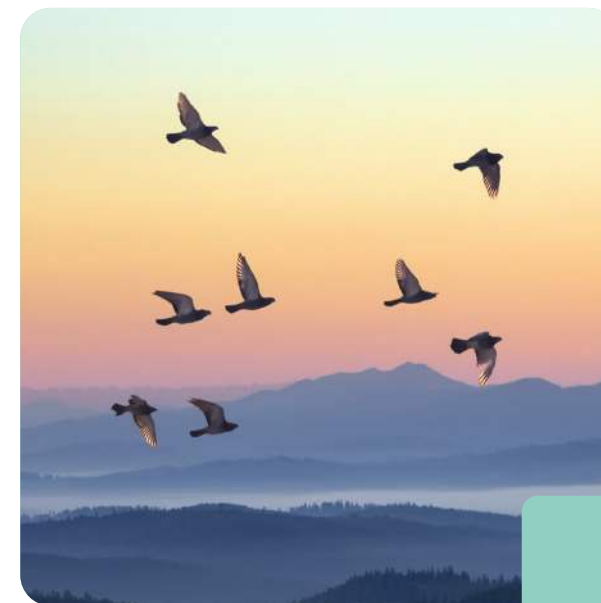


A proactive approach to an ambitious CSR strategy



Editorial

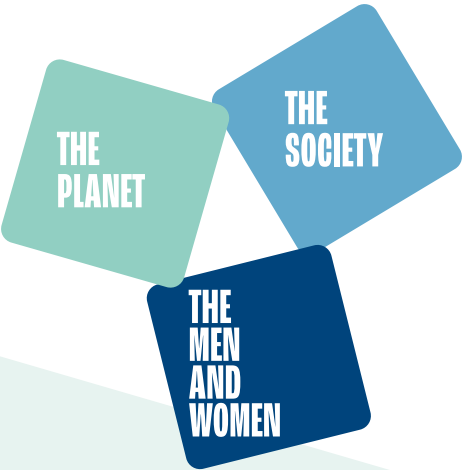


Grégory Allard

The Filhet-Allard Group has always had a sense of responsibility, taking into account **social, societal and environmental issues** early on in the development of its business.

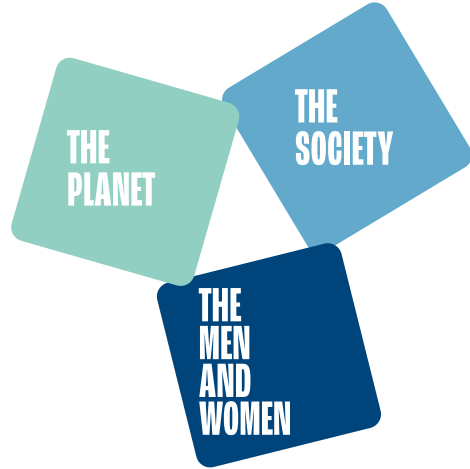
Over and above our regulatory obligations, we have committed ourselves to a strategy that meets the expectations of our stakeholders by consulting with them. **We are all interdependent** in building a more sustainable economy and providing clear answers to the challenges we face and are expected to meet.

Because our Group is mobilized to face up to the urgent need to act, our CSR approach now has a name:



Contents

- 3 OUR CSR APPROACH:
ALL CONSULTED,
ALL COMMITTED
- 5 OUR CSR STRATEGY
- 8 OUR SOCIETAL
COMMITMENTS
- 12 OUR ENVIRONMENTAL
COMMITMENTS
- 15 OUR SOCIAL
COMMITMENTS



Our CSR approach: all consulted, all committed

Because our CSR strategy must reflect our culture and our DNA, it is built at different levels within our Group and with our partners, customers and suppliers.



How is our CSR strategy shaped?

In 2023, with the support of an external consulting firm, we initiated the structuring of our CSR approach. It consists of 5 stages:



PRELIMINARY PHASE LAUNCH

On-boarding and awareness-raising with management to define the initial paths that will guide our entire approach.



Validated



PHASE 1 CSR DIAGNOSIS

Data collection and analysis to produce our materiality matrix and prioritize our objectives and commitments.



Validated



PHASE 2 CSR STRATEGY

Co-construction and structuring of the story-telling of our approach.



Validated



PHASE 3 CSR ROADMAP

Development of our roadmap to achieve the ambitions set out in our CSR strategy.



In progress



PHASE 4 STEERING

Getting to grips with the steering tool to ensure the deployment of our approach and the associated reporting.

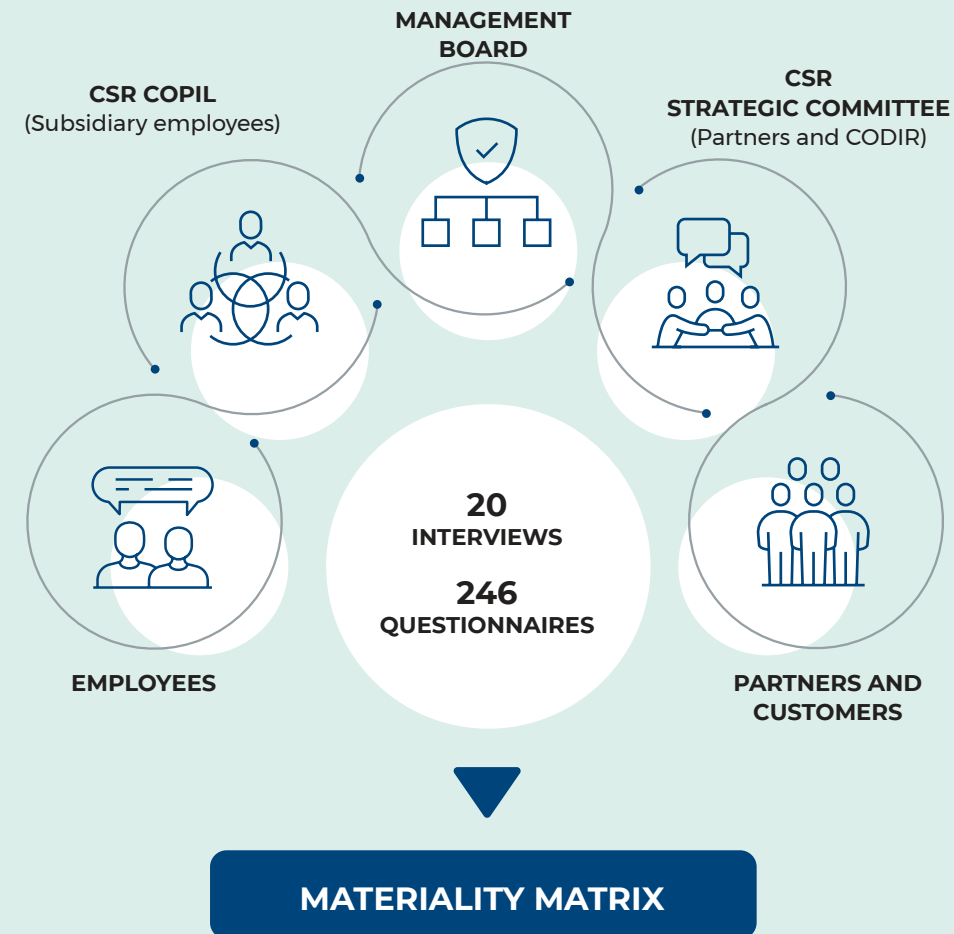
A structured and collaborative approach

To build an action plan that is both ambitious and virtuous, we wanted to involve our internal and external stakeholders by asking them about the issues they consider important and structuring for a Group like ours.

With the support of a **CSR Copil (project steering committee)** representing our subsidiaries, we drew up a questionnaire addressed to all our employees and a representative sample of partners and customers.

The result was a **materiality matrix** mapping the level of importance attached to each issue by our stakeholders. This matrix highlighted our fundamentals, i.e. the issues deemed essential and to which our Group is fully committed, and our levers, i.e. the issues to which we need to attach greater importance or on which we have the legitimacy to accelerate our growth.

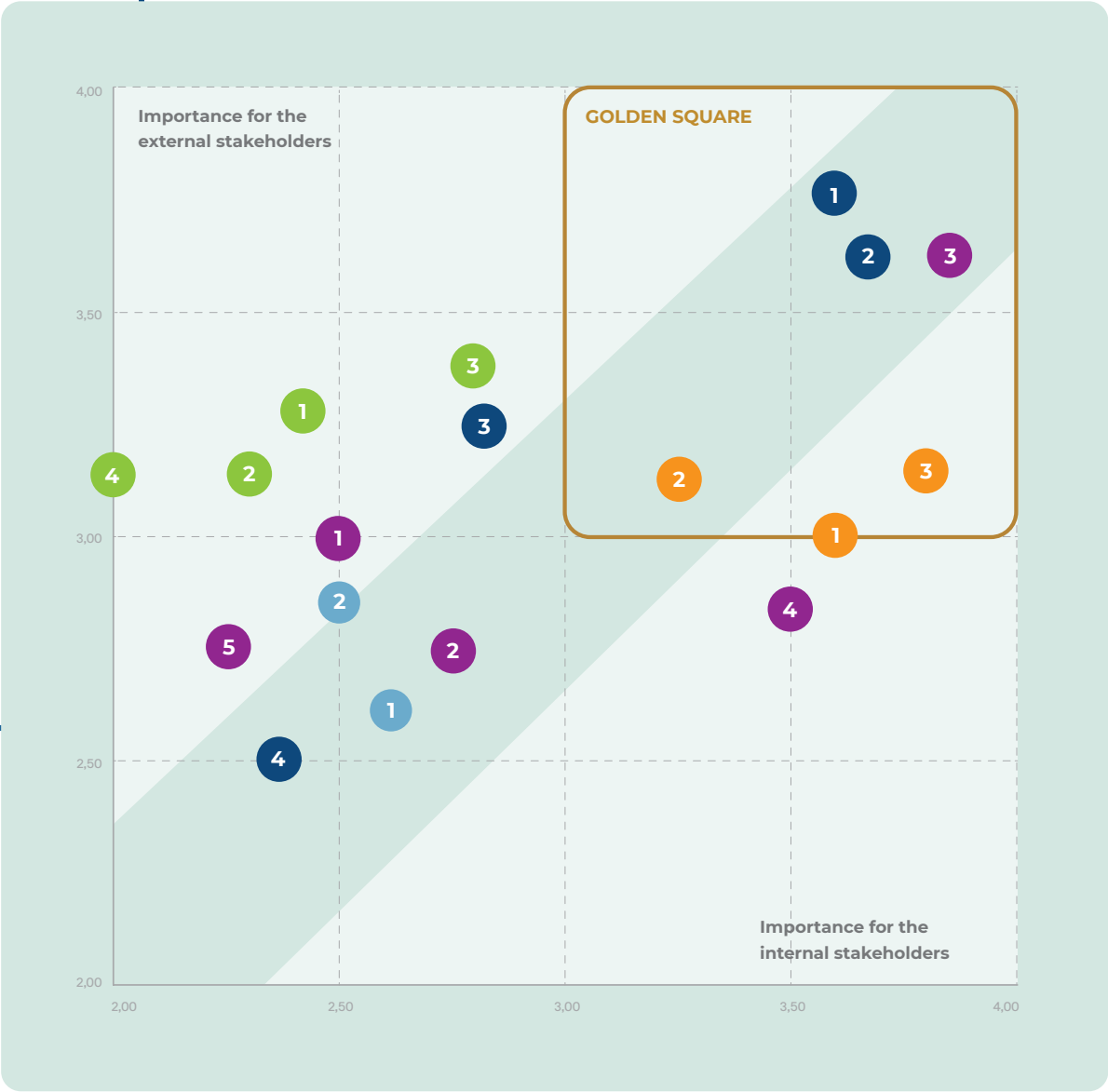
It is on the basis of this materiality matrix that we have built our CSR strategy, which translates into a roadmap of concrete actions.



A golden square to refine our roadmap

Consultation with our internal and external stakeholders has enabled us to identify the fundamental issues as well as those where there is a perceptible gap between the expectations of the various components of our ecosystem.

This materiality matrix is the starting point for our CSR roadmap.



OUR MATERIALITY MATRIX

- GOVERNANCE**
 1. Business ethics and regulation
 2. Cybersecurity, data protection and confidentiality for all stakeholders
 3. Long-term CSR strategy
 4. Responsible purchasing and supplier relations
- RESPONSIBLE BUSINESS**
 1. Responsible innovation of offers
 2. Support and catalyst for innovation
 3. Long-term relationships with risk bearers (insurers)
 4. Long-term customer relations and experience
 5. Influencing and accelerating change
- SOCIAL COMMITMENT**
 1. Quality of life and well-being of employees at work
 2. Health and safety at work
 3. Development and training of employees
- SOCIETAL COMMITMENT**
 1. Support for associations and initiatives in favour of society
 2. Rooted in the local community and contributing to its economic development
- ENVIRONMENTAL COMMITMENT**
 1. Environmental impact of infrastructures
 2. Responsible digital technology and sizing of IT requirements
 3. Reducing the company's carbon footprint and contributing to carbon neutrality
 4. In-house training in sustainable development issues

The CSR strategy of the Filhet-Allard Group

ASSERTING OUR OPERATIONAL EXCELLENCE

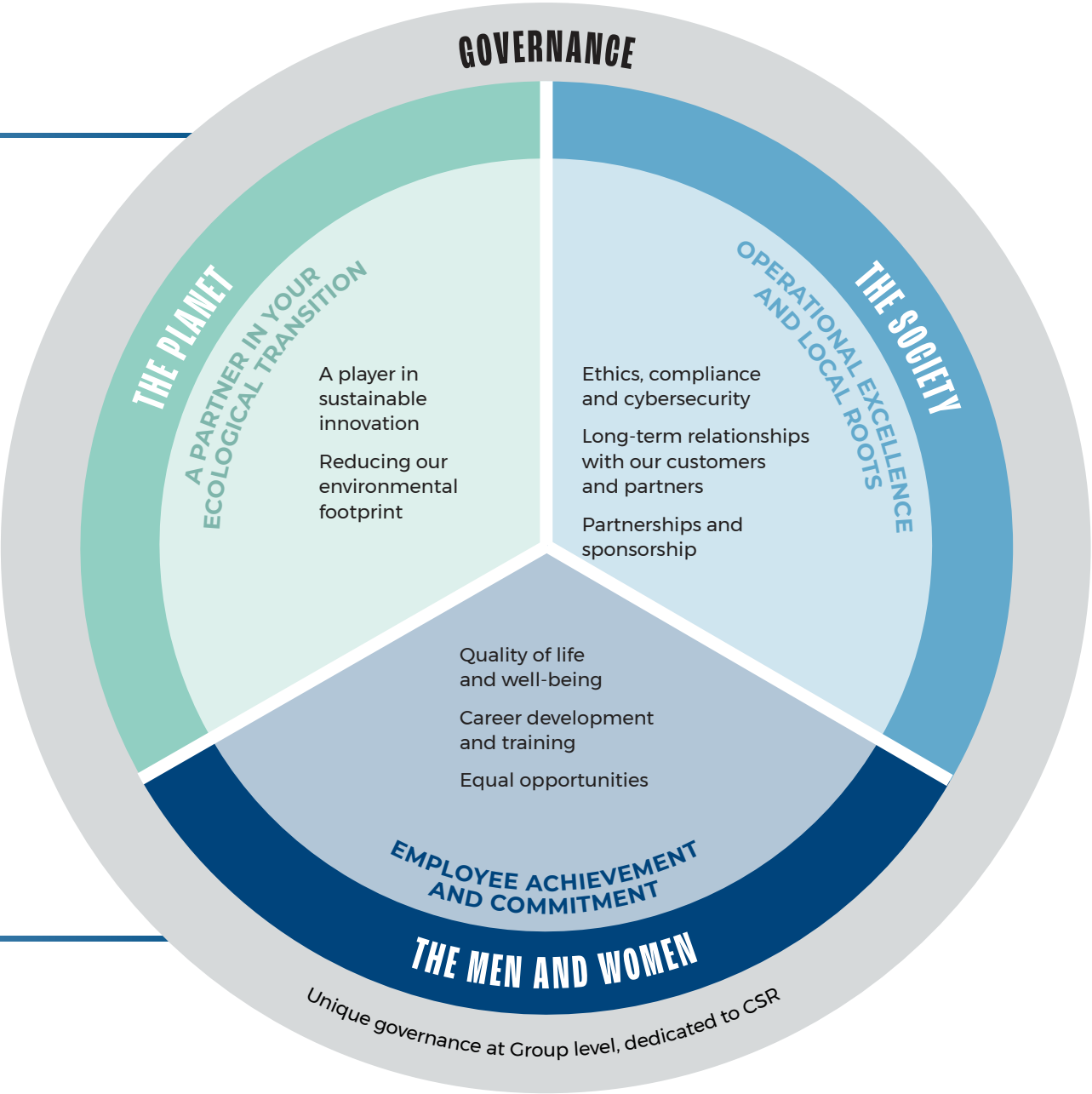
Regulatory compliance and cybersecurity are major areas of focus and performance for our Group and are perceived as such by our internal and external stakeholders.

SUPPORTING INTERNAL CAREER DEVELOPMENT

The support and fulfilment of our employees are at the heart of our social policy, so that we can develop our talents to serve our customers.

MAKING A COMMITMENT WITH YOU TOWARDS A MORE SUSTAINABLE ECONOMY

The Filhet-Allard Group is a forerunner in innovative insurance programmes and is committed to working with you to accelerate your ecological and social transition.



THE SOCIETY

A player committed to society and to its region

For many years, the Filhet-Allard Group, a major economic player and employer in the Nouvelle-Aquitaine region, has been taking action and making strategic decisions that contribute to the development of a sustainable and responsible society.



A trusted partner, committed to serving its clients.

Filhet-Allard is a regulated company governed by the French Insurance Code and the Monetary and Financial Code. The Group's high standards and excellence in terms of ethics and compliance are recognised by its risk-bearers and customers: they are a guarantee of trust and long-term business relationships.

The Group, regularly audited for compliance with our processes and obligations, has structured itself to:

- ▶ **Centralise and monitor expectations** within a Compliance department of around ten people.
- ▶ **Provide in-house training modules** on the key subjects of our businesses, ensuring that we fully understand the issues and the regulatory measures to be complied with (in particular the GDPR, AML/CTF).
- ▶ **Carry out regular checks** on the good repute of its employees.
- ▶ **Make the sales team aware of** the need to respect **the ethics of our prospects** before entering into any business negotiations.

CYBER RISK

Filhet-Allard is particularly aware of IT risks and invests heavily to protect itself against external attacks. Our Group has also specialised in helping its customers insure against this risk by providing the advice they need to limit its effects.





Wine sponsorship

A major player in the wine industry insurance sector, Filhet-Allard was one of the first sponsors of the Cité du Vin, considered to be the cultural, tourist and architectural landmark of Bordeaux.

Active in Beaune since 2021, our Group also supports the Association des Climats du vignoble de Bourgogne (delimited vineyard plots in Burgundy), aimed at ensuring respect for the values of UNESCO World Heritage.

"The main mission of the Fondation pour la Culture et les Civilisations du Vin is to make the cultural and universal heritage of wine accessible to as many people as possible. Being able to count on the support of a local economic player like Filhet-Allard strengthens our commitment to continue to meet our visitors' desire for discovery and entertainment, to make the experience of a visit unique and unforgettable, and to develop the influence of Bordeaux and its region. This is a task that the Foundation could not fulfil without the support of our patrons."



Philippe Massol
General Director of the
Foundation for the Culture
and Civilisations of Wine

THE BERGONIÉ FOUNDATION

Filhet-Allard was one of the first sponsors of the Bergonié Corporate Foundation, based in Bordeaux. This Foundation provides medical researchers with the means to develop technological innovations to improve cancer treatment. It also works for the well-being of patients in their care process.



THE MUSÉE MER MARINE

Located near the docks in Bordeaux, the Musée de la Mer Marine houses a permanent collection on the theme of the maritime world. Part of the permanent exhibition is based on a systematic confrontation between art and science. Visitors discover the evolution of the oceans from their formation to the present day and are encouraged to place their own existence in the immense history of the marine world and its flora and fauna, now threatened by human activity. Filhet-Allard is contributing to the development of this museum, which is dedicated to the origins of our Group: maritime transport.



FAM Charity Fund finances a school in Assomlan



In 2020, Filhet-Allard Maritime created an endowment fund, the FAM Charity Fund, to support social and environmental projects in France and abroad, particularly in countries with which it has historical links.

FAM Charity Fund actively participated in the **financing the construction of a primary school in the village of Assomlan in Côte d'Ivoire**, providing 355 students and their teachers with conditions

conducive to learning and well-being. It continues its mission by playing an active role in the transmission of knowledge.

RESCUE OCEAN FOUNDATION

The Rescue Ocean Foundation aims to raise public awareness, particularly among young people, of the state of the environment, the seas and the oceans. Filhet-Allard Maritime was the first sponsor of their campaign to **raise awareness of ocean protection among schoolchildren, not only in France but also internationally**, notably in Côte d'Ivoire.



REDUCING INEQUALITIES IN ACCESS TO LEISURE ACTIVITIES AND SAFETY

The **AMV Foundation**, a subsidiary of our Group, is dedicated to **raising awareness of road safety** and helping the most disadvantaged to gain access to motorised leisure activities. In the coming months, this promise will be put into practice by **the introduction of supervised driving courses** and the provision of clothing essential for safe driving on the racetrack.

Local partnerships

As a major local economic player, our company is keen to encourage and support local partnerships. By seeking out suppliers close to us, we are helping to create jobs and economic prosperity in our region, while encouraging the sustainability and social responsibility of local businesses.

PROMOTING SHORT SUPPLY CHAINS

The criteria for choosing our catering service provider include its ability to promote short supply chains, seasonal produce, vegetarian dishes and waste recycling. Every dish served is the result of this approach, guaranteeing freshness, quality and authenticity for our employees.



INTEGRATING YOUNG PEOPLE INTO THE WORLD OF WORK

Convinced that work-linked training is one of the most effective ways of meeting skills needs, getting young people into long-term employment and conveying a positive image to schools, our Group has put in place a proactive policy to increase recruitment of work-linked trainees.



PROMILÈS

Developed by the military staff and the MEDEF (an employer federation in France), the ProMilès manifesto aims to expand the circle of companies supporting the armed forces. It notably facilitates the emergence of partnerships between the local military fabric and nearby companies, strengthening national cohesion in all defence and security zones. The Filhet-Allard Group proudly signed its commitment to the army.



Our environmental commitments

One of the Filhet-Allard Group's major and early concerns in our business model was to take into account issues related to the preservation of natural resources. Early on, we developed an area of expertise to support companies in their ecological transition by devising innovative insurance solutions.





**A PLAYER IN
SUSTAINABLE INNOVATION**

THE
PLANET

**A pioneer in
renewable energy insurance,
we develop innovative and
tailored solutions for your
assets.**

Filhet-Allard is a forerunner in innovative insurance programmes and a key partner in accelerating your ecological and social transition.

Filhet-Allard was the first insurance broker to develop programmes specifically dedicated to the renewable energy sector in the early 2000s. Thanks to this early involvement, Filhet-Allard has established itself as an expert in this field, able to offer tailor-made insurance solutions to support its customers in France and abroad.

True to its CSR commitments, our Group puts this recognised innovative capacity at the service of mid-sized companies seeking support in their environmental transition.



Eric SCOTTO,
CEO Akuo

"Without the support and expertise of Filhet-Allard, we would not have had the success we have had with our most innovative projects. Our insurance broker has been by our side since 2004, and we are proud to have completed ambitious projects such as the roofs of the MIN in Perpignan, using our Sunstyle® photovoltaic solar tile, and the 1st floating solar power plant in France, one of the most powerful in Europe, in Piolenc in the Vaucluse. In a turbulent climate, Filhet-Allard supports us all over the world by insuring our assets in the areas most exposed to natural hazards. As well as being an insurer-policyholder relationship, Filhet-Allard has established a partnership aimed at ensuring the necessary ecological transition for the benefit of future generations.



REDUCING OUR ENVIRONMENTAL FOOTPRINT

THE
PLANET

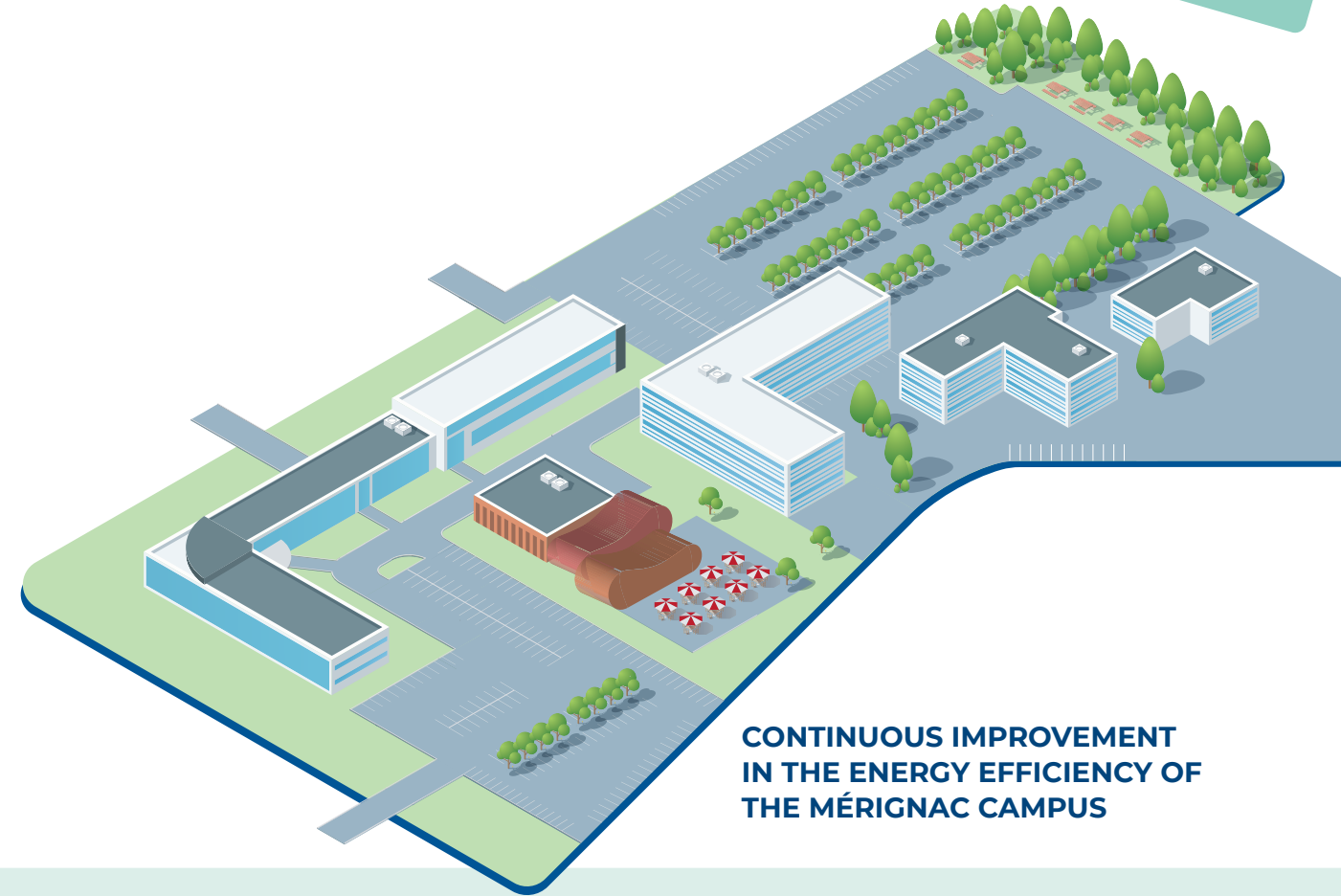
A controlled carbon footprint, the result of early awareness of climate issues

Our first Greenhouse Gas Emissions Report came to 9,730 tCO₂e, or 8 tCO₂e per employee, which puts us below the average for our sector. The Group is continuing its efforts to reduce its carbon footprint, a major challenge in its CSR strategy.

8 tCO₂e

per employee
compared with an average
of 9.2t for the sector

9730 tCO₂e
for the entire Group



CONTINUOUS IMPROVEMENT IN THE ENERGY EFFICIENCY OF THE MÉRIGNAC CAMPUS

SINCE 1991

Air conditioning is provided by **heat pumps**, which consume little energy and produce hot and cold air with fresh air.

2000

Implementation of a contract with Véolia for the **recycling of all waste**.

2011

Installation of large bay windows to favour natural light.
Installation of a **water recovery system** to supply the sanitary facilities.

2016

The green spaces around the site are treated **naturally with compost**.

2017

Complete overhaul of **thermal and acoustic insulation** and office lighting with LED panels.

2018

Installation of a **watering system** that reacts to rainfall, to avoid over-consumption.

2020

Digitisation and electronic conversion of **customer relations**, avoiding the printing and consumption of paper.

2022 – 2024

Implementation of an **energy efficiency plan**.
Installation of new, more responsive and energy-efficient **heat pumps**.



REDUCING OUR ENVIRONMENTAL FOOTPRINT



Encouraging car-sharing

To facilitate access to the workplace, save money and protect our planet, Filhet-Allard has signed a partnership with the car-sharing application Karos.

This application brings together drivers who have unoccupied spaces in their vehicles with passengers on their journeys. **Both drivers and passengers can work for the Filhet-Allard Group or a nearby Karos partner company.**

This mobility solution also enables the Group to honour its commitment to eco-responsibility, by reducing CO2 and fine-particle emissions, cutting noise pollution and reducing the risk of accidents by reducing the number of vehicles on the road.



SOME FIGURES

182

users

8 613

journeys made

€21,499

worth of purchasing power
redistributed

7,982 kg

of CO2
emissions avoided, equivalent to
432 days of gas heating

*since the partnership was
set up (2019)

RAISING AWARENESS OF THE CLIMATE EMERGENCY

Our employees are invited to create a **Climate Fresco** on our Mérignac campus to help them understand the challenges of climate change and the urgent need to take action.



RESPONSIBLE SAVING

Filhet-Allard's Company Savings Plan (Plan d'Epargne Entreprise - PEE) has been expanded to include green funds, enabling our employees to invest their employee savings freely in responsible investment vehicles.



A PLAYER IN
SUSTAINABLE INNOVATION

THE
PLANET



Membership of the Businesses for Climate Convention (CEC)

60 business leaders from the region who are members of the CEC launched the 2023-2024 session. The Filhet-Allard Group was one of the first to join the CEC Nouvelle Aquitaine, on the strength of its proactive and bold CSR commitment.

Gathered at Cap Sciences for the launch evening, the CEC's objective is ambitious: **to move from an extractive to a regenerative economy by 2030.** Whatever the sector of activity or the size of the company, all

the leaders are aware of how difficult it is to meet this challenge, but they are also aware that they have the power to take concrete action. All the managers have the same commercial concerns, the same

fears in the face of change, but **they all have the will to succeed.**

POLAR POD EXPEDITION

Filhet-Allard Maritime, always committed to saving our oceans and supporting research, is supporting the Polar Pod oceanographic expedition conceived and led by explorer Jean-Louis Étienne. This unique oceanographic platform is set to drift around the Antarctic continent, collecting invaluable scientific data on the Southern Ocean.

Construction of Polar Pod officially began at the end of 2022, under the direction of Ifremer. The first sea trials are scheduled for 2025.



Our social commitments

The well-being and fulfilment of our employees are at the heart of our social policy. These are the levers identified in our CSR strategy so that we can continue our efforts to support our talents in the service of our operational excellence.





CAREER DEVELOPMENT AND TRAINING

Welcoming, developing and training employees

Encouraging and maintaining the physical, mental and social well-being of our employees to enhance their quality of life at work.



WELCOME

The arrival and first few weeks in the company are essential for getting to grips with our culture and DNA. That's why we've developed a comprehensive programme that alternates between training and **informal get-togethers, such as the Welcome Café and induction mornings.** Work-study students also benefit from a tailor-made induction programme that includes regular meetings with the Human Resources department throughout their training.

TRAINING

In 2023, the skills development plan represented 3.28% of the payroll, plus the 1% training contribution, representing an allocated budget that goes well beyond regulatory obligations. Training and skills development are two pillars of our social commitment. Our employees are supported in their internal mobility so that they can develop with peace of mind and achieve their full potential in their work.

At the same time, we have set up a support programme for employees combining **training, co-development and coaching.**

ADVICE AND GUIDANCE

In addition to annual and career interviews, our managers are made aware of the **need for mobility, mentoring and personalised support.** Our Human Resources department supports our employees by providing **tailor-made training and support** to encourage mobility and skills development.

CELEBRATE

We created the **"Millésimés"** to highlight our loyal employees. Celebrating their long careers with the Group (10, 20, 30, 40 years), **their internal career paths are honoured** and shared with all employees throughout the year. The "Millésimés" meet up again in December at an evening dedicated to them, in the presence of the Allard family.

UNITING

Our employees take part in a variety of informal events throughout the year, such as the Group's Annual Evening, the Christmas Lunch and seminars, to help them get to know each other better. The **inter-subsidary co-development workshops also offer a real opportunity for sharing and mutual support,** bringing participants together on a deeper level.

EXCHANGING IDEAS

Internal communication and

information sharing **strengthen the sense of belonging.** To this end, a dedicated department regularly informs our employees about the life of the company through various media.

SOME FIGURES

93%
of employees
have permanent
contracts

7.78 years
average length of service
of employees

3.28%
of the wage bill
dedicated to training.



Supporting our employees in their daily lives

The Filhet-Allard Group has introduced a number of measures to make life easier for our employees and to protect them in their day-to-day lives.

FINANCIAL SUPPORT FOR EARLY CHILDHOOD

CESU vouchers are available to help young parents pay for childcare for children aged 0 to 3.

1% HOUSING

The Group pays its employer-sponsored housing assistance programme contribution (Participation des Employeurs à l'Effort de Construction, or PEEC) to Action Logement, and our Human Resources department assists our employees in obtaining the related benefits.

SUPPLEMENTARY PENSION

Each employee has a supplementary pension contract liberally topped up by the Group.

HEALTH & RETIREMENT INSURANCE

The Group has set up advantageous health and retirement insurance agreements to offer its employees optimum support in terms of social protection.

A CHARTER FOR THE ORGANISATION OF WORKING TIME

Combining teleworking and flexible working hours, this charter enables our employees to improve their work-life balance while meeting the needs of our business.



Health focus



A GYM ON THE MÉRIGNAC CAMPUS

The company, with the participation of the CSE, provides its employees with a gym and offers group classes in yoga, boxing and Pilates. To support the practice of sporting activities, the CSE can also help finance sports licences for families.



FLU PREVENTION

Each year, in November, the Group organises a free vaccination campaign at the workplace to protect employees against the flu virus.



PERSONALISED ADVICE AND GUID- ANCE FOR RETURNING TO WORK

As part of our commitment to providing our employees with a warm welcome-back after a prolonged period of absence, we have introduced a system for returning to work after a long-term absence. It involves a privileged exchange between the employee and their manager to discuss any needs for adaptation and support.

Focus on spaces

The Group is moving forward with its ambition to gradually transform its workspaces into more sustainable and environmentally-friendly facilities.

COLLABORATIVE SPACES AND ENVIRONMENTAL PERFORMANCE

The new Paris offices of Filhet-Allard & Cie incorporate the latest design concepts, combining **well-being at work, collaborative work, and high environmental performance**.

In addition, Filhet-Allard Maritime has launched a project to redesign its workspaces to **meet the needs of its business lines and improve working comfort**, while **aiming for a "zero paper"** policy to improve environmental responsibility.





Bordeaux, Paris, Lyon, Beaune, Périgueux, Nantes, Toulouse, Marseille,
Hong Kong, Singapore, Abidjan, Geneva, Madrid



www.filhetallard.com

Filhet-Allard SAS - Insurance brokerage company with a capital of 879,040 Euros - 464 201 243 Bordeaux Trade and Companies Register - ORIAS Number 07 003 073 - www.orias.fr
AMV - ORIAS Number 07 000 513 / Filhet-Allard & Cie - ORIAS Number 07 000 514 / Treffel Assurances - ORIAS Number 07 021 237 / Filhet-Allard Crédit - ORIAS Number 07 003 071 / Filhet-Allard Maritime - ORIAS Number 07 000 647
Rue Cervantès Mérignac - 33735 Bordeaux Cedex 9

Our activity is supervised by the ACPR (Prudential Control and Resolution Authority - 4, Place de Budapest - 75436 Paris Cedex 09). Our company has no capital ties with any insurance company.
Our company has no contractual exclusivity obligations. If you wish, we can provide you with the names of the insurance companies we work with.