

REPORT ON NON-FINANCIAL PERFORMANCE

2022



ADENES
CREATING MEANINGFUL CONNECTIONS

CONTENTS

01 - THE ADENES GROUP

1. Raison d'être and values
2. The Group in figures
3. Business lines and specialities
4. The Group's brands and subsidiaries
5. Our governance

02 - CSR POLICY

1. Risk assessment
2. Our stakeholders
3. Our CSR policy
4. Our strategy
5. Objectives and commitments

03 - EMPLOYMENT COMPONENT

1. Industrial relations
2. Working conditions, health and safety
3. Skills development – Training
4. Attracting talent, well-being in the workplace
5. Commitment to young people: policy on sandwich students and trainees
6. Team spirit

04 - CLIENT SATISFACTION, ETHICS AND INNOVATION COMPONENT

1. Quality of service and client relations
2. Innovation policy
3. Professional conduct & business ethics and combating corruption
4. Cybersecurity and data protection

05 - ENVIRONMENTAL COMPONENT

1. Environmental footprint
2. Responsible procurement
3. Industry involvement
4. Local involvement

06 - CARBON FOOTPRINT



FOREWORD

MORE
SUSTAINABLE

MORE
EFFECTIVE

MORE
LOCAL FOCUS



Environmental and social concerns are becoming increasingly important in our industry, given the current social, economic and political situation.

Adenes Group has always placed Corporate Social Responsibility at the heart of its interests and values, and in particular the human and environmental aspects that underpin our identity and our *raison d'être*. This means that since 2015, the Group has striven to conduct business while not only being mindful of our ecosystems, but also prioritising our employees' well-being in the workplace.

Our Group is now beginning a new stage in its development, with its eyes set on 2024. Like the Olympic Games, bringing people together and uniting them, our objective will be to scale new heights, succeeding individually and collectively in the challenges we have set ourselves. The Group also intends to pursue its objective of sustainable value creation in conjunction with our employees as well as our clients.

In the same way as the Games, we want these objectives to instil passion and meaning based on sharing and togetherness. We believe it is important to work in an environment where we constantly challenge ourselves and all our departments and subsidiaries, whether in terms of social and environmental matters, client satisfaction, or business ethics. We have grouped these challenges into three categories, namely **sustainability, effectiveness and local focus**.

The Management Committee.



The ADENES Group

1. Raison d'être and values
2. The Group in figures
3. Business lines and specialities
4. The Group's brands and subsidiaries
5. Our governance







Our raison d'être

“Adenes Group’s mission is to design, deliver and promote a global and responsible service offering that provides insurers and policyholders with peace of mind before, during and after a claim.”



Our values

-  Building pride in our identity
-  Being actively involved
-  Staying one step ahead
-  Making a difference for the world of tomorrow

The Group in figures

450,000

vehicle appraisals
handled

2,832

employees

372,882

property &
casualty claims
(excluding
International)

180 sites

in metropolitan France,
Corsica, and Overseas
France

**€292
million**

in turnover

1,065

loss adjusters

Business lines and specialities

ADENES provides the following services to insurance companies through 17 product brands and subsidiaries:

- Loss adjustment after claim events, assessing loss and harm, civil (third party) and constructors' liability for private individuals, professionals and businesses,
- Post-claim vehicle loss adjustment services have been offered since 2022
- Other post-claim services (project management, etc.)
- Non-claim-related appraisal services
- Loss prevention services, portfolio supervision



Product brands and subsidiaries

Post-claim loss adjustment services – French entities

Each Adenes Group subsidiary is dedicated to one market segment in order to offer its clients a service that fully meets their requirements.



ADENES

Group parent company
home to all
support functions

ELEX

Claims management
(assistance for private
individuals and
professionals)

ELEX
VOL MOBILIER
FINE ART

Theft claims management
(losses affecting movable
property, valuables, etc.)

ELEX
IMMEUBLE

**Buildings claims
management**
(loss adjustment for
buildings/real estate)

vrs»vering

**Industrial and
commercial claims
management**
(key accounts and
International)

vrs»vering
CARGO

**Transported goods
claims management**
(perishable foodstuffs,
agricultural supplies,
etc.)



**Construction claims
management**
(insurance for
statutory one-year
'perfect completion'
warranty and ten-
year structural
damage warranty)

CREATIV'

Expertise Automobile - Conseil & Solutions

**Motorised land vehicle claims
management**



ADENES

Product brands and subsidiaries

Post-claim loss adjustment services – European entities

The Group acquired a number of subsidiaries in Europe in 2022, all specialists in appraisals after claim events.



2022 was a year of European expansion for Adenes Group. It began with the acquisition of the Italian companies, after which we acquired the Dutch and Belgian firms.

Product brands and subsidiaries

Services other than loss adjusting

In addition to our core business, the Group has developed a set of services run by separate subsidiaries, enabling us to provide comprehensive claims support.

Adenes Group offers an entire ecosystem of claims-related services designed to provide comprehensive support to insurers and policyholders, offering them peace of mind before, during and after a claim.



**Repair in-kind
Emergency call-out**



**Reconstruction
project management**



**Diagnosis, repair and
replacement of
household electrical
appliances**



**Decontamination and
asbestos removal
project management**



**Investigation into fire
causes and
circumstances**



**Digital claims
handling solutions**



**Outsourced
management**



**Contact centre and
client relationship
management**



**Internal training
provider**



CRÉATIV' and its subsidiaries

VEHICLE LOSS ADJUSTMENT SUBSIDIARY: CRÉATIV'

The holding company Créativ' Services and its subsidiaries joined Adenes Group in July 2022, becoming the Group's vehicle loss adjustment branch.

As a result, Adenes Group has become the first group to cover all areas of loss adjustment.

Créativ' itself has 11 subsidiaries specialising in vehicle loss adjustment services and covering the whole of France.

Specialisations:

- Classic cars (>30 years old)
- Unrecovered stolen vehicles
- Natural disasters
- Remote appraisal
- Automobile loss adjustment
- HGV loss adjustment
- Two-wheeled vehicle loss adjustment
- Post-claim loss adjustment
- Tractors and farming equipment loss adjustment
- Dispute assistance

CREATIV'

Expertise Automobile - Conseil & Solutions

455

employees in
2022

€45 million

in turnover

Italian companies



The Italian companies, specialists in post-claim loss adjustment in Italy, joined the Group in September 2022.

Adenes Italia is the operational holding company and, with its subsidiaries, constitutes a multi-specialist offering for the loss evaluation market and related services.

The specialist loss adjustment companies are: A&A for assessment of electrical losses, Vering Italia for complex and corporate claim evaluation and handling; C&P for complex and disaster-related property losses, civil liability and cyber risks; and Experta for property losses and liability.

The services companies are Action and TPA&A, which specialise in prevention, risk management and claims handling respectively.

162
employees in
2022

€20 million
in turnover

Lengkeek - Dutch company



Lengkeek, which joined the Group in September 2022, is the only company of its kind operating in the Dutch market specialising in loss adjustment and architectural assessments.

The company delivers work of the highest quality, with national coverage and in-depth market knowledge.

Client satisfaction, stemming from a personal approach and extensive management involvement, results in a high level of client retention.

Lengkeek is also unique in being one of the very few independent Dutch companies remaining in this sector.

Its mission statement:

To enable businesses to continue to operate and individuals to carry on with their lives after a claim.

"We are aware of the impact a claim has on people's lives and the impact of our role, in ensuring the right insured value through correct valuation and by handling claims with the aim of preserving people's lives and businesses."

121
employees in
2022

€16 million
in turnover

DB Group International – Belgian company



€4 million
in turnover

DB Group International (DBG), which became a subsidiary of Adenes Group in December 2022, is a leading name for loss adjustment services among insurers in Belgium, and in the Grand Duchy of Luxembourg through its Lux-iTech unit.

SPECIALISATIONS		
Private and industrial buildings division <ul style="list-style-type: none">▪ Fire investigation services▪ Private buildings and contents losses▪ Business buildings and equipment losses (specialising in equipment failure)▪ Civil engineering▪ Fire▪ Water damage▪ Storm damage▪ High and low voltage electrical risk	Civil liability division <ul style="list-style-type: none">• Operating civil liability• Post-delivery civil liability• Domestic civil liability• Professional civil liability• Assistance to accountants for lost profits	Specific skills <ul style="list-style-type: none">• Corporate and domestic IT equipment• Road building and maintenance equipment• Telephone & electrical cables, optical fibres, cable TV• Rolling stock and railway equipment• Boats and nautical equipment• Water and gas pipelines• Wines and alcohol• Musical instruments• Industrial automation

Adenes Group Executive Board

Adenes Group companies are owned solely by management with a background in loss adjustment. No banks or financial institutions have any holdings in the Group. No shareholder owns more than 25% of the shares.

The Adenes Executive Board considers and discusses all the issues the Group faces and works on putting Group strategies in place.



Emmanuel VILLETTE
Chair of Adenes



Florence BERNETTI
VP of Strategy,
Product Offerings
and Client Services



Christophe ENCINAS
Head of Outsourced
Services



Julien SASSIER
Head of Client
Relationships



Xavier RAMOND
Secretary-General



Guillaume VILLETTE
Head of
Communication



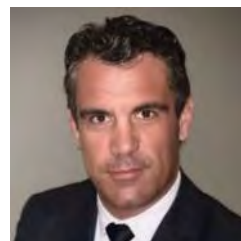
Florence MAGLIOLA
Head of Human
Resources



Vincent GIL
Chief Financial
Officer



Aymeric LACROIX
Head of Information
Systems



Raphaël XIXONS
VP Group
Performance
CEO of ELEX France



Tancrède STAGNARA
VP Development and
International
CEO of Vering



Olivier GLOUX
VP Loss
Adjustment
Business Lines
CEO of 3C



Olivier BONIFACE
VP Specialities and
Partnerships
CEO of Vering



Johann LE BIHAN
CEO of Créativ'

The Adenes Group CSR steering committee

As part of the Group's strategy, the CSR steering committee determines the policy and actions in conjunction with support functions and subsidiaries.



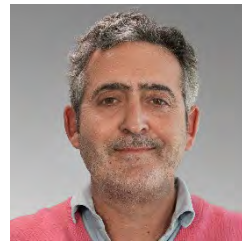
Xavier RAMOND
Secretary-General
Head of CSR



Florence BERNETTI
VP of Strategy,
Product Offerings and
Client Services



Frédéric MARCHISIO
Head of Elex South-
East Region



Guillaume VILLETTE
Head of
Communication



Frédérique FABRE
Head of Legal



**Anne-Sophie
BARDET**
Human Resources
Manager at 3C



Magali KELLER
Communications
and Press Relations
Manager



Pierre LECHAUVE
Deputy Chief
Executive of Créativ'

The Adenes Group CSR policy steering committee members meet every quarter.

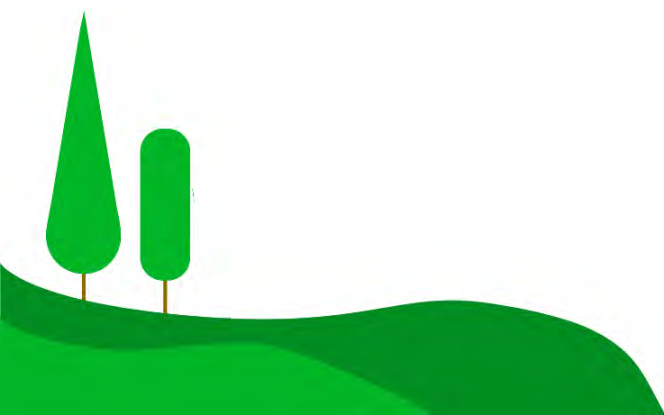
The CSR steering committee instigates proposals and works day-to-day on the Group's CSR policy, aiming to raise CSR commitments across the board.

Pierre Lechauve, Deputy CEO of Créativ', joined the committee in 2022.



CSR policy

1. Risk assessment
2. Our stakeholders
3. Our CSR policy
4. Our strategy
5. Objectives and commitments



Risk assessment

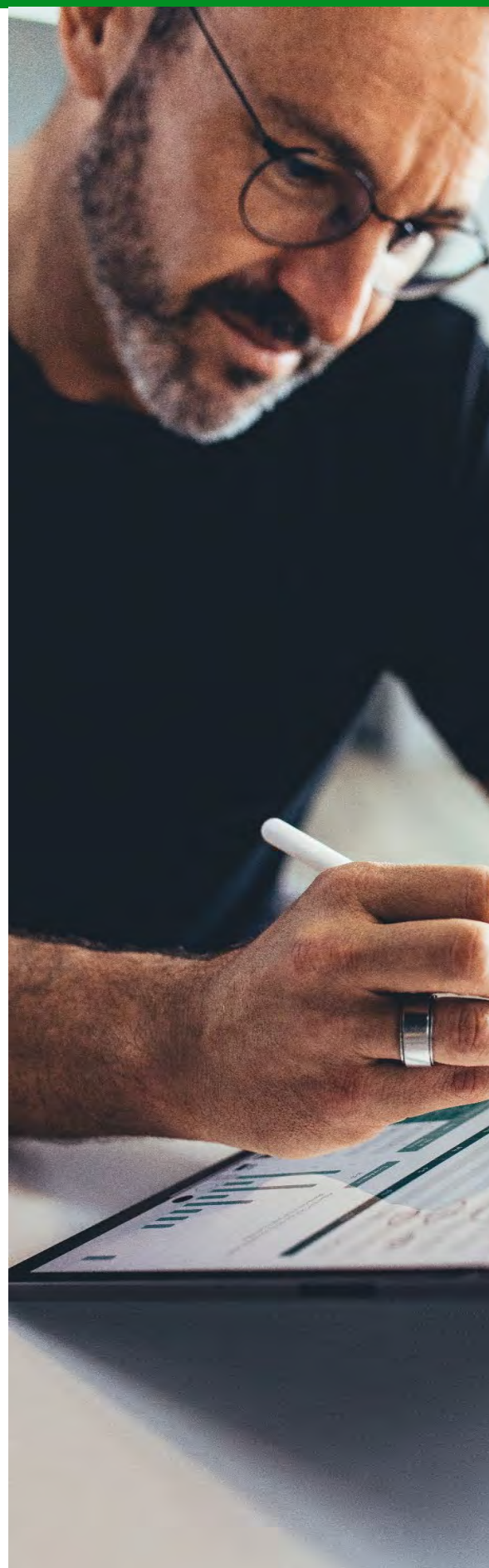
Risk assessment is a key tool in building a social responsibility strategy for the Group. It is used to set priorities on the basis of their importance and impact on the Group's success, and is extracted from the Group's risk mapping.

The Group has identified **13 issues** that cover all technological, economic, social, environmental and regulatory aspects.

Our analysis was conducted by following the steps below:

- **Risk identification:** taking stock of Adenes Group's overall situation to allow us to identify its specific risks, with the objective of producing a list of issues directly linked to the Group's activities and stakeholders' interests.
- **Risk exposure assessment:** determining the "gross" risks to which the Group is exposed before taking into account any preventive measures it has implemented.
- **Assessment of the suitability and effectiveness of the resources and controls** used in risk management: evaluating whether existing preventive measures and controls are effective in managing the risks that are present.
- **Prioritisation:** the last step is to set priorities and action plans based on the risk assessment.

Adenes has been producing a map of CSR issues since 2021, split into four categories: social, environmental, compliance of business practices & ethics, and governance. These will be expanded upon in the rest of our report. This mapping was updated in 2022.



Our stakeholders' expectations

POLICYHOLDERS

- Transparent and proactive information
- Full and quick claim payouts
- Human touch and psychological support
- Adaptation to individual needs
- Swift response

COMPANIES

- Compliance with regulations, employment law, human rights, and workplace health and safety
- System transparency and accuracy
- Positive environmental and corporate footprint

LOCALS & STAKEHOLDERS AFFECTED BY CLAIM EVENTS

- Transparent information
- Limited disruption from claim events and repairs

SUPPLIERS

- Lasting relationships and policy of support
- Fair treatment
- Payment terms
- Shared specifications
- Transparency

EMPLOYEES

- Attractive pay
- Quality of life in the workplace
- Fairness
- Career development
- Recognition in the workplace
- Training, continued employment, and employability

INSURERS

- Policyholder satisfaction
- Accurate evaluations of losses
- Understanding of loss adjustment and the process
- Attentiveness to clients
- Ethics

REPAIRERS

- Healthy, ethical relationships
- Adherence to price schedules
- Adherence to the work requested

VEHICLE GARAGES

- Ethical behaviour from loss adjusters
- Professionalism
- Meeting commitments

Our commitments to and support for our stakeholders

INSURERS

- Set up a steering committee, the frequency of which depends on client requirements
- Create a specific Client Relations Department
- Monthly meetings to deal with problematic cases
- Loss adjusters to contact third parties involved in claims during their appraisal
- Independence
- Technical and accountable loss adjustment
- Innovation
- Accurate evaluation of loss and harm connected to claim events
- Accurate cost assessment and combating fraud
- Responsiveness and quality of service

POLICYHOLDERS AND THIRD PARTIES

- Quality of service
- Transparent, proactive and comprehensive information
- Face-to-face, telephone or videoconference meetings with other stakeholders involved as part of claims handling
- Monitoring suppliers, adherence to suppliers' payment terms & conditions
- Limit losses and harm connected to claim events
- Accurate cost assessment
- Limit disruption from claim events and repair work
- Environmentally friendly claim repairs
- Ethical data management

EMPLOYEES

- Set up social dialogue
- Establish a survey on quality of life in the workplace
- Set up individual employee assessments
- Seek continuous improvement in working conditions
- Ensure the health and safety of employees
- Make the company more attractive through well-being initiatives
- Ensure new starters show diversity of backgrounds, profiles and potential
- Provide opportunities for skills and career development



Our CSR policy

Make Adenes Group a responsible and engaged business

Adenes Group is continuing its CSR commitment and is engaged with the issues facing society.

Adenes Group has been committed to a CSR policy since 2015, and is continuing its drive to make CSR one aspect of its strategic planning. The regulatory changes affecting our sector and the digitalisation boom are leading our Group to redesign its working practices. We are conducting this change from a socially responsible perspective, supporting our people throughout. More than ever, we intend to communicate and address our CSR strategy with our stakeholders.

Our desire to promote the development of CSR, encourage discussion, disseminate best practices and organise dialogue with stakeholders remains intact, and forms an integral part of the Group's objectives and its "ADENES GO 2024" plan.

Adenes Group has formed a CSR Steering Committee, including members of senior operational management and members of the Executive Board. The creation of this CSR Steering Committee reflects the role and significance of CSR in the direction our Group's development will take. Action plans are formulated

and tracked by each issue owner.

Changes in our report

Given the changes to Adenes' scope in 2022, we have decided to stop producing comparisons with effect from that date.

In view of these changes, the data reported is no longer relevant to, or consistent with, previous figures. The scope used will be stated for all metrics shown in the report.

Our CSR policy

MORE SUSTAINABLE

We are pursuing our objective of being a leading worldwide name on the loss adjustment market while at the same time taking into due consideration current environmental and social changes. In particular, we have put in place a CSR policy, committing us to sustainability in many areas of our business. It is our duty to act even more responsibly, and we will continue our commitment to this principle.

We have also decided to work towards more sustainable mobility, by committing to switching our company fleet to electric vehicles, including a proportion of low greenhouse gas emitting vehicles. We consequently no longer run any diesel vehicles; these have been replaced by new hybrid or electric models.

MORE EFFECTIVE

Innovation is an aspect we address daily. It is how we move forward, and go further in our product offerings and service provision for our clients and for our employees. All functions in the insurance support services sector are undergoing digital transition, and we are developing innovations in terms of both systems and roles, which are constantly changing.

In particular, we are providing our loss adjusters and managers with all the technology they need to help them do what they know how to do, but better.

Our policyholder and insurer extranets have also recently been redesigned to be even more functional and intuitive, as the central repository for all the information needed to track a claim. They are consequently intended to provide our clients and policyholders with simple, straightforward information, thereby reducing the number of calls with little added value.

MORE LOCAL FOCUS

Adenes' culture is based on a set of meaningful values that inspire us and guide our actions and decision-making on a daily basis. We want to make this culture clearly visible in the experiences that we offer, to our clients and our employees alike.

We have also introduced a performance scorecard for our Elex loss adjusters that includes policyholder feedback and satisfaction levels after a loss appraisal appointment. In a sector where client satisfaction has long been neglected in favour of technical expertise, it is now essential to make our strategic and operational decisions more client-centric. We intend to make this culture more visible in the experiences and services we provide to our clients, so that we can listen to them and support them more effectively.

Our strategy

The Group's CSR strategy constitutes our 2024 road map, and is designed to inform our choices, decisions and priorities.

Adenes has always cultivated close-knit relationships that have underpinned its reputation as a professional and trustworthy Group not only with its clients, but also with its employees. Its values around CSR, security and ethics are now Adenes Group assets that we seek to protect.

Group strategy has been designed to be consistent with our raison d'être, and appropriate to the issues facing the Group and which it is addressing.

The aim of our policy is to give greater meaning to all the projects we launch, and to differentiate ourselves by promoting our actions and making commitments.

Having signed the **UN Global Compact** in 2020, Adenes Group is committed to improving and pursuing its CSR policy to combine economic performance with social and environmental performance.

Our three key areas

EMPLOYMENT COMPONENT

- Proactively and transparently manage the career paths of every person in the Group
- Establish a path and develop skills
- Be involved in the development and well-being of our employees and combat discrimination, harassment and bullying.

CLIENT SATISFACTION AND ETHICS COMPONENT

- Create innovative and diversified solutions
- Meet human and technological challenges by entering into responsible dialogue with our stakeholders

ENVIRONMENTAL COMPONENT

- Take an active role in combating climate change and respect for the environment.
- Raise staff awareness

Objectives and commitments

NOUS SOUTENONS
LE PACTE MONDIAL



The Adenes Group CSR strategy is based on the **Global Reporting Initiative (GRI)** guidelines, although the Group's companies are not subject to them.

Adenes also signed the **UN Global Compact** in 2020 and is committed to upholding basic principles covering human rights, international labour standards, the environment, and corruption.

SUSTAINABLE DEVELOPMENT GOALS

From the 17 sustainable development goals established by United Nations member states, Adenes Group has selected six that it feels are best suited to its business activities and the values it upholds.

Adenes Group provides services and is not therefore in a position to act on those goals concerning parties involved in international production chains.



GROUP CSR ASSESSMENT

In 2022, EcoVadis again conducted a CSR assessment on Adenes Group, looking at four main areas, i.e. Environment, Social, Business Ethics, and Responsible Procurement.

For the second time in a row, Adenes obtained a Gold rating, thus placing it in the top 5% of companies assessed by EcoVadis.

Adenes improved its score from the previous assessment, thanks in particular to progress made in terms of the environment and responsible procurement.

Objectives and commitments



3. HEALTH AND WELL-BEING

“Ensuring healthy lives and promoting well-being at all ages is essential to sustainable development”

Adenes Group does its utmost to ensure the health and safety of its employees, and improve their well-being. In terms of both the working conditions provided and the additional benefits available to them, the Group has always been keen to improve its employees' situations. Most of the actions taken by Adenes to meet this SDG are described in the “Employment component” section.



5. GENDER EQUALITY

“Achieve gender equality and empower all women and girls.”

This SDG aligns perfectly with the Group's aims of combating all forms of discrimination against women, and promoting equal opportunity of access to all levels of decision making.



8. DECENT WORK AND ECONOMIC GROWTH

“Promoting inclusive and sustainable economic growth, full, productive employment, and decent work for all”

In both its social approach and its commitments to young people, Adenes Group strives every day to provide optimum working conditions for its employees and promote skills development and recognition to encourage growth that benefits everyone.

Objectives and commitments



10. REDUCE INEQUALITY

“Reducing inequalities and ensuring no one is left behind are integral to achieving the Sustainable Development Goals.”

Adenes Group strives to ensure equal opportunities in all its initiatives. From recruitment to internal mobility, transparency is always the watchword. Combating inequality and improving diversity within the Group opens the door to new talent and cultivates variety in staff profiles.



11. SUSTAINABLE CITIES AND COMMUNITIES

“Making cities and human settlements inclusive, safe, resilient and sustainable.”

The very business of Adenes Group companies is aimed at creating more sustainable towns and cities. So when Batifive undertakes reconstruction after a claim, and implements protective measures for the damaged building, the reconstruction is a responsible design project; or when Electoren repairs household damaged appliances, the aim is to create safer, more sustainable homes and towns.



13. COMBAT CLIMATE CHANGE

“Take urgent action to combat climate change and its impacts.”

Adenes Group is committed to doing everything within its power to combat climate change, by constantly seeking new ways to reduce its environmental impact and by raising awareness of climate issues among its employees. The actions undertaken by the Group to meet this SDG are described in the “Environmental component” section.



Employment component

1. Industrial relations
2. Working conditions, health and safety
3. Skills promotion
4. Attracting talent, and well-being in the workplace
5. Commitment to young people: policy on sandwich students and trainees
6. Team spirit



PERFORMANCE INDICATORS



Florence Magliola, Head of Human Resources

Adenes Group contributes to quality of life in the workplace for its employees, and encourages promotion and internal mobility.

This is particularly reflected in:

- staff training to maintain their technical abilities, further develop their skills, and boost their employability,
- encouraging internal mobility,
- proactive, transparent management of the career paths of every individual in the Group,
- a willingness to take on trainees and sandwich students with a view to passing on expertise,
- a high level of recruitment, in terms of both numbers and skills, to support the Group's development ambitions.

Employment component

Industrial relations

Maintaining good industrial relations is essential to the Group's performance and a significant driver of progress.

The Human Resources Department strives to create the right conditions for high-quality social dialogue, which reflects the Group's values and keeps employees at the heart of its concerns.

Through this dialogue, Adenes Group aims to standardise the agreements and benefits granted to employees across all its subsidiaries. This standardisation entails negotiating collective agreements such as those relating to working hours, remote working, the introduction of paid leave accumulation & offsetting (sometimes called a "time savings account") and the creation of a collective pension savings plan. The mechanisms introduced enable employees to use their entitlements to plan for their retirement.

All employees vote in elections for staff representatives, and all companies have a works council. Elex France and Créativ' have a central works council. Meetings with works council representatives are held regularly. Extraordinary meetings are convened to inform and consult staff representatives about significant matters, including regarding the general organisation of the Group.

The **Group intranet** enables employees to follow the Group's news (new starters, internal vacancies, news about clients and partners, etc). It is a communication and information channel for all employees (company news, publication of metrics, and forums).

It is also where Group companies publish their **Gender equality indicators**.

100%

of companies are covered by a collective bargaining agreement

Employment component

Working conditions

Health, safety and quality of life in the workplace are topics that affect and concern everyone in the Group: employees, elected representatives, line management and senior management.

Work-life balance and improved working conditions

Employees at a number of Group subsidiaries have the benefit of flexi-time, with some core hours and some flexible attendance periods. This can serve to improve the work-life balance, while leaving our business and continuity of service unaffected.

Adenes has standardised the Group's incapacity benefits for employees with a single provider, improving the quality of benefits and the effectiveness of follow-up services.

following the Covid crisis, leaving employees to decide whether or not to work from home, and setting out the conditions governing remote working.

In 2022, an addendum was added to the remote working agreement in order to better meet employees' requirements, allowing them to work from home more often, depending on their status.

72,379

Days of remote working logged in 2022

The right to disconnect

Employees can ask to exercise their right to disconnect from the Group intranet at any time. A policy has been produced to raise employees' awareness of a healthy work-life balance. Reminders are issued and supervision is in place to detect high-risk behaviour patterns.

The Group continues to monitor the situation closely, to strike the right balance between the needs for interaction and peace & quiet, and between working time and private life.

Working from home

Remote working has become an established aspect of our work organisation since Covid. A collective agreement on remote working was concluded in all Group companies



Employment component

Working conditions

Briefings and training

The Group briefs its employees on the risks of RSI, with awareness campaigns, appropriate office furniture, contact and discussion with the regional occupational health practitioners, circulating preventive information to staff, etc.

An asbestos risk briefing has been given, and a road safety campaign has been run.

Information, prevention and repeat medical check-ups are carried out systematically. Occupational first-aid training is given regularly at Group sites, on a voluntary basis.

Training and briefings are given to our employees; Group companies do not involve subcontractors working on their premises.

1,603
hours of
occupational
health and safety
training given in
2022

Following up on physical accidents

Quarterly meetings with the works council are organised to review all incidents and requests related to health and safety, so that corrective measures can be put in place.

Employment component

Working conditions

Risks specific to loss adjusting

The Group's loss adjusters travel frequently and are consequently exposed to the **hazards of road travel**. Adenes Group applies road safety measures, including making observance of the highway code part of the contract of employment, road safety briefings, and inclusion of road travel risks in the statutory OHS workplace risk assessment report (the "*Document Unique*").

The Group also implements protective measures against **physical risks during appraisals**: safety rules are updated and circulated to all employees regularly.

Regarding **asbestos** specifically, loss adjusters are given training by a specialist organisation every two years. PPE is provided, and instructions for use reiterated periodically.

An external body **audits safety equipment**.

Road safety

The Group has appended a road use policy to its loss adjuster employment contracts. It has also rolled out road safety briefings for all staff.

These briefings were held on France's Road Safety at Work Days on the 9th to 13th May 2022.

The aim is to encourage loss adjusters and other employees who travel for work to adopt safe practices, and maintain their vehicles properly, to ensure they drive and travel safely.

We also reminded employees of the consequences of using a telephone at the wheel, and of driving under the influence of alcohol or drugs.

At the end of this road safety week, we tested employees' knowledge through a multi-choice questionnaire. 238 employees responded. The results were fairly satisfactory, with a 64% success rate.



Employment component

Working conditions

Preventing psychological risks

The Group runs special stress management training sessions aimed at preventing psychological risks. Guides on remote working have been produced by the HR Department to give day-to-day advice to employees and line managers (organisation, reminder of the right to disconnect) and to prevent either work-related or personal issues.

To ensure a working environment free of conflict, meet legal obligations, and allow employees to thrive in the workplace, every business unit has an advisor on bullying and sexual harassment. Their role is to provide support and guidance to persons reporting cases of harassment or bullying, mediate between the parties concerned, and arbitrate impartially and fairly if disciplinary measures are to be applied.

Employees are made aware of the existence of these advisors. A whistleblowing procedure has been established so reports can be made safely and confidentially.

Advisors are trained.

Combating harassment and bullying



Working conditions

ADENES GO 2024 OBJECTIVES

- Continue to negotiate collective agreements with staff representatives aiming to standardise benefits for all employees.
- Maintain our commitments regarding quality of life in the workplace.
- Continue to offer and run in-house training.
- Italian subsidiaries:
 - Appointment of a safety advisor and manager, and an occupational health unit, coordinated for the whole Group.
 - Integration and coordination of subsidiaries' health and safety management, under the supervision of Adenes Italia.
 - Implement one software package (Zuchetti) to manage health and safety.



Employment component

Skills promotion – Training

At a time when expectations are increasing and relationships with the company are changing, Adenes Group is paying close attention to training.

Adenes Group cares about its employees' skills and expertise, and our commitments as a training organisation are:

To deliver training that matches the needs and skills of learners taking the sessions to optimise and ensure the buy-in of every attendee.

To regularly refresh trainers' technical knowledge and measure the effectiveness of training methods used.

To provide a learning environment that is conducive to the development of learners' skills.

Our training arm, Adenes Formation, has been **QUALIOPI** certified since 2020.

We are consequently engaged in a training quality and continuous improvement process, meeting stringent criteria relating to the quality of the training dispensed.

45,994

Number of hours training given in 2022 in France + Italy

36.47

Number of hours training per employee in 2022 in France + Italy

37,408

Number of hours training dispensed by Adenes Formation in 2022

17

Number of Adenes Formation trainers who led training sessions during the year

Employment component

Skills promotion – Training

Loss adjuster training

Training is vital for loss adjusters, who sometimes need highly specific skills sets. Loss adjusters need to develop good knowledge of the environment, prevention and management of psycho-social risks, and the ability to listen to and communicate with policyholders who may be in distress following a claim event. As well as technical expertise, **inter-personal skills** are crucial.

Loss adjusters are offered training from the time they are recruited and throughout their careers.

- When first recruited, loss adjusters undertake a **package of initial training** that runs over nine weeks, comprising five weeks of classroom training interspersed with weeks working in branch offices.

We are currently on the 34th intake of new recruits undergoing this initial training. Since it started, we have trained 605 young loss adjusters, including 207 in 2022 alone.

- **Continuous training** of loss adjusters, remote appraisers and support teams occurs all year round, including dealing with policyholders, developing listening and dialogue skills, and appraisal techniques, as well as new toolkits.
- As an extension to the initial training package for young new starters, Adenes has created a **booster training package** to improve the skills of those who have completed the initial course. The booster package is taken after three years. Seven cohorts have completed it since its introduction.
- **Accreditation training** is available for loss adjusters (technician, loss adjuster, certified loss adjuster) organised by professional bodies (the FSE Federation of loss adjuster firms, the CEA loss adjusters' trade body, the French risk prevention body CNPP). This training culminates in an examination and the potential to obtain a lifelong qualification, specific to the individual employee and recognised by other companies.

Employment component

Skills promotion – Training

Besides training specific to loss adjusters, a great deal of other training is given by our training provider, and an entire **training catalogue** has been produced, available on the Group intranet for any employee who wants to undertake training.

3C has created a monthly newsletter and set up “**Training Wednesdays**” where once-a-month training sessions are provided to all employees.

824 hours of training were given in 2022 to 85 employees in our Italian subsidiaries.

2,961 hours of training were given at Créativ’ (on vehicle damage, appraising legal protection, recruitment, etc.)

70 loss adjusters are being trained at Créativ’ in two years of preparation for the examination to become a qualified vehicle loss adjuster.

Employees who are training to become loss adjusters follow a course that alternates between professional practice in loss adjusting and classroom education at the training body, in preparation for examination to become a qualified vehicle loss adjuster.

After at least 24 months working as a loss adjuster, anyone can apply to take the vehicle loss adjustment examinations, organised by France’s national federation in November every year.

Language training

As part of its promotion of skills, Adenes Group offers English language training to employees, suited to their level and objectives.

Taking such training is voluntary and paid for from the employee’s personal training account (“CPF”).

Various modules are available, and employees can choose between individual and group sessions (of at most four people).

After the training, the employee obtains an “English 360” certificate, proof that they have attained competency in English against the European benchmark that measures four skill areas, i.e. oral and written expression and comprehension.

Employment component

Skills promotion – Training

ADENES GO 2024 OBJECTIVES

- Hit the target of 80% of Group loss adjusters having taken a training course
- Pass our first graduates out from the Adenes Academy
- Continue to recruit sandwich students through the company apprentice training centre
- Line manager development and professionalization
- Continue with line manager training
- Encourage certification for loss adjusters
- Continue to roll out training beyond the technical aspects of the business, e.g. posture, well-being, self-care



Employment component

Attracting talent, and well-being in the workplace

We want to offer our teams an everyday working environment that enables everyone to commit to our Group and thrive within it long term.

Remuneration policy

Adenes Group has honed its remuneration policy over a number of years (established pay scales, defined overtime opportunities, specific remuneration for “days of action”, etc.). The remuneration policy aims to foster a sense of recognition and fairness for current and future employees. Our objective is that our remuneration policy will serve to motivate staff.

Adenes M/F variance in rate of individual pay increases: 35/35

Adenes M/F pay gap: 38/40

Group age pyramid

(Data for France excluding Créativ’)

**38
years**

Average age of female
Group employees

**39
years**

Average age of male
Group employees

**38
years**

Average age of
employees

**40
years**

Average age of
management grade staff

60

Number of employees
above 60 years old



Employment component

Attracting talent, and well-being in the workplace

Recruitment

The Group attaches great importance to maintaining and promoting a transparent recruitment policy.

We are committed to an equal opportunities recruitment policy, and we stand against any form of discrimination.

Our recruitment procedures observe gender equality. Our vacant job posts are advertised internally and employees are offered support and guidance regarding any geographical mobility. ADENES Group encourages full-time employment.

An induction course is planned for all new starters to assist them in taking up their position. The Group has improved its communication with its employees. Every person who joins the Group appears on the intranet home page with a photo.

Progress is checked midway through their trial period, to allow for discussion and any support the new starter might require. The Group follows processes to encourage the retention of talent and staff loyalty.

Consideration of disability

A Group disability advisor is tasked with guiding, informing and supporting individuals with disabilities for all Group companies.

Adenes Group intends to continue raising employees' awareness of disability and its recognition within the Group.

The Group uses communication to emphasise to employees and third parties the employment model it intends to pursue and develop as regards promoting the inclusion and professional development of

6.68 years

Average length of service with the Group

France data

people with disabilities.

Adenes Group has maintained its commitments regarding non-discrimination towards disability in recruitment and the use of ESAT (supported employment) service providers and contractors. The Group's offerings are always available at sites employing people with disabilities. Our training arm, Adenes Formation, is able to adapt its training to fulfil its role as a training provider.

The Group, in conjunction with dedicated occupational health services, adapts workstations and how our work is organised for staff with an officially recognised disability.

3.51%

of Adenes Group employees have a disability (not counting those in subsidiaries that joined the Group in 2022).



Employment component

Attracting talent, and well-being in the workplace

Careers

Being a loss adjuster requires wide-ranging, in-depth knowledge in a variety of fields. Recruiting a loss adjuster takes four months on average. It is consequently essential for the Group to cultivate its appeal and ensure it retains its talent once people are trained.

All employees have a job description, and have an annual appraisal with their line managers and HR managers. The purpose of the interview is to review employees' professional achievements, determine areas for improvement, and set objectives for the coming year, on the basis of the individual's results, motivation and wishes.

Every two years, employees have an interview known as the professional review, and they have a full assessment every six years.

As part of its development, in 2022 Adenes Group offered seven employees mobility options in Overseas France (Guadeloupe, French Guiana, Martinique, and Réunion).

A salary scale is established in each entity to ensure equality of treatment for all members of staff. Changes to the salary scale are made based on the position.

Skills are monitored centrally, and we suggest specific job-related training to our employees. We gather intelligence continuously in each area of expertise to ensure we capture any trends and innovations in our line of business (new regulations, etc.). New information is passed on via technical or practical memos sent to all staff. The geographical locations of the Group and its various entities offer internal mobility opportunities (change of region, move to a new area of the business).

Well-being in the workplace

Adenes Group cares about the well-being of its employees, and wants them to feel good at work.

With this in mind, a cross-functional working group has been set up to look at well-being in the workplace and the pooling of skills. Pooling skills means providing mutual assistance and sharing knowledge during peaks in activity that affect the Group's loss adjusters and client relations centres.

In the field, innovative and well-designed operational tools (tablets, computerised trip management, video-conferencing systems) have been made available to employees to avoid risks to employee health and safety when out and about (e.g. drones to access abandoned cars or asbestos-contaminated sites).

In offices, work spaces have been redesigned: open-plan and line-manager/employee shared spaces, creation of employee relaxation areas (break room, coffee room, table football, etc.).

To improve employees' daily routines, since 2020 Adenes Group has been a member of a commuting car-sharing platform, namely Klaxit, the leading name in France. Besides the environmental aspect of using this platform, it also helps to create links between Group employees through sharing their trips, and improving everyone's journeys.

Employment component

Attracting talent, and well-being in the workplace

Promoting equality and diversity

In order to make a positive contribution to equal opportunities in the workplace, Adenes Group plans to pursue its recruitment policy of ensuring diversity in its employees as regards gender, age, ethnic origin, disability and educational background.

Adenes Group pays particular attention to gender diversity and fosters:

Diversity in academic profiles, as a result of the highly specialised skills sets needed (vocational diplomas, engineers, business schools, architects, etc.)

Adherence to equal pay for equal work.

Application of directives on non-discrimination in recruitment as regards age, ethnic origin, gender, etc.

Adaptable working time for employees with disabilities and vulnerable employees.

Diversity charter

In 2022, Adenes Group made a commitment by signing the Diversity Charter.

The purpose of France's "Diversity Charter" is to foster equal opportunities and diversity. It helps to develop trust-based management that respects difference. Not only does it improve team cohesion, it also helps us improve how we live alongside one another, and therefore performance.

By signing this charter, Adenes Group has committed over the coming years to training and raising awareness among senior and line managers involved in recruitment, training and career management, and then gradually all staff, about the issues surrounding non-discrimination and diversity.

98/100

Adenes M/F equality index

57%

Percentage of female employees in the Group

47%

Percentage of women working as remote loss adjusters (data for France & Italy)

17%

Percentage of women working as loss adjusters (data for France & Italy - on-site and remote loss adjustment)



Employment component

Attracting talent, and well-being in the workplace

ADENES GO 2024 OBJECTIVES

- Set up a Disability Agreement
- Ensure the inclusion, integration and continued employment of workers with disabilities
- Continue raising staff's awareness and recognition of disability so as to improve the representation of all
- Maintain our equal opportunities recruitment policy, and our stance against all forms of discrimination
- Continue our employment policy to achieve a satisfactory M/F equality index
- Maintain professional mobility
- ADENES FAMILY: Create the "Maison Adenes" in France to advocate for living alongside one another by combining employees from a number of subsidiaries in one branch office



Employment component

Commitments to young people

Adenes Group is particularly keen to recruit young people. The Group has an attractive and relevant policy to encourage sandwich students and trainees to join us. Young people are tomorrow's permanent employees, and each is offered an opportunity.

Adenes Group gives priority to supporting young people along their educational and career pathways by offering sandwich courses and training in the various lines of business that the Group is in a position to offer. The Group has designed a remuneration policy for sandwich students and trainees that exceeds the legal requirements.

With its first company apprentice training centre in Bordeaux, and the opening of a second in Saint-Etienne in 2022, Adenes Group is pursuing its commitments to young people. Adenes Group has 80 apprentices at these centres and on sandwich courses with Group companies.

This commitment to young people has led to the Adenes Academy centre, on the basis of feedback received, adopting the name HappyAtSchool for 2023.

Adenes Group certification

The best way to attract and retain young talent is to listen to what the individuals in question have to say. With this in mind, the Group has evaluated feedback about the onboarding of its sandwich students and trainees through independent, anonymous surveys. This is an innovative approach to improving the induction and support of trainees and sandwich students joining the Group.

Adenes participated in the Happy Trainees survey that collected feedback from trainees after their induction experience with us. We obtained a score of **4.61/5 for the year 2022.**

86

The number of **sandwich students** who joined the Group in 2022

31

The number of **trainees** who joined the Group in 2022 - Group companies in France only



Employment component

Team spirit

In 2022, Adenes Group continued with the communication initiatives it had started during the pandemic to stay in contact with all of its employees. As part of the “Adenes Go 2024” project, the aim is to bring teams even closer together by organising team-building events.

Elex Sud-Est team building

Elex South-East employees and management came together on Saturday, 10 September 2022 for a friendly series of sports competitions. It was, of course, an opportunity for them to relax and get to know each other better, but also to support an important cause, namely restoring woodland ecosystems.

For every goal scored in the football, and every point in paddle tennis, Elex South-East committed to planting a tree, through our partner, Reforest'Action. With 62 goals and 115 points scored, the teams certainly excelled in the events.

Elex South-East also added 177 trees to the total. No fewer than 354 trees were planted in Saint-Germain d'Esteuil, in the Médoc regional park (near Bordeaux), which had suffered massively from forest fires during the summer.



Group intranet

The intranet enables employees to:

- access all the information they need;
- find help with their day-to-day work, with both practical information and news about our clients;
- feel encouraged to participate and cooperate with Group projects.

2022 advent calendar

1,800 employees from all our subsidiaries took the challenge of opening the doors on our advent calendar every day from 1 to 23 December.

Questions on various topics related to the Group's business were asked, enabling employees to climb up the rankings and win some superb gifts.

Every day, employees were set challenges, encouraging them to show kindness and positivity towards each other. Photos of these moments were then to be sent to the Communication Department's inbox, and each photo generated a €1 donation to the French charity, Restos du Cœur (which distributes food & hot meals to the needy). The Group donated a total of more than €200.

Employment component

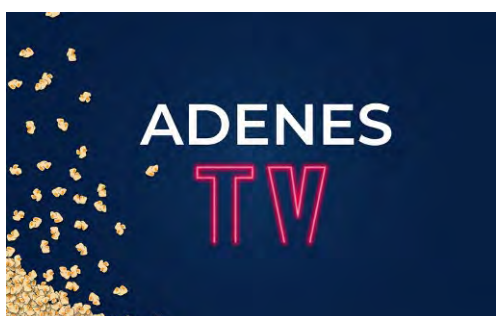
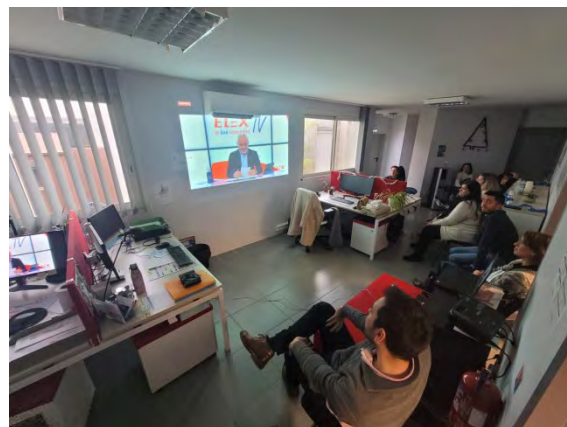
Team spirit

Elex TV: Live to all staff

December 2022 presented an opportunity for Elex France employees to meet up to review the past year.

The members of the management team on the panel reviewed the highlights of the year, such as the 2022 Climate EGA.

Employees could ask questions live by scanning a QR code, which allowed them to discuss their point with management.



ADENES TV

The plan for 2023 is to broadcast a programme on YouTube every 1st of the month to keep employees up to date with the latest news from Adenes Group and its subsidiaries, through the "360" section.

The programme includes a number of other features, such as "A minute of glory", which will highlight an employee's passion, talent or expertise, and "The panel interviews...", which will feature a member of the Adenes Group management team as its guest every month.

FRATRIES - PHILANTHROPY

Our Group signed a donations agreement with the non-profit "Fratrries" following the challenge announced by Axa. For "Loss adjustments with repair in-kind", when an investigation has at least 4 stars, pays Fratries €3. On our side, for every investigation graded at least 4/5 at ICF, we double that €3 to share in this spirit of solidarity with Axa.

The purpose of this non-profit is to provide modern, well-located homes to enable young working people with and without mental or cognitive disabilities to live alongside one another.

GO ADENES 2024 objectives:

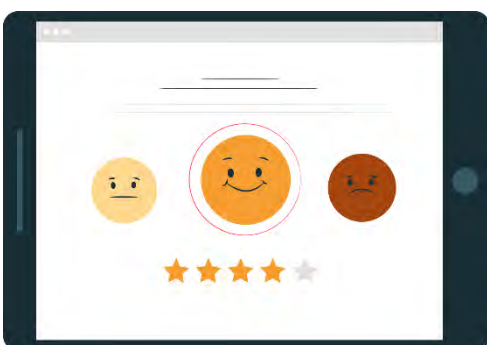
Improve quality of life in the workplace and working conditions by having a special theme every month that involves employees, e.g. challenge month, breast cancer awareness month, Olympic month, etc.

4



Client satisfaction and ethics

1. Quality of service and client relations
2. Innovation policy
3. Professional conduct & business ethics and combating corruption
4. Cybersecurity and data protection



Client satisfaction and ethics Innovation



Guillaume Villette,
Head of Communication

“Adenes Group has placed innovation at the heart of its strategy and made it a mainstay of its CSR Plan.

Firstly, innovation means creating new tools resulting from new technologies. In 2022, the claims handling system was converted to a web-based format, improving the user experience. It is planned to roll it out across all Group subsidiaries by 2024.

An EDM 2.0 project has been launched, which will reduce the amount of zero added-value work for our people and, in so doing, make more time to provide better support to those involved in claim events.

In 2022, our Group launched AdenesLAB, its innovation committee, to monitor innovation in our industry and share any synergies between our structures with Insurtech start-ups.

We are also continuing to provide separate online areas for policyholders and our insurers to increase the effectiveness of our exchanges and information relating to claims handling.

Innovation also means improving the day-to-day experience of those involved in claims by offering a menu of solutions to meet the expectations of modern clients.”

Client satisfaction and ethics

Quality of service

As a partner of insurers, we support policyholders in getting back on their feet as quickly and as effectively as possible.

The quality of our services is a core concern for our Group. The Group therefore conducts surveys among both clients and policyholders. The actions and work carried out with them are necessary if we are to meet our commitments.

Our dedicated teams work across the various lines of business and geographical areas.

Quality teams ensure that expectations in terms of processes and performance are met. They work each and every day on communicating instructions, analysing findings and identifying areas for improvement.

Client relations teams work with our principals to maintain optimum, lasting, high-quality relationships. They strive to develop special partnerships and tailor our services to specific needs.

In addition, we have been publishing scorecards for all the Elex regions on the intranet every month since May 2021, as well as a scorecard at the national level, meaning teams and employees can monitor and measure key CX indicators such as satisfaction rates, processing times, call completion rates and client effort.

Data for the Group in France excluding Créativ'



Of policyholders are satisfied or very satisfied



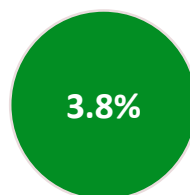
Proportion of very satisfied policyholders (excellence rate)



Average appointment lead time



Average time taken to submit an appraisal report after assignment received



Quality dissatisfaction level



Client satisfaction and ethics

Quality of service

Our teams follow the Group's quality process to meet the expectations of clients and policyholders involved in claims.

Targeted internal audits and surveys are conducted to assess the quality of our services. We undertake to deliver quality operational responses to policyholders' requirements within a short timeframe.

Consolidated survey results give a picture of how our clients and policyholders perceive our efforts, so we can take preventive or remedial measures.

Claims handling is centralised with the aim of improving client satisfaction, and that of those involved in claims. Our Client Relations Department runs our national contact centre.

Axa challenge

Throughout 2022, Elex loss adjusters took part in a challenge organised by Axa in France that highlighted the client experience, the management of processing times, and management incidents.

After months of the best performers leapfrogging each other in the rankings, the final top seven Elex loss adjusters were invited to Rabat by Axa to spend three days meeting the teams and gaining more insight into our client's needs.



Client satisfaction and ethics

Client relations: What if it was me?

As part of its client-focused culture, Adenes Group ran a campaign to improve the client experience at all levels.

“What if it was me?” is an internal campaign aimed at improving the client experience, by refining the approach and behaviour patterns of all employees who are in contact with policyholders. The idea is to draw attention to policyholder feedback by encouraging employees to put themselves in the policyholder’s place. The campaign, which began in 2021, has been expanded to other loss adjuster companies such as 3C.

The Client Experience project team led the “What if it was me?” workshops at 3C. Having started in November 2022, the aim of the workshops is to improve both client and employee satisfaction.

They are part of the Adenes ACT programme (Aim to place the Client Top) where joint action, sharing and client culture are the priorities.

“What if it was me?” webinar

Group Adenes and 3C aim to “make client satisfaction a collective effort that guides our day-to-day actions”.

One client was interviewed and gave very positive feedback about the appointment process, discussions with the loss adjuster, and the quality of the work.

Clients expect advice, informative interactions, interpersonal skills, and responsiveness. To this end, the Client Culture and “What if it was me?” programme was launched. The name is intended to encourage employees to put themselves in the client’s shoes during their interactions.

3C (and Adenes Group, more generally) make client satisfaction a priority.

Policyholders’ expectations have changed over time, especially in this digital age, so it is essential to remain competitive and take advantage of effective digital tools to deliver a quality experience. Adenes has to follow these trends to meet clients’ new requirements, and the objective of this client-focused programme is to improve the CX with smoother and quicker processes.



Client satisfaction and ethics

Client relations

Performance

Our systems are associated with a performance plan to:

- Reduce the time clients wait to make contact and fix appointments;
- Ensure fair pricing in assessing losses;
- Implement an action plan to improve the quality of client interaction over the telephone, and during on-site appraisals.

We have altered the variable component of loss adjusters' remuneration to incorporate quality metrics (time taken to produce the appraisal report, accuracy of the figures, etc.).

Beyond technical competence, we have a duty to carry out assignments with all the human qualities expected of us. As the crucial link in a successful CX, loss adjusters take a two-day "Excellence in interpersonal skills" course with in-house certification. It focuses in particular on fine-tuning loss adjusters' behaviour patterns, adopting the right approach for each type of claim, acting with empathy, and handling crisis situations.

Making policyholders' lives easier

The Group has built a policyholders/insurers extranet, giving policyholders permanent access to their claim file, and a means to communicate with the relevant loss adjuster and to exchange information and documents relating to the claim.

The Group has developed an online system to enable policyholders to book appointments, which offers:

- Greater simplicity for policyholders
- Greater speed for policyholders
- Client/Policyholder satisfaction.

Data for the Group in France excluding Créativ'

77%

Average first contact response rate (calls received by the contact centre that were answered directly)

1.7

Average lead time in days to make contact (date logged to contact made in working days)

Client satisfaction and ethics

Innovation policy

Innovation is a key component of the services offered to insurers and policyholders by Adenes, and relates to varied topics such as operational efficiency, personal health and safety, and environmental protection.

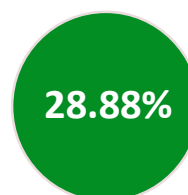
All functions in the insurance support services sector are undergoing digital transition, and Adenes Group is developing innovations in terms of both systems and the changes in the company's role and solutions.

Remote appraisal

We are continuing to handle claim files through remote appraisal, thereby saving time in the claim loss adjustment process for both policyholders and our staff. In so doing, we reduce appointment times and travel, which also cuts our environmental impact.



of property & casualty
appraisals carried out
remotely
(scope: France)



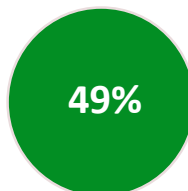
of motorised land
vehicle appraisals
carried out remotely
(excluding natural
disasters)

Extent of remote appraisal in Italy

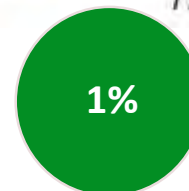
A&A



experta.



vrs»vering
ITALIA



Continued claim handling using video-appraisal from the policyholder's smartphone, through a free, secure app installed temporarily by policyholders, saving them time in loss adjusting their claims.



Number of remote
appraisals (France)

Client satisfaction and ethics

Innovation policy

ADENES LAB: AdenesLab, the Group's innovation committee formed in 2022, keeps us informed of developments in Insurtech, innovations, and investments made in start-ups in our industry sectors.

At each AdenesLab committee meeting, our partner Astorya shares Europe-wide industry figures and describes investment trends.

One or two start-ups are invited to each of these quarterly meetings, to explain their structure, positioning and strategy. It is an opportunity to find synergies between the Group and these start-ups so as to forge any suitable partnerships.



HELPE: Adenes Group created the HELPE platform to facilitate collective, serial and recall claims handling.

This digital portal provides some independence to those involved in claims, who can upload all the information needed to deal with their claim.

Insurers can immediately make our platform available to any party who needs it, and thus speed up the payout process.

ADENES TV: In 2022, Adenes launched its first TV programme, broadcast on YouTube, open to all Group employees. It is an opportunity to tell staff the latest Group news, explain our objectives and ambitions, and of course to talk to our teams.



Client satisfaction and ethics

Innovation policy: overhaul of the policyholder area

New policyholder area

In May 2022, the Client Relations Department started their project to overhaul the policyholder area with the aim of improving the client experience, to make it more suited to policyholders' needs while giving them greater independence in managing their claims, including in assessing their claim files, making appointments and completing their statements of loss.

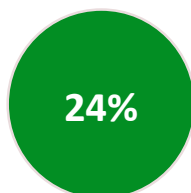
This redesign took policyholders' feedback and opinions into consideration.

Thus, when the process of redesigning the policyholder area began, the focus was on three areas to improve the platform and make it more intuitive and user-friendly. The Client Relations Department asked the following three questions:

- How can we offer a simpler and faster interface to meet policyholders' requirements and behaviour patterns?
- How can the number of appointments booked be increased, and how can policyholders be encouraged to see the process through to the end?
- How can load times be shortened and optimised?

The policyholder area now includes new features such as chat, an FAQs section, and a set of informative videos, and a notifications system has been implemented to give more guidance to policyholders.

These new features and the improvements to existing functions have already proved their worth, particularly in the area of remote appraisals, with an online appointment booking rate of 88% - the equivalent of 9 out of 10 policyholders completing the process.



The percentage of policyholders who book appointments online (compared with 16% in 2021), on average in less than one day

Client satisfaction and ethics

Innovation policy

Operational efficiency gains

We use optimisation systems on loss adjusters' trips to shorten travelling times, save fuel, reduce our carbon footprint and cut the average waiting time for appointments at policyholders' premises.

We give our loss adjusters tablets (live appraisals, optimised journeys, better transmission of information, less paper, time saved for both policyholder and loss adjuster in processing claims, better working conditions, etc.).

Green appointments: Since June 2021, when booking an appointment online, policyholders have a **green appointment** option. Such appointments are scheduled in such a way so as to optimise loss adjusters' trips, thereby generating operational efficiency gains while also cutting greenhouse gas emissions resulting from business travel.

On average, booking green appointments extends the loss adjustment timescale by 2.2 days compared with the fastest proposal



Client satisfaction and ethics

Innovation policy

Adenes Formation subsidiary

Adenes Group's core business is loss adjusting, and the Group is proud of its Adenes Formation subsidiary which is specifically dedicated to training.

With a view to developing and continuing to improve its services, the Group has taken steps to obtain certification from the French training quality certification body, Qualiopi.

Our apprentice training centre has been Qualiopi-certified since 2021.

Adenes Group opened its **company apprentice training centre**, named the **Adenes Academy**, in 2021.

The objective is to develop a business within the **Adenes Formation** structure dedicated to training through an apprenticeship.

The purpose of the company apprentice training centre is to propel apprentices to success by offering them comprehensive support and a diverse, professional curriculum that enables them to either join the workplace immediately or continue their studies.

Two 2-year vocational courses (BTS) are on offer at the Bordeaux apprentice training centre, one in **Insurance**, and one in **Negotiation and Digitalisation of Client Relationships**. The Saint-Etienne centre, meanwhile, opened in September 2022 and offers the course in **Insurance**. There were a total of 47 students at the two centres in 2022, following courses led by specialised trainers.



Language training

As part of its promotion of skills, Adenes Group offers English language training to employees, suited to their level and their objectives.

3C: Ulysse Construction

Ulysse Construction is a highly intuitive application built in-house by our IT Department for construction loss adjusters at the company 3C. The application has the advantage of not needing an internet connection, and is easy to use in meetings, as all the fields to be completed are found on a single page. A loss adjuster using this new software can see the meeting invitation being generated, and has the option to directly add comments and notes for their assistant.

This software is also an asset for loss adjusters because they can bring about changes themselves, reporting any faults to their IT contact who will respond in real time about any problems encountered.

Loss adjusters at 3C are very happy with their new application.

Client satisfaction and ethics

Client relations - Innovation

ADENES GO 2024 OBJECTIVES

- All employees in France to have attended the “What if it was me?” programme
- Organise an innovation month in the Group
- Achieve a level of 80% of loss adjusters using the Ulysse tablet (excluding Auto)
- 45,000 hours of development effort on our systems
- 35% of appraisals conducted remotely
- 2 million assignments managed over extranets
- 35% of policyholder/insurer appointments booked online



Client satisfaction and ethics

Professional conduct and business ethics

Adenes Group cultivates a stringent yet practical approach to our business with ethics, respect and responsibility. We strive to promote decent behaviour from our staff.

Adenes Group's development is based on the trust we inspire in clients, employees, shareholders and all other partners. Professional conduct and compliance as regards dealing with ethics risks and corruption are key aspects of the credibility of the Group and its associated brands.

Loss adjusters are particularly exposed to fraud risk at all levels of their work. The profession's code of conduct is followed in this respect.

The Group meanwhile has put professional conduct rules in place internally for all employees, to guarantee they always conduct themselves responsibly.

- Code of conduct - Anti-corruption policy
- Code of professional conduct
- Whistleblowing procedure
- Training employees in anti-money laundering and combating the financing of terrorism (AML-CFT)

These rules of conduct cover employees' rights, data accuracy and protection, prevention of conflicts of interest, business ethics, compliance with competition rules, and the use of assets and resources belonging to Adenes Group.

Responsible procurement policy

The Group has produced a responsible procurement policy.

The purpose of the policy is to guide supplier selection. It includes social criteria relating to business ethics and environmental protection. All suppliers are invited to sign and endorse our policy.

0
cases

Of an established breach of professional conduct

0
incidents

Reported under the whistleblowing procedure

0
court cases

Reported

Client satisfaction and ethics

Anti-corruption measures

Adenes Group's anti-corruption policy and code of professional conduct set out our commitments in the fight against corruption and influence peddling, and the types of behaviour to be avoided, and provides all of our employees with instructions on how to behave if they encounter unlawful or unethical behaviour.

Corruption risks have been mapped in order to assess them, put action plans in place, and institute appropriate procedures.

Specific training in combating corruption and money laundering is provided as soon as employees join the Group. Real examples are presented, enabling employees to understand how possible corruption scenarios arise, and the rules to follow to deal with them.

Internal accounting checks are conducted, and ratified by the statutory auditors to prevent fraud risks:

- Review of procedures for payments issued and accounts receivables invoices issued;
- Separation of approval and payment functions, separation of decision-making functions, and separation of tasks.

Delegations of authority and signature are granted specifically, not generally, and certain accounts entries that could be a source of risk are examined.

Whistleblowing procedure

Adenes Group has set up a whistleblower reporting system and procedure to encourage both employees and external stakeholders to report potential breaches of internal policies. Employees can submit reports using secure, anonymous communication channels.

Fraud detection

The Group has a national department tasked with checking, logging and sending to our principals any fraud detected and reported by our employees.

With regard to fraud detection in our loss adjustment business, training, conferences and discussions with employees are all held on the subject of fraud detection and the technical aspects.

A preliminary analysis is run on the third-party contractor in every case, checks are made to ensure that the service provision is meeting a genuine requirement, and the third-party contractor's organisational capacity is also verified.

Client satisfaction and ethics

Anti-corruption measures

Handling conflicts of interest

The code of professional conduct describes the situations in which employees could be exposed to conflicts of interest, and sets out employees' responsibilities in this regard and the steps to be taken.

Employees' awareness of handling conflicts of interest is raised through training, and our employment contracts include clauses aimed at mitigating any situations of conflict of interest or partiality.

Code of conduct & ethics

We require our employees to behave ethically and make the right choices. A Code of Conduct is given to all members of staff.

Loss adjusters take an e-learning course on professional conduct based on our own Code, including examples, real-life feedback and quizzes to test the knowledge acquired.

The purpose of the monitoring procedures, training courses and briefings is to create a climate that encourages responsible behaviour by our staff.



Client satisfaction and ethics

Professional conduct & business ethics and combating corruption

ADENES GO 2024 OBJECTIVES

- 100% of employees briefed on cybersecurity
- 0 successful attacks
- Continue with training and briefings for employees about the risks of fraud and corruption, and with measures to ensure professional conduct standards are met. Attention will be paid to raising employees' awareness of business ethics and the risks of fraud by service providers.
- Continue to monitor personal and professional links between loss adjusters and repair companies, and the number of times the same company works on the same loss adjuster's claims, to detect potential collusion situations or risks of collusion.
- Reinforce the Group's compliance programme



Client satisfaction and ethics

Cybersecurity and data protection

Cybersecurity, in particular the protection of personal data, is also among the major challenges facing our organisation, but we believe that it is how we behave that leads to the creation of lasting relationships and a bond of trust. We cultivate a rigorous and practical approach to our business, with ethics, respect and responsibility, always taking care to promote decent behaviour within our teams.

To rise to the challenges posed by personal data protection and maintain the trust of its clients, partners and employees, Adenes Group has set up:

- Policies around personal data protection, confidential data, and security;
- Appropriate safeguards (physical, software and organisational) designed to protect the security and confidentiality of personal data;
- Security patch monitoring mechanisms;
- Awareness-raising campaigns for users (notices, quizzes, etc.);
- Staff training on data security issues;
- An IT systems usage policy intended for all employees and users;
- Secure computer systems.



Client satisfaction and ethics

Cybersecurity and data protection

Staff awareness

It is essential that we raise our employees' awareness of this issue and guide them in adopting best practice as a matter of routine.

As soon as employees are recruited, they are given the Group's data protection notice.

A guide to data protection has also been produced for all staff.

Our internal policies and procedures contain provisions on the confidentiality expected from employees.

In 2022, following distribution of the guide, employees were required to take a quiz to test their IT security knowledge. The quiz showed that participants were fully aware that most cyber attacks arrive in the form of emails. Improvements were needed in terms of helping employees identify key security personnel (DPO, CIO, CISO) and choose strong passwords. The experiment will be repeated in 2023 to raise new starters' awareness, and gauge the extent to which existing employees' knowledge has improved.

In the wake of this quiz, it was decided to distribute regular "Cyber memos" to remind everyone about security requirements, whether concerning passwords, ransomware, software updates that need to be run regularly, etc.

An employee education campaign was also run in 2022. Employees received an email simulating a cyber attack, with the aim of testing employees' reactions to a credible threat.

Client satisfaction and ethics

Cybersecurity and Data protection

ADENES GO 2024 OBJECTIVES

- Continue with staff awareness and training around data security issues
- Continue with regular testing of security measures
- Continue to strengthen the security of our IT resources
- Continue to update our BCPs
- Italian subsidiaries:
 - Implement an integrated IT security policy conforming with the ISO 27001 standard (but without certification).
 - Set up a new GDPR organisation and appoint an external DPO.



ADENES



Environmental component

1. Environmental footprint
2. Responsible procurement
3. Industry involvement
4. Local involvement



Environmental component



Xavier RAMOND,
General Secretary

“Our world is changing as a result of the impact of human activity on the planet, but if nothing changes, the effects could be irreversible.

As scientists point out in the latest IPCC report, only “urgent climate action can secure a liveable future for all”. Companies with a significant carbon footprint must therefore play a leading role in the fight against climate change.

Adenes Group is aware of the consequences of its environmental footprint, and last year began to transform its business model to meet tomorrow’s ecological requirements.

To this end, the Group decided to provide loss adjusters with a fleet of green vehicles, and offer policyholders a “green appointment” option to allow loss adjusters to make environmentally friendly travel arrangements.

But this is not all. The Group wants employees to be aware of the best course of action for the planet by getting them to endorse the energy restraint policy and by appointing more than 50 ambassadors in branches throughout France.”

Environmental component

Environmental footprint

In France (excluding Créativ') Adenes Group owns some 965 vehicles, which covered a total of 23,393,242 km in 2022. Loss adjusters conducting appraisals and on-site management support functions use vehicles provided by the Group. The majority of the Group's spending on vehicle travel can be traced from Total fuel cards (75% of vehicles).

Business trips are handled by a single travel agency. Adenes Group has a travel policy covering hotels, trains and flights. As indicated in the travel policy issued in 2021, travel by train is to be preferred.

For the **1,170 trips by train** made in 2022, our total CO₂ emissions for all trips were **1.469 tonnes**.

For **flights**, our emissions were equal to **149.41 tonnes of CO₂**.

As regards the carbon impact of our infrastructure, for the 38,813 m² split across the various sites occupied by Adenes Group (excluding Créativ and foreign subsidiaries), we consumed **1,686,085 KWh**, the equivalent of **151.75 tonnes of CO₂**.

470t of CO₂
saved through
conducting remote
appraisals

Environmental component

Environmental footprint

In 2022, besides the current energy crisis, we wanted to make our CSR policy more sustainable by launching our energy restraint plan.

We firmly believe in and want to help change mindsets in favour of more energy-efficient behaviour for our planet's future.

Adenes Group accordingly encouraged employees to volunteer to become ambassadors in our branch offices, to promote car-sharing and eco-driving, introduce remote working during energy crises, implement action plans for those sites consuming the most energy, and to track energy use at each branch office.

More than 50 employees did volunteer to become CSR ambassadors, a role that entails:

- Promoting the energy restraint plan;
- Being the central point for questions;
- Collecting best practices and new ideas;
- Selecting the most appropriate “Going green” posters for the branch;
- Identifying local measures to reduce energy consumption;
- Meeting each month with CSR committee members.

The plan aims to raise awareness among our staff about “Going green” by encouraging them, for example, to sort their waste, or to print in black and white and on both sides of the paper.



Employees have been encouraged to endorse the energy restraint plan produced by the CSR team so as to involve everyone in the process.



Environmental component

Environmental footprint

Waste management

With a view to reducing its waste, Adenes Group encourages paperless dealings with insurers and those involved in claims, to cut down on paper use. Where paper is used, black and white printing is preferred, and is the default setting for all printers in the Group.

Following an invitation to tender launched in September 2022, Adenes Group signed a contract with **Fiducial** for all of its **office waste collection and recycling**.

Adenes employees are therefore asked to sort their waste and are striving to improve recycling levels, through various “Collect Boxes” provided in branch offices.

Fiducial was not chosen entirely at random. In fact, as part of its own CSR policy, Fiducial uses a vehicle fleet that runs on NGT bi-fuel to deliver its Collect Boxes. We are also proud to work with a partner that shares the Group’s commitment to CSR through its membership of the Global Compact.

Fiducial will produce materials to raise employees’ awareness about waste sorting (cardboard, batteries, WEEE, etc.).

Printers

In terms of printer use, Adenes Group has decided to configure printers by default to print in black and white and on both sides of the paper to reduce our environmental impact.

Employees are thus regularly reminded to restrict their printing, and to use electronic documentation in preference, for the sake of the planet.

The Group intends to go a step further in the near future, by stopping all orders of

Post-it notes, and encouraging the purchase of recycled paper.

The CSR policy

The purpose of the CSR policy document is to reiterate the CSR commitments upheld by the Group and each of its employees. An announcement has been posted on the Group intranet for employees’ endorsement.



Environmental component

Environmental footprint

Working from home

The widespread adoption of remote working in 2020 as a result of the pandemic was continued and extended within the Group in 2021. A **remote working agreement** has been negotiated with all Group companies, replacing the pre-existing remote working policy. An amendment to the agreement was signed in 2022, to the employees' advantage, one change being entitlement to work from home after four months' service, instead of six.

By changing the eligibility conditions, we are improving our positive environmental impact in reducing travel by all polluting means of transport and thus avoiding the production of unnecessary waste.

72,379

Number of days working from home in 2022 (compared with 29,510 days in 2021) in France, not including Créativ'

CSR newsletters

Five CSR newsletters were sent out to employees over the course of 2022, to raise awareness of how best to reduce energy consumption, for example, and also to inform them of the steps taken within the Group to make its business greener and more sustainable.

Paperless procedures

All Group employees have an **individual secure digital archive** where their payslips are uploaded every month. This offers many advantages: quicker availability of payslips, GDPR compliance, confidentiality, option to use it for personal documents (taxes, telephone bills, etc.).

We are also rolling out a "zero paper" policy for claim files, resulting in a significant reduction in paper use and time savings for support staff.

The introduction of the **Notilus** application means expenses claims are now entirely paperless, and a photo of a receipt is now sufficient to submit an expenses claim.

Electronic registered mail

Since 2022, Adenes Group has preferred to send registered mail electronically, reducing print volumes and therefore its carbon footprint. Sending everything electronically is quick and in line with our "zero paper" policy. After agreement from clients and insurance intermediaries, all documents are handled online, from drafting and sending letters to receipt by the recipient.

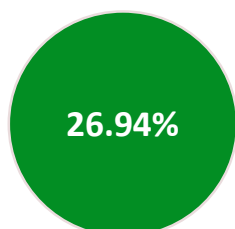
Environmental component

Environmental footprint

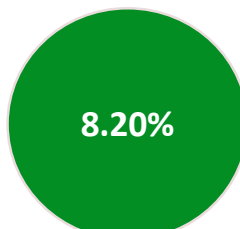
Adenes is pursuing its efforts to reduce its environmental footprint in its subsidiaries

The Group is committed to expanding its low-carbon business activities:

- Reconstruction/renovation work with specialist architects (Batifive) and expansion in household appliance repairs (Electroren);
- Remote appraisal.



Proportion of remote appraisals conducted, in France



Percentage of turnover generated from low-carbon business activities

Batifive Associés (a joint Adenes & Polyexpert service offering) is part of our environmental policy, offering parties involved in claims a full range of solutions for safeguarding the damaged property, and producing a responsible reconstruction project.

Batifive Associés commitments:

- To develop responsible products and services;
- Adhere to quality standards;
- Showcase its quality process through qualifications.



Batifive architects are familiar with the regulations in force and follow any changes through regular monitoring and targeted training. Batifive is committed to applying its skills in this area in all projects. When possible, architects will aim to repair rather than build something new.



Environmental component

Environmental footprint



Electroren (a joint Adenes & Polyexpert service offering) specialises in the **diagnosis and repair of electronic equipment and household appliances** that have sustained damage.

Rather than offering owners new electronic and electrical goods, this company repairs damaged equipment.

With an economically and environmentally responsible approach, Electroren helps insurance companies wishing to provide a solution to their policyholders while supporting sustainability by making use of specialists.



Dynaren (a joint Adenes & Polyexpert service offering), a company specialising in restoring damaged property, ranging from repairing water damage to total reconstruction after a fire, was formed to provide a comprehensive service to policyholders who have sustained damage to their home or business premises.

Environmental component

Environmental footprint



Elex and “Green appointments”

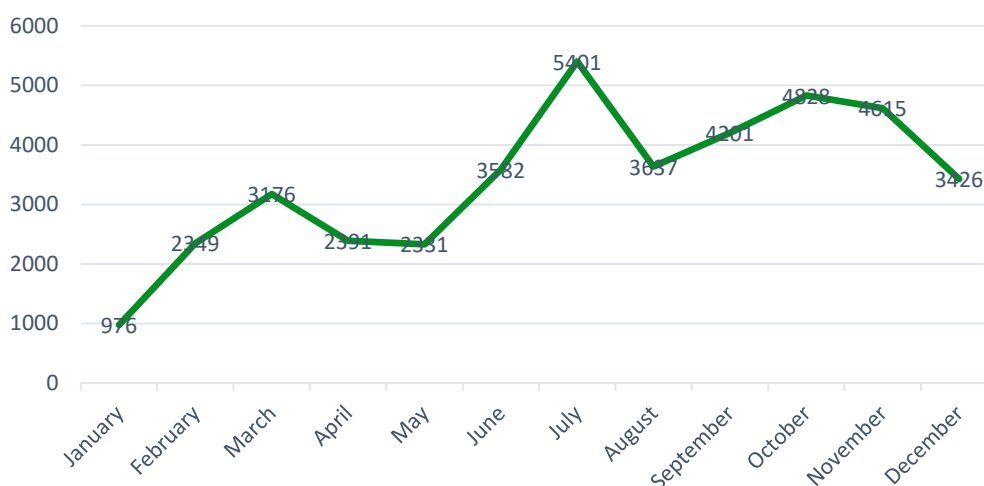
ELEX is seeking to reduce its environmental footprint, which is mainly the result of business travel by loss adjusters to policyholders' premises.

Since June 2021, therefore, policyholders have had the option to choose a **green appointment** when booking online. This works by suggesting a timeslot that optimises the loss adjuster's travel arrangements in order to reduce their carbon footprint.

This means that an appointment might take place at a later date, but means the loss adjuster's trips are organised in a greener way.

Green appointments saved **40,913 km** of travel in 2022.

Details about Green appointments 2022



CREATIV'

Créativ' has developed its own application to enable policyholders to take photographs of their vehicles and the damage to them, thereby avoiding the need to travel to the repairer's premises. In addition, remote appraisals are strongly recommended when an appointment is some distance from the loss adjuster's route. The policyholder can see claim documents and upload files online. Créativ' has implemented online signature of vehicle disposal documents so policyholders do not need to travel.

CREATIV'
Expertise Automobile - Conseil & Solutions

Environmental component

Responsible procurement

The Group specialises in post-claim services. Procurement accounts for less than 15% of turnover.

90%

Proportion of supplies
purchased from French
businesses

30
days

Average payment terms (in
France)

Procurement is managed centrally, with IT purchases handled by the IT Department and all others handled by head office (Procurement Department). Some purchases consequently fall under national master agreements (photocopiers, vehicles, courier services, etc.).

The main purchases are:

- Vehicles
- Fuel
- Computer hardware and software
- Consumable materials
- Energy for our sites

Environmental component

Responsible procurement

Responsible procurement policy

Adenes Group has produced a **Responsible Procurement Policy**. The objective is to involve its suppliers in the implementation of due diligence measures as part of its CSR approach, by informing suppliers of the Group's commitments in terms of responsible procurement and therefore what Adenes expects from them.

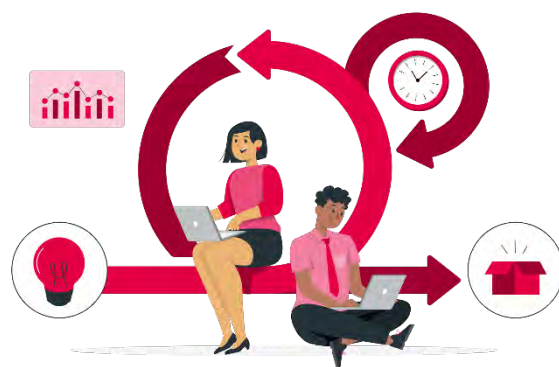
The Adenes Group Responsible Procurement Policy is included in all invitations to tender. As part of its commitment to respecting the environment,, Adenes includes environmental clauses in the contracts concluded with its clients.

Payment terms comply with the 30-day standard, unless specifically negotiated otherwise with certain suppliers.

Centralised purchases

Adenes Group's purchases are all handled centrally by the Facilities Department. Procurement policy is standardised, and environmental criteria are included in the purchase selection process. The Group gives preference to local purchases, and works with suppliers who are committed and adhere to our responsible procurement policy.

Our Group specialises in service provision, in the tertiary sector. Purchases are therefore limited and do not account for a significant proportion of Group revenue.



Environmental component

Responsible procurement

Office equipment and supplies

For the purchase of office equipment and supplies, Adenes Group gives preference to suppliers who undertake to adhere to its responsible procurement policy, and to local suppliers.

Office supplies are purchased from supported employment providers (for workers with disabilities) and mainly contain recycled plastic. All paper is **FSC or PEFC certified**.

Furniture is designed to reduce RSI risk, and mainly manufactured from non-exotic wood (while limiting plastic purchases). Photocopiers are selected based on environmental criteria.

IT procurement

All of Adenes Group's hardware is bought from a single supplier, and all bears the **Energy STAR label**. Hardware is depreciated over three years.

Adenes Group wants to be sure that the hardware it uses is recycled, for the sake of the environment, so its end-of-life tablets are handed over to a **specialist recycling services provider, Konibi**.

Selection of providers

Adenes prefers to use local providers, so more than **90% of its supplies are purchased from French businesses**.

The choice of providers depends a great deal on their commitments and adherence to our Responsible Procurement Policy, which is included in all our various contracts and invitations to tender.



Environmental component

Responsible procurement

Vehicles

Group vehicles are leased over three years to ensure the fleet is renewed, for employees' comfort and safety.

The Group has built its vehicle catalogue around environmental criteria; diesel vehicles have therefore been dropped and a growing number of hybrid vehicles are offered to employees.

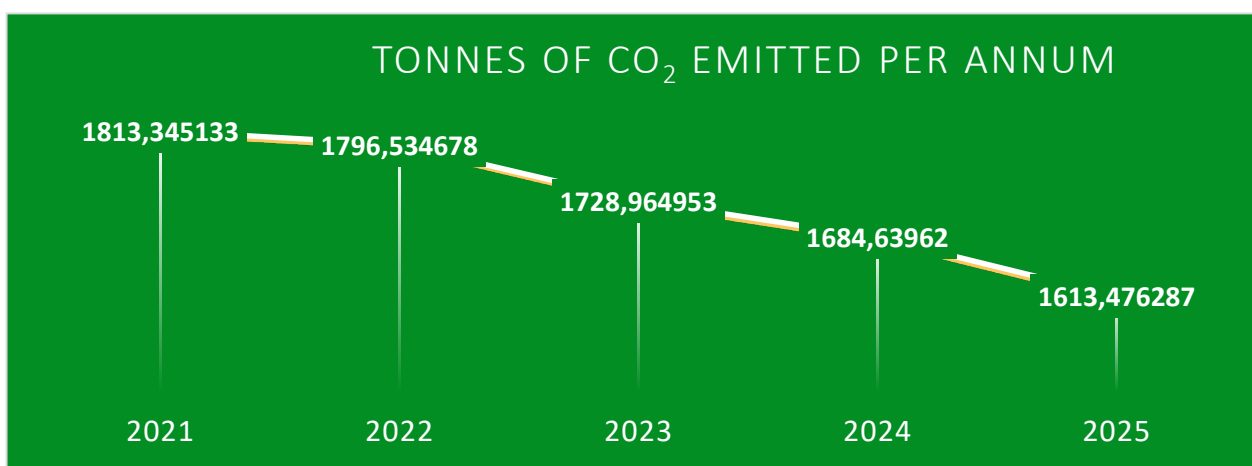
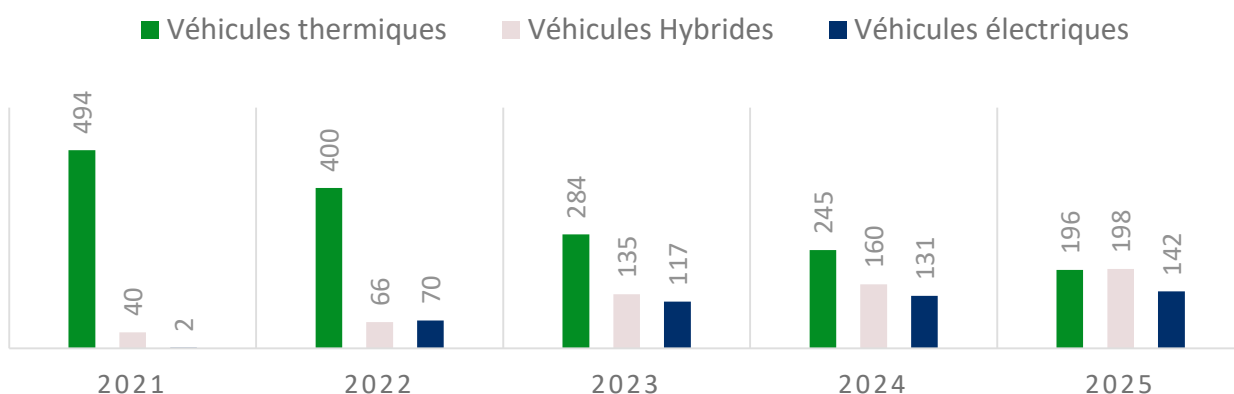


Adenes Group aims to improve its environmental credentials by making its **vehicle fleet greener**.

The Group had 135 hybrid or electric vehicles in 2022 vs. 42 in 2011.

By taking advantage of how often fleet vehicles are replaced, the Group plans to increase from 135 to 340 hybrid or electric vehicles by 2025.

CHANGES IN VEHICLE FLEET 2021-2015 (ADENES SCOPE)

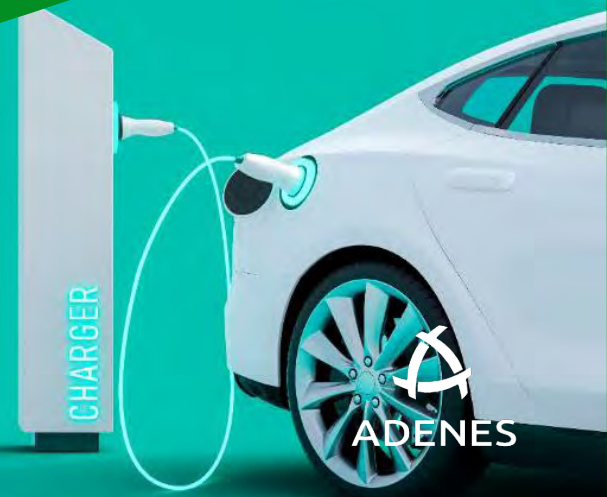


Environmental component

Responsible procurement

ADENES GO 2024 OBJECTIVES

- Training and briefings to incorporate CSR still further in procurement practices. Ensure our partners endorse the Responsible Procurement Policy
- Continue to roll out national master agreements
- Maintain the policy of local sourcing
- Continue with the office waste management practices put in place to boost recycling
- Continue to make the company vehicle fleet greener



Environmental component

Industry involvement

With a nationwide presence, Adenes Group is keen to be involved in the industry as a whole, as well as locally. We want to create and share our values with our stakeholders.

The deep need for independence in the industry encourages a high number of firms and boosts industry-wide efforts. Adenes Group consequently strives to bring its competitors together in one major area, that of loss adjuster training.

Adenes is an **active member of both the FSE** (France's federation of appraisal companies) and the **FFEA** (French federation of automotive loss adjusters).



Environmental component

Local involvement

Adenes Group comprises many companies and sites spread across France. This local network is a great opportunity for the company to become involved in the community, to increase the competitiveness and resilience of its business activities.

Local involvement

Adenes Group has a great many sites in the regions and features strongly in local repair provider searches (e.g. by *département*) since it has **180 sites** spread across France, **employing 2,832 people** overall.

In this regard, studies have been conducted to examine potential synergies between each site and neighbouring businesses and non-profits (circular economy - waste management, car sharing, etc.

Each Group company always works with suppliers from its region. Our data centres are located in France.

All taxes are paid in the jurisdictions where the businesses operate.

Adenes runs a number of initiatives to raise awareness among employees about its various actions.

Environmental component

Local involvement

Adenes Group intends to maintain these local actions. Consequently, each site retains its independence and runs its CSR projects adopting a local focus.

God save the trees

On World Environment Day, Adenes Group suggested to its employees that they get involved to a reforestation project.

To take part, employees were asked to send in photos related to the environment (e.g. a potted plant on a desk), and for each photo received, a tree would be planted by our partner Reforest'Action.

Around a hundred employees in total took part, and because the Group prioritises CSR, it wanted to boost the total by adding a 0 to the figure of 100 trees planted thanks to its employees. Reforest'Action and its local partner were therefore able to plant 1,000 trees in the Amazon, in the Brazilian state of Rondonia, a region severely affected by deforestation.



Environmental component

Industry and local involvement

ADENES GO 2024 OBJECTIVES

- Continue to roll out business activities around post-claim services
- Continue to expand our range of alternative solutions and work with insurers on this area
- Work on rolling out remote appraisal certification
- Increase our social and community activities and encourage our employees to get involved and contribute
- Develop our policy of recruiting sandwich students, expanding our use of company apprentice training centres
- Encourage employees to buy local by means of announcements and newsletters: “green communication”
- Expand preventive measures



ADENES

6



Carbon footprint

Adenes produced a carbon footprint for 2022 to quantify the greenhouse gas emissions generated by the Group's activities.

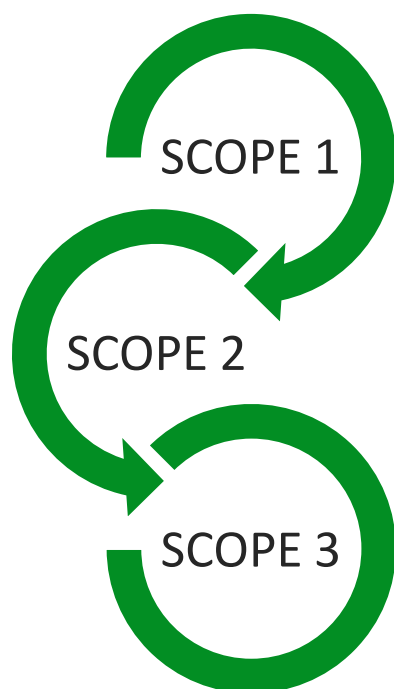


Carbon footprint

Adenes Group has decided to establish its Carbon Footprint and make it public.

The Carbon Footprint includes all Adenes Group subsidiaries for the year 2022, regardless of the date they joined the Group, using figures that are pro-rated in proportion to the equity stake Adenes holds in the company.

Note that the information given in the Carbon Footprint, appended to our CSR report, have been assessed for each emissions item broken down into Scopes 1, 2 and 3. Please see the complete Carbon Footprint report for further details.



Scope 1: vehicle fuel

CO₂ emissions: **4,942 tCO₂e**

Scope 2: electricity consumption

CO₂ emissions: **260 tCO₂e**

Scope 3:

Purchases of supplies and services

CO₂ emissions: **2,135 tCO₂e**

Capital goods

CO₂ emissions: **4,098 tCO₂e**

Business travel

CO₂ emissions: **190 tCO₂e**

Commuting

CO₂ emissions: **808 tCO₂e**

Total all scopes combined for 2022: **12,433 tCO₂e**

Carbon footprint

Results of the GHG footprint using the Bilan Carbone[®] methodology



• Electricity consumption
*Business travel

Vehicle fleet
40%

Capital goods: IT
6%

Capital goods: Offices
27%

Electricity consumption
2%

Supplies & fees &
mobile phone fleet
17%

Business travel
1.5%

Commuting
6.5%



ADENES

CRÉONS DES LIENS DURABLES