

ACTUARIS S.A.

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FRANCE

The Global Compact Office

United Nations

Room S-1881

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USA

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Objet : Communication sur le progrès 2008

Madame, Monsieur,

Conscient de la responsabilité et du rôle que jouent les entreprises dans l'amélioration des conditions de vie et de travail dans le monde, le cabinet ACTUARIS est fier d'adhérer au Global Compact des Nations Unies et de promouvoir ses 10 principes directeurs.

Cette initiative des Nations Unies correspondant tout à fait à notre culture d'entreprise et aux valeurs soutenues par l'équipe dirigeante, l'ensemble des collaborateurs d'ACTUARIS aspire à perpétuer et développer les actions visant à sensibiliser et responsabiliser les sociétés de notre secteur d'activité.

C'est donc avec grand plaisir que nous adressons au bureau du Global Compact notre “Communication sur le Progrès” 2008, reprenant les grandes lignes des initiatives menées à bien ou soutenues par ACTUARIS.

Vous renouvelant l'assurance de notre engagement, nous vous prions d'agréer, Madame, Monsieur, l'expression de nos salutations respectueuses et dévouées.



Pierre ARNAL
Actuaire Associé
Directeur Général



GLOBAL COMPACT – COMMUNICATION ON PROGRESS



“Businesses should undertake initiatives to promote greater environmental responsibility.”

ACTIONS

Because actuaries are key players in environmental issues such as climate change and global warming, ACTUARIS tries to heighten insurance actors to the problem of climate change by sponsoring and attending expeditions to the Polar Regions.

DOCUMENTARY MOVIE ON ACTUARIS’ SVALBARD EXPEDITION 2007

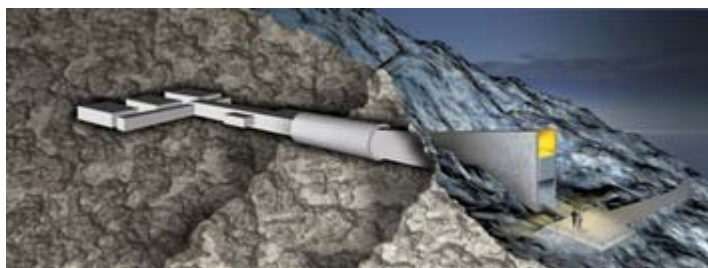
In 2007, Pierre ARNAL, CEO of ACTUARIS and Yves COUTURIER, Director of CNP (French leading insurance company) departed for the Svalbard archipelago, north of Norway and last inhabited land before the North Pole.

Privileged scientific study field, Svalbard is often used as an observation base for meteorological and biological studies on the consequences of global warming. The archipelago has also been chosen to shelter the “Doomsday vault”, a unique gene bank designed to preserve our vegetal biodiversity from climate changes and natural catastrophes.

ACTUARIS’ 2007 expedition had four main objectives:

1. Visit of the building area of the future “Doomsday vault” :

The Svalbard Global Seed Vault, or “Doomsday Vault”, was being dug at the time of the expedition and inaugurated officially on February 26th 2008. With a capacity of 4.5 millions seed samples, the Svalbard Global Seed vault will preserve a wide variety of plant seeds from locations worldwide.



Rendered visualisation of the seed vault

2. The *Vagabond* polar yacht

The *Vagabond* is an expedition yacht currently a dedicated base camp for DAMOCLES, which main objective is to study Arctic Ocean sea ice and its future. France PINCZON du SEL and Eric BROSSIER bring their polar yacht and their experience to work with scientists for 4 years, on the East Coast of Spitsbergen (2004-2008).

DAMOCLES: the European-Russian program (Developing Arctic Modelling Capabilities for Long-term Environmental Studies) is an integrated ice-atmosphere-ocean monitoring and forecasting system designed for observing, understanding and quantifying climate changes in the Arctic. This innovative and ambitious project will use hi-tech instruments from space as well as in situ. DAMOCLES is specifically concerned with the potential for a significantly reduced sea ice cover, and the impacts this might have on the environment and on human activities, both regionally and globally.

3. Interviews of scientists

The third major goal of this expedition was to meet with scientists and more globally people acting against global warming and building public awareness on the climate change impacts on the Polar Regions. Pierre ARNAL and Yves COUTURIER interviewed Rune BERGSTRÖM, advisor for the Governor of Svalbard about environmental issues, and Sébastien BARRAULT, Swiss researcher from the University of Longyearbyen who both enthusiastically shared their work and opinions.

4. Documentary movie

At least the fourth major target of this expedition was to promote our planet's survival by warning as many people as possible around ACTUARIS team.

The way chosen by Pierre Arnal to reach this goal was to realise a movie retracing the expedition. During the first semester 2008, Pierre Arnal collaborated with an ACTUARIS team's member to undertake this project.

At the end of 2008, we plan to show this movie to ACTUARIS and CNP employees and to the CNP Managers and, afterward, to our customers. Our target in this action, is to contribute to the awareness of the French insurance market about the polar regions climate change.

HELP OF A THESIS STUDENT FROM LYON'S ISFA UNIVERSITY

In collaboration with the ISFA ("Financial and Insurance Sciences Institute") and the University of Lyon 1, ACTUARIS collaborate in the thesis of a student actuary on climate warming.

The target of this thesis is to involve French insurers on this issue in two different ways:

- 1- Through the involvement of the company itself, and
- 2- Through the adaptation of their insurance products to ensure increased responsibility on the problems of sustainable development and climate warming.

Some trails started to be explored, for example in car insurance:

- Create attractive insurance contracts for policy-holders if they use non polluting cars
- Create attractive insurance programs for companies which choose to adopt low carbon emission

For the home-owner insurance, encourage individuals to have good home heat insulation and promote heating systems with low emission.

PARTNERSHIP AT A GROUP LEVEL WITH A PRINTING COMPANY “QUALIGRAPH”

QUALIGRAF is a printing company, member of ADDING GROUP, the holding company of ACTUARIS. Since several years, QUALIGRAPH has been taking an active part in environmental safety:

- They started by building a factory with reinforced insulation, equipped with low emissivity glazing and heating/air-conditioning produced by a reversible heat pump;
- At their production level also, everything is done to protect the environment and reduce contaminating wastes by printing without solvent and the use of non-toxic products;
- The paper used is recycled paper or produced from durably managed forests;
- Unrecyclable packaging was replaced by recyclable ones and PVC tape was replaced by adhesive paper tape.
- Also, stripping by varnish is preferred for printing protection and embellishment;
- Finally, wastes are sorted and, when possible, recycled. And since 5 years professional transportation is done with hybrid cars.

COUNTRY: France

KEY WORDS: environment, global warming, building awareness, arctic regions, insurance industry

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