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YOUR RISKTECH PARTNER FOR INSURANCE



2026

ADDACTIS GROUP

ENVIRONMENTAL & SOCIAL GOVERNANCE REPORT

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EMBRACING SUSTAINABILITY AS RISKTECH PARTNER FOR INSURANCE

Climate change, regulatory developments and technological transformation are reshaping the insurance industry. As a RiskTech dedicated to insurers, Addactis is committed to helping its clients navigate these profound changes while continuously strengthening its own Environmental, Social and Governance (ESG) practices.

Over the past years, we have progressively strengthened our ESG approach through pragmatic and measurable actions. While our investments remain proportionate to the size of our organisation and available resources, we continue to focus our efforts where we believe we can create the greatest long-term value.

Our strongest commitment lies in helping insurers understand, anticipate and manage the impacts of climate change. Through our actuarial expertise, research initiatives and dedicated Climate Taskforce, we continue to develop methodologies, data solutions and forward-looking approaches that support the insurance industry's transition towards greater resilience.

Our commitment

Our mission is to help our customers understand profound transformations, anticipate emerging risks and turn them into opportunities. This ambition also guides our own ESG journey. We continuously improve the way we manage our environmental footprint, support our employees and communities, strengthen our governance framework, and create sustainable value for our employees, clients, partners, suppliers and the communities in which we operate.

Our ESG strategy is built around three complementary pillars:



ENVIRONMENTAL RESPONSIBILITY

We continuously improve the measurement of our environmental impact while promoting responsible practices throughout our operations and supporting climate resilience across the insurance ecosystem.



SOCIAL IMPACT

We foster an inclusive, collaborative and engaging workplace where employees can develop their skills, contribute to innovation and participate in meaningful initiatives.



GOVERNANCE EXCELLENCE

Through years we are strengthening governance as a strategic priority across the Group. We reinforced our ethical framework through the deployment of our Code of Conduct, the adoption of our Responsible Purchasing Charter and the enhancement of our whistleblowing process, further strengthening transparency, accountability and integrity across our international organisation.

ESG in action

Our ESG commitments are reflected both in the way we manage our organization, and, in the expertise, we provide to the insurance industry. We continue to invest in climate research and innovation to help insurers better assess and anticipate climate-related risks through actuarial modelling, data analysis and long-term scenario approaches.

At the same time, we continue to improve our own environmental performance, strengthen employee engagement and reinforce our governance framework through concrete and measurable initiatives. As our ESG journey progresses, we remain committed to transparency, continuous improvement and responsible growth. By combining actuarial expertise, technological innovation and responsible business practices, we aim to support a more resilient insurance industry while creating sustainable value for all our stakeholders.

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2025 ESG Highlights



The following achievements illustrate the main milestones reached during 2025 as Addactis continued to strengthen its ESG framework across the Group. This 2026 report details all achievements over the period.

Strengthening our ESG framework across the Group

Environment



- ✓ Carbon footprint assessment expanded to international offices
- ✓ Employee commuting survey completed across the Group
- ✓ Business travel monitoring enhanced with improved reporting

Social



- ✓ ESG awareness initiatives delivered throughout the year
- ✓ Quality of Worklife programme reinforced
- ✓ ESG SharePoint Hub development initiated

Governance



- ✓ Group Code of Conduct deployed
- ✓ Responsible Purchasing Charter adopted
- ✓ Whistleblowing framework strengthened
- ✓ EcoVadis Bronze Medal renewed
- ✓ UN Global Compact Communication on Progress submitted

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ESG Objectives

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At Addactis, ESG is embedded in the way we operate and in solutions we develop for the insurance industry. Our ambition is to create long-term value by combining responsible business practices, sound governance and actuarial expertise to support a more resilient insurance ecosystem.

Our ESG approach is structured around three complementary pillars:

Social

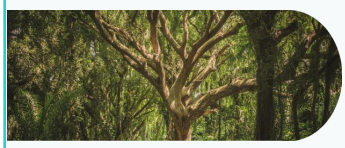
Our ambition is to foster an inclusive, diverse and engaging workplace where employees can grow, innovate and contribute to the Group's long-term success.



- Foster an inclusive, diverse and respectful workplace.
- Support employees' development, well-being and engagement.
- Promote equal opportunities and continuous learning.
- Encourage knowledge sharing and responsible leadership.

Environmental

We aim to continuously improve our environmental performance while leveraging our expertise to support insurers in addressing climate-related challenges.



- Measure and progressively reduce our environmental footprint.
- Promote responsible resource management and sustainable ways of working.
- Develop climate risk expertise and innovative solutions that help insurers strengthen their resilience.
- Encourage environmental awareness among employees and stakeholders.

Governance

We are committed to maintaining high standards of ethics, integrity and transparency across all our activities.



- Uphold the highest standards of ethics, integrity and transparency.
- Prevent corruption and ensure compliance with applicable regulations.
- Promote responsible purchasing and sustainable relationships with suppliers.
- Strengthen accountability through robust governance, risk management and ESG reporting.

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Who we are

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By combining actuarial science, technology and responsible innovation, Addactis helps insurers navigate uncertainty, build resilience and create sustainable value for the long term.

UN Global Compact member since 2004

220+	€31M	20+	26+	30+
Employees	Turnover	Countries	Nationalities	Years



For more than 30 years, Addactis has partnered with insurers and reinsurers worldwide to help them better understand, manage and anticipate risk in an increasingly complex environment. By combining actuarial expertise, technology and consulting services, we support our clients in making informed decisions, improving performance and navigating an evolving regulatory landscape.

Our Addactis Platform, together with our consulting teams, transforms data into actionable insights that enable insurers to optimise pricing, strengthen reserving practices, improve underwriting performance and support regulatory compliance. By combining software, consulting and data science, we help insurers adapt to changing market conditions while enhancing operational efficiency.

Today, the insurance industry is undergoing profound transformation. Climate change, technological innovation, evolving customer expectations and increasingly demanding regulatory frameworks are reshaping the way insurers assess, manage and finance risk. These challenges require robust analytical capabilities, reliable data and forward-looking decision-making.

Supporting insurers in addressing these transformations has become a strategic priority for Addactis. Through dedicated research, multidisciplinary expertise and innovative modelling approaches, we develop solutions that help insurers better understand emerging risks, quantify uncertainty and strengthen long-term resilience.

Our Climate Taskforce brings together actuaries, engineers, data scientists and climate specialists to develop methodologies and practical solutions addressing the impacts of climate change on insurance activities. This work complements our broader mission of helping insurers anticipate future challenges while supporting the transition towards a more resilient insurance ecosystem.

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Our values

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Our values are not only what we believe in, they are the principles that guide how we work, innovate and build lasting relationships every day.

TECHNICAL EXCELLENCE

We continuously strengthen our actuarial, technological and data expertise to deliver reliable, innovative and high-quality solutions. We encourage continuous learning, curiosity and knowledge sharing to maintain the highest professional standards.

SHARED ENTHUSIASM

Collaboration is at the heart of our success.
We believe that sharing knowledge, supporting one another and working across disciplines and cultures enable us to develop better solutions for our clients while fostering collective growth.

PASSION FOR GROWTH

We embrace change as an opportunity to innovate and improve.
We encourage initiative, entrepreneurship and continuous development, investing in our people, our expertise and our technologies to prepare for tomorrow's challenges.

SOCIAL COMMITMENT

We build lasting relationships based on integrity, respect and transparency. We are committed to acting responsibly towards our employees, clients, partners and the communities in which we operate, creating sustainable value through ethical and responsible business practices.

People are the driving force behind Addactis' success. We foster an environment where initiative is encouraged, collaboration is valued and every employee can develop their skills, contribute their expertise and grow professionally. Our people-focused approach promotes equal opportunities, continuous learning, responsible leadership and knowledge sharing. By investing in our teams, we strengthen both individual fulfilment and the long-term performance of the Group.

TRUST

We empower our people through autonomy, accountability and mutual confidence, creating an environment where responsibility and initiative are encouraged.

COMMITMENT

We promote a culture of continuous improvement, innovation and professional excellence, supporting employees in developing their expertise throughout their careers.

RESPECT

We cultivate an inclusive, supportive and collaborative workplace where diversity is valued, every individual is respected and different perspectives contribute to better decision-making.



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UN GLOBAL COMPACT MEMBERSHIP

Membership since 2004

More than 20 years of commitment to the United Nations Global Compact.



Addactis has been a participant in the United Nations Global Compact since 2004, reaffirming its long-standing commitment to responsible and sustainable business practices.

By supporting the Global Compact, we commit to integrating its Ten Principles into our strategy, operations and corporate culture. These principles guide the way we conduct our business, promote respect for human rights and labour standards, protect the environment and uphold the highest standards of business ethics.

Our annual Communication on Progress (CoP) demonstrates the actions undertaken across the Group and reflects our commitment to continuous improvement, transparency and accountability. It also provides an opportunity to assess our progress, reinforce our priorities and further embed ESG principles into our daily operations.

Over the years, this commitment has evolved into a structured ESG approach supported by concrete actions across all areas of the Group. Strengthening governance, reducing our environmental footprint, investing in our people and advancing climate expertise for the insurance industry are all part of this long-term journey.

The United Nations Global Compact remains an essential reference framework that helps guide our decisions, reinforce stakeholder trust and create sustainable value for our employees, clients, partners and society.

HUMAN RIGHTS

LABOUR

ENVIRONMENT

ANTI-CORRUPTION

Among this Year's achievements

- ✓ Group Code of Conduct deployed across all entities
- ✓ Responsible Purchasing Charter adopted and integrated into our governance framework
- ✓ Carbon footprint assessment expanded to international offices
- ✓ EcoVadis Bronze Medal renewed
- ✓ Annual United Nations Global Compact Communication on Progress submitted

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UN GLOBAL COMPACT MEMBERSHIP

ESG Commitments in Action

Aligned with the United Nations Global Compact Principles

Human Rights & People

Respect for people is a fundamental principle of the way Addactis conducts its business. We are committed to providing an inclusive, respectful and safe working environment where every employee has equal opportunities to develop, contribute and succeed.

Our people policies are based on fairness, diversity and professional development. We promote a culture of respect, encourage continuous learning and ensure that all employees can work in an environment free from discrimination, harassment and inappropriate behaviour.

By investing in our people, we strengthen both individual fulfilment and the long-term performance of the Group.



Our actions

- ✓ Equal opportunity recruitment and career development.
- ✓ Zero tolerance for discrimination and harassment.
- ✓ Young Talent Programme supporting internships, apprenticeships and graduate integration.
- ✓ Continuous learning through internal training, knowledge-sharing initiatives and technical communities.
- ✓ Employee well-being initiatives, flexible working arrangements and Quality of Working Life programmes.
- ✓ Internal communication campaigns promoting diversity, inclusion and ESG awareness.

Equal opportunities | **Diversity & Inclusion** | **Respect in the workplace**

Labour & Social Commitment

People are at the heart of Addactis' long-term development. We believe that employee engagement, dialogue and knowledge sharing are essential to sustaining innovation and delivering long-term value to our clients.

We encourage collaboration across teams, countries and disciplines while supporting the development of future actuarial professionals through education, research and partnerships with universities.

Beyond our own organisation, we seek to contribute positively to the insurance ecosystem by promoting diversity, supporting education and encouraging employee participation in initiatives that benefit society.



Our commitments

- ✓ Active Social and Economic Committee (CSE) supporting employee dialogue.
- ✓ SharePoint Hub promoting collaboration and knowledge sharing.
- ✓ University partnerships and Research Chairs supporting actuarial education.
- ✓ Sponsorship of initiatives promoting diversity in insurance, including Parité Assurances.
- ✓ Running for a Cause and other employee-led solidarity initiatives.
- ✓ Development of managerial training on ethics, integrity and responsible leadership.

Employee dialogue | **Continuous learning** | **Well-being & engagement**

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UN GLOBAL COMPACT MEMBERSHIP

ESG Commitments in Action

Environment

Reducing our environmental footprint is an integral part of our ESG approach. As a Risktech & services company, we focus on practical initiatives that improve the way we measure, manage and reduce the environmental impacts of our operations.

Over the years, we have progressively strengthened our environmental reporting, expanded the scope of our carbon footprint assessment and encouraged more sustainable ways of working across the Group. At the same time, we leverage our expertise to help insurers better understand and address climate-related risks, reinforcing our contribution beyond our own operations.



Our actions

- ✓ Annual carbon footprint assessment with an expanded international scope.
- ✓ Enhanced monitoring of business travel and employee commuting emissions.
- ✓ Promotion of public transport, cycling, hybrid working and remote collaboration.
- ✓ Paperless administrative processes, waste sorting and recycling initiatives.
- ✓ Responsible office management, including the reuse of furniture and equipment where appropriate.
- ✓ Climate research led by our dedicated Climate Taskforce.
- ✓ Development of climate risk scorings and modelling solutions for insurers.

Carbon footprint reporting | **Sustainable mobility & resources** | **Climate expertise for insurers**

Anti-Corruption & Ethics

Responsible business conduct is fundamental to maintaining the trust of our employees, clients, suppliers and partners. We continuously strengthen our governance framework to ensure that integrity, transparency and accountability guide the way we operate.

In 2025, governance remained a strategic priority, with significant progress made in formalising ethical practices, reinforcing compliance processes and promoting responsible procurement throughout the Group.



Reinforced achievements

- ✓ International deployment of the Group Code of Conduct.
- ✓ Adoption of the Responsible Purchasing Charter covering suppliers and subcontractors.
- ✓ Enhancement of the whistleblowing procedure in accordance with Sapin II requirements.
- ✓ Annual EcoVadis assessment and continuous ESG performance monitoring.
- ✓ Annual Communication on Progress submitted to the United Nations Global Compact.
- ✓ Reinforced commitments to responsible procurement, anti-corruption and the protection of confidential information.

Code of Conduct & ethics | **Responsible procurement** | **Whistleblowing framework**

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ESG Governance



Governance is not limited to compliance. It provides the framework that enables Addactis to operate responsibly, strengthen stakeholder trust and support sustainable long-term growth.

Environmental, Social and Governance (ESG) considerations are progressively integrated into the way Addactis operates and makes strategic decisions. Our governance framework ensures that ESG priorities are coordinated across the Group, monitored regularly and aligned with our long-term business objectives.

The ESG Working Group plays a central role in driving this approach. Bringing together representatives from key business functions, it coordinates the annual ESG roadmap, oversees data collection and reporting, monitors progress and promotes the continuous improvement of our practices across all entities.

The Executive Management Team reviews the main ESG priorities and supports the implementation of strategic initiatives, while regular updates are shared with the Board to ensure appropriate oversight of the Group's commitments.

Our governance approach is based on collaboration, accountability and continuous improvement, ensuring that ESG remains embedded in both our operations and our contribution to the insurance industry.



Our ESG Governance Principles

- ✓ Executive sponsorship and strategic oversight
- ✓ Cross-functional ESG Working Group
- ✓ Annual ESG roadmap and action plan
- ✓ Regular reporting to Executive Management and the Board
- ✓ Stakeholder dialogue and engagement
- ✓ Continuous improvement through measurable actions

Our ESG Priorities: the priorities presented in this report reflect the ESG topics that are currently the most relevant for Addactis. They have been identified considering our business activities and RiskTech positioning; the expectations of our employees, clients and other stakeholders; developments in the regulatory environment; the transformation of the insurance industry; our ability to generate meaningful and measurable impact.

These priorities are reviewed regularly to ensure that our ESG strategy continues to reflect both stakeholder expectations and the evolving challenges facing the insurance sector.

Environmental	Social	Governance
Climate expertise	Employee development	Ethics & Integrity
Carbon footprint	Diversity & Inclusion	Compliance
Sustainable mobility	Well-being	Responsible Procurement
Resource efficiency	Talent development	Transparency & Reporting

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Our approach



OUR PURPOSE

Creating sustainable value through actuarial expertise, technology and responsible business

At Addactis, Environmental, Social and Governance (ESG) principles are integrated into both the way we operate and the solutions we develop for the insurance industry. They guide our decision-making, support our long-term strategy and reinforce our commitment to creating sustainable value for our stakeholders.

As a RiskTech dedicated to insurers and reinsurers, we believe our responsibility extends beyond managing our own environmental and social impacts. Our expertise enables us to help the insurance industry better understand emerging risks, anticipate future challenges and strengthen resilience in an increasingly complex environment.

Our ESG approach combines responsible corporate practices with innovation, actuarial expertise and technology. Each year, we continue to strengthen our governance framework, improve the quality of our ESG reporting and develop initiatives that support our employees, reduce our environmental footprint and contribute to the transformation of the insurance sector. While our ESG ambitions are proportionate to the size of our organisation, we focus our efforts where we believe we can create the greatest long-term impact for our business, our clients and society. Our approach is built around three complementary pillars that guide both our internal practices and our contribution to the insurance ecosystem.

SOCIAL

Employees · Inclusion · Learning · Well-being

Developing an inclusive, collaborative and engaging workplace where employees can grow, share knowledge and contribute to the long-term success of the Group.

ENVIRONMENT

Climate · Footprint · Innovation · Resilience

Continuously improving our environmental performance while advancing climate expertise and innovative solutions that help insurers better understand and manage climate-related risks.

GOVERNANCE

Ethics · Compliance · Transparency · Accountability

Promoting ethics, transparency and accountability through responsible business practices, effective governance and continuous dialogue with our stakeholders.

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FOCUS ON OUR SOCIAL APPROACH

Diversity, Inclusion & Equal Opportunities



WHY IT MATTERS

Developing our people ensures that Addactis continues to combine technical excellence, innovation and collaboration while preparing the next generation of actuarial and technology experts.

People are at the heart of Addactis' success. As an international Group, we believe that diversity of backgrounds, experiences and perspectives strengthens innovation, enriches decision-making and enhances our ability to respond to the evolving challenges of the insurance industry.

We are committed to providing a workplace where every employee is treated with fairness, dignity and respect. Recruitment, career development and professional opportunities are based on competence, performance and equal opportunities, regardless of gender, age, nationality, disability or personal background.

Operating across multiple countries enables us to bring together multidisciplinary expertise and diverse cultural perspectives. This diversity is one of our strengths, fostering collaboration, creativity and knowledge sharing across the Group.

Beyond compliance with applicable regulations, we actively promote an inclusive working environment through awareness initiatives, responsible management practices and actions that encourage equal opportunities for all. We also support initiatives that promote greater gender diversity within the insurance profession, notably through our partnership with Parité Assurances, while continuing to raise awareness of disability inclusion and accessibility.

By fostering an open, inclusive and respectful workplace, we aim to create an environment where every employee can contribute, develop their potential and support the long-term success of the Group.

Our commitments in practice

✓ Promote equal opportunities throughout the employee lifecycle.
✓ Foster an inclusive workplace free from discrimination and harassment.
✓ Encourage diversity across all Group entities and international teams.
✓ Support gender equality and disability inclusion initiatives.
✓ Respect internationally recognised human rights and labour standards.
✓ Promote a culture of respect, collaboration and belonging.

Year Highlights

✓ Employees representing 26 nationalities
✓ 60% men / 40% women across the Group
✓ Continued diversity and inclusion awareness initiatives
✓ Ongoing communication on ESG and social responsibility topics

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FOCUS ON OUR SOCIAL APPROACH

Talent Development & Employee Well-being



WHY IT MATTERS

A diverse and inclusive workforce enables us to better understand our clients, encourage innovation and strengthen collaboration across our international teams.

Developing our people is essential to sustaining our expertise, supporting innovation and ensuring the long-term success of the Group. We believe that continuous learning, knowledge sharing and responsible leadership enable our employees to grow while strengthening our ability to deliver value to clients.

From the moment employees join Addactis, they benefit from a structured onboarding programme designed to facilitate their integration into our teams, our culture and our working practices. Throughout their careers, they are encouraged to expand their technical, managerial and interpersonal skills through internal knowledge sharing, external training, multidisciplinary projects and active participation in research and innovation initiatives.

Knowledge sharing is deeply embedded in our culture. Employees regularly contribute to technical communities, internal working groups, research programmes, publications and industry conferences, ensuring that expertise is continuously developed and shared across the Group.

Employee well-being is another key component of our people strategy. We promote a supportive working environment through flexible working arrangements, quality of working life initiatives, responsible leadership and continuous attention to health, safety and work-life balance.

By investing in our people, we strengthen employee engagement, foster innovation and ensure that Addactis continues to attract, develop and retain the expertise required to support the evolving needs of the insurance industry.

Our commitments in practice

- ✓ Deliver a structured onboarding programme for all new employees.
- ✓ Support continuous learning and professional development.
- ✓ Encourage knowledge sharing across teams, countries and disciplines.
- ✓ Promote responsible leadership and employee empowerment.
- ✓ Foster flexible ways of working that support well-being and work-life balance.
- ✓ Create opportunities for career development aligned with individual aspirations.

Year Highlights

- ✓ ESG awareness integrated into internal communications
- ✓ Continued investment in employee development
- ✓ Quality of Worklife initiatives expanded across the year
- ✓ Preparation of a dedicated ESG SharePoint Hub

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FOCUS ON OUR SOCIAL APPROACH

Employee engagement & well-being



WHY IT MATTERS

Employee engagement strengthens collaboration, reinforces our corporate culture and enables Addactis to contribute positively to the communities and professional ecosystem in which we operate.

At Addactis, employee engagement extends beyond day-to-day responsibilities. We encourage our people to actively contribute to initiatives that strengthen collaboration, support local communities and reflect the values that define our organization.

By fostering a culture of participation and shared purpose, we create opportunities for employees to connect across teams, countries and disciplines. These initiatives reinforce team spirit, encourage knowledge sharing and contribute to a positive and inclusive working environment.

Our commitment to education and knowledge transmission is equally important. Through long-standing partnerships with universities, support for research chairs and educational programmes, we contribute to the development of future actuarial professionals while strengthening links between academia and the insurance industry.

Our Running for a cause program also encourages employees to take part in community and solidarity initiatives that promote health, inclusion, education and social responsibility. These activities reflect our belief that business success and positive societal impact go hand in hand.

By encouraging employees to engage beyond their professional responsibilities, we strengthen our corporate culture, promote collaboration and contribute to initiatives that create long-term value for both society and the insurance ecosystem.

Our commitments in practice

- ✓ Encourage employee engagement in community and solidarity initiatives.
- ✓ Support actuarial education through university partnerships and research programs.
- ✓ Promote knowledge sharing across teams and disciplines.
- ✓ Foster collaboration through sporting, cultural and social initiatives.
- ✓ Strengthen relationships with local communities and academic partners.
- ✓ Encourage employee participation in initiatives aligned with our corporate values.

CREATING VALUE BEYOND OUR BUSINESS

EDUCATION

Supporting universities, research and the next generation of actuaries.

COMMUNITY (ie. ARCEP)

Encouraging employee's engagement in solidarity and community initiatives.

WELL-BEING
RUNNING FOR A CAUSE

Promoting teamwork, inclusion and healthy lifestyles through collective activities.

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FOCUS ON OUR ENVIRONMENTAL APPROACH

Reducing Our Environmental Footprint



WHY IT MATTERS

Measuring and continuously improving our environmental performance enables Addactis to make informed decisions, reduce its operational footprint and contribute responsibly to a more sustainable future.

As a technology and consulting company, Addactis has a relatively limited direct environmental footprint. Nevertheless, we believe that measuring, monitoring and continuously improving our environmental performance is an essential part of responsible business management and supports our commitment to sustainable growth.

Over the past years, we have progressively strengthened our environmental reporting by expanding the scope of our carbon footprint assessment and improving the quality of the data collected across the Group. These efforts enable us to better understand our environmental impacts, identify opportunities for improvement and monitor our progress over time.

Our environmental approach combines practical initiatives implemented across our offices with actions that encourage employees to adopt more sustainable behaviours in their daily activities. Digitalisation, hybrid working, responsible mobility and waste reduction remain central to our operational practices.

As a RiskTech serving the insurance industry, we also recognise that our greatest environmental contribution extends beyond our own operations. By helping insurers better understand and manage climate-related risks, we contribute to strengthening the resilience of the insurance ecosystem while continuing to improve our own environmental performance.

We remain committed to pursuing pragmatic, measurable and proportionate actions that support continuous improvement across the Group.

Our environmental priorities

✓ Measure and monitor greenhouse gas emissions across the Group.
✓ Continuously improve the quality and coverage of environmental data.
✓ Reduce paper consumption through digitalisation.
✓ Promote hybrid working and remote collaboration to reduce unnecessary travel.
✓ Encourage sustainable mobility, including public transport and cycling.
✓ Improve waste sorting, recycling and responsible resource management.
✓ Raise employee awareness of environmental challenges and good practices.

Year Highlights

✓ Carbon footprint assessment expanded to international offices.
✓ Employee commuting survey completed across French and international entities.
✓ Business travel reporting enhanced with more detailed emission categories.
✓ Continued promotion of sustainable mobility and hybrid working practices.

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FOCUS ON OUR ENVIRONMENTAL APPROACH

Measuring Our Carbon Trajectory



Looking Ahead

We will continue to strengthen our carbon reporting by improving data quality, expanding environmental indicators where relevant and using these insights to support practical actions that contribute to the long-term reduction of our environmental footprint.

Understanding our carbon footprint is the foundation of effective environmental management. Reliable data enables us to better assess our impacts, identify priorities for improvement and monitor our progress over time. As our ESG approach continues to mature, strengthening the quality and scope of our environmental reporting remains a key objective.

Since launching our carbon footprint assessment, Addactis has progressively expanded both the geographical coverage and the accuracy of the information collected. In 2025, an important milestone was reached with the inclusion of our international offices, providing a more comprehensive view of the Group's environmental footprint.

To improve the quality of our Scope 3 reporting, dedicated initiatives were also implemented to better understand emissions related to employee commuting and business travel. The commuting survey highlighted the widespread use of public transport and active mobility solutions across the Group, while enhanced travel reporting now provides a more detailed breakdown of transportation modes.

Although our direct environmental footprint remains relatively limited, these improvements provide a stronger basis for informed decision-making and support the continuous enhancement of our environmental performance.

Our objective is not only to report greenhouse gas emissions, but also to use environmental data as a management tool that helps identify opportunities, monitor progress and guide future actions.

Our approach

- ✓ Continuously improve the quality and reliability of environmental data.
- ✓ Expand the scope of carbon reporting across the Group.
- ✓ Monitor Scope 1, Scope 2 and relevant Scope 3 emissions.
- ✓ Improve the monitoring of business travel and employee commuting.
- ✓ Use environmental indicators to support informed decision-making.
- ✓ Identify opportunities for continuous improvement in operational practices.

MEASURE • ANALYSE • IMPROVE

Measure

Strengthen environmental data collection across the Group.

Analyse

Monitor emissions, identify trends and assess priorities.

Improve

Use data to support practical actions and continuous environmental improvement.

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FOCUS ON OUR ENVIRONMENTAL APPROACH

Supporting the Insurance Industry Through Climate Expertise



WHY IT MATTERS

By combining actuarial science, climate expertise and technology, Addactis helps insurers better understand uncertainty, strengthen resilience and make informed long-term decisions in an evolving risk landscape.

Climate change is fundamentally reshaping the insurance industry. Increasing climate-related events, evolving regulatory expectations and growing societal demands require insurers to continuously adapt the way they assess, manage and finance risk.

As a RiskTech dedicated to insurance, Addactis believes that its greatest environmental contribution lies in helping insurers better understand, anticipate and manage these evolving risks. Supporting climate resilience across the insurance sector has therefore become a strategic priority for the Group.

Our multidisciplinary Climate Taskforce brings together actuaries, engineers, climate specialists and data scientists to combine scientific knowledge with actuarial expertise. Through research, innovation and collaboration, we develop practical methodologies and decision-support tools that help insurers better quantify uncertainty and integrate climate considerations into their long-term strategies.

Our work covers the full insurance value chain, supporting pricing, underwriting, reserving, capital management and portfolio monitoring. By integrating climate science, advanced analytics and actuarial modelling, we help insurers strengthen their resilience while responding to evolving regulatory and market expectations.

Beyond developing solutions, we actively contribute to the broader insurance ecosystem by sharing knowledge through research publications, conferences, webinars and technical exchanges with clients and industry stakeholders.

Climate change is not simply an environmental challenge. It is transforming the way insurers understand risk, allocate capital and create long-term value. Addactis is committed to supporting this transformation through expertise, innovation and collaboration.

OUR CLIMATE EXPERTISE

- **Risk Modelling**
- **Natural Catastrophe Analytics**
- **Scenario Analysis & Climate Data**
- **Pricing, Underwriting & Prevention**
- **Reserving & Capital Management**
- **Regulatory & Strategic Support**

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Climate Research, Innovation & Partnerships



LOOKING AHEAD

As climate science, regulation and market expectations continue to evolve, Addactis will continue investing in research and innovation to develop practical, data-driven solutions that help insurers anticipate future risks, strengthen resilience and support the transition towards a more sustainable insurance industry.

Research and innovation are at the core of Addactis' approach to addressing climate-related challenges in the insurance industry. As climate risks continue to evolve, insurers require increasingly sophisticated methodologies, reliable data and forward-looking analytical tools to support strategic decision-making.

At Addactis, research is an integral part of our business model. Through our Climate Taskforce, we continuously explore emerging risks, develop innovative actuarial methodologies and translate scientific knowledge into practical solutions that help insurers better understand uncertainty and strengthen long-term resilience.

Innovation is driven by collaboration. We work closely with universities, research organisations and specialised partners to combine complementary expertise, advance climate knowledge and contribute to the development of practical solutions for the insurance market.

Our partnership with Climatekos further strengthens this ecosystem by bringing additional expertise in climate finance, adaptation strategies and climate resilience, complementing our actuarial and technological capabilities.

Knowledge sharing is also an essential component of our approach. Our experts regularly contribute to conferences, technical publications, webinars and industry working groups, promoting dialogue and supporting the dissemination of best practices across the insurance sector.

Through continuous research, innovation and collaboration, Addactis aims to remain a trusted partner for insurers navigating the long-term challenges of climate change.

Research priorities

- ✓ Climate change risk research
- ✓ Forward-looking modelling methodologies
- ✓ Actuarial and data science innovation
- ✓ Natural catastrophe analytics
- ✓ Climate data and scenario analysis

Research partnerships

- ✓ Conferences, publications knowledge sharing
- ✓ Internal Climate Taskforce and technical communities
- ✓ CIR dedicated Research Climate theme



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FOCUS ON OUR GOVERNANCE APPROACH

Ethics, Integrity & Compliance



WHY IT MATTERS

Strong governance provides the foundation for sustainable business. By promoting ethics, transparency and accountability, Addactis strengthens stakeholder trust, supports responsible decision-making and reinforces the long-term resilience of the Group.

Integrity, transparency and professional ethics are fundamental to the trust placed in Addactis by its employees, clients, partners and suppliers. As a provider of actuarial software and consulting services, we are committed to conducting our business responsibly and in accordance with the highest ethical and professional standards.

Our governance framework is designed to promote ethical behaviour, ensure compliance with applicable laws and regulations, and support responsible decision-making across the Group. It provides employees with clear principles and practical guidance while reinforcing accountability at every level of the organisation.

During 2025, governance remained a strategic priority. The Group further strengthened its ethical framework through the deployment of its Code of Conduct, the enhancement of its whistleblowing procedure and the reinforcement of compliance processes. These initiatives contribute to fostering a culture where integrity, transparency and responsibility are embedded in our day-to-day operations.

As an international organisation operating in a highly regulated sector, we recognise that strong governance is essential to maintaining stakeholder confidence and supporting the sustainable growth of the Group.

Our commitments

- ✓ Promote integrity and ethical behaviour across all business activities.
- ✓ Prevent corruption and ensure compliance with applicable regulations.
- ✓ Provide secure and confidential whistleblowing mechanisms.
- ✓ Protect confidential information and sensitive data.
- ✓ Promote accountability, transparency and responsible decision-making.
- ✓ Uphold the ethical standards of the actuarial profession.

Professional Ethics SACEI & International Actuarial Association standards

As an actuarial company, Addactis adheres to the ethical standards governing the actuarial profession. Our experts are committed to independence, objectivity, confidentiality, professional competence and integrity in every client engagement.

Our Ethical Framework



Year Highlights

- ✓ Group Code of Conduct deployed across the Group
- ✓ Whistleblowing procedure strengthened and secure alert register
- ✓ Ethics and compliance communication reinforced
- ✓ Governance framework further formalised

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FOCUS ON OUR GOVERNANCE APPROACH

Responsible Procurement & Business Relationships



WHY IT MATTERS

Responsible procurement extends our ESG commitments beyond our own operations. By working with suppliers who share our values, we strengthen the resilience, integrity and sustainability of our entire value chain.

Responsible procurement is an essential component of Addactis' ESG approach. We believe that sustainable business relationships are built on trust, integrity, transparency and shared responsibility.

Our suppliers and partners play an important role in the delivery of our services and in the long-term success of the Group. We therefore seek to establish lasting relationships with organisations that share our commitment to ethical business practices, respect for human rights, environmental responsibility and compliance with applicable regulations.

To support this approach, Addactis adopted its Responsible Purchasing Charter in 2025. The Charter establishes the principles that guide our procurement activities across the Group, promoting fairness, transparency and responsible decision-making throughout the supplier lifecycle.

Beyond compliance, our objective is to encourage continuous dialogue with our suppliers, strengthen mutual trust and progressively integrate ESG considerations into our purchasing practices. By working together, we contribute to building a more responsible and resilient value chain.

Our expectations for suppliers

- ✓ Comply with applicable laws and regulations.
- ✓ Respect internationally recognised human rights and labour standards.
- ✓ Conduct business with integrity and ethical behaviour.
- ✓ Manage environmental impacts responsibly.
- ✓ Protect confidential and sensitive information.
- ✓ Promote responsible subcontracting and transparency throughout the value chain.

Our commitments

- ✓ Ensure fair, transparent and objective supplier selection.
- ✓ Build long-term partnerships based on mutual trust.
- ✓ Integrate ESG considerations into procurement decisions where appropriate.
- ✓ Consider lifecycle impacts when evaluating products and services.
- ✓ Protect the confidentiality of commercial and technical information.
- ✓ Promote continuous improvement throughout our supplier relationships.

Year Highlights

- ✓ Responsible Purchasing Charter approved by the Group
- ✓ Consultation completed with employee representatives
- ✓ Progressive deployment across the Group initiated

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FOCUS ON OUR GOVERNANCE APPROACH

Transparency & Continuous Improvement



WHY IT MATTERS

Independent assessments and transparent reporting strengthen stakeholder confidence, support continuous improvement and reinforce Addactis' commitment to responsible and sustainable business practices.

Transparency is a fundamental principle of responsible governance. At Addactis, we believe that measuring, reporting and regularly assessing our ESG performance are essential to building trust with our employees, clients, partners and other stakeholders.

To support this commitment, we participate in recognised international initiatives and independent assessments that enable us to evaluate our ESG practices, identify opportunities for improvement and demonstrate our progress over time. These external frameworks complement our internal governance processes and contribute to strengthening the maturity of our ESG approach.

Beyond reporting, we view transparency as a driver of continuous improvement. Regular monitoring of ESG indicators, structured reporting and external assessments help us refine our priorities, reinforce accountability and progressively embed ESG principles across the Group.

As our ESG journey continues, we remain committed to maintaining open dialogue with our stakeholders and continuously improving the quality, reliability and transparency of our ESG reporting.

Our reporting framework

- ✓ EcoVadis sustainability assessment
- ✓ United Nations Global Compact – Communication on Progress
- ✓ Annual ESG Report
- ✓ Carbon footprint reporting
- ✓ ESG indicators and performance monitoring

Year Highlights

- ✓ EcoVadis Bronze Medal renewed
- ✓ Annual Communication on Progress submitted to the United Nations Global Compact
- ✓ ESG reporting extended to all Group entities
- ✓ Transition to the APIDAY ESG reporting platform initiated



Transparency is not only about reporting our progress. It is about continuously improving the way we create long-term value for our stakeholders.

Driving continuous improvement

MEASURE
Monitor ESG performance through reliable indicators.

ASSESS
Benefit from independent evaluations and recognised international frameworks.

IMPROVE
Use insights to strengthen governance, refine priorities and enhance ESG practices.

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Continuing to build a responsible and resilient future



addactis
YOUR RISKTECH PARTNER FOR INSURANCE

Building resilience through actuarial expertise, responsible innovation and sustainable business practices.

Environmental, Social and Governance (ESG) challenges continue to evolve alongside the expectations of our clients, employees, partners, investors and regulators. At Addactis, we view these changes as an opportunity to strengthen our practices, reinforce our governance and further integrate sustainability into the way we create value for the insurance industry.

Over the past years, we have progressively structured our ESG approach by enhancing our governance framework, improving the quality of our reporting and expanding initiatives across the Group. While our resources remain proportionate to the size of our organisation, we are committed to focusing our efforts where they can deliver the greatest long-term value and meaningful impact.

Looking ahead, our priorities will continue to focus on four strategic ambitions.

01 **Strengthening ESG Governance**

We will continue to reinforce our governance framework by embedding ethics, compliance and responsible decision-making across the Group, while further improving ESG reporting, performance monitoring and stakeholder dialogue.

02 **Improving our environmental performance**

Building on the expansion of our carbon footprint assessment, we will continue to improve the quality of environmental data, identify opportunities to reduce our operational impacts and promote responsible practices throughout our activities.

03 **Advancing climate expertise for Insurance**

Our priority remains the continuous development of innovative actuarial methodologies, data-driven solutions and climate expertise that help insurers better understand, quantify and anticipate the impacts of climate change. Through research, collaboration and innovation, we aim to contribute to a more resilient insurance industry.

04 **Investing in our people**

We will continue to foster an inclusive, collaborative and engaging workplace by investing in employee development, encouraging knowledge sharing and promoting a culture of ethics, innovation and continuous learning.

Our Commitment

ESG is not a destination but a continuous journey of improvement. At Addactis, we remain committed to acting responsibly, maintaining transparent dialogue with our stakeholders and continuously strengthening the way we operate, innovate and support the insurance industry.

By combining actuarial expertise, technology and responsible business practices, we aim to contribute to a more resilient insurance ecosystem while creating sustainable long-term value for our employees, clients, partners and society.

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