

HUMANIS' INDIVIDUAL COMMITMENTS IN *act4nature*

A jointly managed mutual benefit group, Humanis is an actor in the social and solidarity economy (SSE), and protects more than 10 million people. We support and advise over 700,000 companies daily in the handling of their employee insurance schemes. Driven by strong values, we are a key player in the social protection sector, playing a leading role in supplementary pensions, welfare, health care and employee savings.

In line with the United Nations Global Compact and its own values, Humanis promotes an ambitious sustainable development policy. The policy's focus on sharing allows us to implement efficient and innovative forward-looking social protection models that are open to all who share our vision.

Our policy, based on four strategic guidelines, has seen its environmental focus reinforced through the "Humanis is committed to the environment" programme (H2E). Alexandre Siné, Humanis' General Secretary sums it up thus: "Driven by values shared by all our employees, we leverage the impetus of our long-term commitment to achieving exemplary behavior in terms of societal responsibility, carbon footprint reduction and biodiversity conservation".

While the direct impact of the group's operations on biodiversity is relatively small, we seek to address this issue more effectively through the following:

- the renovation of our real estate assets and the construction of any new buildings;
- the layout and management of our green spaces;
- the development of projects, both inside the group and beyond, that foster links between biodiversity conservation/preservation, health and well-being.

Humanis joined the National Biodiversity Strategy in 2016.

1 Building biodiversity into the group's environmental strategy

In 2015, the group's Communication and Sustainable Development Department adopted a cross-cutting approach to designing and implementing a series of environmentally-friendly commitments called the "Humanis is committed to the environment" programme (H2E).

Launched at the end of 2015 and presented at COP21, the H2E program includes eleven measures to achieve three key environmental commitments. In choosing biodiversity conservation as one of its three environmental policy priorities along with institutional actions and the management of its ecological footprint, Humanis has clearly embraced the promotion of biodiversity as one of its key commitments.

As part of a continuous improvement process, the group will continue to identify local biodiversity issues at its sites through on going ecological assessments, and will then adjust its biodiversity action plan accordingly.

A comprehensive review of this approach is expected in 2019.

2 Strengthening collaboration with biodiversity experts

To support the implementation and development of its biodiversity-friendly action program, Humanis has been working with three like-minded partners since 2016:

- ARP-Astrance for the performance of ecological assessments and the definition of "biodiversity" action plans at the group's main sites, as well as for assistance in the labelling of green spaces at a pilot site and for deployment of BREEAM In-Use certification at its main sites;
- LPO for the performance of ecological assessments and support in the establishment of LPO shelters at a number of sites;
- Kinomé for the development and monitoring (including scientific) of Humanis' theme garden at the Saran site (45) dedicated to permaculture, and for building awareness of new agroecology approaches which promote the environment, health and well-being.

Humanis commits to the continued development of its ecosystem of partners, which currently includes Entreprises pour l'Environnement (EpE), Fondation pour la recherche sur la biodiversité (FRB) and the French National Natural History Museum.

3 Improving our practices to reduce the pressures put on biodiversity by our operations and sites

In the interests of consistency and transparency, we are reviewing the contracts for the maintenance of our green spaces at a group level to improve their focus on ecological management.

In addition to this measure, which will establish a basis for ecological management at a corporate level, we are committed to accomplishing the following by 2019:

- Raising the awareness of internal actors who tend our green spaces by training them in ecological management,
- Respecting the fauna and flora lifecycles through sensible maintenance (mowing, cutting, late pruning to increase biodiversity at the sites, etc.),
- Prohibiting the use of crop protection products at all our green spaces (zero-use of crop protection products),
- Reducing, reusing and recycling green waste produced at our main sites (installing composters),
- Implementing sensible irrigation systems and seeking alternatives to the use of drinking water for watering (water recovery devices, etc.).

To ensure our involvement in and commitment to a comprehensive approach to ecological management, we aim to obtain the EcoJardin (Ecogarden) label for our highest-potential green spaces (two sites by 2019). This label will underscore our commitment to an ongoing improvement process.

Aware of the impact of our property portfolio, we are also committed to obtaining certification for the environmental performance of our real estate assets through benchmarking based on biodiversity-friendly actions.

In 2018, Humanis has set out to achieve "BREEAM In-Use" certification for its Garges-lès-Gonesse site (95). This pilot initiative will then be gradually deployed to other buildings, an important step towards achieving our objective of certifying 50% of our office buildings by 2021.

4 Developing a shared culture of nature among both our in-house employees and young people outside the company

As a responsible social protection group that is committed to the environment and in particular to biodiversity, Humanis is focused on developing the potential of its green spaces in order to highlight the value of biodiversity and foster initiatives for its conservation.

In addition to installing information signs and creating biodiversity learning paths at our sites, we are developing spaces dedicated to health, biodiversity and well-being. To this end, the group's first theme garden was opened at our Malakoff site (92) in 2016. Dedicated to herbs and medicinal plants and their uses and health benefits, this Garden has helped raise awareness among nearly 500 employees of the issues of nature, health and well-being through a bespoke programme.

A study of the Orleans-based sites enabled the implementation of a "permaculture" project in 2017 at Saran (45). The garden itself, along with various events, has helped raise awareness of new approaches to agroecology and the links between environment, health and well-being among nearly 200 more employees.

As well as installing apiaries at our sites (24 hives across five sites hosting more than a million bees), we are setting up «insect hotels» (for wild bees and various other pollinating insects), with a particular view to preserving biodiversity and the pollination of a greater variety of plant species.

While we are committed to pursuing and developing in-house information, awareness and educational campaigns on biodiversity, we also wish to allow younger generations to benefit from our projects, which we intend to do by opening our theme gardens and learning paths to schools.

To encourage citizen initiatives, we are committed to offering our employees opportunities for involvement in participatory science projects.

Lastly, a prevention programme that is currently being designed for deployment in 2019 includes a focus on the health benefits of plants.

5 Promoting and developing green finance

The fight against climate change is an issue that is fully in line with Humanis' values. As a jointly managed mutual benefit group mindful of its role as a responsible long-term investor, Humanis has turned its efforts to limit carbon emissions in the atmosphere into an opportunity for innovation, as is demonstrated by the creation of the HGA Green Bond Fund.

With this innovative fund labelled TEEC (Energy and Ecological Transition for Climate), Humanis supports institutional investors in the "decarbonisation" of their financial portfolios (an estimated 1,750 tonnes less of CO₂ is released for every million euros invested in the fund) and allows investors to participate actively in financing the fight against global warming, notably as part of their employee savings plans.

While the environmental purpose of the HGA green bond fund is at the moment primarily to address climate change and finance energy transition, biodiversity conservation remains a potentially attractive investment and one which is consistent with the green finance ambitions of our group. The fund also reflects the biodiversity theme via a green bond underwritten by NRW Bank (North Rhine-Westphalia regional public bank backed by the German State) that is dedicated to the funding of hydraulic power generation units under the climate change adaptation initiative.

In a bid to better integrate biodiversity into our business models as of 2019, we are committed to collaborating further with numerous current and potential issuers to provide a "number of km² protected/restored/rehabilitated" -type indicator that would add a second environmental effectiveness criterion to the HGA Green Bond fund (complementary to the number of tonnes of CO₂ avoided or reduced), thereby promoting new investment opportunities for biodiversity protection and conservation.

6 Publishing annual reports on the positive effects on biodiversity

Humanis commits to publishing, from 2019 onwards, two positive impact indicators in its future annual and sustainable development reports.

- Number of "insect hotels" (for wild bees and various other pollinating insects).
- Number of sites with EcoJardin and BREEAM In-Use labels.