



Henner
Group

Here to care

**CORPORATE SOCIAL
RESPONSIBILITY REPORT**

2022



GLOBAL COMPACT France

Global Compact France—the official local version of the United Nations Global Compact—brings together more than a thousand companies and non-profit organisations behind issues related to CSR and sustainable development.

Global Compact France offers its members a framework of voluntary commitment built on the basis of ten principles governing human rights, labour law, the environment and the fight against corruption. It is also mandated by the UN to support the implementation of the 2030 Agenda and the appropriation of the Sustainable Development Goals by the French business community.

GLOBAL COMPACT 2022

The Henner Group's Commitment

“The benefit of the program lies in the sum of the results obtained at each level of the company.”



Charles ROBINET-DUFFO
Chief Executive Officer

Since 2003, the Henner Group has been committed to supporting the principles of Global Compact in the areas of human rights, international labour standards, the environment and the fight against corruption.

We are convinced that the overall benefits of the program lie in the results achieved at every level of the company, which is why all Group employees strive to increase the positive effects of our action and behaviour, and explore all possible areas of improvement.

I maintain my commitment and that of the Henner Group to the cause of the Global Compact and ask all employees to continue their efforts to retain the benefits of actions already undertaken and those to come:

- Raising awareness of the Code of Ethics, at Group level, by setting up a comprehensive system to prevent and fight against active and passive corruption through training modules;
- Training of managers and staff representatives as part of our collective agreement on the employment and retention of employees with disabilities;
- Optimisation of the energy consumption of buildings;

- Continuation of the digitisation of the documents sent to our insured members;
- Inclusion of hybrid and electric vehicles in the automotive policy;
- Development of working from home to reduce employee commuting;
- Provision of a carpooling website for employees, in conjunction with employee representatives;
- Modernisation of the workstation;
- Support for mileage allowances to encourage the use of green transport;
- Strengthening of the purchasing policy which includes partners aligned with our commitments.

By reiterating our commitment to Global Compact, our Group and its 1,600 employees are resolutely committed to supporting its principles through their everyday action, by following the internal charter, and by adhering to our values.

A team that supports
the Group's commitments



Charles ROBINET-DUFFO
Chairman and Chief Executive Officer



Vanessa CARENCO
Executive Vice President
Human Resources, Legal,
Communications & Marketing,
Facilities & Purchasing



Laure de TILLY
Executive Vice President
Operations (Fr. & Int.),
Medical & Network,
Henner Partnership Solutions,
Individuals, Projects



Nicolas SAVY
Executive Vice President
Finance & Audit,
Compliance & Fraud



Marc LECLERC
Executive Vice President
Consulting France, GBM,
Henner Solutions for Brokers,
Products & Services France



Valérie BUSBIB
Executive Vice President
Information systems & Digital,
Customer experience, Data



Erwin MINSAER
Operations manager
International Sales,
International Products & Services

The Four Commitments

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01

HUMAN RIGHTS

01

HUMAN RIGHTS

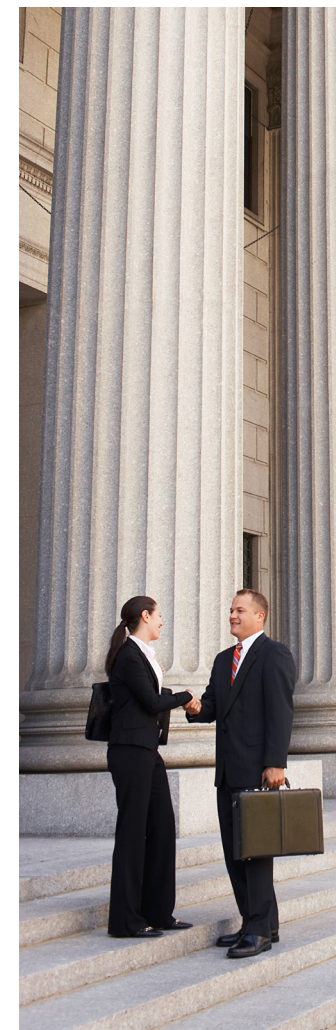


The Henner Group and its employees are committed to **promoting and respecting the protection of international human rights law**, in France and in all the countries where we operate.

Together, we also ensure that we are not complicit in human rights violations.

The Henner Group and its employees undertake to consider the following **three actions** serving to determine the extent of our responsibilities in terms of respect for Human Rights. In other words, it is about assessing the risk of potential negative impacts on human rights in the course of the conduct of our business.

- **Consider the national and local context** in which we operate to analyse and understand all the challenges in terms of respect for Human Rights.
- **Determine whether the Group is causing or contributing to a negative impact on human rights** in its own activities. Address potential impacts by adjusting policies and practices to prevent breaches from occurring.
- **Analyse our relationships with business partners, suppliers and other parties that we engage or would engage** to determine if they pose a risk to the company in terms of involvement in human rights violations.



02

INTERNATIONAL LABOUR STANDARDS

02

INTERNATIONAL LABOUR STANDARDS

The Henner Group and its employees are committed to **respecting freedom of association and recognising the right to collective bargaining.**

The Henner Group is engaged in constructive social dialogue with its social partners, in France and internationally, in order to develop HR policies within the Group, with regard to strategic issues and the interests of employees.

Collective agreements

From 2019 to 2021, 34 collective agreements were negotiated and signed on the following topics:



Work time



Remuneration policy



Healthcare insurance



Working from home



Gender equality in the workplace



Disability



The Henner Group and its employees are committed to **eliminating all forms of discrimination in employment and the workplace.**

The Henner Group is convinced that diversity is key to the success of the company. As such, it promotes equal opportunities in its practices.

In accordance with its values, the Henner Group rejects all forms of discrimination, intimidation or harassment against other employees, customers or any person having a relationship with the Group that is based on criteria of racial affiliation, skin colour, belief, religion, nationality, ethnicity, age, sex, sexual orientation, marital status, disability or political opinion.

In particular, this implies:

- **Taking into account individual differences** to turn them into a strength;
- **Prohibiting sexual or moral harassment** against anyone and not behaving in a manner that can be considered as such;
- **Ensuring, in its decision-making, fair and equitable treatment** of the person, whether they are applicants, employees, clients, or any other person with whom a professional relationship is established.

Gender equality

Formalisation of our commitment through an agreement

Management and representative trade unions renewed their commitments to gender equality in the workplace by signing a new agreement on 19 December 2018, for a period of three years.

The agreement reflects the Henner Group's commitments to:

- Access to employment;
- Access to vocational training;
- Equal pay;
- Career management;
- Work and employment conditions, in particular for part-time employees;
- Work/life balance.

2021 Gender Equality Index for the year 2020



The Henner Group
has obtained gender equality score of
95/100 points

This result reflects our convictions in favour of professional equality among our employees.

Below you will find the details of the index:



Recruitment and training policy

Recruitment: diversity and equal opportunities

All our job opportunities are open to all applicants. Our recruitment process emphasises the skills sought and the motivation of our applicants.

The Henner Group supports diversity and equal opportunities in the workplace. It is committed to ensuring equal access to employment both during the hiring phase and the employee's entire career development in accordance with legal obligations to combat discrimination.

As such, the Henner Group is committed to **neutralising any (internal and external) recruitment practices that exclude applicants on the basis of discriminatory reasons.** The representatives of the Human Resources Department are mobilised to raise the awareness of internal stakeholders in this regard.

The Henner Group employs an average of 350 employees per year, 60% of which are permanent employees.

NUMBER OF INDIVIDUALS HIRED IN 2020



Permanent employees
402



Students and apprentices
50

Training

Training is at the heart of the Henner Group's human resources policy. Aligned with the strategic plan defined by the Group, the training policy focuses on the following:

- Attracting new talents and retaining current employees;
- Establishing the professional expertise of the teams;
- Supporting employees to transform their skills.

As such, the Skills Development Plan emphasises the development of cross-functional professional skills as well as the strengthening of managerial skills. The training actions

mainly focus on adapting employees to their positions and maintaining their ability to occupy that position, in particular with regard to the company's strategy and development projects.

The Henner Group supports its employees to develop their skills, knowledge and interpersonal skills, in particular through:

- **Structured training courses** specific to each business area;
- **Varied learning methods** including the Henner Digital Learning training platform promoting the independent acquisition of skills adapted to the pace and level of knowledge of the learner;
- **Monitoring and informing employees about specific training systems** such as the personal training account, skills assessment, and validation of prior experience, in order to help them achieve their professional goals.

Equal access to training is guaranteed to all Group employees (this covers all social professional categories, gender, geographic areas and age).



61%
of Group employees
underwent training
in 2020.

School relations policy Integration of young people

Based on our professional strength in the areas of healthcare, life and disability, pensions, employee savings plans and medical expertise, we are constantly seeking new talents and as such are keen to integrate and support young work-study students or interns.

We endeavour to:

- **Offer young students a real professional experience with the daily support of their tutor;**
- **Help them discover our professions and forge a solid first experience.**

The Henner Group welcomes around forty work-study students every year.

85% of our work-study students and interns receive a job offer following their experience in the Group.

Policy for the employment of seniors

End-of-career development agreement

In order to support employees at the end of their careers, the Henner Group has renewed the agreement on working time arrangements.

Signed on 17 September 2019, the agreement maintains the system to manage the end of the employee's career and the transition into retirement. This takes the form of reduced working hours and an organisation of the length of work taking into consideration the employees' expectations, and in particular, maintaining their work and life balance.

Policy for the employment of people with disabilities

The Henner Group's commitment

For several years now, the Henner Group has been committed to supporting the integration of individuals with disabilities. We invest in the employment of disabled workers within our teams, as well as in adapted structures, based on commitments and concrete actions.

As a socially responsible employer, it is natural for the Henner Group to support a policy that promotes the employment of people with disabilities.

This commitment is in line with the Group's values: respect for human values, diversity and solidarity.

The policy is reflected in the establishment of an agreement signed with our social partners, based on the following themes:



Coordination of the disability action team

A team in charge of the Group's disability policy.



Awareness and communication

- Involve and unite all employees behind the disability policy;
- Improve the way people see disability;
- Communicate on the disability policy.



Recruitment and students

- Integrate disability into recruitment and integration processes.
- Develop the recruitment of work-study students and interns with disabilities.



Retention of employees

Support and secure employees with disabilities throughout their journey within the company.



Training

Develop the various parties involved in the disability policy (disability referents, managers, ExCom, employee representative bodies).



Sub-contracting to disabled organisations

Develop the use of organisations employing people with disabilities.

The everyday effects of our disability policy

The integration of a person with a disability is an asset to the teams. It promotes mutual aid, team spirit and cohesion, which are fundamental values within the Henner Group.

It also helps us to challenge our operating methods, our organisation and our practices. In this sense, it helps us progress as a group.

The employment rate of people with disabilities

Henner has committed to a target of employing people with disabilities to make up 4.3% of the workforce within three years.

It is an ambitious goal that we are committed to achieving. To do this, we have established

an action plan from the recruitment phase with the support of partners who, like us, are committed to diversity and disability: Hello Handicap, Mozaik RH, etc.



Use of organisations employing people with disabilities

Concerned about professional integration, Henner is committed to developing all forms of employment for workers with disabilities. This desire is reflected internally by direct recruitment and externally by the development of purchases from organisations employing people with disabilities.

Quality of life at work

The Well-being by Henner program

Attentive to the working conditions of its employees, **the Henner Group for several years has been committed to prevention and well-being at work.**

In 2017, during the Quality of Life at Work Week in France, we launched the "Well-Being by Henner" program. The objective of the program is to provide employees with workshops dedicated to prevention and well-being, as well as talks by health professionals to improve their quality of life at work, such as:



Stress management:
Healthy yoga, micro-nap,
heart rate consistency, digital detox



Dermatological screening
(melanoma)



**Cardiovascular risk
screening**



Osteopathy appointment



Back exercises

Healthcare and prevention website

In 2020, the Henner Group launched "Henner Prevention", an online content library aimed at preserving the health of its employees.

The website is organised into three main themes: sports activities, nutrition advice and stress management.

All Henner insured members also have access to the website via the client portal.

Health check: digital check-up

In 2021, the Henner Group is offering its employees a new innovative service: the digital check-up, online questionnaires on physical health and psychological well-being.

Jointly developed by the Medical Depart-

ment and in partnership with Eutelmed*, the health check aims to:

- Provide employees with healthcare support by placing the emphasis on prevention as a key component of their well-being.
- Provide personalised recommendations.

The Henner social barometer

In 2016, the Henner Group launched "What's Up? », its first internal, anonymous and confidential survey.



The objective was to allow all employees to express themselves on the various aspects of their professional life and their quality of life at work.

Deployed every 2 years, the participation rates stood at:

- 72% in 2016
- 73% in 2018

In 2020, given the health crisis, the What's Up survey was not deployed. However, in May and July 2020 the Henner Group set up an anonymous survey, developed in partnership with Eutelmed*, among its employees in an attempt to prevent psychosocial risks caused by the lockdown.

* a firm made up of health professionals, specialising in supporting businesses on health issues.

Modernisation of work stations

To fulfil new needs and uses, the Henner Group has integrated into its IT strategy plans to modernise the workstation of its employees, whether they work remotely or at the office, in order to provide ever more efficient and secure equipment:

- Allocation of equipment optimised for remote work and new uses;
- Modernisation of the architecture and simplification of IT administration;
- Development of collaborative tools: Teams collaborative communication application, document sharing tools, task management, etc.

03

THE ENVIRONMENT

03

THE ENVIRONMENT

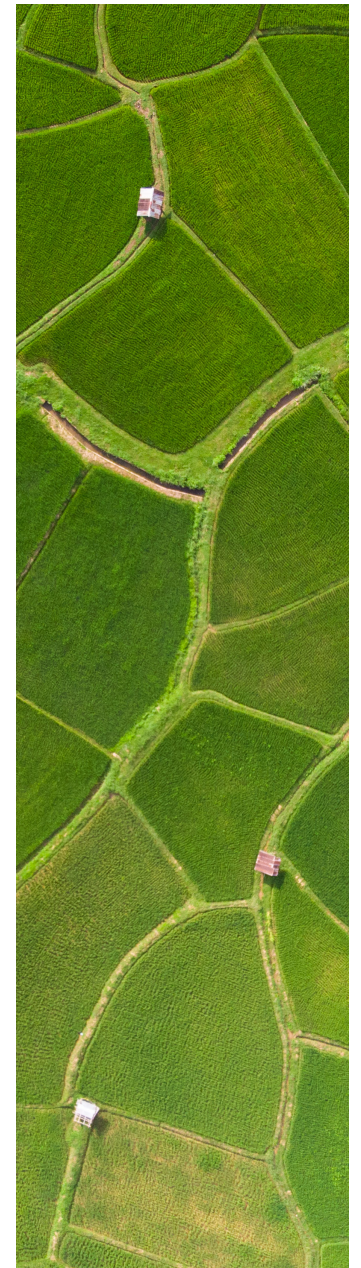


The Henner Group and its employees are committed **to taking a precautionary approach to environmental issues.**

| Develop and promote our approach
| to social responsibility


The Henner Group and its employees are committed to a form of Corporate Social Responsibility that **takes into account the impacts of our activities on the environment.**


To strengthen its sustainable development policy, the Group has implemented several actions encouraging all employees to adopt environmentally-friendly behaviour.





The Henner Group and its employees are committed to **taking initiatives to promote greater environmental responsibility.**


Our environmental initiatives


 To reduce our energy consumption, we have implemented a **cooling system** rather than air conditioning at our head office.


 To reduce our energy consumption, we have chosen a **motion sensor lighting system** at our head office and a **timer system** at our other offices.


 To reduce our carbon footprint, we encourage our employees to **travel by train rather than plane.**


 To limit vehicle trips, we have developed **videoconferencing tools** for our employees.


 To limit employee travel, the Group is developing the facility of **working from home.**

 Our company restaurant is “green”: it **recycles unsold items and sorts bio-waste.**

 To reduce consumption of cups, **reduced rates are offered for employees who use mugs.**

 In order to encourage employees to come to work by bicycle, **we have doubled the number of parking areas for bicycles** and implemented a **sustainable mobility package.**

 At our office in Nantes, we use **couriers who travel by bicycle.**

 A **carpooling** platform has been set up for employees.

Energy consumption

Installation of an air cooling system

Individual air conditioners consume a lot of electricity and are against current regulations such as RT2012 and the BBC.

For its employees at head office, the Henner Group has implemented an alternative to conventional air conditioners by equipping the building with an **environmentally-friendly air cooling system:**

- The system uses only water in fans. **The system uses 80% less refrigerant to produce cold air** than individual air conditioners, thereby reducing our ecological footprint.
- **Power consumption lower.**

Implementation of motion-sensor lighting

In all types of buildings, lighting plays an important role in everyday life. It helps ensure occupant comfort, safety and productivity. However, lighting accounts for major share of energy spending.

The advantage of installing motion sensors is to reduce electricity consumption by turning lights off when there is no one in the room. In an office building such as our head office, certain areas which are not occupied do not require permanent lighting (storage rooms, individual offices, etc.).

Motion sensors react to the presence of a person and automatically switch lights on and off.

Optimisation of the energy consumption of buildings;

- **Plans to optimise the energy consumption** of buildings owned by the Group;
- **Replacement of heating and air conditioning systems** with less energy-consuming equipment.

Recycling

Paper recycling and ink cartridges

By recycling paper and toner cartridges in 2020:



Paper printing

Eco-friendly printing

In order to develop a responsible purchasing policy, the Henner Group partners with 100% environmentally-friendly printers for all of its printing needs.



Transport

Sustainable mobility package

In order to encourage more environmentally-friendly modes of transport, the Group has set up a sustainable mobility package, which can be combined with the reimbursement of public transport costs, for employees who use their bicycles, in part or in full, to get to work.

Vehicle fleet

- Integration of hybrid and electric vehicles in the automotive policy;
- Limited parking places to encourage employees to use public transport or bicycle and reduce CO² emissions.

The Henner Group and its employees are committed to promoting the development and dissemination of technologies aimed at reducing paper consumption.

Since 2016, the Henner Group and its employees have been working on reducing the amount of outgoing paper. To achieve this, digitisation has become one of our major challenges. Currently, our outgoing paper represents:



Since 2017, the digitisation of outgoing documents has increased. This is due to:

The awareness of our members and employees of digitisation

The Group has set up an 'opt-out' system in order to significantly reduce its delivery of paper documents (explanations of benefits, etc.). Since 2019, the pace has increased with the gradual deployment of the fully digital membership card.

Encouragement to use digital means of communication

The Henner Group promotes its online client portal and mobile app to insured members, allowing them to manage their policies online with zero paper.

For example: The online reimbursement claim function allows insured members to submit reimbursement claims independently on the client portal by scanning their documents. This avoids the need to send documents by post.

The development of the EDM - Electronic Document Management - a computer tool that includes techniques to facilitate the management of the flow of documents entering, leaving and circulating within the company.

The system allows you to:

- Upload information to all users;
- Reduce the circulation of paper documents;
- Avoid data loss;
- Secure storage and access to documents and files;
- Comply with regulatory standards, including archiving quality standards.

04

THE FIGHT AGAINST CORRUPTION

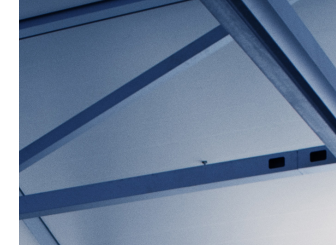
04

THE FIGHT AGAINST CORRUPTION

The Henner Group and its employees are committed **to taking action against corruption in all its forms, including extortion and bribery.**

Corruption affects most countries and economic systems. With over 70 years of experience as major player in the field of insurance brokerage and administration, the Henner Group is keenly aware of the importance of fighting corruption and the role it plays in doing so.

With this in mind, we have deployed a set of measures aimed at combating corruption and breaches of probity.



The code of ethics

The purpose of the Code of Ethics is to transmit to all Henner Group employees common rules and values of conduct, ethics and compliance. The code aims to promote honest and exemplary professional behaviour in all circumstances, in line with the Group's values. It is appended to the company's internal regulations.

The internal whistleblowing system

The internal whistleblowing system is intended to collect reports from employees relating to the existence of conduct or situations that breach the Code of Ethics.

The system is accessible from the Henner Group website, for Group employees as well as for customers, partners and suppliers wishing to raise the alert on possible breaches of probity involving Henner Group employees.

The Compliance Department, which receives the alerts, carries out investigations and submits its conclusions to an Ethics Committee chaired by the Human Resources Department. The Ethics Committee analyses the alerts on the basis of investigations carried out by the Compliance Department, and if necessary seeks the opinion of any person likely to provide insight or expertise.

The Ethics Committee issues a recommendation on the disciplinary action to be taken in line with the seriousness of the breach. The recommendation is considered by the Human Resources Department for the effective application of the disciplinary action.

Whistleblowing is a right and no employee can be sanctioned, dismissed from their duties or subjected to discriminatory treatment, directly or indirectly, for having reported a case in good faith and in accordance with best practice.

The Henner Group undertakes to take all necessary measures to protect the identity of the employees reporting cases as well as the persons targeted by the report and the nature of the facts. The provisions for the protection of whistleblowers apply to all employees, whether they are located in France or abroad.

- **Report** made on the Henner Group website.
- **Investigations** led by the Henner Group Compliance Department.
- **Conclusions** issued by the Compliance Department, submitted to the Henner Group Ethics Committee (HR).
- **Analysis** made of the seriousness of the breach.
- **Recommendations** given for disciplinary action.
- **Application** of the disciplinary action, if necessary, by the HR Director of the Henner Group.

Conflicts of interest policy

The Henner Group strives to maintain business relations with its clients, suppliers and partners based on respect and trust. From this perspective, the conflict of interest policy aims to prevent, identify and manage conflicts of interest.

In particular, it includes rules on:

Gifts and benefits received or offered

The gifts and benefits policy explains the conditions under which an employee can give or receive gifts and benefits. Henner Group employees are only authorised to give and receive gifts and benefits if they are reasonable and take place in a clear and transparent professional context.

In all cases, the giving and receiving of pecuniary gifts (including, cash, checks, credits, retrocessions, inflated invoices) is strictly prohibited.

Political or social mandates of employees

The Henner Group asks its executive employees to declare any social or political mandates that they may have outside the Group in order to anticipate and manage any resulting conflict of interest situations.

Selection of partners

The Henner Group launches calls for tenders to select its partners.

In addition, with regard to criteria linked to the nature of the service and/or the amounts involved, a pre-contractual analysis integrating quantitative and qualitative information can be carried out in order to obtain reasonable assurance on the relevance of the relationship (economically and with regard to the Group's values).

Finally, an anti-corruption clause is systematically incorporated into contracts, agreements and protocols.

The fight against internal and external fraud

The Henner Group is committed to fighting all internal and external fraud. Dedicated teams are in charge of prevention, detection and management measures for internal and external fraud.

All cases of suspected fraud are subject to investigation and, where appropriate, disciplinary, civil or criminal sanctions.

Employee awareness

The implementation of the system to fight breaches of probity is accompanied by awareness-raising actions among employees who play an essential role in the system, in particular in the fight against corruption and conflicts of interest, and compliance with external and internal rules and standards, including those resulting from the Code of Ethics.

Through compulsory training modules accessible on the Henner Digital Learning platform, employees receive regular training on how to act in such matters on a daily basis.

Our charitable, humanitarian and environmental actions



Institut Imagine

Imagine is a private public research and care institute that aims to change the lives of families affected by genetic diseases. Their aim is to develop new diagnoses and treatments to better look after and heal patients with genetic diseases.

Since 2014, the Henner Group has been committed to supporting Institut Imagine.



The Lisa Forever race

The Lisa Forever association supports medical research to improve the daily lives and well-being of hospitalised children with cancer.

Thanks to the participation of the Group's employees and the 345 km they ran, €5,000 was donated in 2021.



Reforest'Action

The mission of Reforest'Action is to carry out reforestation projects via crowdfunding on the internet, in order to plant trees or create agroforestry projects.

The Henner Group in 2019 signed a partnership with Reforest'Action to sponsor the planting of 2,900 trees in 2019 and 5,000 trees in 2020.



Here to care

Any questions?

contactpresse@henner.fr

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