

Member: Groupe Henner - GMC

Country: France

Field of activity: Insurance & Healthcare benefits

Title of report about your progress:

Report on workplace standards, human resources development and actions to fight corruption.

Period of time: January 2007 to December 2007

Communication on progress:

Following the first report issued in late 2004 and the following one covering 2005 and 2006, this document introduces updates for actions and operations managed to comply with Global Compact's principles.

How do you intend to communicate your progress to the shareholders?

Internal communication.

Links to communicate about your progress:

<http://www.henner.com>

Report

Operations managed in 2007:

1- Facilitating access to care to every Member covered by GMC:

As a reminder, GMC especially focused the network expansion on the developing countries since early 2004, considering the growing number of Members residing in such countries.

From 2005, more than 1,000 agreements have been signed (direct settlement and medical co-operation inpatient care), including 128 new agreements in 2007. GMC's medical network today includes around 3,100 providers, including 500 new providers in 2007, outside the U.S.A.. In the U.S.A., we work with a local network administrator, Olympus Managed Healthcare Corporation, which provides our Members with a large network of 3,600 hospitals and 431,000 outpatient providers. All Members benefit from the discounts obtained plus a full direct billing.

2- Fighting HIV/AIDS and supporting the persons living with AIDS

The specific action plan managed in the HIV/AIDS field includes:

- Identification of specialized providers capable to treat patients in appropriate conditions [More than 350 providers identified];
- Providers credentialing [More than 75 providers assessed based on 132 criteria including medical infrastructure, skills and competence]; Four new criteria have been added in 2007;
- Agreements based on a medical co-operation and a direct settlement system [More than 60 agreements signed in 25 countries];

Meanwhile, we ran a Voluntary Counselling and Testing program (VCT) in 6 pilot countries: Burundi, Niger, Kenya, Uganda, Zambia and Zimbabwe.

3- Fighting fraud and abuse

Access to quality care also means fighting fraud and abuse. For that reason, we develop a specific action plan:

- All Claims administrators have been trained to detect suspicious cases (counterfeit invoices, verification of treatments provided);
- Medical analysis of suspicious cases by GMC's medical department;
- Steering Committee for making decisions on suspicious cases;
- Itemized procedures including Claims administrators' role and responsibilities, internal audit department and medical department intervention
- Reporting to clients and risk carriers for further disciplinary or judiciary actions.

For the year 2007, around 40 cases have been detected every month and 2 to 5 cases out of them are proved to be fraud cases.

This process also applies to the domestic business in France knowing that it's more focused on healthcare providers as a first level control is carried out by the French social security for the insured persons, reducing the potential risk.

4- Promoting regional/local management

For 2007, GMC still expanded their activities:

- The Curitiba claims unit (Brazil) has been developed with 2 more employees (11 in total);
- A new claims unit has been opened in Tunis, for North Africa, with 4 employees; On a middle term perspective, this regional center will take in charge all French speaking African countries;
- A new claims unit has been opened in Nairobi (Kenya), for Southern Africa, with 3 employees; On a middle term perspective, this regional center will take in charge all English speaking African countries;

The offices newly created complete the Singapore claims unit, for Asia (18 employees);


All employees working in the regional centers are locally recruited, trained in Paris at GMC's headquarters, and then supervised by the French teams. Taking as a reference GMC's domestic employees, they benefit from a medical insurance fully paid by the Company, exceeding the local legal provisions and obligations.

In France, we keep recruiting staff members, regardless their country of origin or their culture.

5- Supporting a healthy environment

Various means have been used in 2007 to promote a healthy environment and to reduce energy consumption:

- The number of claims statements sent by E-mail has been strongly increased, avoiding the use of printed materials; Meantime, a similar process has been developed for issuing premium invoicing;
- 782 ink cartridges recycled Vs. 682 in 2006;

- 33 tons of paper recycled Vs. 13 tons in 2006 (stored data, packaging, etc.);
- The "Green products" pictogram  has been added on all order forms;
- More computer equipments and supplies are systematically recycled (screens, keyboards, computers).

In addition to that, all offices are non-smoking since January 1st, 2005, including the international regional offices.