



SIACI SAINT HONORE

Communication on progress

2020



COMMUNICATION ON
PROGRESS

This is our **Communication on Progress** in implementing the principles of the **United Nations Global Compact** and supporting broader UN goals.

We welcome feedback on its contents.

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Chairman's editorial



In an increasingly uncertain world, social, societal, environmental, and ethical issues - in short, corporate social responsibility - have become the true markers of human progress.

This positive evolution is set to influence our actions and initiatives in favor of more harmonious economic development. The health and well-being of us all, and of each and every employee, are becoming increasingly precious assets for the company.

The unprecedented health crisis we are currently experiencing has heightened our responsibility as a player on the economic and social stage. On both human and environmental levels, we must consciously act to preserve natural resources by giving meaning to our initiatives and projects. By placing these issues at the heart of our concerns, we are contributing to the certainty of a more peaceful future for our clients, co-workers, and shareholders. Compliance with rules and standards, whether in terms of business ethics, the fight against all forms of corruption, or responsible purchasing, brings us closer to this goal.

That is why the **SIACI SAINT HONORE** Group, a European player with global reach in insurance consulting and brokerage, is committed to practical programs to promote more sustainable growth. We have therefore signed up to the United Nations Global Compact through 10 founding principles that reflect the Group's DNA, particularly in the areas of gender equality, human and labor rights, and good business practices.

It is also one of **SIACI SAINT HONORE's** commitments to support the major social shift in the way its employees and clients work. Our teams and our executive board continue to progress towards our goal of becoming one of the most ethical players in our sector.

Pierre Donnersberg

Chairman of SIACI SAINT HONORE

A handwritten signature in black ink, appearing to be 'P. Donnersberg', written in a cursive style.

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, HR strategy and total rewards.



The Group has currently more than 3,000 employees.

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.

Nowadays, companies' challenges are specific to them, which is why **SIACI SAINT HONORE** invests in a personalized client relationship.



More than 3,000 employees worldwide



+ 5000 + corporate clients



€465 million in turnover in 2020



300 international programs managed from Paris



Almost 3 million individuals insured in France and around the world

Our profile, our mission

A unique shareholding structure

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.



SIACI SAINT HONORE
58,91%

CHARTERHOUSE
35,60%

ARDIAN
5,49%

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.

ECOVADIS

Since 2016, the CSR system at **SIACI SAINT HONORE** has been rated annually using the EcoVadis online platform.

With its 21 CSR indicators (financial, suppliers, etc.), ECOVADIS assesses the practices of more than 50,000 companies every year in France and around the world.



With their unwavering commitment to improvement, **SIACI SAINT HONORE** and its teams saw the Group awarded **the silver medal in March 2021**, and for the first time a high score of **56/100**.

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

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

Today, more than ever, the Global Compact encourages companies to adopt and implement the 10 principles, a set of values (human rights, labor, environment, and professional ethics) and a solid bedrock for the commitment of companies to the United Nations and their stakeholders.

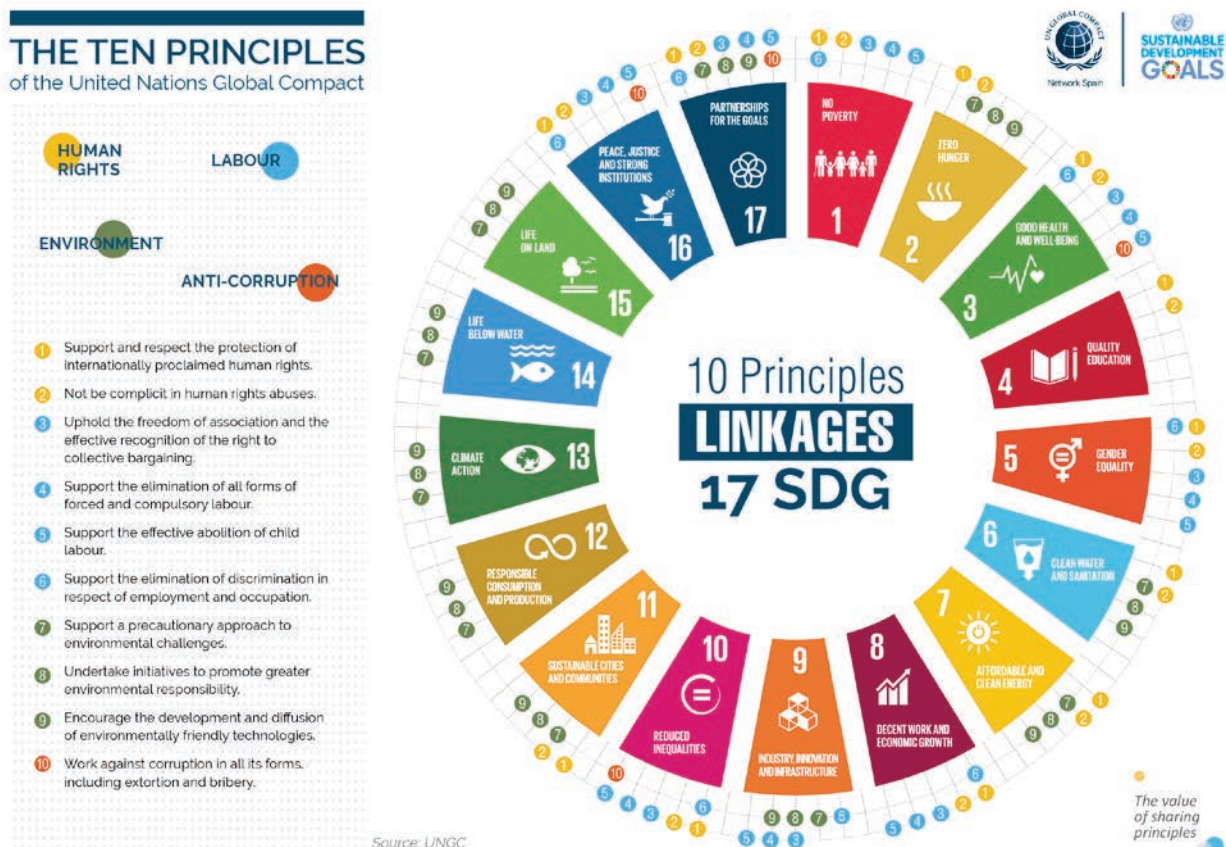
The creation in 2015 of the 17 Sustainable Development Goals (SDGs), a veritable action plan for peace, humanity, the planet, and prosperity, has strengthened these principles.

The health crisis that the planet has been facing for more than a year now has highlighted the importance of taking action and not wavering. The rise in poverty (unemployment), and reduced access to education (closure of schools, difficult or ineffective, and sometimes even inaccessible,

distance learning), not forgetting the devastating effects on our health (to name but a few) are all warning signs.

SIACI SAINT HONORE and all companies in France and around the world have a key role to play. With an understanding of the urgency, **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.**

Giving itself the means and contributing to the creation of a fairer and more sustainable world are the targets that **SIACI SAINT HONORE** aims to achieve collectively by ensuring the involvement of all its various stakeholders (employees, clients, shareholders, and suppliers).



Update on 2020 commitments

In its last progress report, **SIACI SAINT HONORE** stated its commitment to the continued promotion of the 10 principles of the Global Compact while contributing to the achievement of the 17 SDGs.

The current progress status of the 2020 commitments is as follows:

- 1 Take part for the first time in the people's World Cleanup day event in September 2020. This people's movement to collect and sort the waste abandoned in cities and in nature, in France and abroad, will be an opportunity for **SIACI SAINT HONORE** and its employees to give the Group's CSR approach a more practical form.

Complete
- 2 Replace the plastic bottles provided to employees with a more eco-responsible alternative, such as glass, at our head office, the main consumer of bottled drinks in the Group.

Complete
- 3 Continue to move towards reducing paper-intensive tasks, for example, by holding elections online using electronic voting.

Complete
- 4 Help for caregivers: set up a system to enable Group employees to continue to support a dependent relative, whether elderly, sick or disabled.

Delayed
- 5 Build two ecosystems dedicated respectively to the management of consent and the deletion of personal data, and so maintain a high level of requirements in terms of the **GDPR**.

Complete
- 6 In addition to the mandatory **GDPR** e-learning, organize face-to-face training sessions within the various business lines, based on practical and meaningful case studies.

Complete
- 7 Continue to roll out anti-corruption measures, including the setting up of an anti-corruption e-learning program.

Complete

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.

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

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.

A responsible and supportive player

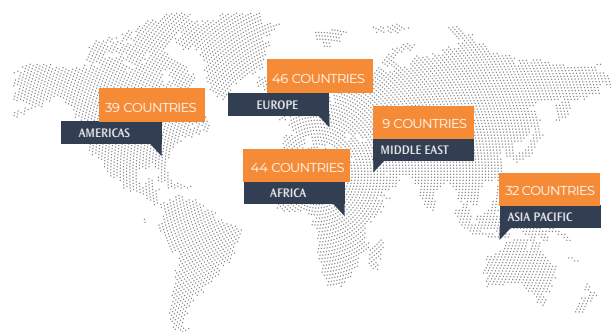
Through their actions, **SIACI SAINT HONORE** and its subsidiaries contribute to access for all to education, culture, well-being and health, rights that are inalienable and intrinsically linked to human rights.

Salary round-up

For several years, **SIACI SAINT HONORE** has made a voluntary donation program available to its employees. This donation from salary gives everyone the opportunity to make “micro donations” from a few cents to a few euros to an association, with the Group matching 200% of the contribution.

In 2020, €31,699 was raised for the 5 partner associations that **SIACI SAINT HONORE** employees have chosen to support:

Positive Planet, Adie, Le Rire médecin, Earthwake et Bibliothèques Sans Frontières.



A spirit of solidarity without borders

SIACI SAINT HONORE's subsidiaries have organized their own projects. The following is a look back at some of the initiatives undertaken by the Group's international subsidiaries, reflecting a spirit of solidarity without borders, and one that is driven by shared values.

Belgium

Making dreams come true for sick children

For the past 11 years, **SIACI SAINT HONORE**'s Belgian subsidiary **Driesassur** has been supporting the *Make a Wish Belgium* association, which helps make dreams come true for seriously sick children. As a sponsor, the **Driesassur Group** is proud to contribute to the work of the association, making it possible for these children and their families to experience times of joy and happiness.

Switzerland

The "Discovering hands" method

Since 2020, **Swiss Risk and Care**, the Swiss subsidiary of **SIACI SAINT HONORE**, has been supporting the *Pretac association* whose mission is to train blind and visually impaired women in the "Discovering hands" method, a tactile examination of the breast already used successfully in several countries for the prevention of breast cancer.

As a player in the field of healthcare, supporting the development of this method was a natural choice. In addition, support for Pretac also aims to promote the inclusion of visually impaired women by enabling their integration into the working population while providing them with a suitable work environment and so contributing to reducing inequality.



Italy

Donation of the Cambiaso Riso Group to the San Martino Hospital in Genoa

Cambiaso Riso, the Italian subsidiary of **SIACI SAINT HONORE**, has donated two portable ultrasound systems to the interventional radiology department of the San Martino Hospital in Genoa.

These two new portable ultrasound systems will also improve the diagnostic technology available to this hospital. Both latest generation, compact and with a wireless probe, the ultrasound scanners will facilitate better management of interventional radiology procedures (vascular access, surgery to remove neoplasms, interventional procedures, etc.).

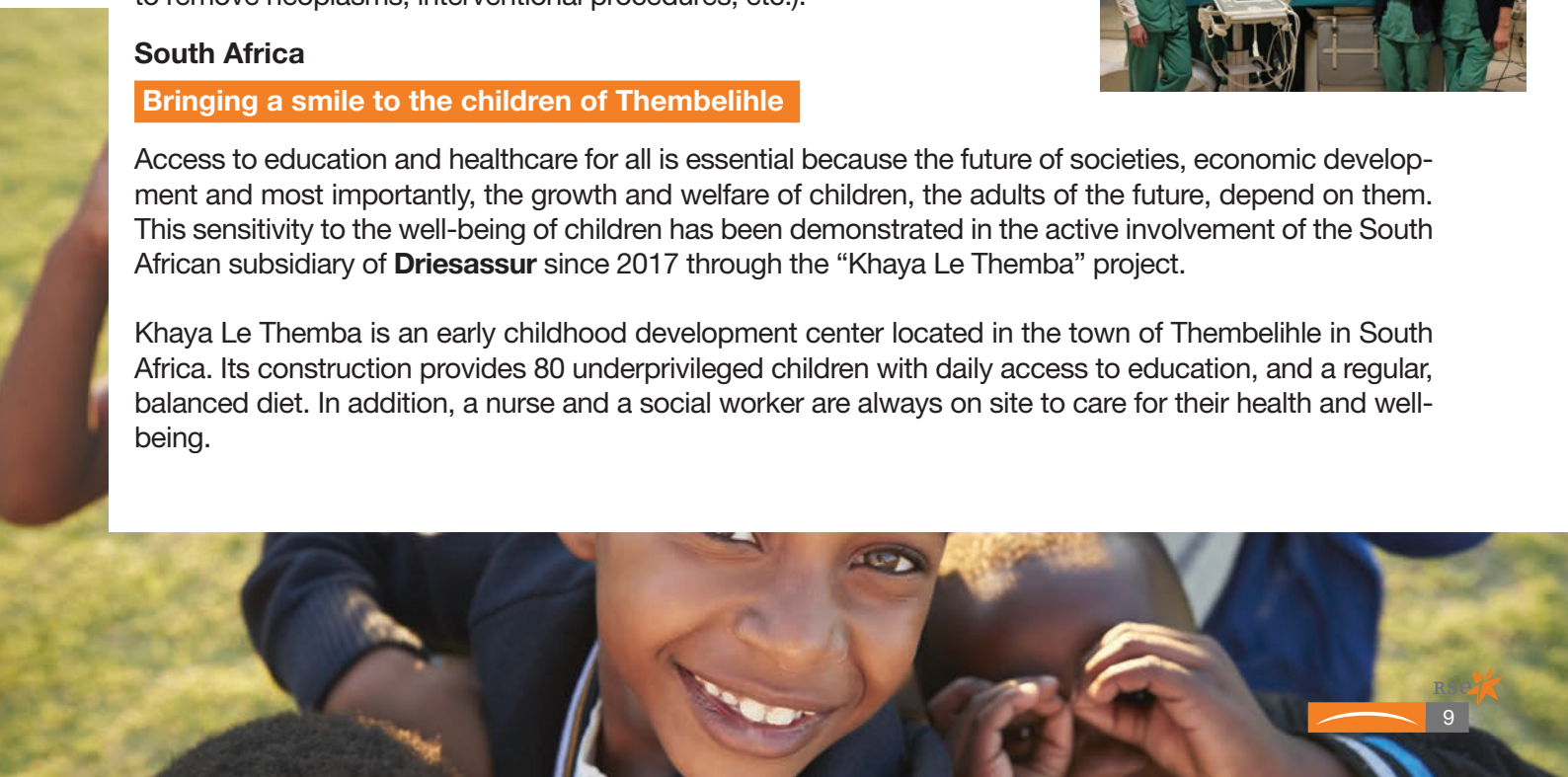


South Africa

Bringing a smile to the children of Thembelihle

Access to education and healthcare for all is essential because the future of societies, economic development and most importantly, the growth and welfare of children, the adults of the future, depend on them. This sensitivity to the well-being of children has been demonstrated in the active involvement of the South African subsidiary of **Driesassur** since 2017 through the "Khaya Le Themba" project.

Khaya Le Themba is an early childhood development center located in the town of Thembelihle in South Africa. Its construction provides 80 underprivileged children with daily access to education, and a regular, balanced diet. In addition, a nurse and a social worker are always on site to care for their health and well-being.



Dubai

The teams in Dubai support the victims of the explosion in Lebanon

Following the explosion that affected more than 300,000 people in Beirut in August 2020, some 40 employees from the MSH International, Alpha Lloyds and Driesassur teams in Dubai contributed to a food drive for the Emirates Red Crescent, which conducts operations for the Red Cross throughout the United Arab Emirates.

Non-perishable foodstuffs (pasta, rice, canned foods, hygiene products, and masks) were collected to assist the victims of the explosion.



China

Preserving family history to fight Alzheimer's disease

Since 2015, **MSH China**, a subsidiary of **MSH International**, has been working alongside clients, partners, NGOs and the Yangjing Foundation to assist and support family members whose loved ones are suffering from Alzheimer's disease by recording and writing down memories, precious family histories to share with their loved ones and future generations.

This project, initiated by **MSH China**, a player in the field of healthcare, also aimed to raise public awareness of Alzheimer's disease, for which there is still no effective cure, by promoting the importance of prevention and early detection and appropriate care for the elderly.

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.

For their part, the teams at **Swiss Risk And Care**, the Swiss subsidiary of **SIACI SAINT HONORE**, have been participating in the **Geneva Marathon for several years now, in aid of the association "Paint a Smile Foundation"**. The donations received make it possible for sick children in hospital to develop in colorful, lively and happy environments, far removed from the gloomy white walls of traditional hospitals.



SIACI SAINT HONORE and labor law



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.



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

SIACI SAINT HONORE opposes the use of child labor or any form of forced or compulsory labor.

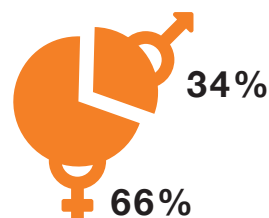
SIACI SAINT HONORE also undertakes to provide the information and documents required by the regulations in force with respect to the employment of personnel subject to work permits in France or from a country outside the EEA (European Economic Area).

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 second year running in the **index measuring gender equality** in companies.

As of December 31, 2019, 66% of the Group's employees were women, representing 60% of managerial personnel. Of 125 employee promotions to the next grade, 88 were women, i.e. 70% of promotions at the end of 2019.

40 languages spoken
60 nationalities



I 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 2019 within the Group means:

Youth employment

- 16% of the workforce is under the age of 30
- 59 apprenticeship and skills acquisition contracts
- 110 summer jobs



Employment of seniors

- 20% 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

To prevent and combat sexist behavior and sexual harassment in the workplace, the French legislation on the freedom to choose one's professional future encourages companies to designate one or two dedicated points of contact.

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.

Disability

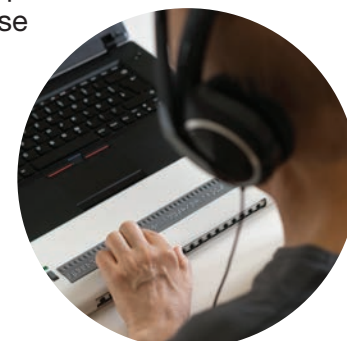
The **SIACI SAINT HONORE** Group currently has 26 employees with disabilities. These individuals benefit from **customized and personalized monitoring** put in place by the Human Resources Division to track the development of employees at work and their well-being within the Group.

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

The **SIACI SAINT HONORE** Group 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 during in-house training sessions and gift boxes at the integration seminar.

For example, during the European Week for the Employment of People with Disabilities (Semaine Européenne pour l'Emploi des Personnes Handicapées or SEEPH) at the end of 2020, the winners of the quiz organized by the Group had a Christmas gift box made by the ESAT "La Fédération des Aveugles" delivered to their home.



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. With a view to broadening its reach, **SIACI SAINT HONORE** has been participating in online recruitment sessions for people with disabilities for the last year.

SIACI SAINT HONORE, a founding member of the Humaninnov Foundation:

Since February 2020, as a founding member, **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.

At the end of 2020, 68 Group employees took part in a conference on neurodiversity organized by the firm Hipip. This gave them a better understanding of cognitive differences and the impact this has on the way we interact. The aim of these awareness-raising initiatives is to develop the Group's Disability and Diversity Policy by involving all employees in this approach.

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.

The general orientations of **SIACI SAINT HONORE's** 2020 Skills

Development Plan are part of a 3-year training strategy across 5 areas.

In 2019, more than 3% of payroll is spent on training each year, representing the delivery of more than 15,000 hours of training.

That means 974 employees on face-to-face training and 1,695 in e-learning: 54% women and 60% non-managerial personnel.

The annual review, a time for communication and feedback

In 2020, at the height of the health crisis, 1,322 annual performance and professional reviews were carried out, that's 77.4% of the workforce.

Thanks to the tools made available by the Group, managers and their team members were able to benefit from this essential discussion and feedback session.

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.



I Promoting health and well-being at work

SIACI SAINT HONORE strives day after day to improve quality of life for its employees by regularly asking for their opinions.

The latest social climate survey showed that 92% of employees were proud to work for **SIACI SAINT HONORE**. This score reflects the many initiatives put in place to contribute to the well-being of its employees:

- In 2018, a collective agreement was reached to introduce and organize routine teleworking. Following the transportation strike at the end of 2019, followed by the health crisis, the Group rolled out mass teleworking, enabling all of its employees to work remotely.
- **SIACI SAINT HONORE** also signed a **collective agreement** in 2018 **on the right to disconnect**. The Group wished to take its approach further by providing all employees with an **e-learning module on the right to disconnect**, which is supplemented by internal memos.

The 2020 survey on well-being at work

For the last three years, an annual questionnaire has been sent out to all Group employees to assess their well-being at work and their level of professional stress; a survey that is all the more crucial during a health crisis.

The actions implemented in recent years are bearing fruit, as the “hyperstress rate” is down for the third consecutive year (-1.5% this year) with a result of 17.7%, well below the national average. Mindful of the well-being of the Group's employees at work, **SIACI SAINT HONORE**'s goal remains to introduce practical measures to continue to improve internal processes and meet the most significant expectations.

For the past two years, **the Group has been a partner of 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)**.

In 2020, the Human Resources Division offered all its employees **10 webinars** on the theme of **well-being at work**.

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**.

A total of **220 employees received the vaccine in 2020**, administered by occupational health nurses under the supervision of the occupational physician.

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.).



To go a step further, **SIACI SAINT HONORE** has had **2 medical booths (telemedicine cabins)** installed on its two main sites. Using this telemedicine service, employees can consult a physician remotely in conditions comparable to those found in an office. With no cash advance required, health checks can be carried out using this service.



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.



For several years now, **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). 161 employees are currently using these services.

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 was delayed by the arrival of Covid-19 and has been postponed until 2021. This will allow **SIACI SAINT HONORE**, which attaches great importance to achieving a balance between work and their personal and family life, to put forward a practical and consistent scheme in line with **SIACI SAINT HONORE's** QWL policy.



COVID-19 special report



The situation created by the outbreak of Covid-19, categorized as a global pandemic on March 11, 2020, required considerable care and attention from all companies. Since then, all the teams and resources of the **SIACI SAINT HONORE** Group have been mobilized to deal with the situation and support their clients in the best possible conditions in terms of protecting their health and that of their employees.

Since the end of January 2020, the Group's Business Continuity Plan (BCP) Committee, consisting of members of the Executive Committee (EXCOM), the Head of CSR/BCP and representatives of each of the corporate and business teams, has been meeting regularly to review the situation and look at appropriate actions, taking into account current health conditions, any local situations reported by the subsidiaries, and the instructions issued by the authorities.

In addition to this, extraordinary EXCOM meetings are regularly held online.

Each business line also runs its own BCP unit. Regular discussions are held with the foreign subsidiaries at all levels to share information on systems, encourage their alignment with the Group organization, and provide them with the assistance they need if necessary.

To limit the spread of the Covid-19 outbreak, periods of lockdown, lockdown easing, return to lockdown and curfew have propelled companies like **SIACI SAINT HONORE** and its subsidiaries into a world where almost 100% of their employees are teleworking.

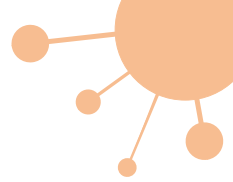
During these troubled times for both the economy and the individual, **SIACI SAINT HONORE** has continued, more than ever, to care for the well-being of the Group's employees.

As everyone's lifestyle and work habits have also changed, **SIACI SAINT HONORE's** Human Resources and Working Environment Divisions have made every effort to support their employees throughout these changes.

In addition, **SIACI SAINT HONORE's Information Systems Division** has implemented and continues to carry out daily monitoring of computer networks by a dedicated team to guarantee high-quality remote working conditions for all employees of the Group.

The Information Systems Division, which has been working tirelessly since the beginning of the health crisis, has enabled the vast majority of employees to access their work environment remotely in complete security and under the supervision of an external host and administrators working remotely. At the height of the first lockdown, **almost 2,120 employees** were able to log in at the same time.



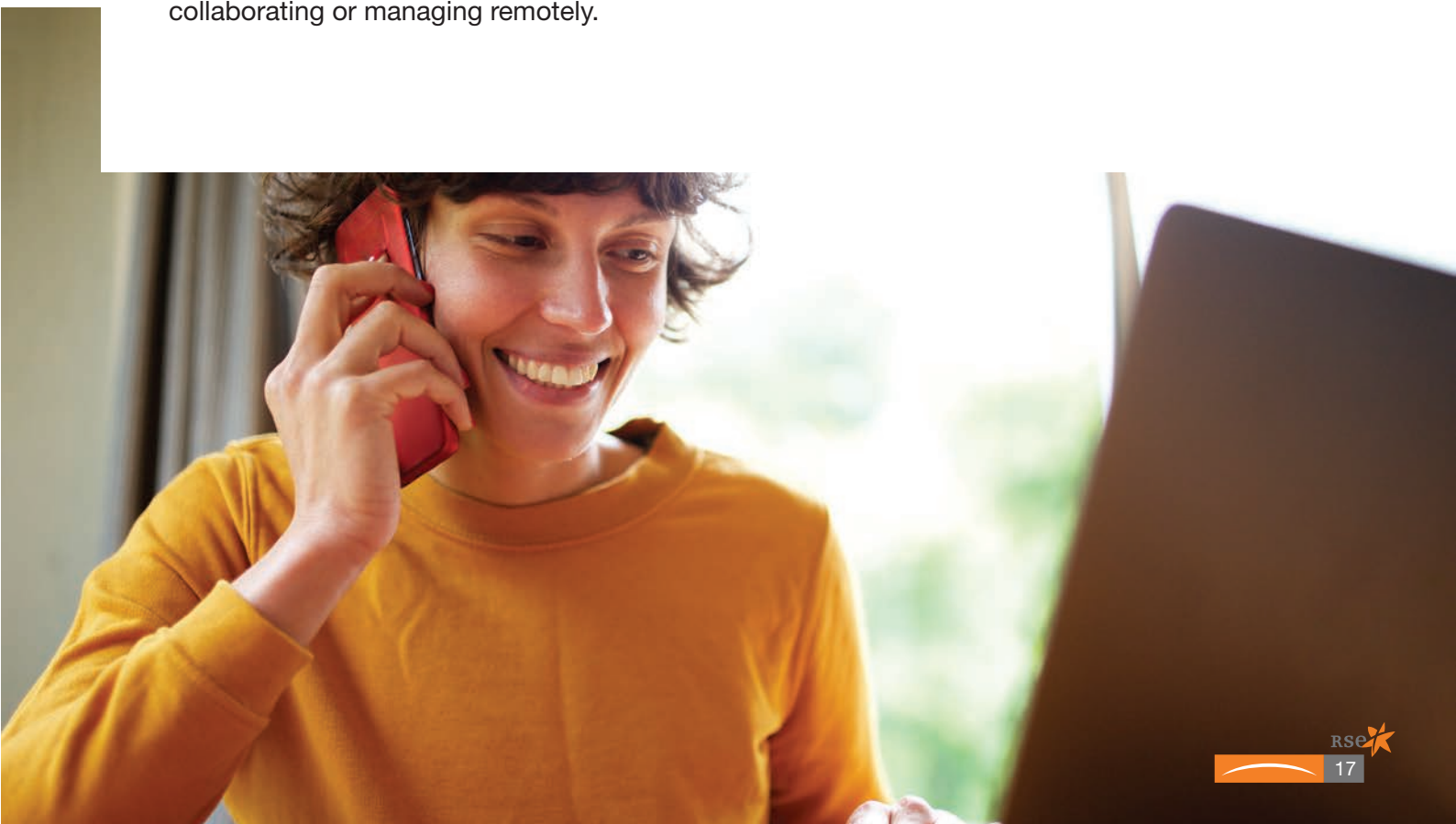


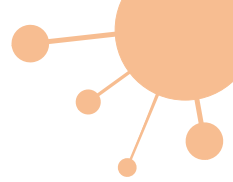
Support to our employees in France and abroad was provided on a technical level by:

- All **SIACI SAINT HONORE** employees being provided with the essential IT equipment required for teleworking: computer, mouse, keyboard, screen and headset.
- Teleworking support through webinars and guides on the various IT tools available, making it possible for employees and all managers to familiarize themselves with this new way of working remotely in the best possible conditions.
- Continuous improvement of the teleworking experience by the Information Systems Division (roll-out of the Webex Teams solution) to provide efficient communication tools while preserving system security.
- A helpdesk to answer questions from all **SIACI SAINT HONORE** users, particularly those working remotely for the first time.

On a human level by:

- Maintaining regular contact with employees to avoid feelings of isolation (via video, calls, and chats).
- The introduction of flexible working hours, particularly during the lockdown period, to enable employees with children whose schools were closed to achieve a balance between work and their personal and family life.
- Continued access of all the employee benefits provided by the Group.
- Continued payment of full salary to employees on short-time working.
- Encouraging employees to take time off to rest and avoid unnecessary stress.
- Access to the educational resources of the Projet Voltaire, a tutoring program available to the children of Group employees.
- E-learning courses and webinars on the good practices and habits to adopt when working, collaborating or managing remotely.





On health and well-being by:

- A reminder from occupational health nurses of the availability of an MSD (Musculoskeletal Disorders) e-learning module, supplemented by awareness campaigns on good habits and posture when teleworking.
- A reminder on the right to disconnect (respecting break times and limiting emails outside working hours) via the Group's e-learning program and also through awareness campaigns on the **SIACI SAINT HONORE** intranet.
- Access to free online sports courses supplemented by sports activity sheets available on the Group's intranet.
- Quick, healthy recipe ideas for teleworking available on the Group's intranet.
- A psychological support and medical teleconsultation service for all Group employees. It should be noted that this service already existed before the health crisis.
- As an employer, and faced with the pandemic, **SIACI SAINT HONORE** chose to invest in equipment (sanitizer gel, signage, masks, etc.) for all its premises, making it possible in the first instance for employees who cannot telecommute because of their job, and subsequently all employees who may have to come into work, to do so in complete safety.
- A Covid-19 kit (masks, sanitizer gel, and a tool for the safe opening of doors) was sent to all **SIACI SAINT HONORE** employees to prepare for the easing of lockdown.

The Group's international subsidiaries have also stayed very close to their employees, sharing the same desire to protect and ensure their well-being off-site. These are a few examples.

Italy

To allow employees to return to the office with peace of mind, in just a few days, **SIACI SAINT HONORE's Italian subsidiary, Cambiaso Riso**, created a summer camp, the "CR Sunny Camp" on its premises specially rearranged for the occasion. For two months, **some twenty children** took part in activities and excursions under the supervision of specialized camp leaders. This breath of fresh air provided by the Italian subsidiary of the **SIACI SAINT HONORE** Group allowed the employees to return to work calmly and easily, while bringing back a smile and a touch of normality after several months of lockdown.

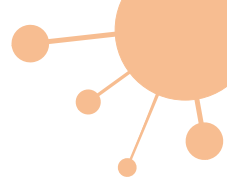


Belgium

For its part, **Driesassur, SIACI SAINT HONORE's Belgian subsidiary**, focused on the health and well-being of its employees by having baskets of fresh fruit delivered to their homes. This positive, vitamin-packed initiative was designed to help maintain a healthier diet during this period when physical exercise was severely restricted.

Moreover, **Driesassur** was aware of the repercussions of the health crisis on households (unemployment, drop in **purchasing power**, etc.) and so was keen to make the Christmas and New Year celebrations as normal and festive as possible by offering all its employees and their families a New Year's Eve dinner.

This solidarity, which was already demonstrated through the day-to-day actions of the Group and its subsidiaries, did not waver during these extraordinary times where the individual was a cause for concern.



Solidarity as a remedy for the health crisis

Cambiaso Riso and its employees in Italy, a country hit hard by COVID-19, have mobilized locally to help their fellow citizens.

In response to the Covid-19 outbreak, the Group's Italian subsidiary wished to provide financial support to the municipality of Genoa, to help it support a number of different associations.

A donation of **30 digital tablets** to a local association meant 30 children from underprivileged families were able to continue their education remotely.



On the theme of mutual aid and solidarity, at the end of 2020, the MSH International and Driesassur teams in Dubai once again came together to help families in need in the underprivileged neighborhoods of Dubai hit hard by the effects of the health crisis.

As a player in the field of healthcare, protecting human capital is an integral part of the SIACI SAINT HONORE Group's DNA.

To deal with this unexpected and unprecedented lockdown, and more generally with the health crisis the world has been facing for more than a year, the efforts of the men and women who make up the teams of SIACI SAINT HONORE and its subsidiaries have continued unabated.



« Lockdown/teleworking: what our co-workers have to say!

! Discover what our **employees have to say** about their experience of **wide scale teleworking** and how they **feel about these unprecedented times**.

Karine Eliard, Executive Assistant at PSC

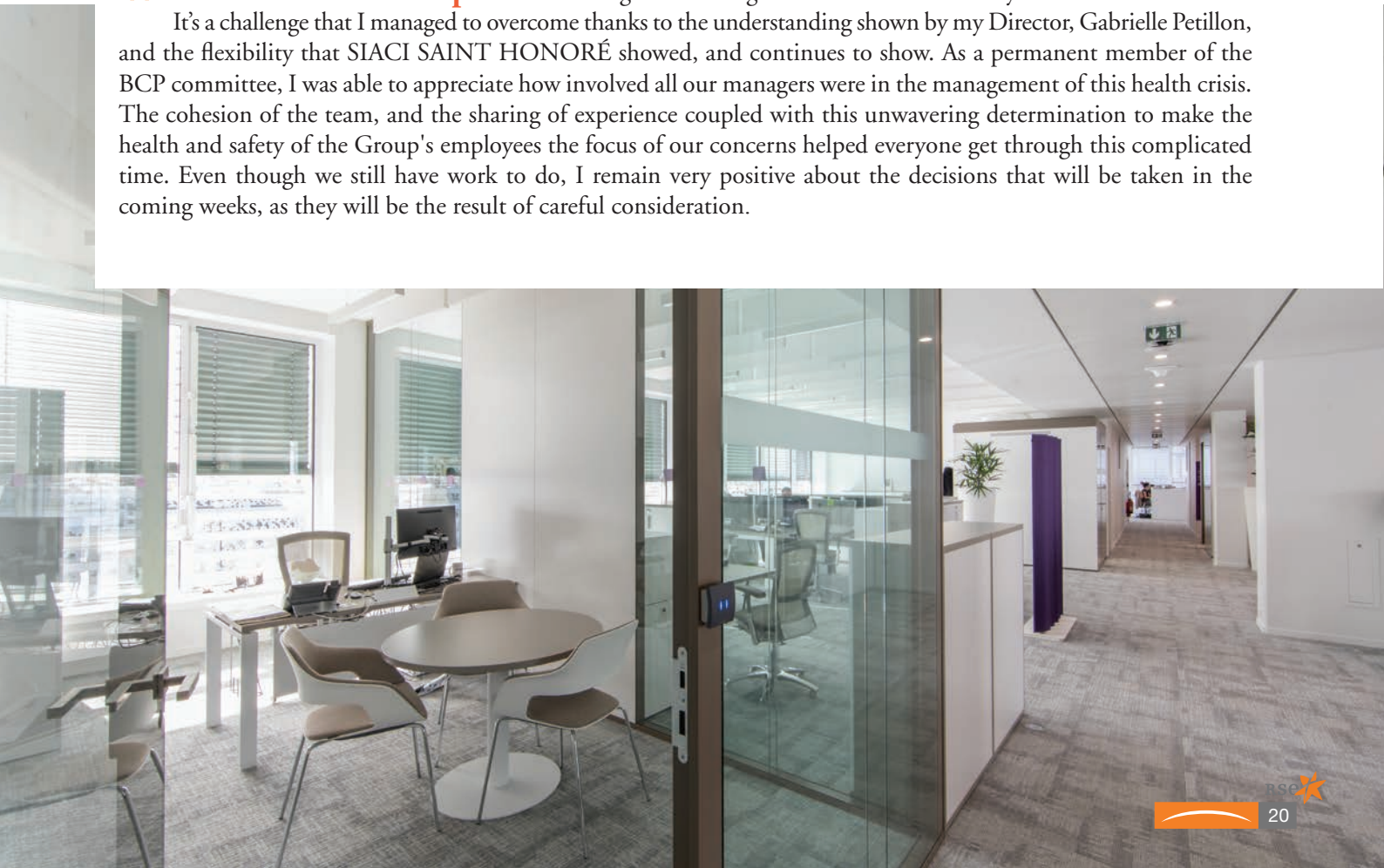
« **The start of lockdown was a bit complicated.** Dealing with the stress of the pandemic, continuing to work, home schooling, feeding ourselves, we had to learn to live and work together as a family (parents and children). Then there was a second phase: the stress due to the pandemic lessened, work became better and better organized (a second screen, well-developed teleworking solutions - via Cisco tools), the children were able to manage their homework and follow their lessons remotely. And most importantly, I was able to perfect my cooking skills with Cyril Lignac. Lockdown has been beneficial in terms of being with family and spending time together. Those of us whose lives consist of commute/work/sleep and the children's activities were able to make time for ourselves.

Adeline Piret, Translator at MSH

« **Lockdown wasn't that different from my day-to-day life,** though without the commute, and without seeing my colleagues. I took the opportunity to spend more time with my partner and our three dogs, and exercise a bit more than usual, even if I was stuck at home. Teleworking made it easier to deal with this situation: in the Translation Department we had almost more work than before lockdown, with a lot of translation requests related to Covid-19. We also took the opportunity to tackle some bigger projects that we hadn't been able to start before. There wasn't really much time to be bored or think about the neighbor who was constantly mowing his lawn...

Elisabeth Rafael Barao, CSR Manager - Group BCP Project Manager

« **The most difficult part?** Balancing teleworking and childcare when my husband wasn't there. It's a challenge that I managed to overcome thanks to the understanding shown by my Director, Gabrielle Petillon, and the flexibility that SIACI SAINT HONORÉ showed, and continues to show. As a permanent member of the BCP committee, I was able to appreciate how involved all our managers were in the management of this health crisis. The cohesion of the team, and the sharing of experience coupled with this unwavering determination to make the health and safety of the Group's employees the focus of our concerns helped everyone get through this complicated time. Even though we still have work to do, I remain very positive about the decisions that will be taken in the coming weeks, as they will be the result of careful consideration.



Eric de La Cochetière, Account Manager for shipowners' insurers at CAP-MARINE

« **It came out of the blue on a Friday evening.** The team was all “See you on Monday” and two and a half months later, we still aren't back together. I didn't work from home before lockdown. I liked to separate personal and professional spaces.

The first few weeks were difficult, I had to adapt: Citrix, the small screen, the unstable connection, no more friendly chats with colleagues. However, once I got into the rhythm, I got back to working as efficiently as in the office. Fortunately, in the Marine and Cargo division, we didn't see a drop in activity, we were always busy.

Laura Baracchi, Corporate Communications at Cambiaso Risso Group

« **I came to the office every day during lock-down.** It has been my choice. We did a very tough job on internal communication: colleagues were at home and they could feel that “Houston could hear them”! I appreciated empty and silent streets, clean air, crystal clear sea and a moon brighter than ever. Desert office was an experience I will not forget. I feel smart-working can be a good solution for emergency. Not an alternative to the needs of a community which can be virtual for a necessity but not virtuous if deprived of human contact.

Holly Jiang, Senior Account Manager at Driesassur

« **Working from home during lockdown was very pleasant,** not much different from my 15 years of daily work routine. I could efficiently focus on my work as well as pursue my non-work passions. I did miss my colleagues, especially because we have an open office environment. Zoom and WhatsApp definitely helped me work and stay connected with the clients, colleagues, family and friends. It was nice to discover how adaptable we can be! The lockdown reminded me to live a healthier lifestyle, as I loved attending the Zoom yoga sessions organized by the office as well as eat fresh home cooked meals and take longer walks with my dog Charlie!



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).

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 launched **a new assessment of its carbon footprint** and has chosen to extend its approach to four of its international subsidiaries.



Companies, local authorities and individuals all have a key role to play. This is because all the actions taken together will help improve the Group's carbon footprint while giving everyone the opportunity to **play a part in this change**.

Responsible building management

In its previous communication on progress, **SIACI SAINT HONORE** announced its intention to have its Paris headquarters in the Season building co-certified HQE (Haute Qualité environnementale or High Environmental Quality). At the end of 2020, **SIACI SAINT HONORE was honored to obtain the HQE Sustainable Building certification at VERY GOOD level**.



This certification is all the more important for the Group as it confirms this desire to move forward and integrate environmental issues into the Group's DNA. We are now aiming for Excellent level in 2021.

More environmentally-friendly mobility

SIACI SAINT HONORE encourages active mobility (walking and cycling) and provides its employees with bicycle parking at most of its sites in France.

To go a step further, some foreign subsidiaries provide their employees with electric bikes. This is an ideal mobility solution for fitness and also has a positive impact on the environment as it reduces air pollution.

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**. In this respect, the opening of the Paris metro line 14 at the end of 2020 will provide easy direct access to the head office and the claims department in Clichy La Garenne.

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.

At the end of 2019, **SIACI SAINT HONORE** held its **first professional elections online via electronic voting**, thus fulfilling its commitment to paperless elections.

I 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:




Adopting a sustainable consumption approach

Plastic pollution of the oceans is a major ecological problem that endangers the marine ecosystem, human health and the associated economic activities.

This troubling reality had prompted **SIACI SAINT HONORE's** early compliance in 2019 with the regulation requiring companies to stop using single-use plastic by 2021.

As a result, since 2019, all employees at the Group's French sites have replaced everyday plastic cups with 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, the site that consumed most drinks in bottle format. **Almost 200 water jugs have replaced plastic bottles.**



SIACI SAINT HONORE's foreign subsidiaries such as **Swiss Risk and Care, Driesassur, Cambiaso Riso, and MSH International Canada**, to name but a few, have also **opted for the responsible use of plastic**.

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

- Waste sorting 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.

Total number of print-outs over 2 years

	2019	2020
Black and white	3 700 000	2 400 000
Color	4 200 200	2 700 000



A saving of 40% compared to 2019.

Optimized waste management

SIACI SAINT HONORE has been operating **selective sorting through the voluntary use of collective trash cans** in its Paris and Paris region premises (Season and Equinox) 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 get rid of any unnecessary paper.



In 2020, **SIACI SAINT HONORE** shared with all its employees via the Group's intranet the results of the **recovery of cigarette ends collected and recycled** by the service provider **Cy-clope**.

With the involvement of its employees, the Group has collected almost 1 million cigarette ends over **3 years**, representing the equivalent of **490,600 m³ of unpolluted water**.

In addition, a reminder was issued of the impact generated by cigarette ends in terms of soil, water, fauna and flora pollution.

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.

For example, since 2018, the Equinox claims department in Clichy La Garenne has collected

Paper and cardboard	8 495 kg
Paletts	190 kg
Pallets Plastic and cans	29 kg
Glass	31 kg



Lastly, **SIACI SAINT HONORE** provides its employees with **dedicated collection points where surgical masks and other personal protective masks** can be recycled. These collection points are easy to spot and help **centralize this environmentally harmful waste** while limiting **the risk of contamination on the Group's prem**

| World CleanUp Day 2020 :co-workers take action for our environment

Last year, **SIACI SAINT HONORE** announced that it was taking part in the international event, *World Cleanup day*.

In spite of the health crisis, co-workers from the Paris and Clichy La Garenne offices agreed to give up their time to take part in the first of these community initiatives in a relaxed and friendly atmosphere.

This event, which included employees and their families, was also an opportunity to **discuss and interact with local residents on the dangers of waste in nature, which affects both fauna and flora and therefore biodiversity and ecosystem balance.**

Thanks to them, **32 kg of waste was collected**, including a significant quantity of cigarette ends!

To complete the process, the service provider, **Cy-clope** which manages the ashtrays provided in the smoking areas of the Paris and Clichy offices, and also a World CleanUp Day partner, recovered and recycled almost **10,000 cigarette ends collected** during the event.



Biodiversity

By joining the Act4nature initiative in 2018, 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.

For example, **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, between now and 2023, SIACI SAINT HONORE will be raising awareness of biodiversity issues twice a year among all co-workers in the SIACI Group.

In 2020, **SIACI SAINT HONORE's** Belgian subsidiary, Driesassur, called on the services of the company "Out of use", a specialist in the recycling of IT equipment.

Almost 300 kg of IT equipment was destroyed as it was too outdated to be reused.

Thanks to the partnership between *Out of Use* and *Natuurpunt (Natagora)*, an organization that invests in the planting of trees and the purchase of forest land in the Flanders region, **Driesassur** was able to support a bio-diversity preservation project by donating 22 square meters of land.



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 Group is committed to the greatest possible transparency while strengthening its culture of **business ethics and compliance**.

SIACI SAINT HONORE has had a **Code of Conduct and Professional Ethics** in place since July 2020. This code 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 whistle-blowing procedure**. Using this Group-wide procedure, any employee can report serious situations which breach the Code of Conduct and the regulations.

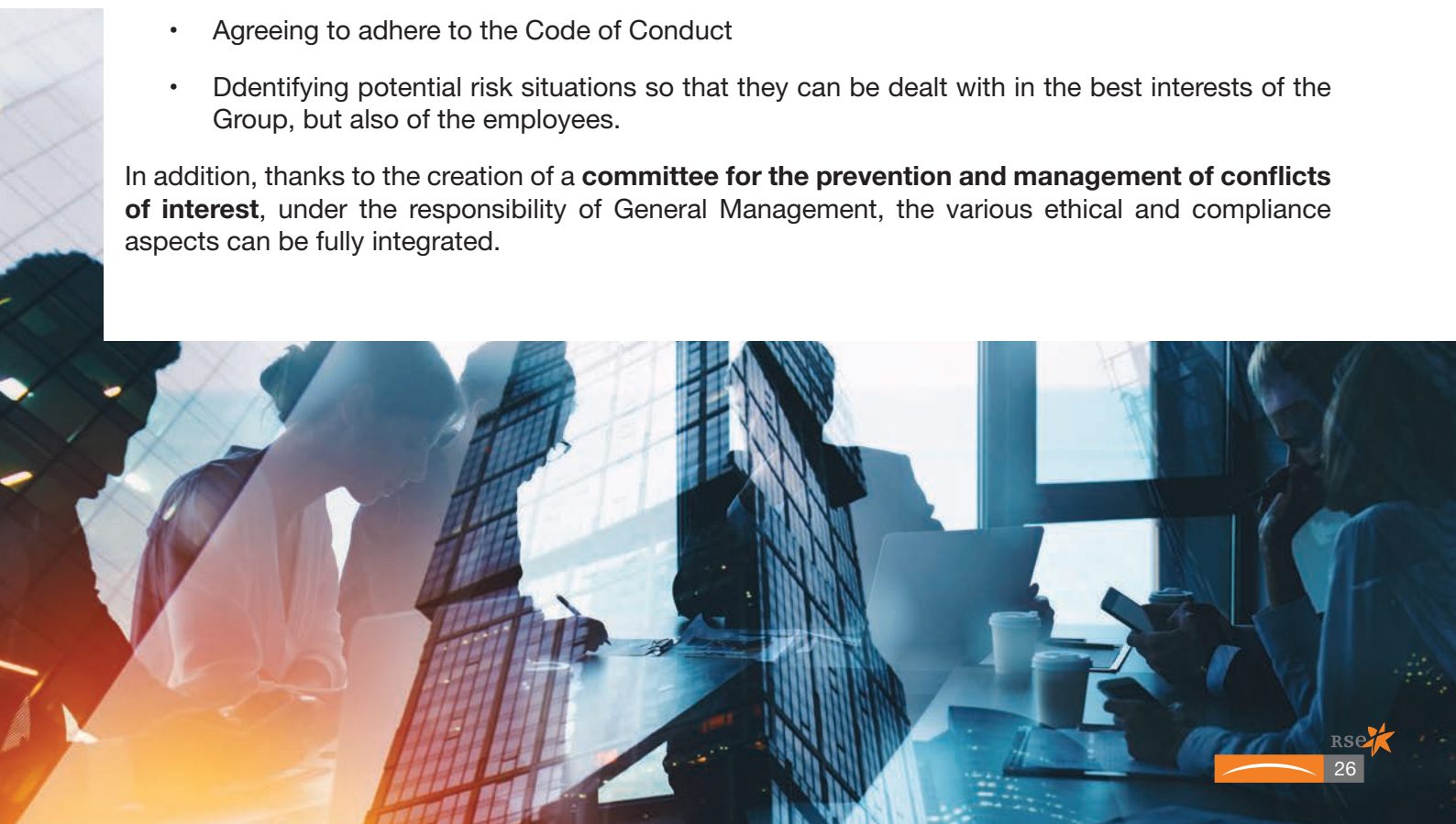
To ensure compliance with all of **SIACI SAINT HONORE's** commitments at all times, the involvement of each Group employee is essential. That is why in July 2020, this code was **distributed to all Group employees (France and international) and was also included as an annex to the Group's internal regulations**.

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.



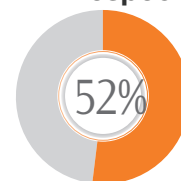
Strengthening ethics through awareness-raising and training

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.

In its 2020 commitments, **SIACI SAINT HONORE** stated that it would continue to roll out its anti-corruption measures, **including the setting up of an anti-corruption e-learning program.**

Since the second half of 2020, **SIACI SAINT HONORE's Human Resources Division**, in collaboration with the Legal Risks and Compliance Division, has provided 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 March 31, 2021, the participation rate was 52%



It should be noted that all of the mandatory modules are systematically included in the “New employee” integration pathway so that the new recruits in the company are made aware of the subject as soon as they arrive.

In addition, an English version of the e-learning module is planned for 2021, making it possible for all non-French speaking employees of **SIACI SAINT HONORE** to follow this training.

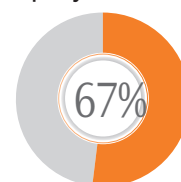
Lastly, **an instructional summary of the Code of Conduct** containing the key points of the rules set out in the Code is also available to all employees in French and English.

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.

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 March 31, 2021, the participation rate was 67%

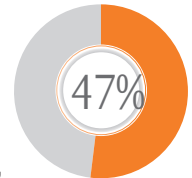


With respect to fraud, **SIACI SAINT HONORE** is also strengthening its existing system and has introduced a **mandatory anti-fraud e-learning module to be used by its business teams**.

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 March 31, 2021, the participation rate was 47%



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:

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

- **Third-party suppliers:** strengthening of existing purchasing procedures within the Group, with the creation of a Group purchasing policy planned for 2021, and the implementation of the third-party assessment platform using Ecovadis (the first assessment campaign will begin in the second half of 2021).
- **Third-party partners :** strengthening of the procedure for entering into new relationships with third-party business introducers at the end of 2020.

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.



Protection des données personnelles

Une équipe dédiée

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.
- 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:

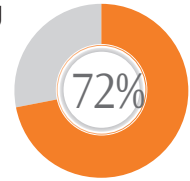
- Acting as the first point of contact for GDPR compliance for colleagues in its Division.
- Informing the DPO and their Data Privacy team of new processing projects.
- Day-to-day awareness-raising of data protection issues in its own Division.
- Participating as a representative of its Division in projects 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.

As of March 31, 2021, the participation rate was 72 %



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 2021

This new report describes the actions undertaken and the progress made by **SIACI SAINT HONORE**. By committing to the United Nations Global Compact and adopting its 10 principles, while continuing to promote the 17 Sustainable Development Goals, the Group is accelerating its real improvement process, while preserving what is already in place.

To this end, **SIACI SAINT HONORE** has chosen to focus on the following themes in 2021:

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.

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.

Become signatories of the Diversity Charter and so affirm **SIACI SAINT HONORE**'s commitment to diversity.

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.


Roll out workshops and training for managers to raise their awareness of anti-discrimination measures and the importance of inclusive management.


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.

Raise awareness of biodiversity issues twice a year among all **SIACI SAINT HONORE** Group employees.


Achieve HQE Co-certification at Excellent level by 2021.


SIACI SAINT HONORE's commitments for 2021


 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


 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.

 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.

 Continue efforts to roll out and monitor the completion of the 2021 anti-corruption training.

 Adapt the E-learning anti-corruption program to the subsidiaries.

 Launch the first evaluation campaign of **SIACI SAINT HONORE**'s strategic suppliers.

 Implement a Group Purchasing policy, in addition to existing policies [including a purchasing policy for the IS division].



SIACI SAINT HONORE

SIACI SAINT HONORE SAS

Siège social :

Season, 39 rue Mstislav Rostropovitch 75017 Paris

Tél. +33 (0)1 4420 9999

Fax +33 (0)1 4420 9500

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