

Corporate Social Responsibility Report 2022

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Editorial



Cédric Charpentier,
Managing Director, Diot-Siaci Group



Myriam EL KHOMRI,
Director of CSR Strategy

CSR is a top priority in our five-year strategic plan, Horizon 2027. Our vision of a sustainable and peaceful future, enshrined in our mission statement, demonstrates our determination to become a trusted benchmark player in terms of CSR.

The rise of environmental concerns in the workplace, demographic changes, the environmental mobilization of citizens, and social and economic crises mean that companies have become key players in making a significant contribution to building a sustainable future. Our core business, protecting people and property around the world, enables us to make a practical commitment to social, societal, and environmental causes and to support and advise our clients in their transformation towards sustainable growth.

Day after day, our Group carries out actions and implements concrete practices and initiatives, supported by our employees and shareholders, based on our values: entrepreneurial spirit, excellence, trust, and community. These are all objectives that contribute to making Diot-Siaci a group that is committed to society, its employees, and its clients.

Every year, we measure our progress and impact in terms of CSR and share our findings with you in full transparency. Being an ethical and responsible player is the cornerstone of our CSR strategy.

About us

Diot-Siaci is a leading insurance and reinsurance brokerage and consulting group operating in France and Europe, with a presence in Asia, the Middle East and Africa.

The **Diot-Siaci** Group designs and develops innovative, customized solutions for its clients - large companies, mid-caps, SMEs-SMIs, and professionals - in the fields of personal, property and liability insurance.

Diot-Siaci supports its clients in their transformation by meeting their needs across the entire value chain in Property & Casualty, Marine & Cargo, Professional Liability, Employee Benefits and Consulting, and International Mobility.

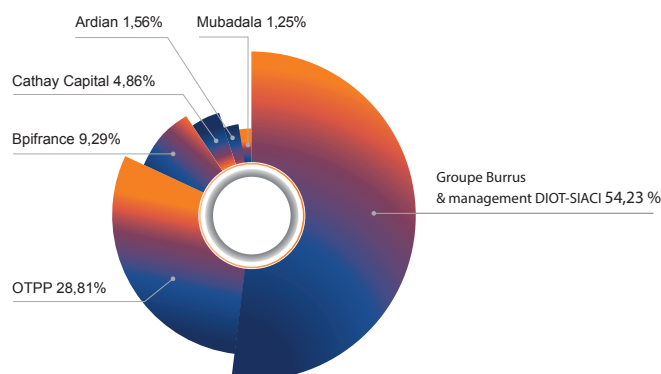
The Group operates worldwide and generated revenue of almost €800 million in 2022.

Key figures



A unique shareholding structure An independent group

The Group's shareholders bring stability and independence from the main market players. Employee ownership reflects the Group's strong entrepreneurial and family culture.



Diot-Siaci's CSR APPROACH

As part of the strengthening of its CSR strategy following the Group's transformation, in 2022 **Diot-Siaci** consulted its key stakeholders (clients, employees, investors, suppliers, partners, etc.) using surveys and by carrying out numerous interviews.

This work helped us identify and classify **Diot-Siaci's** CSR challenges according to the expectations (financial and extra-financial) of stakeholders, and the impact of these challenges on the Group's business. These have been formalized in a materiality matrix, enabling us to anticipate future challenges and build a meaningful roadmap and action plan, in line with our ambition, our mission statement, and our business sector.

Diot-Siaci has made CSR one of the cornerstones of its Horizon 2027 strategic plan. Our involvement in CSR is part of **Diot-Siaci's** reaffirmed strategy and is nurtured by the strong values shared by the men and women who make up our Group and our mission statement which reflects who we are and brings us together: "Protecting progress to imagine a sustainable and peaceful future".

Diot-Siaci's CSR strategy is based on the following four areas of commitment, reflecting the expectations of its internal and external stakeholders and its ambition:

Area 1 The employees	Area 2 The society	Area 3 The clients	Area 4 The environment
<ul style="list-style-type: none"> • To be a responsible, inclusive, and caring employer to protect its employees; • To take care of our employees' mental and physical health by implementing the Care management; • To support the Group Diversity and Inclusion policy. 	<ul style="list-style-type: none"> • To be a socially responsible player; • To support employees with chronic diseases; • To structure partnerships in favor of social cause. 	<ul style="list-style-type: none"> • To help our clients achieve sustainable growth by maintaining the rigorous ethical standards appropriate to a regulated profession while including our suppliers and partners in our social and environmental commitments. 	<ul style="list-style-type: none"> • To reduce the environmental impact of its activities and preserve biodiversity

These 4 areas of commitment are based on a number of sustainability standards, such as (i) ISO 26 000, (ii) the Group's adherence to the Global Compact, (iii) and **Diot-Siaci's** EcoVadis assessment.

To embody the convictions of the Group, its shareholders, and all of its employees, CSR Governance is integrated into the Diot-Siaci Executive Committee and entrusted to Myriam EL KHOMRI, Director of CSR Strategy.

Global Compact & Sustainable Development Goals (SDGs)

Today, more than ever, the Global Compact calls on companies to adopt and implement the 10 defined principles, a set of values (human rights, labor, environment and anti-corruption) and the unwavering foundation of companies' commitment to the United Nations and their stakeholders.

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

In 2022, the Diot-Siaci Group continued to pursue and maintain these commitments, first made in 2015 by Siaci Saint Honoré.

As a member of the Global Compact¹, **Diot-Siaci** continually strives to make the 10 principles an integral part of its Corporate Social Responsibility strategy and, more broadly, its decisions and activities, while supporting the achievement of the 17 SDGs.

THE TEN 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.

LABOUR

- 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 labour
- 5 the effective abolition of child labour; 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.

The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.

¹ UN Global Compact network in France

Update on 2022 commitments to achieve the 17 SDGs

- Commitment achieved ●
- Commitment carried forward ●
- Commitment being implemented ●

GOVERNANCE

- Extend the use of the EcoVadis platform to the new Diot-Siaci Group.
- Raise employee awareness of CSR.
- Extend the commitments made by Siaci Saint Honoré in respect of Act4nature International and the Global Compact to Diot-Siaci.
- Harmonize existing CSR practices as part of the creation of the new Diot-Siaci Group, by structuring the new Group's CSR strategy.

SOCIAL & SOCIETAL

- Create a network of men and women to promote parity, diversity and equality within the new Diot-Siaci Group.
- Finalize the implementation of a caregiver assistance scheme that will enable Group employees in this situation to continue supporting a dependent relative, whether elderly, sick, or disabled.
- Introduce a new CSE representative of the new group to pursue social dialogue.
- Train recruiters in non-discrimination.
- Continue to promote the rounding up of salaries in-house as part of the creation of the new Diot-Siaci Group.

ENVIRONMENT

- Extend the use of Cy-Clope ashtrays to offices in Bezannes (51) and Bois-Guillaume (76).
- Develop sustainable mobility solutions to enable Group employees to travel between the two main sites in the Paris region.
- Examine the possibility of introducing a subsidy to help Clichy-la-Garenne employees purchase an electric bicycle, and before the introduction of a car-sharing bonus.

ETHICS

- Raise employee awareness of cybersecurity risks.
- Update regulatory e-learning modules (GDPR, SAPIN 2, AML/CFT, etc.).
- Harmonize systems for DPR and post-merger data protection.
- Strengthen Group compliance with the Insurance Distribution Directive (IDD) and brokerage reforms.
- Continue work on compliance with the Sapin 2 law within the new Diot-Siaci structure.
- Standardize and update the Group's AML/CFT and international sanctions measures and policies for the new Diot-Siaci structure.
- Update the overall Group risk map for the new Diot-Siaci structure.
- Initiate the Group's compliance with the EU's draft DORA regulations (*Digital Operational Resilience Act).
- Strengthen and standardize the Group's existing purchasing procedures with the creation of a Group purchasing policy.

The Diot-Siaci Group supports and respects the Universal Declaration of Human Rights



Through its HR & CSR policy and its membership of the United Nations Global Compact, **Diot-Siaci** supports and respects human rights as recognized by the Universal Declaration of Human Rights, the fundamental conventions of the International Labor Organization (ILO), and all other applicable international, national, and local regulations.

Mindful of its various roles and responsibilities, **the Diot-Siaci Group categorically refuses to be complicit, in any way whatsoever, in the violation of these rights in all the countries where it operates.**

This means that the **Diot-Siaci** Group **refrains from using child labor or forced labor**, and more generally from any relationship with stakeholders who do not adhere to these founding principles.

The **Diot-Siaci** Group also undertakes to provide the information and documents required by current regulations in respect of the employment of employees subject to work permits, in France or originating from a country outside the "EEA" (European Economic Area)*.



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

The Diot-Siaci Group: a responsible employer



ACTIVE SOCIAL DIALOGUE

Diot-Siaci guarantees freedom of association and engages in ongoing, constructive dialogue with all of the Group's employee representative bodies:

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

In this way, the **Diot-Siaci** Group meets its legal obligations and achieves its objective of enjoying a peaceful social climate.

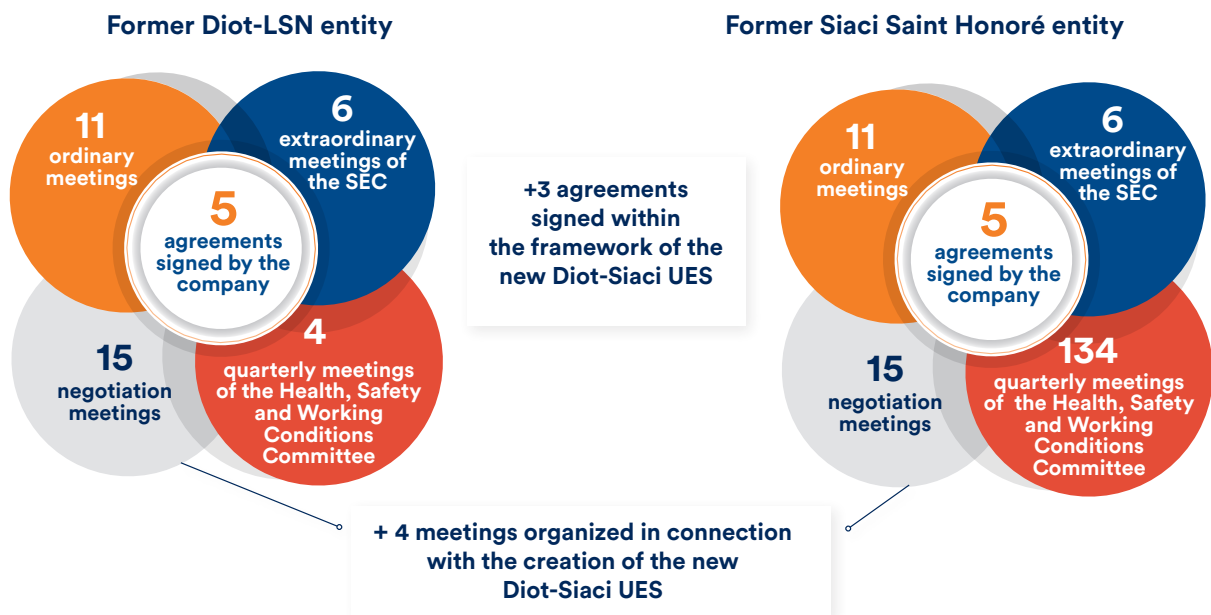
The Diot-Siaci “Unité Économique et Sociale” (UES), a grouping of 22 companies, was created on December 1, 2022 by an agreement signed by all the trade unions.

A “Unité Économique et Sociale” (UES) brings several legally distinct companies with close links into a single unit: common or complementary activities, unity of direction, and a community of workers with shared interests.

Members of the Diot-Siaci UES are represented by a single Social and Economic Committee (SEC), special commissions, union delegates, and staff representatives.

The Diot-Siaci Group's Social and Economic Committee (SEC) is made up of 24 incumbent members and 24 deputy members elected in 2023.

Number of meetings with employee representatives in 2022



The figures above show the number of meetings held by the SEC in 2022 in the two former entities. The next CSR report will present consolidated data for **Diot-Siaci** as a whole.

A QUALITY WORKING ENVIRONMENT

Diot-Siaci is committed to providing all of its employees with an attractive, pleasant environment and working conditions that promote their well-being while meeting the Group's CSR commitments.

In this respect, as part of the creation of the new **Diot-Siaci** UES, the Group is creating a common employment package to provide similar benefits and agreements to the employees of the various companies that make up the **Diot-Siaci** Group, enabling the development of a shared corporate culture and values, as well as a high-performing, federated working community.

In implementing our new agreements and policies, the Group is particularly mindful of:

- the physical and mental well-being of our employees (employee benefits agreement, harassment and disability officers, culture of Care management, etc.).
- a healthy work-life balance (the right to disconnect, regular leave, workload assessment, working from home, etc.),
- employees sharing in the Group's profits (employee savings schemes) and recognition of their commitment (compensation packages),
- empowering our employees to develop their employability and skills,
- involving our employees in communities and workshops that allow new ideas and actions to emerge as part of the continuous improvement of our policies and practices.

Assessing well-being at work

The Group's employees are interviewed as part of their annual review to assess their level of well-being at work: assessment of their workload, their working conditions, job satisfaction and work/life balance. The results are analyzed, and an individual or collective action plan may be put in place to improve our internal policies and processes in order to meet the highest expectations.

A social barometer is produced based on the Group's current situation and will be rolled out annually from 2023 onwards to measure employee commitment and well-being, as well as taking into account their different expectations and suggestions.



Support for caregivers

The **Diot-Siaci** Group attaches great importance to the balance between professional and personal life and aims to put an agreement or scheme in place by the end of 2024 enabling employees who so wish to be able to support a dependent relative, whether elderly, sick or disabled.



HEALTH, SAFETY AND WELL-BEING AT WORK

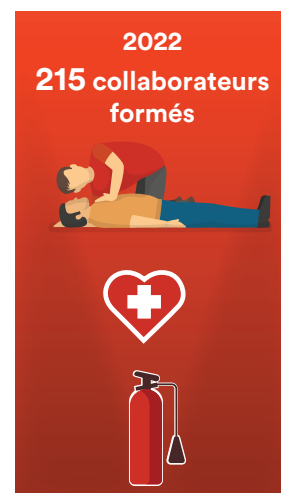
Employee health and safety

Each year, the **Diot-Siaci** Group updates the Single Assessment Document designed to assess the risks to the health and safety of employees. It lists the risks ranked according to the probability of occurrence of a hazardous event and the potential severity of the resulting damage.

In 2022, no major risks were identified at any of the Group sites involved in this exercise.

Diot-Siaci takes on board the recommendations from this assessment and commits to implementing action as required.

In addition, to ensure the safety of employees in the workplace or on third-party premises, evacuation drills and safety and first-aid training are carried out on a regular basis.



- **In 2022: 215 employees were trained**

(international first aid at work, firefighting/fire wardens, fire extinguisher handling, and electrical accreditation).

The Diot-Siaci Group has introduced a number of different awareness-raising and prevention actions. The aim of these practical, voluntary measures is to keep our employees healthy and in employment, and make it easier for them to access preventive and curative care.

For example, every year we take part in the “Quality of Working Life and Conditions Week” where we organize employee events based on these themes to raise awareness and put the advice they are given into practice.



- 2022 seminar: "Managing sedentary behaviors at work" with almost 100 participants.



My Prevention

The **Diot-Siaci** Group provides its employees with access to its own commercial “MyPrevention” services at no extra cost. MyPrevention is designed to ensure a healthy balance between professional, personal and family life and offers innovative solutions in terms of prevention and quality of working life.



Two **Occupational Health Nurses (OHNs)** are available on the premises of our two main sites in the Paris region. Group employees can benefit from regular monitoring of their health (if necessary) in conjunction with the occupational health team and can consult the nurses when they need to or if they have a particular concern.

The nurses 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, the cost of which is fully covered by the Group.

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, smoking, sleep disorders, etc.).

The **Diot-Siaci** Group also has 2 medical booths on its two main sites. With no cash advance required, two types of service are available from the telemedicine cabin:

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

Figures for 2022 :



Some more details

Because the well-being of internationally mobile employees is a major and growing concern for organizations, **MSH international, a subsidiary of Diot-Siaci, has developed a 100% digital health-check offering to safeguard the "health capital" of expatriate employees.**

This service detects (before or during expatriation) any medical conditions already present or latent, to ensure the employees' state of health is compatible with their country of residence. Backed by a worldwide network of MSH-certified medical check-up centers, this system enables companies to meet their regulatory obligations in terms of duty of care. **3,487 health checks were carried out in 2022.**

DIVERSITY, INCLUSION AND EQUAL OPPORTUNITIES

- The **Diot-Siaci** Group is committed **to cultivating and promoting diversity as a source of wealth and performance, offering equal opportunities for inclusion and personal development to all.**

Our employees are recruited without discrimination based on origin, religion, gender, sexual orientation, language spoken, social origin, political opinion, union membership or age. They are assessed on the basis of their professional and personal skills, as well as their knowledge and experience.

Our proactive approach to diversity, inclusion and equal opportunities is reflected in a number of actions:

- The **Diot-Siaci** Group's adherence to **the Diversity Charter**
- Membership of the (NQT) scheme ("*Nos Quartiers ont du Talent*" or Our neighborhoods Have Talent)
- Participation in projects such as AMUP ("*Assure Moi Un Projet professionnel*", a scheme to encourage employment in insurance), operational readiness for employment (groups or individuals), professional retraining for people with disabilities, and more.

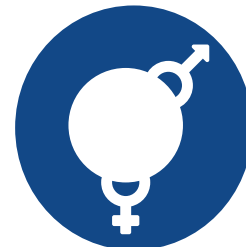
Key figures for 2022

- Men: 33% and Women 67%
- 50% of women are managers
- Permanent contracts: 95.21% and fixed-term contracts: 98.48% of 122 employees promoted to the next grade, 79 were women
- average age: 41.59
- average length of service: 6.79 years
- turnover 14.76%

GENDER EQUALITY INDICATOR

SCORE: 87/100 (for 2023 based on 2022 data)

- pay gap: 37/40
- individual increase differential: 20/20
- promotion gap: 15/15
- percentage of employees receiving a salary increase after maternity leave: 15/15
- number of employees of the under-represented gender among the 10 highest earners: 0/10



Some more details

As players in the field of supplementary employee benefits, the **Diot-Siaci** Group's EBC teams ensure that the employees of the companies they work with benefit from the best health and life & disability coverage at the best prices. We have also developed a range of consulting services providing our clients with indicators to better manage their social performance.

Our teams of Data Scientists carry out an annual survey of absenteeism on a panel of an average of 470,000 employees per year, with an analysis of absenteeism trends over 4 years. This provides our clients with benchmark data enabling them to compare themselves and identify any health and safety warning signs, as absenteeism and turnover are key data when it comes to measuring an organization's social performance. We also support our clients in rolling out occupational health and safety strategies aimed at protecting the human capital of organizations and so improving their extra-financial performance.

Our values and convictions are embodied day after day by our teams who work to serve our clients with a responsible approach to consulting.

A FUTURE OPEN TO ALL AT DIOT SIACI

The professional integration of young people (apprenticeship and skills acquisition contracts) as well as the employability and retention of seniors within the Group in 2022 is one of our priorities:

Youth employment

- 15% of the workforce is under the age of 30
- 118 work-study contracts



Employment of seniors

- 14% of employees are over 55 and benefit from:
 - special arrangements for employees approaching the end of their working lives and the transition from work to retirement through part-time hours and working from home,
 - the improvement of working conditions and prevention of risks of hardship, in partnership with the occupational health team, the professional ergonomist, and the HR Division,
 - actions to prevent the risks associated with cardiac arrest, as well as actions to raise awareness of life-saving techniques.

Disability

The **Diot-Siaci** Group works day after day to strengthen its Inclusion and Disability policy.

The Group has **65 employees with disabilities**. It is committed to supporting employees with disabilities and is implementing a number of initiatives to this end:

- **personalized support for disabled employees within the Group,**
> **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,**
- **helping employees prepare their “RQTH” applications to be recognized as a disabled worker,**
- **training for all stakeholders involved in recruitment or working with employees with disabilities**
- setting up **partnerships with various ESATs**
- **taking on interns (6 interns in 2022) recognized as disabled workers** to make it easier for them to retrain or re-enter the job market in the future.

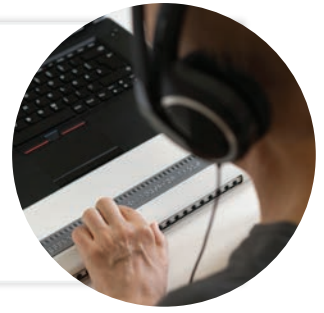
Raising awareness of disability issues

In 2022, during the European Week for the Employment of People with Disabilities (Semaine Européenne pour l’Emploi des Personnes Handicapées or SEEPH), the Group ran a campaign to raise awareness of hidden disabilities by offering employees:

- An e-conference on "The superpower of hidden disabilities" with a talk by an international para-badminton champion which was attended by around 100 employees.
- A game-style quiz on disability (313 participants).

HUMANINNOV

As a founding member and sponsor, we play an active part in the Humaninnov Foundation's working groups to roll out actions for the development of Care management.



Preventing and combating harassment

The Diot-Siaci Group does not tolerate any form of harassment, whether moral or sexual. Two female officers have been appointed within the Group. They are trained to carry out their duties and their role is to ensure the implementation of internal procedures designed to support the handling of situations of sexual or gender-based harassment.

No cases of harassment were reported at any of the Group's sites in 2022.

The recruitment process: promoting transparency

The **Diot-Siaci** Group guarantees a transparent recruitment process to all its candidates, based on objective criteria such as experience and training.

Over and above professional experience, the Group looks to recruit Talents with skills and know-how in line with the Group's values and corporate culture, to help maintain and develop a harmonious, high-quality working environment.

To achieve this, the Group is committed to:

- publishing clear and transparent job offers, particularly with regard to remuneration,
- looking for experience and skills directly related to the position to be filled,
- opening up job vacancies to the general public, to promote diversity and parity,
- providing information during the interview on the different stages and deadlines of the recruitment process,
- responding to all applications.

The **Diot-Siaci** Group is committed to combating all forms of discrimination in recruitment. As a result, all vacancies are open to persons with disabilities. Failure to comply with the provisions relating to equal opportunities and non-discrimination are sanctioned under the company regulations.

Working hours and compensation

The **Diot-Siaci** Group and its subsidiaries undertake to apply all applicable local labor law provisions, wherever they operate, in particular those in respect of legal working hours and minimum wages.

Value-Sharing Bonus (VSB)

The **Diot-Siaci** group is committed to improving the quality of life and purchasing power of its employees and so, in 2022, the Group paid a value-sharing bonus to eligible employees.

The DIAPASON network

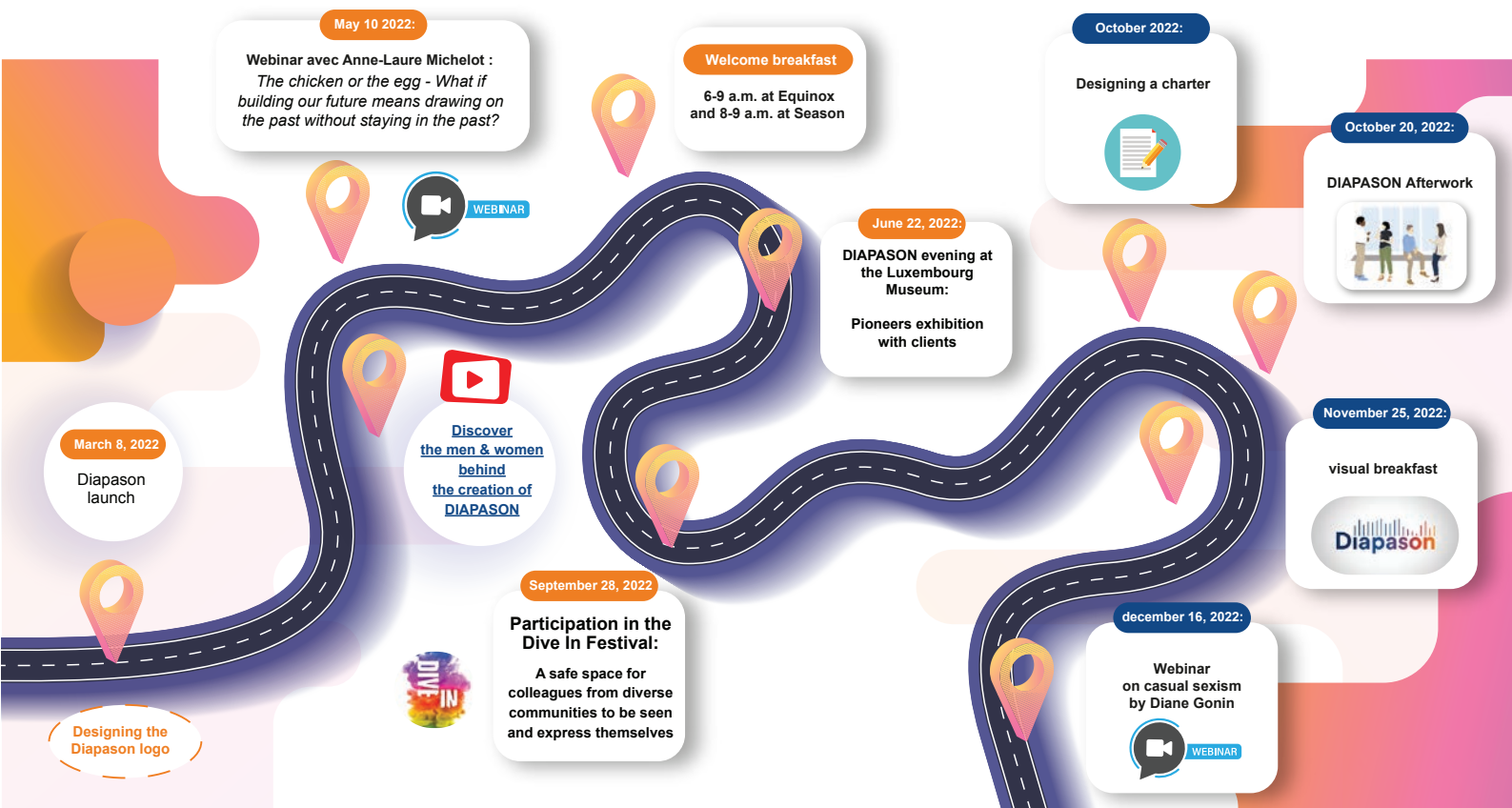
The **Diot-Siaci** Group and its subsidiaries undertake to apply, wherever they operate, all applicable local labor law provisions, in particular those concerning legal working hours and minimum wages.

The DIAPASON internal network, supported by the men and women of the **Diot-Siaci** Group, was created in March 2022 to encourage discussion and brainstorming on gender diversity and parity at all levels of the company. It is open to all those who wish to participate in the challenges of gender diversity and parity within the company.

- Almost 120 employees signed up



DIAPASON : A REVIEW OF 2022



SKILLS DEVELOPMENT AND CAREER MANAGEMENT

The Group operates a skills development plan offering personalized training courses to maintain and enhance employees' employability and help them progress in their roles or in new roles.

Diot-Siaci positions itself 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.

The **Diot-Siaci** 2023-2025 skills development plan is designed to support the Group's strategy and focuses on 5 areas:

Supporting the Group's transformation.

Providing training around 5 pillars.



Encouraging employees to develop their skills and therefore their employability.

Coordinating and promoting in-house training.

Developing the efficiency and innovation of our training.

In 2022, around **3%** of the former **Siaci Saint Honoré** payroll and **2%** of the former **Diot-LSN** payroll was devoted to training, i.e. more than **35,930 hours** of training provided to employees of the **Diot-Siaci** Group.

A total of 2,134 **Diot-Siaci** employees took part in face-to-face and/or distance learning training with a 90% access rate for former **Siaci Saint Honoré** and former **Diot-LSN** employees respectively.

● **2134 employees trained**



In addition to its training plans and obligations, the **Diot-Siaci** Group also offers its employees dedicated training programs:

- professional proficiency,
- specific to client relationship management,
- management (first-time managers, experienced managers, leadership),
- enhancing employees' career paths (skills assessment, personal training accounts, validation of prior professional experience, etc.).



Focus on the "Diot-Siaci Class of 2022": Diploma in Insurance Consultancy and Administration in Bezannes.

In 2022, ten employees from the Bezannes claims department signed up for a **collective training program** in partnership with the University Institute of Technology in Reims. After 5 months of personal training customized to suit their individual career path and skills, the employees obtained a **professional diploma in "Insurance Consultancy and Administration"**.



This initiative is part of the "learning company" approach to which the Diot-Siaci Group has been committed for several years.

Diot-Siaci UNIDS University

At the end of 2022, **Diot-Siaci** launched UNIDS (the **Diot-Siaci** University), an in-house event designed to envision the Group of the future, bringing together the Group's Talents.

Through the sharing of knowledge and dedicated discussion sessions, UNIDS provides **a vision and understanding of the challenges facing each of the Group's activities**, so that they can be assimilated, applied and brought to life within each team. Building on the success of the first session held at **the end of 2022**, additional sessions will be organized in 2023.



Diot-Siaci University Alpha class.

The annual review: a time for communication and feedback

In 2022, 87% of former Siaci Saint Honoré employees completed their annual performance and professional reviews.

Performance review

Objective:

- To conduct an annual review to assess performance and skills matching for the role. To assess the extent to which objectives have been achieved, and set objectives for the coming year.

When: during the annual campaign.



Professional review

Objective:

- To consider professional development opportunities and the support needed to upgrade skills throughout the career.
- To review the career path every 6 years.

When: during the annual campaign or on return from a long absence.

These interviews are effective career management tools and provide an opportunity for constructive, transparent dialog between the employee and their manager.

The career management tool, available to all Group employees, also makes it possible to:

- digitize HR development processes and make them more reliable,
- centralize all requests for training and career development, as well as internal opportunities
- prepare and carry out annual and professional interviews.

Internal mobility

The **Diot-Siaci** Group sees internal mobility and development as a way of boosting the professional careers of its employees, while building loyalty. To this end, all internal opportunities are published on a shared space accessible to all. Employees can apply for a specific vacancy or request an appointment with their dedicated HR contact.

With equal skills and experience, internal candidates will be given preference.

Specific support is provided to help employees become quickly operational in their new roles or assignments.

- 122 internal transfers and promotions in 2022, up 37% on 2021.



OUR COMMITMENT TO SOLIDARITY

The **Diot-Siaci** Group is committed to preventive healthcare, getting its teams involved in events such as the “Foulées de l'Assurance” sponsored runs in support of the Adicare association for cardiology research, the Foundation for Medical Research (“Fondation pour la Recherche Médicale” or FRM) and the Gustave Roussy Institute (IGR).

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



At a time when equal opportunity is an important societal issue, the **Diot-Siaci** Group opted to join the association “Nos Quartiers ont du Talent” (NQT) in 2021.

NQT offers a professional mentoring program dedicated to young graduates from priority neighborhoods or disadvantaged social backgrounds, by having them mentored by an experienced manager working in a company. At the end of 2022, 21 of the Group's employee mentors had signed up and supported a young person from the NQT association.

Salary round-up, MicroDON



The **Diot-Siaci** Group is a partner of the salary round-up scheme, offering its employees the chance to join the movement. This scheme has raised **€233,724 since its launch in 2013, including €77,908 in employee donations.**

Collecting toys to support the “Restaurants du Cœur”

Thanks to the generosity of **Diot-Siaci** employees, almost **700 toys and games in excellent condition were collected from all the Group's sites in France** and donated to the various branches of the “Restos du Cœur”, which then distribute them locally to disadvantaged children.

Other collections and donations were also made in 2022 as a mark of the Group's support to the people of Ukraine.



THE Diot-Siaci Group and the environment



Diot-Siaci, which operates in the service sector, has no major direct impact on the environment. Nevertheless, in order to apply the principles of Corporate Social Responsibility to its operations, the Group is committed to taking regular environmental action to improve its main sources of greenhouse gas emissions, with the aim of defining, as part of the next carbon audit, a trajectory for reducing Diot Siaci's emissions in line with an SB-TI-type standard, as set out in the Group's CSR roadmap.

The Group assesses its greenhouse gas emissions every 4 years. **Diot-Siaci** will conduct a carbon footprint analysis for all of its sites in France and its international subsidiaries from 2024.

Siaci Saint Honoré's carbon footprint ² 3 key results 2021 (financial year 2020 - GHG Protocol and ADEME methodology)



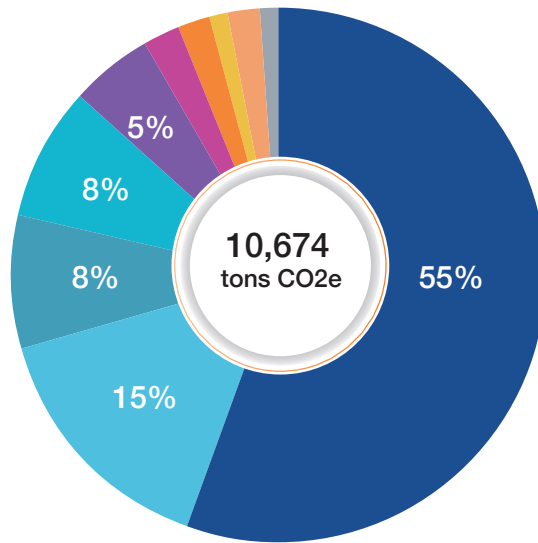
Breakdown of **SIACI SAINT HONORE**'s total emissions by category in France and abroad:

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

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

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

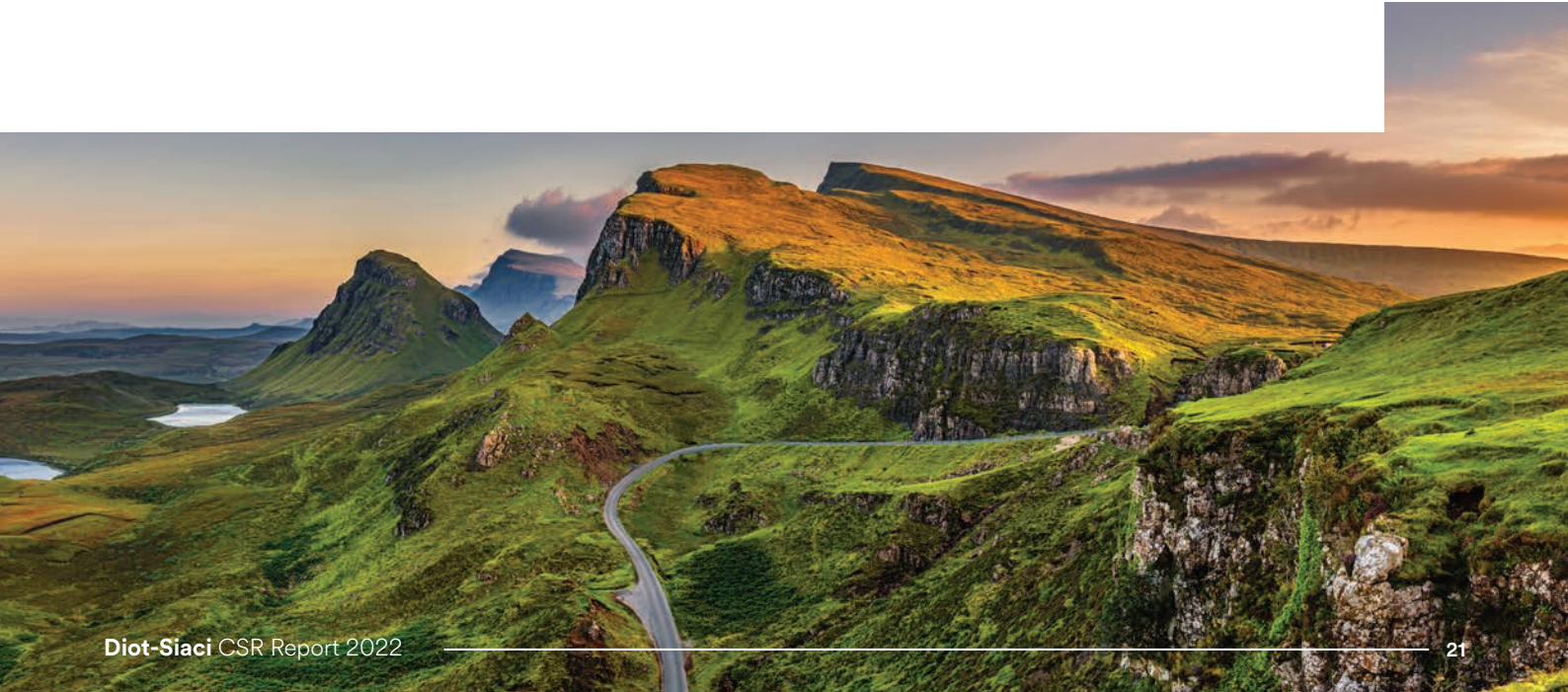
²No assessment of greenhouse gas emissions has been carried out on the former DIOT-LSN entity.



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

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

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



Carbon footprint 2020 versus 2016

2016 (bureaux français uniquement)

2020 all offices



17 sites

7 countries



40, 821 m² of office space

7 sites

France only

18, 000 m² of office space



Impact of digital activity
Impact of domestic water consumption



10 674 tCO₂e with 3,040 employees

3,5 tCO₂e with strong disparities

France, 2016 scope, excluding digital and water:

3.618 tCO₂e/employee.

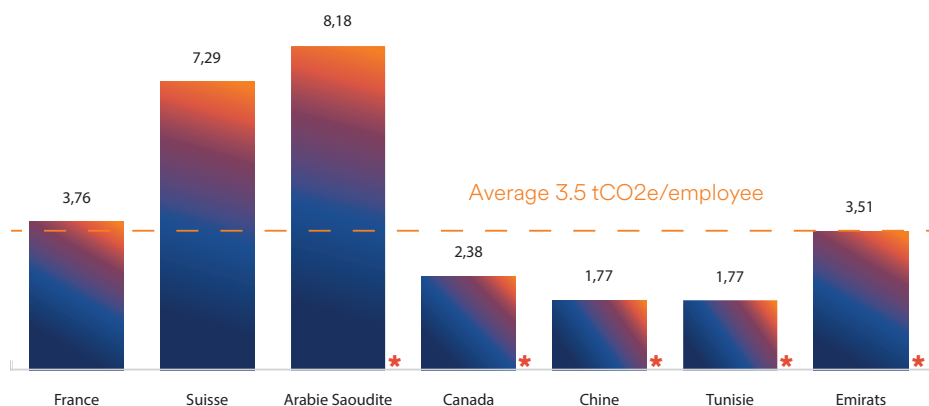
- 37 %



7313 tCO₂e with 1,270 employees

5,8 tCO₂e /employee

Average footprint of a SIACI SAINT HONORE employee



* Incomplete figures due to lack of data

Focus on carbon footprint France

- On a like-for-like basis (excluding water and digital), there was an improvement in 2020: 6,464 tCo₂e against 7,373 tCo₂e in 2016.
- Scope 1&2 : in 2020, sites in France had better management of energy consumption, with the positive impact of buildings (Season Paris 17th, Equinox Clichy-la-Garenne and Bezannes) - 222 tCO₂e compared to 2016.
- Scope 3: for purchases of goods and services, there was an increase compared to 2016 (broader scope, with more employees).

MORE ENVIRONMENTALLY-FRIENDLY MOBILITY

The **Diot-Siaci** Group encourages “soft mobility” and provides bicycle parking for its employees at most of its sites in France.

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

The regular use of telecommuting also helps reduce the **Diot-Siaci** Group's carbon footprint. The Group is particularly mindful of its digital footprint and aims to raise employee awareness in 2023 and measure it in 2024 as part of its next carbon audit.

Diot-Siaci regularly strengthens its policy on the provision of company cars and the criteria used to select them. Since 2020, the Group has no longer offered diesel vehicles and asks employees who benefit from a company car to opt for hybrid or electric.

Work is underway to harmonize the two company car policies currently in force. The Group wishes to offer a more environmentally-friendly fleet of company cars in line with the commitments made in terms of reducing the carbon footprint, which will significantly increase our fleet of hybrid and electric vehicles.

Since June 2022, , **electric shuttles** (also accessible to persons with reduced mobility) have been available to Group employees working in premises in the Paris region (Paris and Clichy).

Journeys totaling **940km were made** using this eco-responsible business travel scheme with a reduction in emissions of **78kg of CO2**.



In addition, the **Diot-Siaci** Group raises awareness among its employees of the challenges of digital pollution by suggesting simple everyday habits they can adopt, as recommended by ADEME, the French Environment and Energy Management Agency.

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

A few examples:

- Online representative elections using electronic voting,
- Paperless direct billing cards,
- Use of electronic signature software.

Almost 2,200 employees involved
1,824 employees benefit from home working



RESPONSIBLE MANAGEMENT OF PREMISES

The Season building, head office of the **Diot-Siaci Group**, has been co-certified HQE since 2020 as a “Sustainable Building” and at “Excellent” level since 2017.

HQE* Excellent - 10 stars, with the following breakdown:

- Theme 1: Energy - 3 stars
- Theme 2: Environnement - 1 star
- Theme 3: Santé - 4 stars
- Theme 4: Confort - 2 stars

* High Environmental Quality



The Season building in the 17th arrondissement of Paris is also equipped with photovoltaic panels and has produced **114,382 kWh of electricity over the past two years (2021 and 2022)**. This electricity is transferred to the Batignolles joint development zone, like all of the buildings in this zone.

Reducing the real estate footprint and the roll-out of hot-desking

2022 was also marked by the regrouping of the Group's Paris and Lyon teams, on the one hand at the Paris and Clichy-la-Garenne sites and on the other at the Lyon Part-Dieu and Vaise sites.

These team mergers (i), carried out at the same time as the move to hot-desking, are in line with the **Diot-Siaci** Group's organizational approach to unify and structure its development (ii) and make it easier for all employees of the company to work together (iii). This is combined with more widespread use of home working.

Optimizing the **Diot-Siaci** Group's real estate footprint also contributes to better control of its carbon footprint.

Lastly, a network of in-house ambassadors has been set up to support and raise awareness among employees of these changes in practices and new ways of working together.

Energy efficiency

In response to the French government's recommendations regarding the energy efficiency plan, the **Diot-Siaci** Group has introduced a number of actions and measures, managed jointly by the Human Resources Division (HRD) and the Working Environment Division (WED).

Measures to (i) achieve energy savings, (ii) raise employee awareness of eco-behaviors, (iii) propose a sustainable mobility policy in line with employee travel needs by 2024 have been or are being implemented.

Almost 106 employees took part in the eco-behaviors webinar at the end of 2022.

MORE ENVIRONMENTALLY-FRIENDLY TECHNOLOGIES

Diot-Siaci has chosen to host its data on two sites known as “Green IT Data Centers”.

These Datacenters 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.).

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

**Facilities operating
in line with the
requirements
of ISO 14 001
and 50 001**

**Continuous
monitoring of energy
consumption
by usage
(ISO 50 001)**

**Monitoring of the
Power Usage
Effectiveness
of each building
(ISO/IEC 30134-2)**

**Implementation of
good practices in
terms
of energy efficiency
(European Code
of Conduct
for Data Centers)**



ADOPTING A SUSTAINABLE CONSUMPTION APPROACH

The Diot-Siaci Group uses Castalie water dispensers, eco-responsible water for its sites

The Group provides its 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, the Group confirms its commitment to reducing its use of plastic.

Diot-Siaci's 2022 figures



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.



7 round trips Paris-Marseille by car.

OPTIMIZED WASTE MANAGEMENT

The **Diot-Siaci** Group also raises awareness among its employees through simple eco-behaviors to adopt:

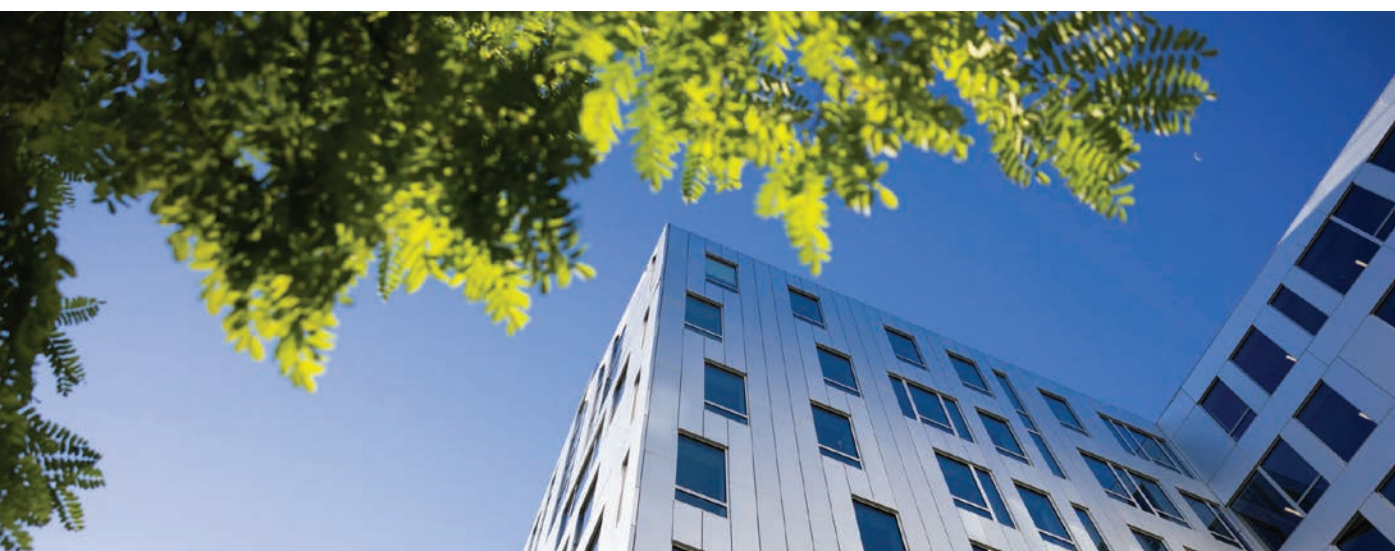
- Sorting waste in dedicated areas
- Managing light and temperature on the sites by centralizing the controls
- Managing paper use by restricting printing to black and white and using both sides.

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

In addition, when required and especially when moving to another site, a clean-up session known as (“Trier, Archiver, Jeter” or Sort, File, Toss) is organized to sort and get rid of any unnecessary paper.



For several years now, **Diot-Siaci**, in partnership with **Cy-Clope**, has been **recycling** the cigarette ends and is now extending the scheme to two new Group sites.



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

In 2022, the **Equinox claims** department in **Clichy-La-Garenne** collected and recycled:

Paper and cardboard in KG	Glass in KG
6334	97,6
Equivalent to this number of finished products made from recycled waste	
▼	▼
49 reams and 13,423 boxes of paper	209 75 cl glass bottles



Energy savings and CO2 equivalent impact achieved thanks to recycled products over the last 12 months		
Energy	64,53 Mwh	equivalent to the annual consumption of 6 inhabitants
Eau	302,86 m ³	equivalent to the annual consumption of 6 inhabitants
CO2	0,39 tonne of CO ₂	equivalent to 1,588 km in a small city car

World Cleanup Day 2022 : with even more employees getting involved

For several years now, the **Diot-Siaci** Group has been taking part in the international event World Cleanup day.

In 2022, **almost 150 employees of the Groupe took part** in the 5th annual event at 7 sites in France (Paris, Clichy-la-Garenne, Bezannes, Lyon, Avignon, Bois-Guillaume and Nantes) and at one site in Switzerland!

Thanks to them, **almost 200kg** of waste was **collected, including a considerable quantity** of cigarette butts.



LA SOLUTION CY-CLOPE
at the SEASON site

6 400 cigarette ends collected and recycled	That's equal to 1 Olympic swimming pool	Which, placed end-to-end, is 0.6 times the height of the Eiffel Tower
3 200 m³ of water saved from pollution by cigarette ends	That's the electricity used to power a lightbulb for 5 DAYS	100 % of the cigarette ends were recycled in this energy-saving initiative

EVENT SEPTEMBER 21, 2022

Cy-Clope
Une meilleure gestion des zones fumeurs

BIODIVERSITY

In 2022, the Diot-Siaci Group pursued and maintained the commitments made in 2018 by Siaci Saint Honoré as a member of the French Association of Companies for the Environment (“Association Française des Entreprises pour l’Environnement” or EPE) and the Act4Nature International initiative..

The **Diot-Siaci** Group is committed to continuing to integrate nature (environments, fauna, flora, ecosystems, interactions, genetic heritage, etc.) into its strategy and business model, and to taking concrete action to provide solutions for the conservation of biological diversity, its restauration, its sustainable exploitation and the equitable use of the benefits derived from it.

The Group also expects all of its stakeholders to contribute to the preservation of biodiversity by limiting and reducing the impact of their activities on climate change.

As fully committed players in the future of biodiversity, Group employees are encouraged to develop their knowledge in this area.



To this end, a number of awareness-raising initiatives were held in 2022:

- 2 workshops led by Louis CHAVANAT, an experienced facilitator from the Climate Fresk organization,
- 3 talks on understanding the challenges of biodiversity, hosted by the GoodPlanet Foundation.



Some more details

As a broker, the Diot-Siaci Group supports and works with companies who choose to make changes to better control and limit the risks of their own business activities.

This **support takes the form of advice and the placement of environmental risk insurance policies** for all our clients and prospects, including the added value of our expertise if they need to make a claim.

The Diot-Siaci Group and the continuous strengthening of its business ethics



FIGHTING CORRUPTION

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

It also includes a **Group whistleblowing procedure** as well as a **procedure for gifts and invitations**.

No incidents were reported **under the Group's whistleblowing procedure** in 2022.

To ensure compliance with all of the Diot-Siaci Group's commitments at all times, the involvement of each and every employee is essential.

That is why this code is distributed to all Group employees in France and abroad and is also included as an annex to the Group's internal regulations.

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

In addition, every 2 years, all Diot-Siaci employees are 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 both the Group and its employees.

In addition, a conflict of interest unit has been set up within the Group's Legal Risks and Compliance Division to deal with potential conflicts of interest.

This unit (i) analyzes the case submitted, (ii) dismisses or confirms the conflict of interest situation and draws up an appropriate action plan if necessary, and (iv) completes the Group's secure conflict of interest register.

An annual report is submitted to the Executive Committee.



STRENGTHENING ETHICS THROUGH AWARENESS-RAISING AND TRAINING

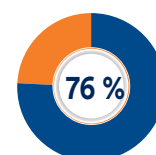
An effective culture of ethics requires a good understanding of the issues surrounding the day-to-day risks of corruption.

The Diot-Siaci Group provides all its employees with a mandatory e-learning course: "Sapin 2 Law - Anti-Corruption Law and Code of Conduct" to make improvements in the following areas:

- 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.

This e-learning course which existed in the former Siaci Saint Honoré entity was updated in 2022 and made available to former **Diot-Siaci** employees in the 4th quarter of 2022.

As of December 31, 2022, the participation rate was 76% for former Siaci Saint Honoré employees and 49% for former Diot-LSN employees. Consolidated monitoring has been carried out on a quarterly basis since March 31, 2023.



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.

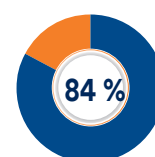
COMBATING MONEY LAUNDERING AND THE FINANCING OF TERRORISM (AML-CFT)

The **Diot-Siaci** Group **continues to apply** a zero-tolerance policy and **strengthen its internal control system by being vigilant and implementing:**

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

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

As of December 31, 2022, the participation rate was 84% for former Siaci Saint Honoré employees and 46% for former Diot-LSN employees. Consolidated monitoring has been carried out on a quarterly basis since March 31, 2023.

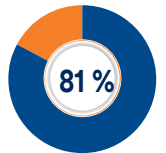


FRAUD

The **Diot-Siaci** Group, which introduced a Group Fraud policy in 2022, also has a mandatory "Fighting Fraud" e-learning course designed for its health insurance teams. Consisting of 2 modules, this e-learning course addresses the following themes:

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

As of December 31, 2022, the participation rate was 81%.



All of the mandatory training courses offered by the **Diot-Siaci** Group are tracked and reminders can be sent out as required.

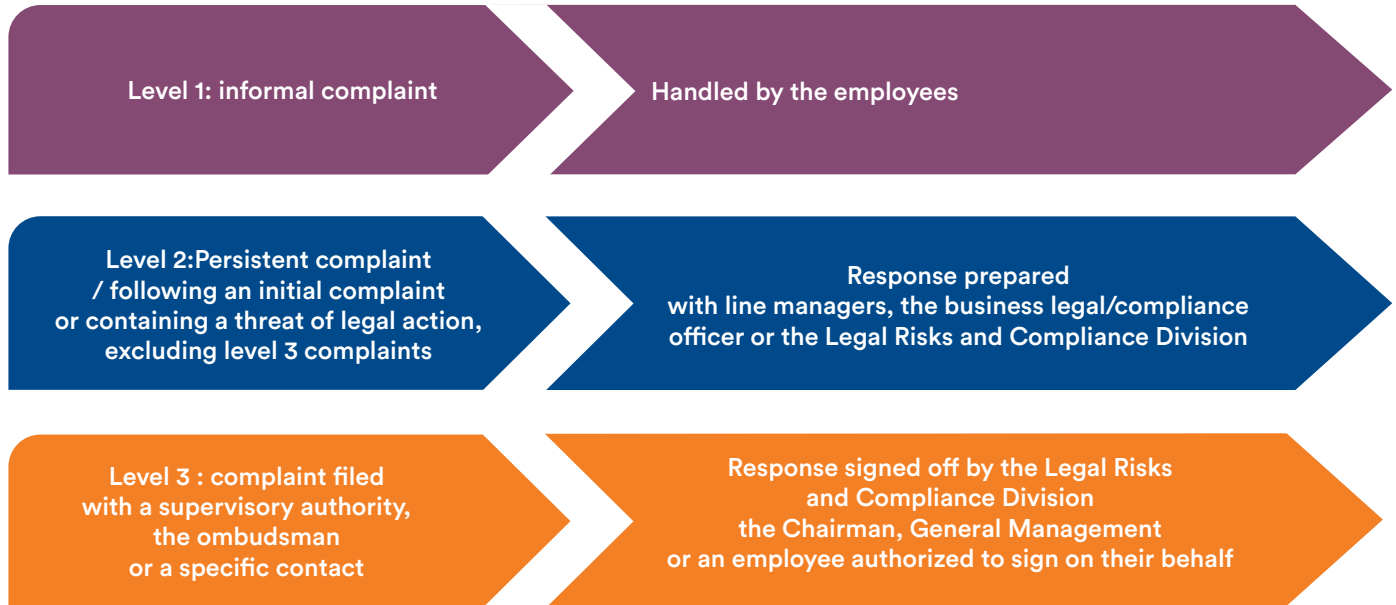
In line with SAPIN 2 regulations, the Group continues to progressively strengthen its third-party assessment system (including for suppliers and partners) by:

- Strengthening the Group's existing purchasing systems with the creation of a Group purchasing policy scheduled for 2023,
- Mandatory application of the procedure for entering into relationships with third-party business introducers.



A system of escalation

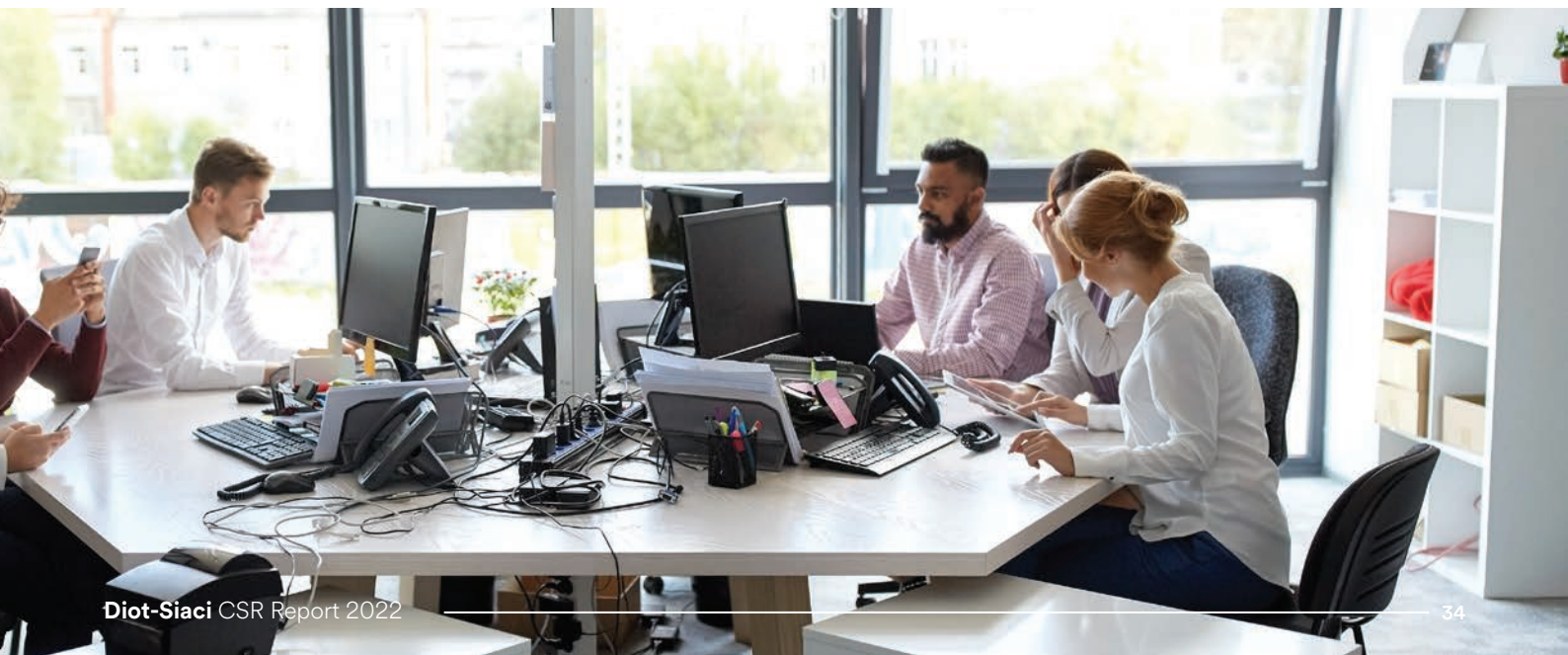
To enable claims to be handled differently according to their sensitivity, they are categorized into 3 levels, depending on the nature of the complainant's dissatisfaction and the person making the complaint.



Who is involved?

All of our teams are involved in this approach which is designed to take special care when dealing with cases of dissatisfaction.

In addition, **more than 20 complaints officers have been appointed in** most of the divisions. They are responsible for analyzing complaints and identifying any problem areas, non-compliance with regulations or poor business practices, in order to implement or propose corrective actions.



High standards of customer satisfaction

In addition to these measures and the requirements set out in the ACPR recommendations, the **Diot-Siaci** Group teams are fully committed to a customer satisfaction program that has resulted in:

- **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 customers while controlling risks.
- **The application of the ISO 26000 standard (CSR framework) in its CSR approach implemented by the Diot-Siaci Group.**

A continuous improvement system

The projects undertaken throughout the Group will be accompanied by a strengthening of the team training system with a view to the provision of an e-learning program, scheduled for roll-out in 2023.

The system for monitoring complaints and the quality of customer relations is more than just a compliance issue, it is a tool for improving the quality of customer relations.



MEASURING CUSTOMER SATISFACTION

To enhance the customer experience, the **Diot-Siaci** Group regularly measures customer satisfaction using a variety of tools (barometers, surveys, etc.).

« Talking about customer satisfaction...

“NPS surveys (Net Promoter Score) are regularly conducted and analyzed by MSH, a subsidiary of the **Diot-Siaci** Group.

They're limited to 5 questions and are designed to get an immediate, “on-the-spot” measurement of satisfaction with the way the insured member's request was handled by our MSH teams, based on a number of different criteria.

In addition, “delayed measurement” surveys of satisfaction levels among our end users (insured members and client companies) are also carried out by MSH at regular intervals.

These are more exhaustive and analyze the drivers of satisfaction and the expected areas for improvement in detail.

During the last satisfaction survey of insured members covered under group insurance plans, MSH obtained a satisfaction rating and a recommendation score of 87%.

The next “on-the-spot” surveys are due to be held in 2023.”

Fabrice TUFFIGO,
DIRECTOR, MARKETING,
DIGITAL & INNOVATION, MSH
subsidiary of the **Diot-Siaci** Group

“The satisfaction of our insured members covered by the Vivinter and Intérimaires Santé brands is measured through our service centers.

In 2023, quality of service was rated at 92% for Vivinter and 83% for Intérimaires Santé (calls received and processed by our service center specialists).

We are committed to improving satisfaction levels among our customers which is why we've been conducting “on-the-spot” satisfaction surveys since January 2023.

The purpose of these surveys is to obtain an NPS (Net Promoter Score) at the end of the year. This is the ultimate performance indicator for on-the-spot satisfaction surveys, or a CES (Customer Effort Score), a metric used to measure the difficulty and time it takes for a customer to solve a problem or get something done.”

Damien LOUVET,
DIRECTOR, EBC MARKETING,
Employee Benefits and Consulting,
member of the **Diot-Siaci** Group

BUILDING A RELATIONSHIP OF TRUST WITH SUPPLIERS

For several years now, Siaci Saint Honoré, part of the **Diot-Siaci** Group, has had its CSR system assessed annually by the online platform, EcoVadis.

In 2022, the Group, holder of the silver medal, achieved a high score of 60/100 (+1 point) for the first time. By 2024, the assessment of the Group and its suppliers will be extended to the new Group using the EcoVadis platform.



The **Diot-Siaci** Group is committed to establishing sustainable and balanced relationships with its suppliers. That is why the Group works with EcoVadis to assess the social and environmental practices of its Tier 1 suppliers.

Between 2022 and March 2023, **almost 80 suppliers were approached**, representing an **average participation rate of 60%**.

The **Diot-Siaci** Group also requires all of its new suppliers and service providers to adhere to the key principles of human rights, labor law, the environment, anti-corruption, and responsible purchasing, by signing the CSR appendix included in the agreement when entering into the contract.

The Diot-Siaci Group: a long-standing partner of “Rencontres AMRAE”

For almost 15 years, the **Diot-Siaci** Corporate Solutions (DSCS) teams have been taking part in the “Rencontres AMRAE”, the benchmark annual conference for the risk and insurance professions (almost 2,500 delegates in 2023).

Aimed at risk managers, brokers, insurers and lawyers, the delegation of 70 **Diot-Siaci** specialists met up with clients and other players in risk management and financing.

The **Diot-Siaci** teams were on hand to welcome, share and inform visitors about the Group's forward-looking solutions for protecting businesses and their risks.

In 2023, this meant :

- > **250 meetings organized on Diot-Siaci stands**
- > **500 prospects and clients seen**
- > **3 workshops with our specialists**



DIOT-SIACI AND THE EUROPEAN INSURANCE DISTRIBUTION DIRECTIVE (IDD)

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 DDA is built around 6 pillars:

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

In 2022, 916 Diot-Siaci employees were identified as being affected by the DDA training requirement.

To meet the 15-hour IDD training requirement, the **Diot-Siaci** Group's training teams offer its employees a "Pick & Choose" option.

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

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



IDD TRAINING



TALKS

One-hour sessions led by our industry experts on various themes



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

PROTECTION OF PERSONAL DATA

A dedicated team

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

L'équipe Data Privacy s'attache ainsi à :

- Contributing to ensuring the Group's compliance with the GDPR,
- Contributing to the dissemination of 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 CIO in charge of:

- Identifying IS Crisks,
- 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, organizational and technical actions to be taken on the data issues presented by the operational teams.

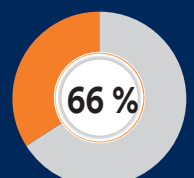
In 2020, they jointly defined a number of processes for accessing the data collected within the business lines (formalization of requests for access to production data, traceability and archiving of requests, and procedure for accessing employees' email boxes) to further strengthen data security and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

What measures are in place to strengthen data security?

In 2022, the **Diot-Siaci** Group Cybersecurity team continued to enhance the Group's IS security through actions such as:

- Internal awareness-raising on phishing,
- Intrusion resistance testing,
- Providing employees with a button for reporting incidents using the Group's messaging system,
- Mandatory e-learning module on "Cybersecurity" to raise awareness of information system security risks.

66% of former Siaci Saint Honoré employees trained in 2022



Lastly, the network of “Personal Data Correspondents” set up by the **Diot-Siaci** Group, 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 their Division,
 - Informing the DPO and their Data Privacy team of new processing projects,
 - Day-to-day awareness-raising of data protection issues in their own Division,
 - Participating as a representative of their Division in projects related to the protection of personal data,
 - Representing their Division at the Personal Data Committee (3 times a year),
 - Ensuring the continuous updating of the register of processing activities,
 - Initiating compliance with EU DORA regulations.
- > For its entry into force in 2025, in 2022 **Diot-Siaci's** Information Systems Division launched the construction of the roadmap for the implementation of the systems required by the European Union, although the implementing legislation has not yet been published.

Data Protection Correspondents are members of the **Personal Data Committee, the Group's data governance body**, and their skills 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.

A general GDPR training course is included in the mandatory training pathway followed by all new employees joining the Group.

As of December 31, 2022, the participation rate was 69% for former Siaci Saint Honoré employees and 48% for former Diot-LSN employees. Consolidated monitoring has been carried out on a quarterly basis since March 31, 2023.

Lastly, the Group has developed its own internal consent management tool for data subjects whose consent is required for the data processing to be carried out.

Diot-Siaci's commitments for 2023

This new report documents the actions taken and progress made by the Diot-Siaci Group.

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.

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 among 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 ESAT s ("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.

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.

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).
- Continue to map corruption risks for the Group's international subsidiaries.
- Strengthen the assessment system for our third-party partners.
- Launch a project to digitize the customer knowledge process (KYC).
- International sanctions: strengthen the Group's screening tools and continue to implement operational control mechanisms.
- 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.

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