



France scope
Review of the 2023
financial year



Our 2024 CSR commitments

Protecting innovation to imagine
a sustainable and peaceful future.



Because the core business of a European leader in brokerage is to protect people and property, its intrinsic purpose is tied to the very resilience of our society. Protecting human capital and material capital from major contemporary risks therefore contributes to a promise of sustainability and makes our group a key contributor to maintaining social and economic stability.

As a player in the healthcare and social protection sector, Diot-Siaci understands the inextricable link between human health, the health of flora and fauna, and climate change.

Taking action against climate change inherently supports the health of both people and nature, in line with our core mission. From this reality stems a deep conviction: human capital and natural capital are inextricably linked, requiring social and environmental issues to be considered and addressed in tandem.

Our ambition, embodied in the Horizon 2027 strategic plan, is based on a 360° CSR commitment. We work every day to protect our employees by promoting diversity and inclusion, while ensuring their quality of life at work. We also support our clients in their transformation towards responsible and sustainable growth. Our solutions are tailor-made to meet each client's specific needs, while respecting ethical and responsible principles.

This comprehensive commitment allows us to assert our desire to build a sustainable future, where economic performance, social responsibility and environmental respect converge to create a positive long-term impact. This document sets out our actions and initiatives in support of corporate social responsibility.

Cédric Charpentier,
Managing Director,
Diot-Siaci Group

Myriam El Khomri,
Director of HR Consulting division,
Director of CSR Strategy

Contents

Our Group	3
Our CSR strategy	5
Our support for the United Nations Global Compact	6
A look back at our 2023 commitments	7
Our social responsibility	8
Our environmental initiatives	15
Our ethical and responsible client commitment	23
In 2024, we will continue to build on our values	30

Our Group

We are a leading generalist group in France and Europe, providing insurance and reinsurance consulting and brokerage services in Asia, the Middle East and Africa, and worldwide through the Diot-Siaci Global Partners network.

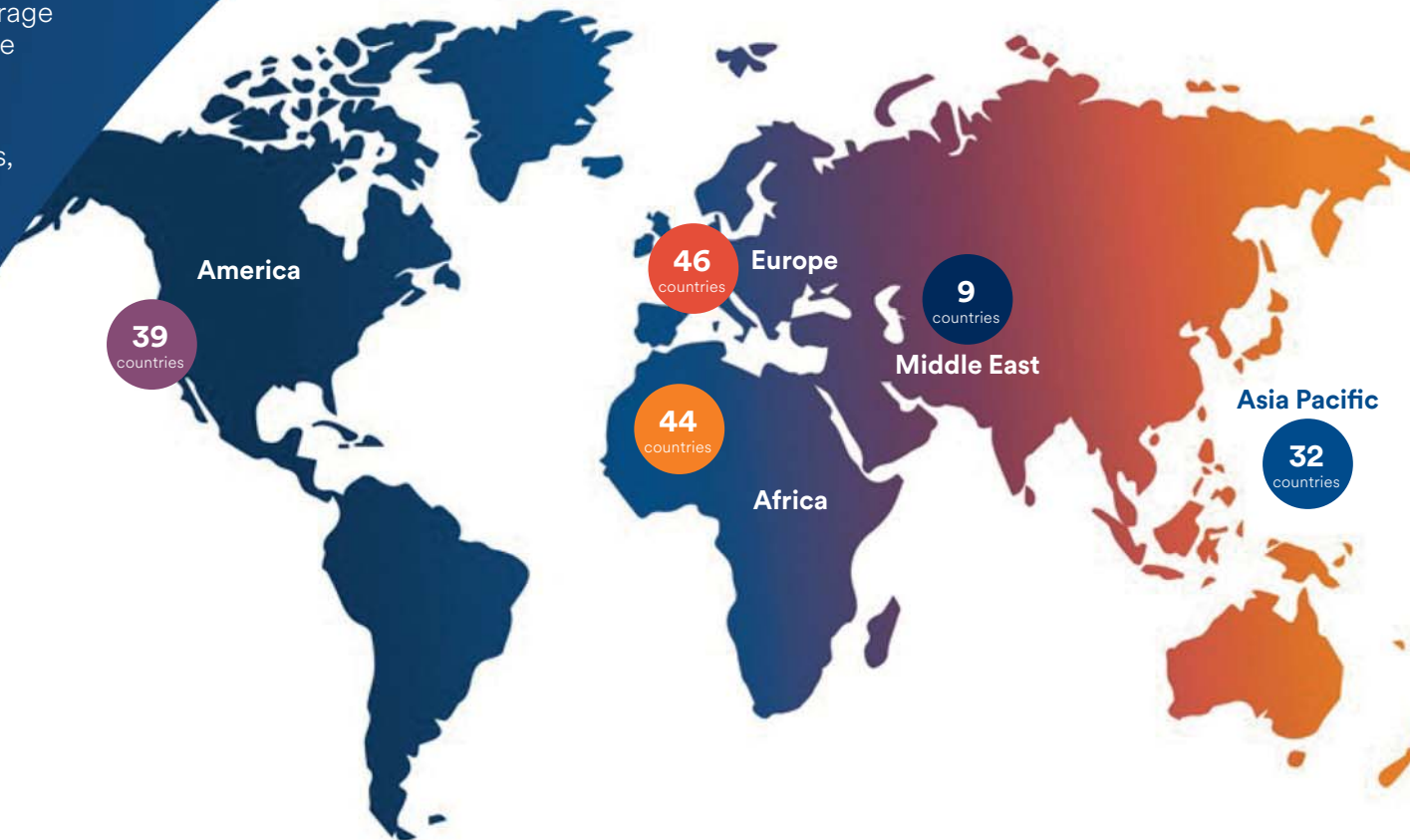
We design and develop customized, innovative solutions for our clients, who include Large and Mid-cap companies, SMEs-SMIs and professionals, in personal insurance and property & liability insurance, in line with our CSR commitments.

€905M

GROUP TURNOVER 2023

total gross
restated turnover distribution
per Business Unit

A group with a strong position abroad



A comprehensive offering, structured around two pillars

PROTECTING AND RETAINING EMPLOYEES

Health, Life & Disability, retirement
HR consulting
International mobility

PROTECTING ASSETS AND LIABILITIES

Industrial and commercial risks
Credit insurance, bonds, financing and political risks
Marine & Cargo, construction, motor fleet and specialties
Captive management and reinsurance

Group turnover for 2023*

INTERNATIONAL: €293.5M

(Europe, Middle East, Africa, Asia, marine insurance and specialties)

DSCS: €256.5M

(Industrial, commercial and professional risks and reinsurance)

PSC: €174M

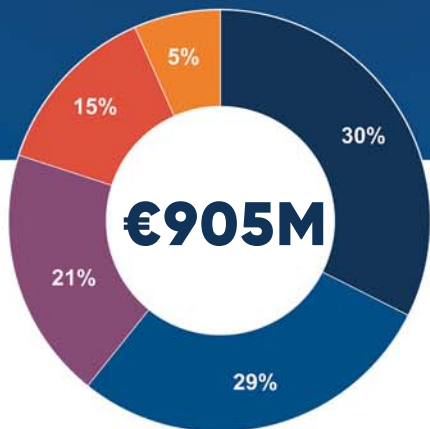
(Employee Benefits and Consulting)

MSH: €121M

(International Mobility)

DSTF: €60M

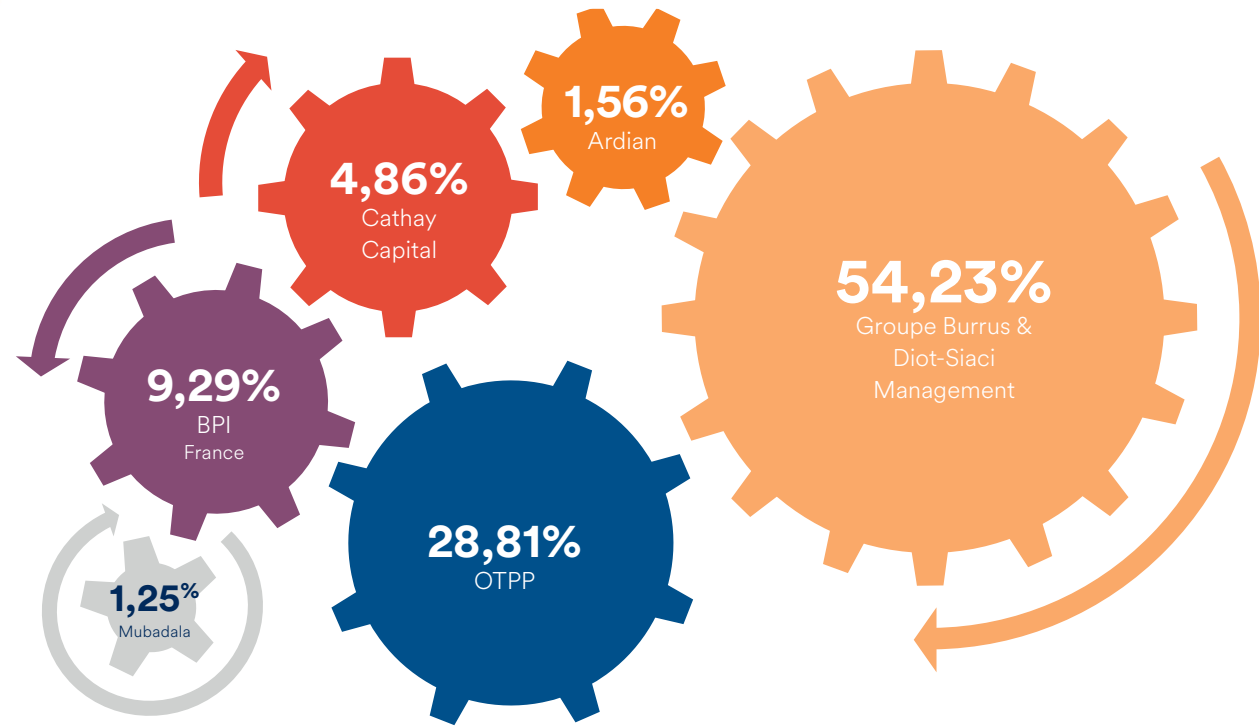
(Credit Insurance, Bonds, Financing and Political risks)



* 2023 total gross restated turnover distribution per Business Unit

Unique capital structure

Our shareholders provide stability and independence from key market players. The commitment of employees to the shareholding structure reflects the group's strong entrepreneurship culture and family spirit.



2023 key figures

98%
of the portfolio
concerning corporate risks
(10,000+ Large and Mid-cap client companies)

5M
insured members
in France and worldwide

600
international programs
managed from Paris

Top 1,000
a leading group in the
top 1,000 French companies

Our CSR strategy

CSR is one of the pillars of our Horizon 2027 strategic plan.

Our involvement in CSR is nurtured by the strong values shared by the men and women who make up our Group and our mission statement.

CSR governance is therefore integrated into our Executive Committee and entrusted to Myriam El Khomri, Director of CSR Strategy and Director of the PSC Consulting unit.

This positioning underscores the importance of CSR issues and responds to employees' expectations and interest in the topic, as expressed in the social barometer.



AREA 1 THE EMPLOYEES

To be a responsible, inclusive and caring employer to protect our employees,

To take care of our employees' mental and physical health by implementing the Care management,

To support the Group Diversity and Inclusion policy.



AREA 2 THE SOCIETY

To be a socially responsible player,

To support employees with chronic diseases,

To structure partnerships in favor of a social cause.



AREA 3 OUR CLIENTS AND SUPPLIERS

To help clients: advising our clients on their transition to sustainable growth and providing them with solutions suited to their needs.

Ethical and responsible behavior: maintaining rigorous ethical standards.

Regulated profession: acting in accordance with the requirements of a regulated profession.

Social and environmental commitments: including our suppliers and partners in our social and environmental commitments.



AREA 4 THE ENVIRONMENT

To reduce the environmental impact of our activities and preserve biodiversity.

Our support for the United Nations Global Compact

The 10 principles of the United Nations Global Compact

HUMAN RIGHTS

1. Businesses should support and respect the protection of internationally proclaimed human rights; and
2. Make sure that they are not complicit in human rights abuses.



LABOR

3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.
4. The elimination of all forms of forced and compulsory labor.
5. The effective abolition of child labor; and
6. The elimination of discrimination in respect of employment and occupation.



ENVIRONMENT

7. Businesses should support a precautionary approach to environmental challenges.
8. Undertake initiatives to promote greater environmental responsibility; and
9. Encourage the development and diffusion of environmentally friendly technologies.



ANTI-CORRUPTION

10. Businesses should work against corruption in all its forms, including extortion and bribery.

17 Sustainable Development Goals (SDGs)

As a member of the Global Compact¹, Diot-Siaci continually strives to integrate 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



¹UN Global Compact Network France

WE SUPPORT THE GLOBAL COMPACT



A look back at our 2023 commitments

- ✔ Commitment achieved
- ⏸ Commitment carried forward
- ▶ Commitment being

01

GOVERNANCE

- ✔ Communicate on Diot-Siaci CSR strategy at all levels of the Group.
- ✔ Create a dynamic of collective commitment to CSR, with the support of CSR sponsors and CSR representatives in France and abroad.
- ✔ Monitor and manage the roll-out of the CSR roadmap.
- ✔ Roll out a collaborative employee tool.

02

SOCIAL & SOCIETAL

- ✔ Launch a new “Diot-Siaci Class” studying for the Diploma in Insurance Consultancy and Administration in Bezannes and extend the scheme to employees in the Clichy claims department from 2024.
- ✔ Enable Diot-Siaci Group employees to play an active role in their own development by rolling out open-access offerings on topical issues.
- ✔ In 2023, build a management training program for a target group of senior executives.
- ✔ Launch a social barometer survey of Diot-Siaci employees in France and abroad.
- ✔ Create and roll out an attractive employer brand.
- ✔ Create a shared corporate culture, based on positive values chosen by employees.
- ▶ Examine the possibility of setting up partnerships with ESATs (“Etablissement et Service d’Aide par le Travail” or Employment Assistance and Service Centers) and EAs (“Entreprise Adaptée” or Sheltered Workshops) at certain Group sites as part of our diversity and inclusion policy.

03

ENVIRONMENT

- ▶ Measure the Diot-Siaci Group’s 2023 carbon footprint in 2024.
- ▶ Propose a sustainable mobility policy in line with the travel needs of employees and Diot-Siaci’s commitments in terms of climate change.
- ✔ Review and strengthen the Group’s sustainable travel policy.
- ✔ Study the feasibility of extending the use of the electronic signature tool to Diot-Siaci’s Human Resources division.

04

ETHICS

- ✔ Offer employees affected by the European Insurance Distribution Directive (IDD) a “Pick & choose” package, with different arrangements (duration and format) for completing their mandatory 15-hours of training.
- ✔ Launch the campaign to distribute self-declaration questionnaires to all Group employees (in line with the new code of conduct).
- continued in 2024 → ✔ Continue to map corruption risks for the Group’s international subsidiaries.
- ▶ Strengthen the assessment system for our third-party partners.
- ok for France → ✔ Launch a project to digitize the know-your-customer (KYC) process on the France scope and ▶ ongoing for the international scope.
- ✔ International sanctions: strengthen the Group’s screening tools and continue to implement operational control mechanisms.
- continued in 2024 → ✔ Information security: Integrate new IT tests, particularly in terms of wide-ranging web monitoring, to measure the performance of the Diot-Siaci Group’s IT suppliers from 2024 onwards.
- ▶ Extend “cybersecurity” e-learning to all Group employees.
- ✔ Set up an e-learning program to raise awareness of complaint handling.
- ⏸ Requests to exercise GDPR rights: Set up a single Group email address.

Our social responsibility



Our commitment as a responsible, inclusive and caring employer is fully aligned with Pillar 1 (“Employees”) of our HR and CSR strategy.

This pillar aims to create a working environment where each employee feels valued and protected. By implementing practices that support the mental and physical health of our employees, such as Care Management, we ensure overall well-being that translates into better performance and greater job satisfaction.

Diversity and inclusion are not only fundamental values, but also drivers of creativity and innovation. By actively supporting the Group’s Diversity and Inclusion policy, we foster a climate of respect and equality in which each individual can contribute fully and feel that their uniqueness is recognized and celebrated. It also enables us to attract and retain diverse talent, enriching our corporate culture and our ability to meet our clients’ wide-ranging needs.

These commitments demonstrate our determination to create a healthy, safe and stimulating work environment for all our employees, and to asserting our role as a socially responsible company.

Sylvie Rolland,
Head of Human Resources



Our social responsibility

A responsible and attentive employer

WHICH SUPPORTS AND RESPECTS THE UNIVERSAL DECLARATION OF HUMAN RIGHTS

Through our HR & CSR policy and our membership of the United Nations Global Compact, we support and respect human rights as recognized by the Universal Declaration of Human Rights, the fundamental conventions of the International Labour Organization (ILO), and all other applicable international, national, and local regulation.

Our Group and all our subsidiaries categorically reject any complicity in the violation of these rights, wherever it may occur.

We prohibit child labor and forced labor, and do not cooperate with parties that do not respect these fundamental principles.

ALWAYS ATTENTIVE TO THE WORKING TIME AND REMUNERATION OF ITS EMPLOYEES

Our Group and our subsidiaries undertake to apply all applicable local labor law provisions, wherever we operate, in particular those in respect of legal working hours and minimum wages.

AND WHICH MAINTAINS ACTIVE SOCIAL DIALOG

We guarantee freedom of association and engage in ongoing, constructive dialog with all the Group's employee representative bodies.

This dialog takes place:

- During monthly meetings of the Social and Economic Committee (SEC);
- And regularly at negotiation meetings with union representatives, at the end of which agreements may be signed and/or approved.

In this way, we comply with our legal obligations and strive to maintain a healthy social climate.

MEETINGS WITH EMPLOYEE REPRESENTATIVES IN 2023

8

AGREEMENTS SIGNED BY THE COMPANY

during meetings with employee representatives



+ 3

Extraordinary meetings of the Health, Safety and Working Conditions Committee

Health, safety and well-being at work

We are committed to providing all of our employees with an attractive, pleasant environment and working conditions that promote their well-being while meeting the Group's CSR commitments. To do this, we rely in particular on the social barometer to measure the commitment and well-being of our employees, taking into account changes within the group.

This enables us to better understand our employees' expectations and to adapt policies and initiatives to continuously improve working conditions and enhance our teams' well-being.

In addition to this monitoring, we propose various initiatives, such as continuous training programs, health prevention actions and team-building activities, in order to support each employee's professional and personal development.

2

OCCUPATIONAL HEALTH NURSES (OHNs)

on our two main sites in the Paris region

83

TELECONSULTATIONS

via a telemedicine cabin made available to our employees

Monitor health, provide care, administer vaccines and raise awareness of public health issues

3

QLWC WEEK CONFERENCES

(Quality of Life and Working Conditions) on the theme "Transitions and work, shall we talk about it?"



283

EMPLOYEES TRAINED

International workplace first aid, fire/lead guide and tail-ender, fire extinguisher handling, electrical accreditation

53%

PARTICIPATION IN THE SOCIAL BAROMETER

This rate measures our employees' commitment and well-being and takes into account their various expectations and suggestions

0

MAJOR RISK IDENTIFIED

During the annual update of the Diot-Siaci Single Assessment Document



In 2023, our subsidiary MSH launched the "All Staff Health Check-up" offer, designed for all company employees, combining digital and physical check-ups to detect existing or latent pathologies.

This social innovation is offered to all company employees, regardless of nationality or hierarchical level, and aims to inclusively prevent health risks. This new offer won two awards in 2024: an insurance Argus d'Or and an insurance client experience Case d'Or.



Our social responsibility

Diversity, inclusion and equal opportunities



Diversity and inclusion are key drivers of attractiveness, performance and growth for businesses. Our social commitment is reflected in concrete actions supporting our employees and local communities.

We strive to promote diversity, inclusion and equal opportunity within our teams. This commitment is reflected in initiatives such as continuous training, targeted partnerships, support for individuals in difficulty and the appreciation of each individual's uniqueness. These initiatives are central to our HR and CSR priorities.

Stéphanie Boule,
Director of HR and CSR Development

Over
5,000

EMPLOYEES
including over
2,000 abroad

with
96,02%
attendance
rate in France

**40 nationalities and
60 languages spoken**

86/100

**PROFESSIONAL
EQUALITY SCORE**
for 2024 based on
2023 data

14

EMPLOYEES
recruited in 2023 who have been
long-term unemployed or are
vulnerable or undergoing retraining

Establishment of a
disability officer

80

**YOUNG WORK-STUDY
TRAINEES**
recruited in 2023,
145 work-study trainees in post

including 120 young
people under 30

14%

**OF EMPLOYEES
OVER 55**
in the 2023 workforce,
with 20% of training hours
dedicated to them

16%

**OF EMPLOYEES
UNDER 30**
in the 2023 workforce,
with 12% of training hours
dedicated to them

support upskilling

3.32%

**OF EMPLOYEES WITH
A DISABILITY**
in 2023 vs. 2.61% in 2022
and continually rising

200

EMPLOYEES
educated during Disability
Week in 2023 through
various actions

54%

OF WOMEN MANAGERS
and a ratio in the group
of 33% men to 67% women

3

OFFICERS DEDICATED
to combating psychological,
sexual and discriminatory harassment
and sexist behavior

An inclusive and committed employer

OUR COMMITMENTS IN SUPPORT OF DIVERSITY, INCLUSION AND EQUAL OPPORTUNITIES

- Diversity Charter
- NQT scheme (“Nos Quartiers ont du Talent” or Our Neighborhoods Have Talent)
- AMUP (“Assure Moi Un Projet professionnel”, a scheme to encourage employment in insurance)

Participation in projects, operational readiness for employment (groups or individuals), professional retraining for people with disabilities, and more.



WE REGULARLY STRENGTHEN OUR INCLUSION AND DISABILITY POLICY AND ARE COMMITTED TO SUPPORTING OUR EMPLOYEES WITH DISABILITIES.

- Personalized support with an HR Disability Officer and a dedicated HR Officer available to assist them.
- Participating in dedicated recruitment fairs and opening up job vacancies to persons with disabilities.
- Assistance with the preparation of Disability Recognition applications.
- Training of recruitment managers and teams working with employees with disabilities.
- Partnerships with various ESATs.
- Hosting of trainees with disabilities to make it easier for them to retrain or re-enter the job market.

You can become a mentor at any time

14

NQT MENTORS

to sponsor young participants in the scheme



3

EMPLOYEES

recruited through the AMUP, an association advocating for generational issues in the brokerage and insurance sector



We support our clients in their social protection strategy (health, life & disability and retirement) in France and abroad.

Our goal: The company's performance through the optimization of its human capital. We act on the levers of remuneration, talent engagement, HR communication and training. We also guide organizations' social transformations.

Our social responsibility

Skills development and career management

We position ourselves as a **learning organization**, offering training courses tailored to the different profiles of our diverse teams, to develop their skills at their own pace.

These personalized training courses combine a variety of teaching methods – face-to-face, e-learning or hybrid – to meet individual and collective needs, as well as business challenges.

2,612
EMPLOYEES TRAINED
Managerial: 61%;
Non-managerial: 39%
Women: 69%; Men: 31%

45,816
HOURS OF TRAINING
or 18 hours on average
per employee

90%
**OF ANNUAL
PERFORMANCE
REVIEWS COMPLETED**

**A LEARNING
COMPANY**



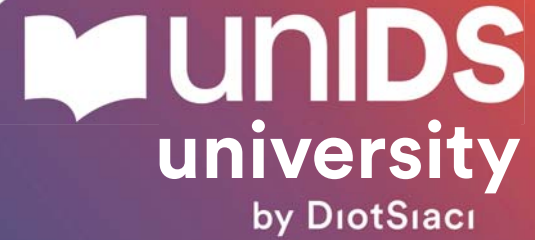
INDIVIDUAL TRAINING PROGRAMS

- 10 coaching courses
- 2 Accreditations of Prior Experiential Learning (APELs)
- 2 skills assessments
- 1 training course leading to a diploma



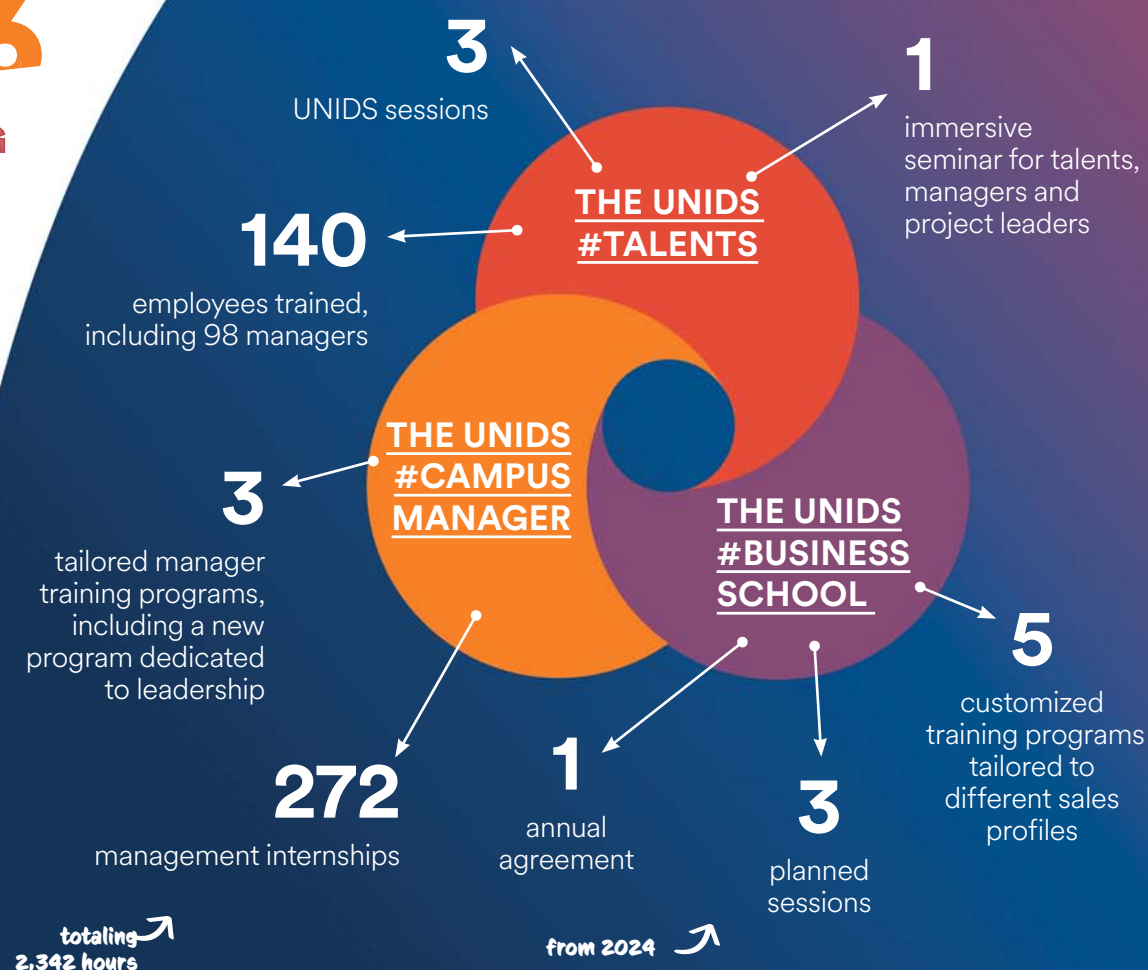
COLLECTIVE TRAINING PROGRAMS

- 2nd class of the Diploma in Insurance Consultancy and Administration in Bezannes;
- 9 graduate employees



The Diot-Siaci University (UNIDS), which brings together the Group's talents, managers and sales staff, aims to retain employees, develop the corporate culture and share Diot-Siaci's overall strategy.


3 TAILORED THEMED OPTIONS



Our social responsibility

Societal Commitment

Through Area 2 of our CSR strategy, our Diot-Siaci community demonstrates its social commitment on a daily basis, by participating in various major initiatives such as:

- Signing of the **#workingwithcancer** charter, which aims to support those living and working with cancer around the world. 
- **Sponsorship of the Institut Gustave Roussy (IGR)**, whose central goal is to improve medical care and the quality of life for individuals with cancer.
- Collections for Les Restaurants du Cœur.
- Continuation of the partnership with **MicroDON** (salary rounding).
- Solidarity runs/walks in support of associations (Adicare for cardiology research).

These concrete actions demonstrate Diot-Siaci's desire to make a positive contribution to society and to promote solidarity.'



MICRODON

- **1,285** donors since launch in 2013
- **€96,587.04** donated by Diot-Siaci employees
- **€289,761.12** collected for 8 charities



LES RESTOS DU CŒUR :

- **300kg** of food and hygiene products collected
- **12 participating sites** in France



LES FOULÉES DE L'ASSURANCES :

- Nearly **370 participants**
- **#1 in the TOP 3** during the digital challenge
- Nearly **€34,000** donated to ADICARE



EVERESTAIRS CHALLENGE IN SUPPORT OF THE ASSOCIATION "À CHACUN SON EVEREST!"

- **229** floors climbed
- **#2 in the TOP 3** participating companies
- **€2,000** donated to A Chacun son Everest

MOBILISATION: PINK OCTOBER



Our environmental initiatives



As environmental concerns become more pressing, it is imperative for companies to adopt sustainable practices.

Our commitment to the environment is based on a dual approach: supporting our clients in their transformation towards responsible growth, and reducing the ecological footprint of our activities while preserving biodiversity.

These objectives are achievable through the commitment and cooperation of all Diot-Siaci stakeholders. Together, we embed sustainability principles at the heart of our strategy, making each action a step towards a successful ecological transition. Our collective commitment illustrates our determination to build a more sustainable and peaceful future, to limit our impact on the environment.

Elisabeth RAFAEL BARÃO,
Head of CSR Strategy and Projects



Our environmental policy

Although our direct impact on the environment is limited, we recognize the importance of our role in combating climate change and preserving biodiversity. This is why we are integrating the principles of CSR by adopting the guidelines of the ISO 26000 standard.

We are committed to complying with applicable environmental laws and regulations in all countries in which we operate. In anticipation of future requirements of the CSRD (Corporate Sustainability Reporting Directive), we are intensifying our efforts to proactively integrate environmental responsibility principles into all our operations.

Our environmental policy is based on the following pillars:

- **Emissions reduction:** We identify and reduce our greenhouse gas emissions through energy optimization and the adoption of sustainable practices.
- **Sustainable resource management:** We reduce waste, promote recycling and procure responsibly.
- **Awareness and training:** We train our employees and communicate on our sustainability initiatives to strengthen a culture of environmental responsibility.
- **Helping our clients achieve sustainable growth:** For our clients, we design risk coverage solutions tailored to their sustainability challenges.
- **Preservation of biodiversity:** We support projects to restore natural habitats, thereby contributing to the protection of biodiversity.
- **Partnerships and engagement:** We work with our stakeholders to promote sustainable practices throughout our value chain.

**FROM
2024**

Our next carbon assessment will be carried out in 2024 for all our Diot-Siaci entities in France, as well as for an expanded international scope.

We support our clients in their CSRD (Corporate Sustainability Reporting Directive) compliance and in the management of their natural event risks.

Through our consulting/analytics solution, we prepare the CSRD non-financial publication based on a double materiality analysis and assess client risks related to current and future natural and climate events, according to the IPCC scenarios. This enables us to define a risk transfer strategy with our clients by adapting their insurance coverage to their sustainable development policy through solutions tailored to their ESG risks.

2021 SIACI SAINT HONORÉ'S CARBON FOOTPRINT²

Every four years, we conduct a carbon footprint analysis.

Scope 1: 873 tCO₂e
Scope 2: 248 tCO₂e
Scope 3: 9 553 tCO₂e

10,674

TONS CO₂

Conducted every 4 years:

10%

IN SCOPES 1 & 2

55%

IN THE PURCHASE
OF GOODS AND
SERVICES

² 2020 financial year – GHG Protocol and ADEME methodology.

No assessment of greenhouse gas emissions has been carried out for the former DIOT-LSN scope

Our environmental initiatives

More environmentally-friendly mobility

We prioritize premises located close to public transport to encourage soft mobility, reduce car use and facilitate our employees' daily commutes.

We have also undertaken an overhaul of our company car policy, aimed at reducing the carbon footprint associated with their use. At the same time, we have strengthened our travel policy by favoring eco-friendly alternatives (public transport, train, etc.) and limiting non-essential travel.

To complement our approach, we are establishing partnerships to provide our employees in the Île-de-France region with alternative transportation options, such as electric shuttles. In addition, bike spaces are available at most of our sites in France, strengthening our commitment to sustainable mobility and reducing our environmental impact.



62%

OF HYBRID AND ELECTRIC VEHICLES
in 2023

1

STRENGTHENING SUSTAINABLE TRAVEL POLICY



A BICYCLE REPAIR WORKSHOP
in partnership with CycloCare

5,640 Km TRAVELLED 451 kg OF CO2 SAVED

in 2023 thanks to the Caocao electric shuttle system offered to our employees in the Île-de-France region



Our environmental initiatives

Sustainable consumption approach

As part of European Sustainable Development Week (ESDW), we offered webinars aimed at educating employees on environmental issues and providing them with tools to maximize their positive impact. These events were designed to encourage concrete and informed action, reinforcing our commitment to sustainable practices within our Group. These sessions enabled our employees to:

- **Assess** their practices and identify areas for improvement in terms of eco-friendly actions in the office and when working remotely.
- **Discover** and share eco-friendly actions that can be integrated into their daily lives.
- **Understand** current climate and energy challenges and developments.

2

WEBINARS ON ECO-FRIENDLY ACTIONS in 2023

SUPPORTING SOCIAL INCLUSION



We work with ESATs (organizations that help people with disabilities back into work) to maintain our premises, thereby supporting the social inclusion of these individuals. In addition, we work with our suppliers to optimize working conditions, including by adopting daytime schedules for maintenance staff, in order to improve their work-life balance. **This approach reinforces our commitment to responsible purchasing practices, which are key to our corporate strategy.**

ENVIRONMENTALLY RESPONSIBLE WATER MANAGEMENT

We chose Castalie fountains, an eco-friendly water solution, for our sites. We provide our employees, clients and guests with water dispensers connected to the water network, providing quality, micro-filtered water that is local and neutral in taste.

With this system, we confirm our commitment to reducing our use of plastic.



4,575 LITERS
of Castalie water consumed



9,150 SINGLE-USE
50CL BOTTLES avoided!



1,061 KG
CO2-eq avoided!

← Emissions reduced by 88% compared with plastic bottles

to limit the consumption of disposable containers



1 FREE CUP
for each newcomer



7 ROUND TRIPS
Paris-Marseille by car

Our environmental initiatives

Optimized waste management

We raise awareness among our employees through simple eco-behaviors to adopt:

- **Sorting waste in dedicated areas**
Adoption of selective sorting through voluntary drop-off at communal collection points.
- **Managing light and temperature on sites by centralizing controls.**
- **Managing paper use by restricting printing to black and white and using both sides.**
- **Organizing “Sort, File, Toss” days as and when necessary**
- In addition, when required and especially when moving to another site, a clean-up session known as (“Trier, Archiver, Jeter” or “Sort, File, Toss”) is organized to sort and get rid of any unnecessary paper.
- **In partnership with Cy-clope, recycling cigarette butts from employees who smoke**
For several years now, we have been recycling cigarette butts in partnership with Cy-Clope.
- **Under an environmental approach,** Greenwishes assists the Equinox claims department in Clichy-la-Garenne with the collection, sorting and recycling of waste, generating a more ethical corporate approach overall.



Which, placed end-to-end, is **29** times the height of the Eiffel Tower



345 600
cigarette butts collected and recycled



That's equal to **69** Olympic swimming pools



100 % of the cigarette butts were recycled via this energy-saving initiative



Ce sont **172 800 m³** of water saved from pollution by cigarette butts



That's the electricity used to power a lightbulb for **9** months



To generate **130 kWh** of energy



2023 ROUND-UP

THE EQUINOX CLAIMS DEPARTMENT IN CLICHY-LA-GARENNE COLLECTED AND RECYCLED:

7,824

KG OF PAPER AND CARDBOARD
i.e. 4 reams and 16,963 boxes of paper

690

KG OF GLASS
i.e. 209 75cl glass bottles



81

MWH OF ENERGY
equivalent to the annual consumption of 6 inhabitants

377

M3 OF WATER
equivalent to the annual consumption of 6 inhabitants

0.63

TONS OF CO2
equivalent to 1,588 km in a small city car

Equivalent to this number of finished products made from recycled waste

Energy savings and CO2 equivalent impact achieved thanks to recycled products



Our environmental initiatives

World Cleanup Day

COMMITTED EMPLOYEES FOR A CLEANER PLANET!

For several years now, we have been taking part in this international event.

In 2023, our employees took part in the 6th annual event in France (Paris, Clichy, Bezannes, our two sites in Lyon, our two sites in Avignon, Bois-Guillaume, and Nantes), as well as in Switzerland and Belgium!

More than just civic and community actions, these events are also an opportunity for dialog and interaction between colleagues, as well as with local residents who have warmly thanked us for our ongoing commitment over the past several years.

To complete the process, the event partner Cy-Clope recycled and recovered the cigarette butts collected during the event.

150
PARTICIPANTS
in France and abroad

240
KG OF WASTE
collected, including a considerable quantity of cigarette butts

Our environmental initiatives

More environmentally-friendly technologies

We have chosen to host our data on two sites known as “Green IT Data Centers”.

These data centers have adopted a Social and Environmental Responsibility approach and are committed to reducing their environmental footprint through the following actions:

- 100% of the electricity used comes from renewable sources.
- Using ambient air-cooling (Direct Free Cooling technology).
- Prohibiting the use of greenhouse gases in its fire-fighting systems.
- Using optimized urbanization techniques such as cold aisle confinement.
- Providing clients with a dashboard allowing them to adjust their resources (real-time energy consumption, humidity levels, temperature, etc.)

CHOICE OF FACILITIES

in line with the requirements of ISO 14 001 and 50 001

CONTINUOUS MONITORING

of energy consumption by usage (ISO 50 001)

IMPLEMENTATION OF GOOD PRACTICES

in terms of energy efficiency (European Code of Conduct for Data Centers)

MONITORING OF THE POWER USAGE EFFECTIVENESS

of each building (ISO/IEC 30134-2)

The technical, energy and environmental performance indicators comply with
CURRENT STANDARDS

Our environmental initiatives

Our commitment to biodiversity

We are members of the Association Française des Entreprises pour l'Environnement (EPE) and the Act4Nature International initiative.

We are committed to continuing to integrate nature (environments, flora, fauna, ecosystems, interactions, genetic heritage, etc.) into our strategy and business model, and to taking concrete action to provide solutions for the conservation of biological diversity, its restoration, its sustainable exploitation and the equitable use of the benefits derived from it.

Our stakeholders also contribute to the preservation of biodiversity by limiting and reducing the impact of their activities on climate change.

act4nature
international

epe
entreprises pour l'environnement



As a broker, our role is to support our clients in managing their environmental risks,
both in prevention and through risk transfer solutions with insurers.



Our ethical and responsible client commitment



The various aspects of compliance and CSR are intrinsically linked and shape our Group's activities, not only through compliance with regulations but also through the adoption of ethical practices and behaviors.

Together, they lay the foundations for strong CSR, fostering transparent and sustainable business conduct.

By integrating these elements, we are strengthening our credibility and reputation among our employees, clients and service providers as part of our Horizon 2027 strategic plan.



Inès de Bonneval,
Compliance Officer

Our ethical and responsible client commitment

Code of conduct and professional ethics

Our code of conduct and professional ethics clearly defines acceptable and prohibited behaviors in the fight against corruption, conflicts of interest and influence peddling. It also covers all ethical rules to be followed, including a whistleblowing procedure and guidelines on practices involving gifts and invitations.

To ensure that our commitments are met, everyone's involvement is essential.

This is why we circulate the code of conduct to all our employees, in France and abroad, and have incorporated it into our Group's internal regulations.

This code ensures uniform compliance across all Diot-Siaci Group entities, while allowing local adaptations, subject to our approval.

1

CONFLICT OF INTEREST UNIT

dedicated to conflicts of interest

Deal with potential conflicts of interest

99%

OF EMPLOYEES

answered the self-declaration questionnaire in 2023

Agree to adhere to the Code of Conduct.
Identify potential risk situations

1

REPORT PER YEAR

submitted to the Executive Committee

Raising awareness and training in business ethics

CORRUPTION

An effective culture of ethics requires a good understanding of the issues surrounding the day-to-day risks of corruption.

We provide all our employees with a mandatory e-learning course: «Sapin 2 Law - Anti-Corruption Law and Code of Conduct» to make improvements in the following areas:

1. Raising awareness

of the complexity of players and situations with respect to corruption, conflicts of interest and influence peddling.

2. Understanding

patterns of corruption.

3. Measuring the risks incurred.

This SAPIN 2 e-learning module is systematically included in the «new employee» pathway, making new employees aware of the subject as soon as they join the group.

85%

OF EMPLOYEES

completed the "Sapin 2 Law" e-learning course in 2023



Additional training provided by a law firm and integrated into our managers' development program

AML-CFT & INTERNATIONAL SANCTIONS

We continue to apply a zero-tolerance policy and strengthen our internal control system by being vigilant and implementing:

1. Training

all our employees in AML-CFT procedures and international sanctions.

2. Conducting

pre and post-transaction controls.

3. Checking

on all new business relationships using international sanctions lists.

4. Systematic check

during the recruitment phase to ensure the candidate is not subject to international sanctions.

Learn about best practice in the fight against money laundering, the financing of terrorism, and international sanctions.

85%

OF EMPLOYEES

completed the mandatory "AML-CFT & International Sanctions" e-learning course in 2023

AML-CFT: combating money-laundering and the financing of terrorism

FRAUD

In addition to the Group's anti-fraud policy, we also have a mandatory "Fighting Fraud" e-learning course.

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

1. Acquiring

the essential knowledge required for professionals in the insurance industry in order to assess the risk of fraud.

2. 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.

80%

OF EMPLOYEES

completed the mandatory "Fighting Fraud" e-learning course in 2023

for the business teams



“ We are committed to continuously improving the processing of complaints to meet regulatory requirements and protect our clients.

We apply a common procedure in accordance with the recommendations of the ACPR (French Prudential Supervision and Resolution Authority), aimed at meeting requirements and resolving our internal malfunctions.

WHO IS INVOLVED IN THE ESCALATION SYSTEM?

All of our teams are involved in this approach.

Complaints officers are responsible for analyzing complaints and identifying any problem areas. They implement or propose corrective actions.

Conditions enabling our clients to receive a summary and a reasoned response as soon as possible and no later than two months following their submission



Our ethical and responsible client commitment Complaint handling

A SYSTEM OF ESCALATION

To enable claims to be handled differently according to their sensitivity, complaints led by a specific authority, mediator or contact are categorized into 3 levels, depending on the nature of the complainant's dissatisfaction and the person making the complaint



96%
**OF COMPLAINTS
PROCESSED
ON TIME**

EXCELLENCE IN THE SERVICE OF CLIENT SATISFACTION

To ensure a high level of client satisfaction, we implement several actions:

- **MSH International's ISO 9001 recertification since 2005:** This certification is issued by Bureau Veritas Certification and assesses the implementation of a quality management system designed to satisfy clients while controlling risks.
- We regularly measure client satisfaction through barometers and surveys, using this feedback to continuously improve the quality of our relationships.

Our ethical and responsible client commitment

Building a relationship of trust with our suppliers



EcoVadis

Each year, we conduct an assessment of our CSR system relative to the EcoVadis platform. This assessment focuses on the quality of our CSR system in terms of our policies, actions and results. In 2023, despite enhanced assessment criteria, we achieved a score of 57/100 and the «committed company» badge.

EcoVadis assesses companies' CSR performance by analyzing their environmental, social and ethical impact and their purchasing practices. The platform assigns scores to help companies measure and improve their social responsibility.

We are committed to establishing sustainable and balanced relationships with our suppliers. That is why we work with EcoVadis to assess the social and environmental practices of our Tier 1 suppliers.

We also require all of our new suppliers and service providers to adhere to the key principles of human rights, labor law, the environment, anti-corruption, and responsible purchasing. This commitment is made by signing the supplier charter, which is incorporated into the contract when contracting takes place.

57/100

OVERALL SCORE

130

SUPPLIERS

assessed by EcoVadis
between 2022 and March 2024

Our ethical and responsible client commitment

(IDD) Insurance consumer protection

The European Insurance Distribution Directive (IDD) of January 20, 2016, which came into force on October 1, 2018, is primarily intended to enhance the protection of insurance consumers.

The IDD is built around six pillars:

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

This training offering is aimed at all our employees who are subject to professional qualification and who are therefore required to complete this annual mandatory training.

This aims to enhance client protection by equipping employees with the skills they need, and is essential in the relationship of trust that binds us and in the excellence of client service to be delivered, as defined by the IDD, in order to carry out their duties.

 **Strengthen client protection**



ONE-HOUR SESSIONS

led by our industry experts on various themes

PICK & CHOOSE OFFERING



E-LEARNING MODULE

Modules freely available on Talentsoft



SPECIFIC TRAINING PER BU

Legal and regulatory training organized per BU



INDIVIDUAL TRAINING

Training courses listed in the Talentsoft catalog



MANAGERIAL PATHWAY

Sessions specially designed for managers and heads of business units

95%

OF EMPLOYEES

completed the 15-hour IDD training requirement in 2023

Our ethical and responsible client commitment

Protection of personal data

Our DPO, the Data Privacy team and the Data Protection Correspondents, have been working to ensure the security of the personal data processed. Their objectives are:

- **Ensuring** compliance and promoting a GDPR-focused culture.
- **Managing** the network of data protection correspondents.
- **Advising**, controlling and documenting data processing.
- **Processing** requests for the exercising of rights.

↙ **Vital expertise**

The CISO and the CIO play a key role. They are in charge of:

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

In 2023, our Cybersecurity continued to enhance IS security through actions such as:

- **Awareness-raising** on phishing.
- **Testing** intrusion resistance.
- **Reporting** incidents directly from the messaging system.
- **Training**, with the mandatory cybersecurity e-learning course.

80%

OF EMPLOYEES

completed the "Cybersecurity" e-learning course at the end of 2023

22

INTRUSION RESISTANCE TESTS
in 2023

82%

OF NEW EMPLOYEES

completed the general GDPR training at the end of 2023

1

INCIDENT REPORTING BUTTON

available to employees and integrated into the Group's messaging system

Our Personal Data Officers (employees from the various business lines and subsidiaries) protect our Group's personal data and ensure our compliance with the GDPR.

Their missions include:

- >> **Acting as the first point of contact** for GDPR compliance.
- >> **Informing** the DPO of new processing projects.
- >> **Awareness-raising** of data protection issues in their own Division.
- >> **Participating** in projects related to the protection of personal data.
- >> **Representing** their Division at the Personal Data Committee.
- >> **Ensuring** the updating of the register of processing activities.

The Personal Data Committee, a key element of our data governance, is continuously trained by our Data Privacy team.

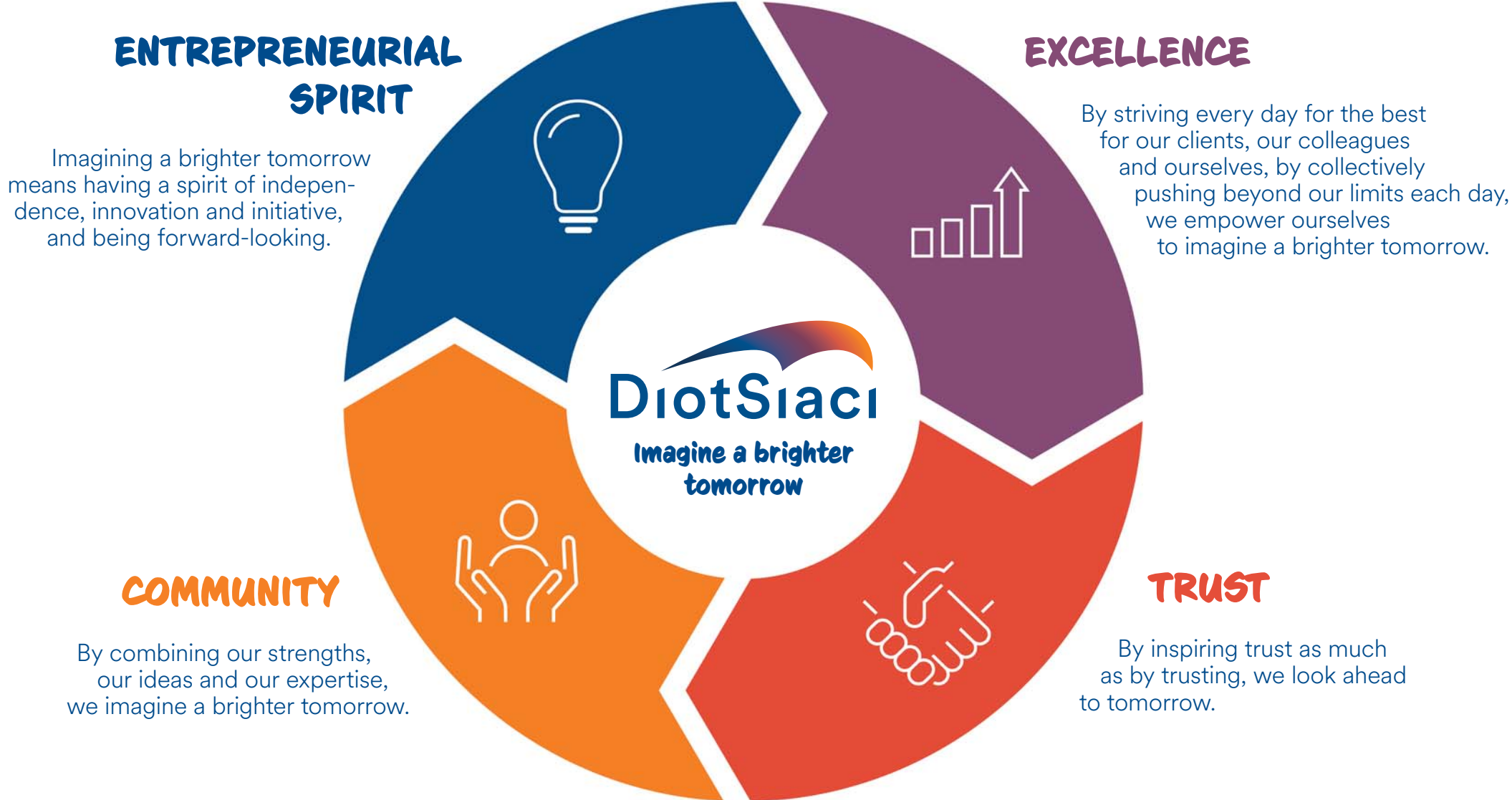
We regularly circulate training notes on topics such as cookie management and European contractual clauses to all our employees via our intranet.

We support our clients in defining and choosing the optimal and sustainable structure to align their cyber insurance strategy with their risk-based approach.

Diagnosis // Prevention // Placement



In 2024, we will continue to build on our values





diot-siaci.com

SIACI SAINT HONORE

DIOT-SIACI Group – Insurance and reinsurance brokerage company.

Registered office: Season - 39, rue Mstislav Rostropovitch - 75815 Paris cedex 17 - France

Tel.: +33 (0)1 4420 9999 - Fax: +33 (0)1 4420 9500.

SAS - Capital: €120,555,961.60 - Registered with the Paris Trade and Companies

Register under no. 572 059 939 - APE 6622 Z - VAT no.: FR 54 572 059 939.

Registered with ORIAS under no.: 07 000 771 (orias.fr). Governed by the French Prudential Supervision and Resolution Authority - 4 place de Budapest - CS 92459 - 75436 Paris Cedex 09 - France.

Complaints: SIACI SAINT HONORE - Service réclamations - 23, allées de l'Europe - 92587 Clichy cedex - France.

DIOT - DIOT-SIACI Group - Insurance and reinsurance brokerage company.

Registered office: Season - 39, rue Mstislav Rostropovitch - 75815 PARIS CEDEX 17 - FRANCE - Tel.: +33 (0)1 44 79 62 00.

SAS - Capital: €1,831,008 - Registered with the Paris Trade and Companies Register under no. 582 013 736 - VAT no.: FR 92 582 013 736. Registered with ORIAS under no.: 07 009 129 (www.orias.fr).

Pictures: © Stock Adobe - © Diot-Siaci



DiotSiaci