of the many sectors it covers: health, independent living support, emergencies and first aid, social action, training, and international solidarity.

Salary round-up

In 2021, **SIACI SAINT HONORE** won the trophy for the largest donation in the mid-cap category. **Since January 2013, more than €200,000** has been collected for our partner associations: **Positive Planet, Adie, Le Rire médecin, Earthwake, and Bibliothèques Sans Frontières.**



Bénédicte BOIS,
Human Resources Division
SIACI SAINT HONORE
receiving the trophy.

Sponsorship

SIACI SAINT HONORE continues its commitment to cultural diversity by supporting the *Centre des Monuments Nationaux* with the restoration of the Cabinet des Glaces and the Cabinet Doré at the Hôtel de la Marine. As part of this approach to the promotion of French culture, we also support cinema through partnerships such as the Cannes Film Festival.



The Group has supported the *Raymond Depardon* exhibition, the Museum of Impressionism in Giverny and the national estate of Chambord through sponsorship.



In 2020, **SIACI SAINT HONORE** also partnered with *Cappella Mediterranea*, an ensemble led by conductor Leonardo Garcia Alarcon, and will continue its support with a view to making opera more accessible to all.

SIACI SAINT HONORE is also committed to preventive healthcare by mobilizing its teams in charity races such as the Foulées de l'Assurance to raise funds for the Adicare association for cardiology research, and the Course des Lumières in support of the Institut Curie.



SIACI SAINT HONORE and the environment



SIACI SAINT HONORE, which operates in the service sector, does not have a major direct impact on the environment. Nevertheless, in order to apply the principles of social responsibility to its operations, the Group is committed to regular environmental actions and so improving its primary greenhouse gas emissions to reduce its carbon footprint by 30% by 2025 compared to 2017 (financial year 2016).

SIACI SAINT HONORE's carbon footprint

Every four years, **SIACI SAINT HONORE** carries out an assessment of its greenhouse gas emissions. To this end, and in partnership with the GoodPlanet Foundation, in 2021 the Group carried out a new assessment of its carbon footprint and chose to extend its approach to some of its international subsidiaries.

3 key results for 2021 (financial year 2020).

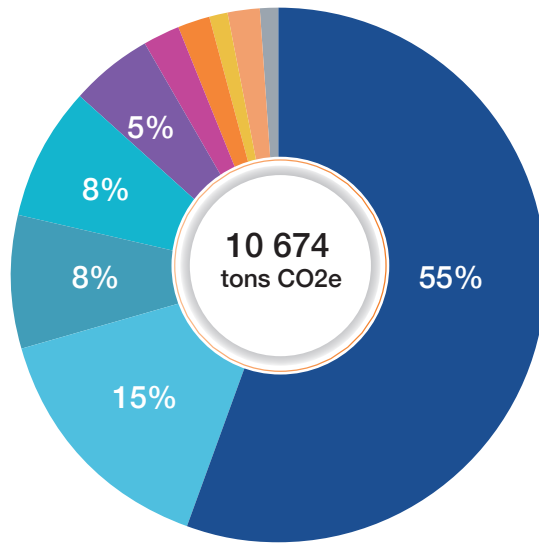


Breakdown of **SIACI SAINT HONORE**'s total emissions by category in France and abroad:

Scope 1: 873 tCO₂ emissions
Scope 2: 248 tCO₂ emissions
Scope 3: 9 553 tCO₂ emissions

- **Scope 1, 2 & 3:**
Energy consumption, fuel and air conditioning: 1 321 tCO₂e (12 %).
 - **Scopes 1 & 2 :** 1 121 tCO₂e (10 % of total emissions).
 - **Scope 3** is related to fuels and energy: 200 tCO₂e (2 % of total emissions).

- **Scope 3:**
 - **Purchases of goods & services, including digital (55 %):** 5 893 tCO₂e.
 - **Employee commutes to and from work, business travel and eating habits (16 %):** 1 681 tCO₂e.
 - **Fixed assets and equipment (15 %):** 1 563 tCO₂e.
 - **Freight and waste (1 % each)**



- 55% Purchases (including digital)
- 15% Fixed assets
- 8% Eating habits
- 8% Scope 1 (direct) - Energy and fuel
- 5% Commuting to and from work
- 2% Business travel
- 2% Scope 2 (indirect) - Electricity
- 1% Waste
- 2% Scope 3 (upstream) - Energy and fuel
- 1% Freight

En 2016, the carbon footprint was based on French sites only.

En 2020, the scope is broader as it includes digital and water consumption, as well as the offices in the following countries: Canada, China, Tunisia, Saudi Arabia, Switzerland, and the United Arab Emirates (UAE).

Carbon footprint 2020 versus 2016

2020 all offices



17 sites

7 countries



40821 m² of office space

2016 ((French offices only)

7 sites

France only

18 000 m² of office space



Impact of digital activity
Impact of domestic water consumption



10 674 tCO₂e with 3 040 employees

3,5 tCO₂e with strong
disparities by country.

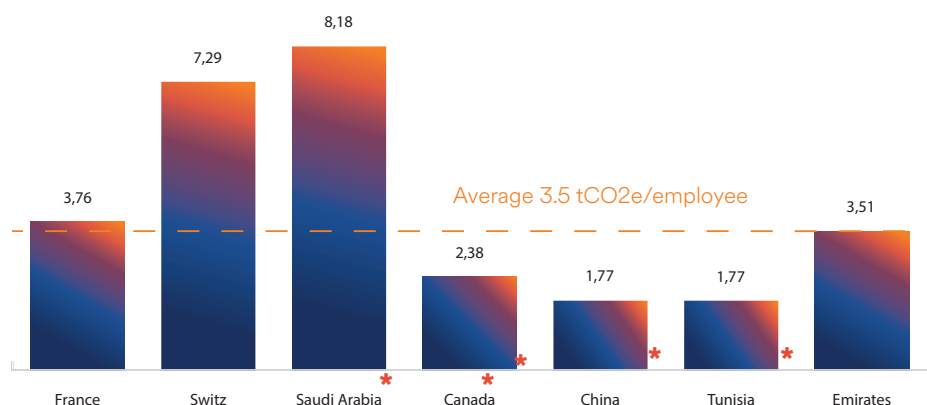
France, 2016 scope, excluding digital and water:
3,618 tCO₂e/employee.

- 37 %



7313 tCO₂e with 1,270 employees

Average footprint of a SIACI SAINT HONORE employee



* Incomplete figures due to lack of data

Focus on carbon footprint France

- On a like-for-like basis (excluding water and digital), there was an improvement in 2020: 6,464 tCO₂e against 7,373 tCO₂e in 2016.
- Scope 1&2 : in 2020, sites in France have better management of energy consumption, with the positive impact of buildings (Season Paris 17th, Equinox Clichy-la-Garenne and Bezannes) 222 tCO₂e compared to 2016.
- Scope 3 : in 2020, for purchases of goods and services, there was an increase compared to 2016 (wider field of reference, with more employees).

An action plan proposed by the GoodPlanet Foundation in 2022 is in the process of being approved by the CSR Committee of the new **Diot-Siaci Group***

*Diot-Siaci: Merger between SIACI SAINT HONORE and the brokerage firm Diot-LSN in November 2021.

More environmentally-friendly mobility

SIACI SAINT HONORE encourage la mobilité douce encourages “soft mobility” and provides its employees with bicycle parking at most of its sites in France. While ideal for health, this also has a positive impact on the environment as there are no greenhouse gas emissions.

In addition, the choice of location of the Group's various premises is also based on “reasonable” proximity to public transport, so limiting access by car.

The regular use of telecommuting and videoconferencing, which have become part of the working habits of employees, also helps reduce **SIACI SAINT HONORE's** carbon footprint.

SIACI SAINT HONORE regularly strengthens its policy on company cars. Since 2020, the Group has no longer offered diesel vehicles and asks employees who benefit from a company car to opt for hybrid or electric.

To date, 37% of the fleet is hybrid or electric.

In addition, for the past two years, **SIACI SAINT HONORE has been raising awareness among its employees on the challenges of digital pollution** by suggesting simple everyday habits they can adopt, as recommended by ADEME (the French Environment and Energy Management Agency).

By pursuing its strategy of rolling out digital solutions through innovation, **SIACI SAINT HONORE** is working towards a more responsible and sustainable approach. This ambition is reflected in a strong desire to continue to reduce paper consumption in certain activities that may have an impact on the Group's carbon footprint.

A few examples:

- Online representative elections via electronic voting since the end of 2019
- Paperless direct billing cards
- Electronic signature software in use for several years.

Responsible management of premises

SIACI SAINT HONORE has been HQE co-certified since 2020 (very good level) and **in 2021 was awarded the HQE co-certification for Sustainable Buildings at "Excellent" level** for its occupancy of the SEASON building where its head office has been located since 2017.

HQE Excellent* – 9 étoiles, avec la répartition suivante :

- Theme 1: Energy - 2 stars;
- Theme 2: Environment - 1 star;
- Theme 3: Health - 4 stars;
- Theme 4: Comfort - 2 stars.

* Haute Qualité Environnementale or High Environmental Quality



This certification is all the more important for SIACI SAINT HONORE as it confirms this desire to move forward and integrate environmental issues into the Group's DNA.

The Season building in the 17th arrondissement of Paris is also equipped with photovoltaic panels and **has produced 429,784 kWh of electricity over the past two years (2020 and 2021). This electricity is transferred to the Batignolles joint development zone**, like all of the buildings in this zone.

It should be noted that all of the Group's sites in France benefit from 100% renewable energy production through the energy contract.

More environmentally-friendly technology

SIACI SAINT HONORE's Information Systems Division has chosen to host its data on two sites known as "Green IT Data Centers".

This Data Center has adopted a Social and Environmental Responsibility approach and is committed to reducing its environmental footprint:

- 100% of the electricity consumed is 100% renewable.
- Uses ambient air cooling (Direct Free Cooling technology).
- Does not use greenhouse gases in its fire-fighting systems.
- Uses optimized urbanization such as cold aisle containment.
- Each client has their own dashboard allowing them to adjust their resources (real-time energy consumption, humidity levels, temperature, etc.).

The technical, energy and environmental performance indicators comply with current standards:

<p>Facilities operating in line with the requirements of ISO 14 001 and 50 001</p>	<p>Continuous monitoring of energy consumption by usage (ISO 50 001)</p>	<p>Monitoring of the Power Usage Effectiveness of each building (ISO/IEC 30134-2)</p>	<p>Implementation of good practices in terms of energy efficiency (European Code of Conduct for Data Centers)</p>
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Adopting a sustainable consumption approach

Since 2019, **all of the Group's sites in France use glasses or recycled cardboard cups**, another possible alternative to plastic.

To further enhance its approach, in early 2020 **SIACI SAINT HONORE** opted to stop using plastic bottles at the SEASON head office, Paris 17th, the site that consumed most drinks in bottle format.

Almost 200 water jugs.

Since 2019, the three largest SIACI SAINT HONORE sites have been equipped with BOUMI glasswashers.

This environmentally-friendly rinsing device saves **more than 80% of water** compared to washing reusable containers by hand or in a dishwasher, in a few seconds and **without consuming any energy.**



SIACI SAINT HONORE has chosen Castalie water dispensers, eco-friendly water for its sites

Since 2020, the Group has been providing its employees, clients and guests with water dispensers connected to the water network, providing quality, microfiltered water that is local and neutral in taste. With this system, the Group confirms its commitment to reducing its use of plastic.

SIACI SAINT HONORE's 2021 figures



122,366 liters of
CASTALIE water



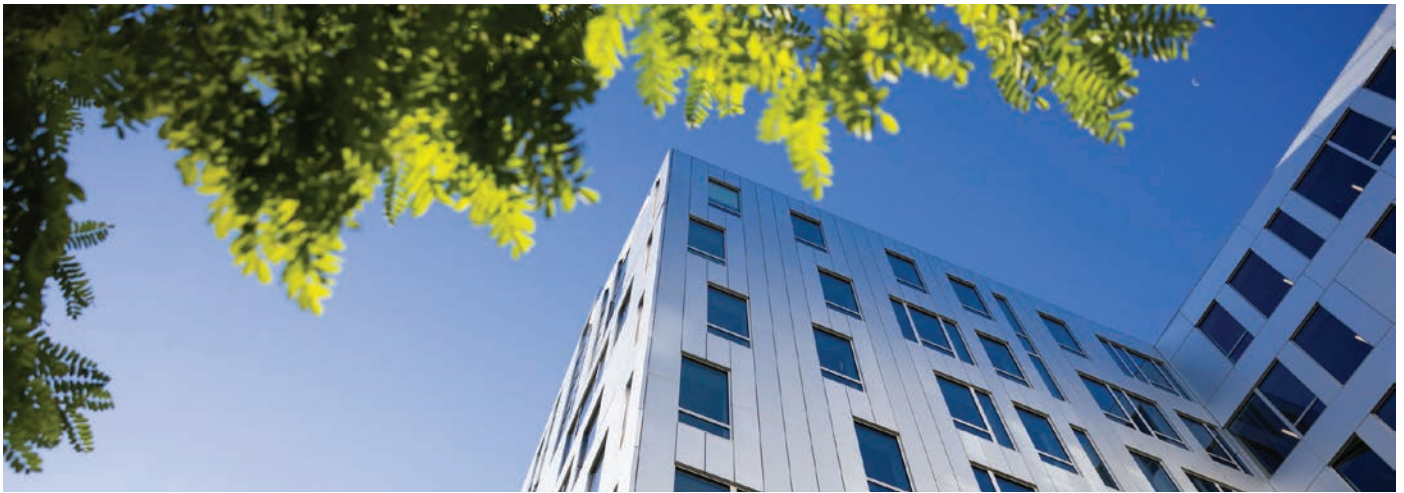
244,732 single-use bottles
avoided!



28,377 kg of CO2-eq



188 trips Paris-Marseille by car.



Optimized waste management

SIACI SAINT HONORE also raises awareness among its employees through simple eco-behaviors to adopt:

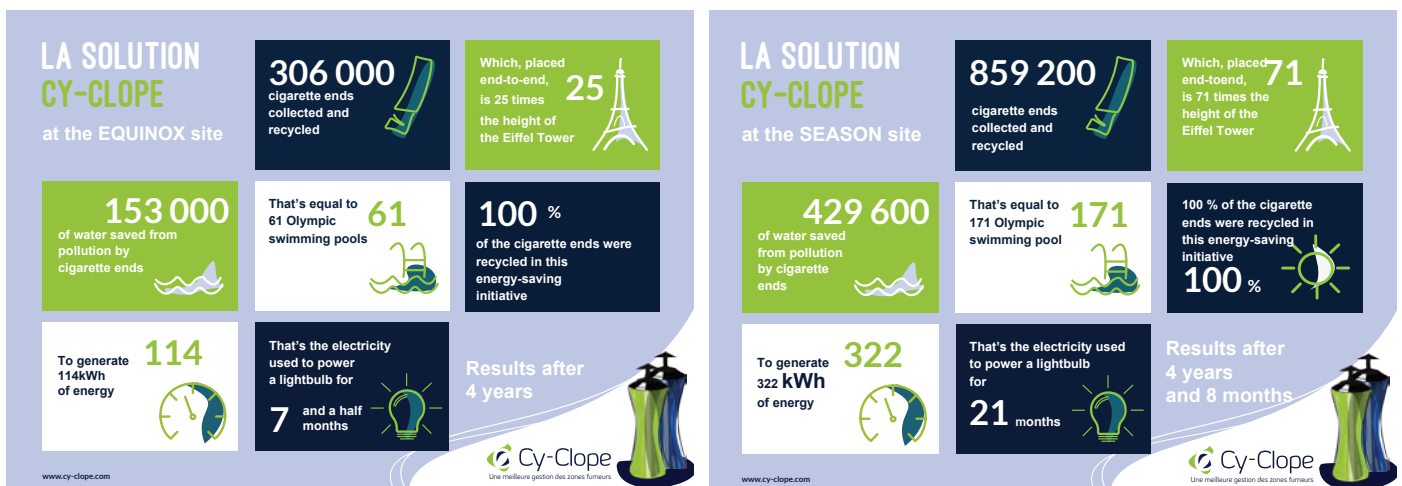
- Sorting waste in dedicated areas,
- Managing light and temperature on the sites by centralizing the controls,
- Managing paper use by restricting printing to black and white and using both sides.

SIACI SAINT HONORE has been operating **selective sorting through the voluntary use** of collective trash cans in its Paris and Paris region premises, Season (Paris 17th) and Equinox (Clichy-la-Garenne), and its Bezannes claims department for several years now.

In addition, when required and especially when moving to another site, a clean-up session is organized to sort and get rid of any unnecessary paper.



For several years now, **SIACI SAINT HONORE**, in partnership with **Cy-clope**, has been recycling the cigarette ends of its employees who smoke.



In the same spirit of environmental protection, **Greenwishes**, a company specializing in the collection, sorting and recycling of waste, **is assisting the Equinox claims department in Clichy-la-Garenne with its waste management**, thus generating a **more ethical corporate approach overall**.

In 2021, the **Equinox claims department in Clichy-la-Garenne** collected and recycled:

Paper and cardboard in KG	Glass in KG
3430	19,4
Equivalent to this number of finished products made from recycled waste	
▼	▼
27 reams of paper and 7,267 boxes	41 75cl glass bottles



Energy savings and CO2 equivalent impact achieved using recycled products over the last 12 months

Énergie	34,81 Mwh	Equivalent to the annual consumption of 3 people
Water	163,94 m ³	Equivalent to the annual consumption of 3 people
CO2	0,18 tonne equivalent CO ₂	Equivalent to 714km in a small city car
Wood	4,866 tonnes	

World Cleanup day 2021: once again, employees answered the call!

For 2 years now, **SIACI SAINT HONORE** has been taking part in the international event, **World Cleanup day. Employees in Season Paris 17th, Equinox in Clichy la-Garenne and Driesassur**, the Group's Belgian subsidiary, again agreed to give up their time to contribute to this civic initiative.

Cyclope which manages the ashtrays provided in the smoking areas of Season, Paris 17th, and Equinox in Clichy-la-Garenne, and also a World CleanUp Day partner, recovered and recycled almost 10,000 cigarette ends collected during the event.

Thanks to them, **45 kg of waste** was collected, including a significant quantity of cigarette ends! To complete the process, the service provider,



We act to preserve natural resources by offering “environmental liability” insurance solutions and crop insurance policies to organic and “in-conversion” farmers.

PIERRE DONNERSBERG

Chairman of SIACI SAINT HONORE

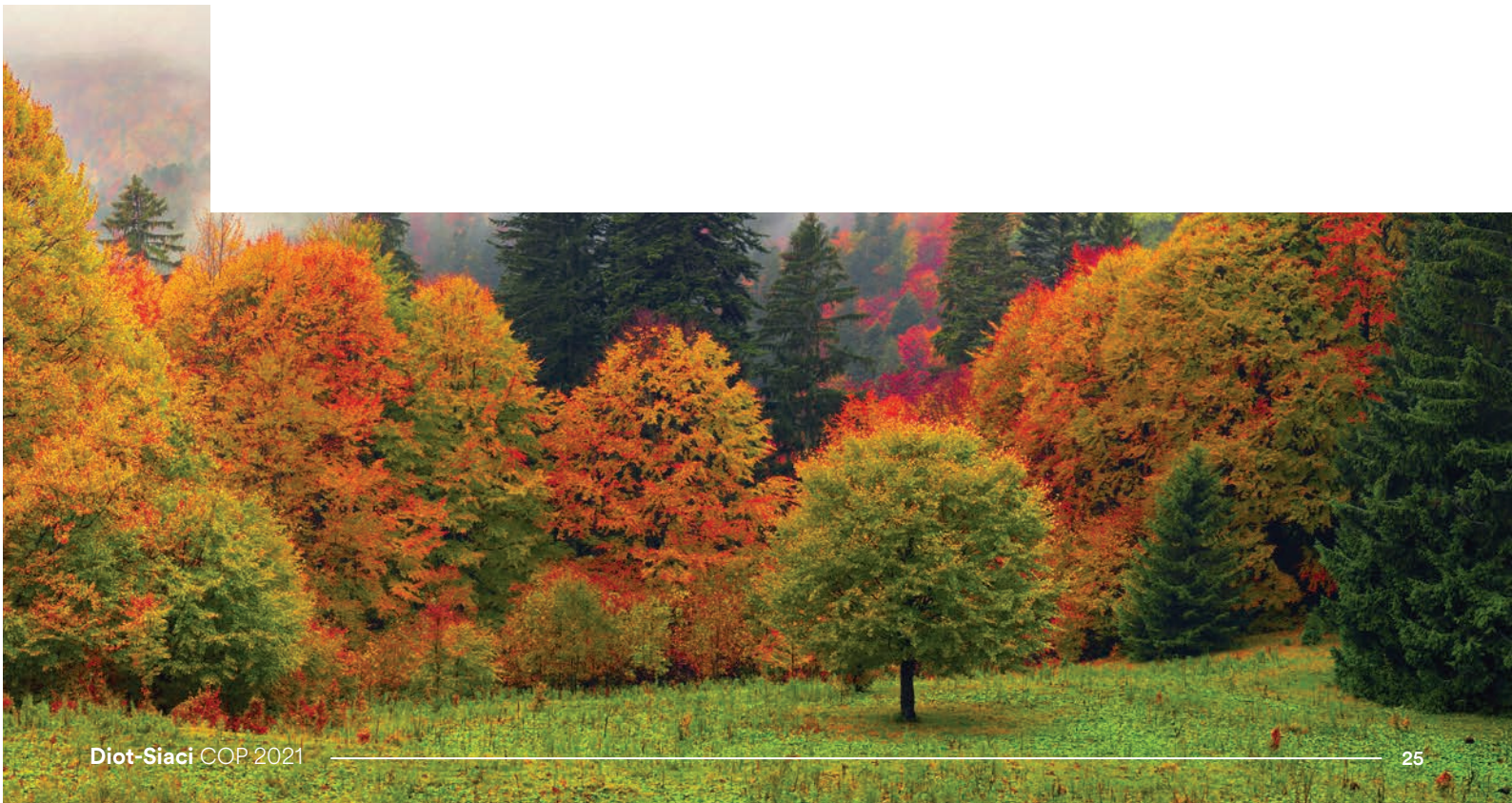
Biodiversity

By joining the Act4nature initiative in 2018, and then renewing its commitments in 2021, SIACI SAINT HONORE committed to integrating biodiversity issues into its strategy with a view to reducing the direct or indirect impact of its activities on eco-systems, limiting their degradation, and promoting voluntary environmental actions, while ensuring its various stakeholders support this approach and that their needs are taken into consideration.

SIACI SAINT HONORE also expects all of its stakeholders, whose role is crucial, to contribute to the preservation of biodiversity by limiting and reducing the impact of their activities on climate change.

SIACI SAINT HONORE is convinced that the Group's employees have a full part to play in the future of biodiversity through their day-to-day behaviors and choices, and must be made more aware if they are to improve their understanding of the issues.

That is **why 2 awareness-raising actions were carried out in 2021** in the form of a quiz and information campaigns on the Group's intranet.



SIACI SAINT HONORE

and the continuous strengthening of its business ethics



Fighting corruption

For **SIACI SAINT HONORE**, the Group's sustainable development cannot be achieved without the trust of its clients and partners.

The **SIACI SAINT HONORE code of conduct and professional ethics** sets out in highly practical terms, using examples, **the acceptable and prohibited behaviors in the fight against corruption, conflicts of interest and influence peddling**, and extends to **all the ethical rules with which the Group must comply**.

It also includes a **Group whistleblowing procedure as well as a procedure for gifts and invitations**. **No incidents were reported** under the Group's whistleblowing procedure in 2021.

To ensure compliance with all of **SIACI SAINT HONORE's** commitments at all times, the involvement of each Group employee is essential. That is why this code is distributed to all Group employees (France and international) and is also included as an annex to the Group's internal regulations.

It also demonstrates the Group's commitment to global and international compliance, as it applies uniformly to all the entities that make up the **SIACI SAINT HONORE** Group, with the option of adapting it, if necessary, to the local environment (subject to approval by the Group).

In addition, at the end of 2020, **all SIACI SAINT HONORE Group employees** were required to complete a **mandatory self-declaration** questionnaire with the aim of:

- Agreeing to adhere to the Code of Conduct.
- Identifying potential risk situations so that they can be dealt with in the best interests of the Group, but also of the employees.

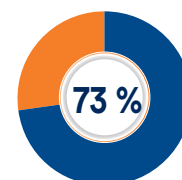
In addition, thanks to the creation **of a committee for the prevention and management of conflicts of interest**, under the responsibility of General Management, the various ethical and compliance aspects can be fully integrated.

Strengthening ethics through awareness-raising and training

SIACI SAINT HONORE is convinced that an effective culture of ethics requires a good understanding of the issues surrounding the day-to-day risks of corruption.

SIACI SAINT HONORE provides all French-speaking employees with **a mandatory e-learning course** on "Sapin 2 Law - Anti-Corruption and Code of Conduct", consisting of the 4 modules below:

- Raising awareness of the complexity of players and situations with respect to corruption, conflicts of interest and influence peddling.
- Understanding patterns of corruption.
- Measuring the risks incurred.



As of December 31, 2021, the participation rate was 73%

The SAPIN 2 training e-learning course was redesigned in the second half of 2021 to (i) bring it up to date with the latest recommendations by the French Anti-Corruption Agency, AFA, and (ii) to optimize its format to make it easier for users to complete the course.

The new version of the e-learning course has been online since April 2022.

The SAPIN 2 e-learning course is systematically integrated into the "new employee" pathway, making new employees aware of the subject as soon as they join the company.

Lastly, with regard to adapting the e-learning anti-corruption program to the subsidiaries in France and abroad: the inventory of materials and training courses produced by the different subsidiaries was finalized in 2021. A project will be launched in the second half of 2022 to progressively standardize the SAPIN 2 training courses across the entire DIOT-SIACI group and its various entities.

Combating money laundering and the financing of terrorism

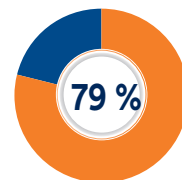
SIACI SAINT HONORE continues to apply a zero-tolerance policy and strengthen its internal control system by being vigilant through the implementation of:

1. A procedure for “Combating money laundering and the financing of terrorism and the management of international sanctions” in which all employees are trained,
2. Pre and post-transaction controls,
3. Systematic checks on all new business relationships using international sanctions lists,
4. During the recruitment phase, a systematic check is carried out to ensure the candidate is not subject to international sanctions.

In addition, the Group also offers a mandatory AML-CFT e-learning module, where employees learn about best practice in the fight against money laundering, the financing of terrorism, and international sanctions.

As of December 31, 2021, the participation rate was 79%

With respect to fraud, SIACI SAINT HONORE is also strengthening its existing system and has introduced a mandatory anti-fraud e-learning module to be used by its business teams.

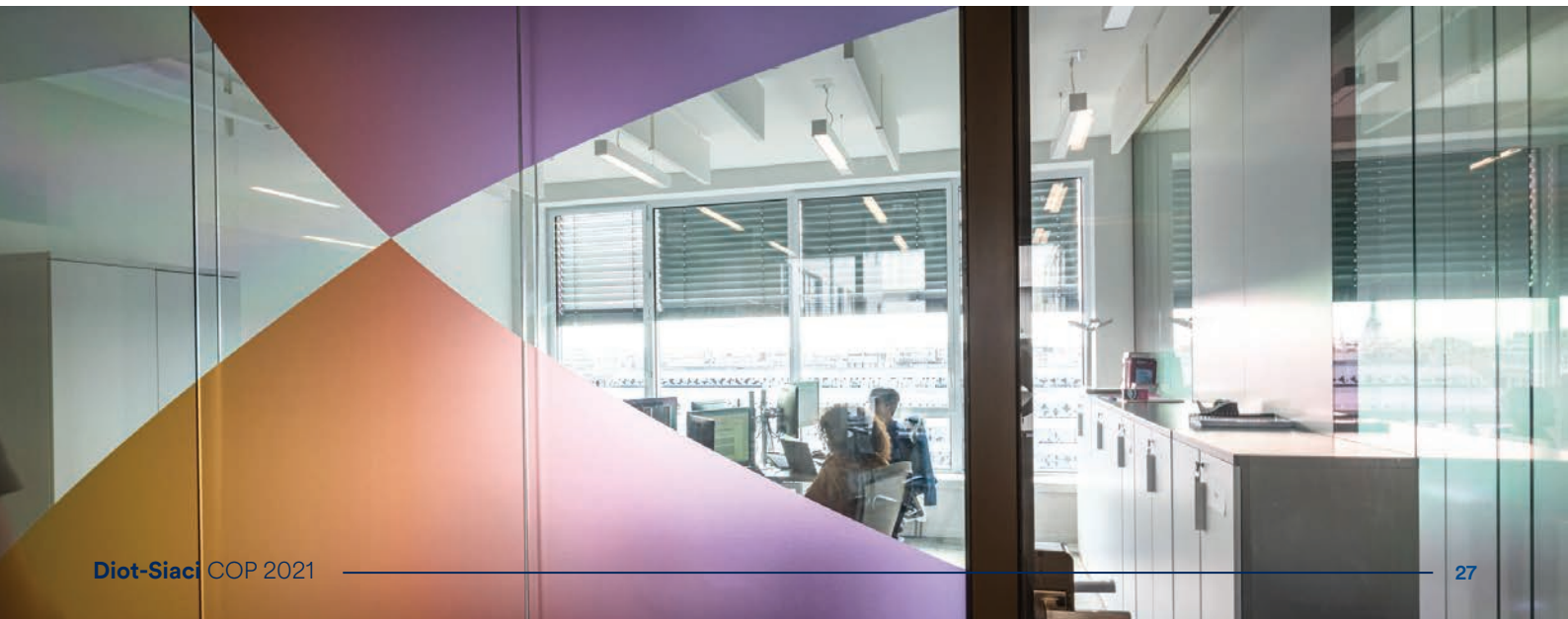
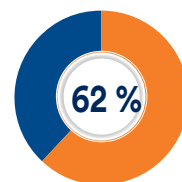


Consisting of 2 modules, this e-learning addresses the following themes:

- **Acquiring the essential knowledge** required for professionals in the insurance industry in order to assess the risk of fraud,
- **Working on practical examples** related to the Group's health & life business to learn how to react effectively in case of suspected or proven fraud.

As of December 31, 2021, the participation rate was 62%

All of the mandatory training courses offered by **SIACI SAINT HONORE** are tracked, and reminders can be sent out as required.



Building a relationship of trust with its suppliers and partners

Since 2016, SIACI SAINT HONORE has undergone an annual evaluation of its CRS system by the online platform, EcoVadis.

The unwavering commitment of SIACI SAINT HONORE and its teams to the process of improvement saw the Group being awarded a silver medal in 2022 and obtaining a high score of 59/100 for the first time (up 3 points compared to 2020).

Lastly, with a structured and proactive approach to CSR, the Group obtained “confirmed” status for its CSR performance, validating SIACI SAINT HONORE’s continuous improvement drive, with the next goal of attaining the gold medal.



Under the SAPIN 2 regulations, the Group **continues to gradually strengthen its third-party assessment system** (particularly with respect to suppliers and partners):

- Third-party suppliers: In the second half of 2021, SIACI SAINT HONORE launched an initial campaign to evaluate the environmental practices of its Tier 1 suppliers through the CSR platform.
- Strengthening of existing purchasing procedures within the Group, with the creation of a Group purchasing policy planned for 2021.
- Third-party partners: Compulsory adoption of the procedure for entering into new relationships with third-party business introducers.

In addition, since 2020, **SIACI SAINT HONORE** has included a CSR annex in its contracts with suppliers. The Group asks all its new suppliers and service providers to adhere to the main principles relating to human rights, labor law, the environment, anti-corruption and responsible purchasing.

SIACI SAINT HONORE and the European Insurance Distribution Directive (IDD)

La Directive européenne sur la Distribution d'Assurances (DDA) du 20 janvier 2016, entrée en vigueur le 1er octobre 2018, a principalement pour objectif de renforcer la protection des consommateurs d'assurance.

The IDD is built around 6 pillars:

- The strengthening of the requirement to inform and the duty to advise with, in particular, the introduction of the information and advice sheet.
- The Insurance Product Information Document (IPID).
- The prevention of conflicts of interest.
- Transparency of remuneration.
- Product monitoring and governance.
- The requirement for professional training



To meet the 15-hour IDD training requirement, SIACI SAINT HONORE offers its employees a **"Pick & Choose"** option.

This training offering is provided to all members of staff involved in the policy commercialization stage who are therefore required to attend this mandatory annual training.

This aims to enhance the protection of the Group's clients by equipping employees with the skills they require, as set out in the IDD, in order to carry out their duties.

- **In 2021, 511 employees were identified (including managers and business unit management committees) as being affected by the IDD professional training requirement.**

By the end of 2021, **409 employees** had completed the 15 hours of training, i.e. **81.6% of employees and 61% of managers and members of business unit management committees** in the form of:

- 16 Pitches sessions..
- 18 talks delivered.
- 35 e-learning courses available.
- Product monitoring and governance.
- 100+ training sessions organized (group and individual).

up 20 points

for employees trained in 2021
compared to 2020

Protection of personal data

A dedicated team

Since the GDPR came into force, **SIACI SAINT HONORE's DPO**, together with their **Data Privacy team and their network of Data Protection Correspondents**, has been working to ensure the security of the personal data being processed.

The Data Privacy team's key objectives are:

- Ensuring the Group's compliance with the GDPR.
- Disseminating GDPR culture within the Group.
- Managing the DPO's internal network of data protection correspondents.
- Advising, controlling, and documenting data processing.
- Processing requests for the exercising of rights.
- Acting as the point of contact for the French Data Protection Authority, CNIL.

This team is complemented by **the essential expertise of the Group ISSM** (Information Systems Security Manager) and **the IS division** in charge of:

- Identifying IS risks.
- Defining and applying the information systems security policy (ISSP).
- Implementing IS security.
- Training on safety standards.

The ISSM and the Data Privacy team meet monthly to agree on the best regulatory, technical and organizational actions to be taken on the data issues presented by the operational teams.

In 2020, they jointly defined a number of processes for accessing the data collected within the business lines (formalization of requests for access to production data, traceability and archiving of requests, and procedure for accessing employees' email boxes) to further strengthen data security and guarantee restrictions on processing and compliance with the purpose for which the data were collected.



What actions are in place to strengthen data security?

- Internal awareness-raising on phishing,
- Roundtables on current topics (in 2021, the Group addressed the use of instant messaging in companies and its level of security),
- Update of the IS charter.

Lastly, **the network of “Personal Data Correspondents”** set up by **SIACI SAINT HONORE**, consisting of operational employees within the business lines and subsidiaries, **is responsible for protecting the Data**, including:

- Acting as the first point of contact for GDPR compliance for colleagues in its Division,
- Informing the DPO and their Data Privacy team of new processing projects,
- Day-to-day awareness-raising of data protection issues in its own Division,
- Participating as a representative of its Division in projects related to the protection of personal data,
- Representing its Division at the Personal Data Committee (3 times a year),
- Ensuring the continuous updating of the register of processing activities.

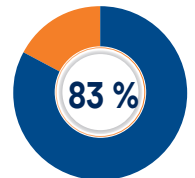
The GDPR skills of members of the **Personal Data Committee, the Group's data governance body** and Data Protection Correspondents, are updated by the Data Privacy team, with whom they constantly interact.

More widely, training notes on new or evolving data themes (cookie management, European contractual clauses, etc.) are sent to all Group employees whenever necessary, in particular via the Group's intranet.

Since 2018, a general GDPR training course has been included in the mandatory training pathway followed by all new employees joining the Group.

83% of employees trained in 2021

In addition to the mandatory GDPR e-learning module, workshops were held within the business lines in 2020 and will continue in 2021. Their aim is to examine the key requirements of the GDPR using practical examples to give operational staff a pragmatic overview of the GDPR.



Lastly, in 2020 **SIACI SAINT HONORE** developed its internal tool for managing the consent of data subjects where consent is required for the processing to be completed.



SIACI SAINT HONORE's commitments for 2022

This new report describes the actions undertaken and the progress made by **SIACI SAINT HONORE**.

Following the merger of **SIACI SAINT HONORE** and DIOT-LSN (see editorial on page 3), the new Diot-Siaci Group has identified a number of areas to work on in 2022:

- Creating a network of men and women in support of parity, diversity and equality within the new **Diot-Siaci** Group.
- Continuing to promote the salary round-up initiative in-house following the creation of the new **Diot-Siaci** Group.
- Training recruiters in non-discrimination.
- Raising employee awareness of cyber risks.
- Updating the regulatory e-learning modules (GDPR, SAPIN 2, AML/CFT, etc.).
- Help for caregivers: finalize the implementation of a system that will enable Group employees to continue to support a dependent family member, whether elderly, sick or disabled.
- Setting up a new SEC which will be representative of the new group to pursue social dialogue.
- Raising employee awareness of CSR.
- Harmonizing existing CSR practices following the creation of the new **Diot-Siaci** Group.
- Extending SIACI SAINT HONORE's commitments to the Global Compact and Act4nature international to **Diot-Siaci**.
- Extending the use of the EcoVadis platform to the new Diot-Siaci Group.
- Extending the use of Cy-clope ashtrays to the offices in Bezannes (department 51) and Bois-Guillaume (department 76).
- Studying the possibility of setting up a subsidy to help employees in **Clichy-la-Garenne** purchase an electric bicycle, and the introduction of a carpooling bonus.
- Developing sustainable mobility solutions to enable Group employees to travel between the two main sites in the Paris region.
- Harmonizing GDPR and data protection measures following the merger.
- Enhancing the Group's compliance with the IDD and the brokerage reforms.
- Continuing to work on compliance with the Sapin 2 law within the new Diot-Siaci entity.
- Standardizing and updating the Group's AML/CFT and international sanctions systems and policies within the new **Diot-Siaci** entity.
- Updating the global mapping of the Group's risks within the new Diot-Siaci entity.
- Beginning work on the Group's compliance with the Draft EU Regulation, DORA (Digital Operational Resilience Act).
- Enhancing and standardizing existing purchasing procedures within the Group with the creation of a Group purchasing policy.

SIACI SAINT HONORE

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N° d'immatriculation ORIAS 07 000 771

Société par actions simplifiées au capital de 120 555 961,60 €

572 059 939 RCS Paris – APE 6622 Z

N° de TVA Intracommunautaire: FR 54 572 059 939

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