



Assurances & Prévoyance



GLOBAL COMPACT 2011

Report on promotional activities of labor standards and anti-corruption

FINANCIAL AND INSURANCE

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Period of time: From January 2011 to December 2011

This document describes the action taken to comply with the principles of Global Compact. It follows the initial document distributed in late 2004, as well as documents covering the period from 01/2007 to 12/2010.

HOW DO YOU INTEND TO COMMUNICATE YOUR PROGRESS TO SHAREHOLDERS?

Shareholders are constantly involved in the Group's operations by taking on a management role. They are perfectly informed and form an integral part of the Global Compact program, and the measures brought in.

I GLOBAL COMPACT 2011 - THE CHAIRMAN'S COMMITMENT FOR HENNER

EDITO

Since 2003, Henner is committed to support the 10 Global Compact principles relating to human rights, labour rights and environmental protection.

Each year we continue our efforts to increase the positive effects of our actions and behaviours, and consider all possible avenues for improvement.

Today, in 2012, personally and on behalf of HENNER which I chair, I maintain my commitment to the cause of the Global Compact, and ask all employees to continue their efforts HENNER:

- ▶ To keep the benefits of actions already undertaken,
- ▶ To find new constructive ideas, pragmatic and implementable.

For 2012, all employees of HENNER is mobilized to deploy and implement the strategy defined in 2011 for the next decade.

This strategy reinforces our desire to keep people at the heart of our actions. We call reflection to better control our consumption and therefore our environmental impact.

Reiterating our commitment to this Charter, our Group and the 1100 employees who constitute a firm commitment by their daily actions, the Charter-house, and our values, to support the 10 Global Compact principles.

It is for the Group which I chair a full commitment.

Charles Robinet-Duffo
Chairman and CEO Henner

OPERATIONS MANAGED IN 2011

► Facilitating access to care for every Member covered by GMC

As a reminder, HENNER has been particularly focused on network expansion in developing countries since early 2004, owing to the growing number of Members residing in these countries.

Since 2009, a number of local and regional agreements were signed, considerably increasing the size of the network. The HENNER medical network has grown 26.8% since 2010, and now has some 11,500 healthcare providers in 150 countries outside the United States.

In the USA, HENNER has established partnerships with various local correspondents (Olympus Managed Health Care, United Healthcare International), giving us access to preferred provider organisations totalling 4,700 hospitals and 724,000 outpatient providers for OMHC, and 4,600 hospitals and 500,000 outpatient providers for UHI.

Our members benefit from the following services:

- Direct settlement for hospitalisation and out-patient care
- Agreements reducing the amount of copayment at the member's charge.

Based on our newly established partnerships, the number of hospitals increased by **32.9%** (9,300 up from 7,000 in 2010) while the number of outpatient providers rose by **60.9%** (724,000 compared with 450,000 in 2010).

In 2011 alone, more than 700 new deals were signed with hospitals and outpatient facilities, pharmacies, and biomedical and x-ray centres. In the United States, a direct settlement system has also been set up with the 60,000 pharmacies in the CVS Caremark group. Finally, 200 providers were met with in 18 countries.

A medical team of 4 doctors, 2 dental surgeons, a pharmacist and 4 medical assistants are constantly monitoring various measures to ensure our members receive quality treatment in line with international medical standards, particularly with regards to hospitalisation.

Also in 2011, in line with its quality-focused management policy, HENNER led a survey of:

- The quality of relations with healthcare providers from the medical network (based on a broader sample than in 2010)

Results of the survey for medical network providers:

- Quality of the exchanges between HENNER and providers: **85%** satisfied,
- Satisfaction of providers regarding direct settlement made by HENNER: **77%**

The quality of exchanges between HENNER and its healthcare providers were down by 1.6% compared to 2010, while provider satisfaction of direct settlement payments made by HENNER decreased by 3.1%. Corrective and preventive measures have been taken to improve the results of our next survey.

► Fighting HIV/AIDS and supporting the persons living with AIDS

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

- The search for healthcare providers offering specialised treatment. **More than 350 specialised providers around the world**
- Deals involving medical cooperation and the direct settlement of healthcare expenses. **More than 200 deals signed in 25 countries**
- A pilot program to promote HIV/AIDS testing in six countries (Burundi, Niger, Kenya, Uganda, Zambia and Zimbabwe)
- Within the medical department, a team deals specifically with monitoring patients with AIDS, in association with their regular doctors. This action is supported by a highly trained French expert, to assist the advising doctors at HENNER.
- The publication of a charter in which HENNER is committed to its clients and employees in favour of a prevention policy and fight against HIV/AIDS.

In 2011, HENNER continued to step up its program targeting access to care and insurance, in partnership with our major clients based in North America.

HENNER also carried out a medical assessment of our healthcare partners, by simplifying medical criteria to facilitate the process based on 40 technical and medical items including:

- Testing & advice,
- Biomedical procedures,
- Anti-retroviral treatments available,
- Treatment of immunodeficiency-related diseases,
- The training of practitioners.

Their capacity to provide paediatric care to HIV/AIDS patients was also assessed. Over 110 services providers have been assessed so far.

In 2011, HENNER continued to assess more than 150 healthcare providers.

► Promoting local management

As part of the group's development, since the beginning of 2007, HENNER has continued recruiting local employees in Curitiba (Brazil), Singapore, Tunis, and Nairobi (Kenya). Local recruitment offers the following advantages:

- **For employees:** Working for a company that respects human and workers' rights. All employees at our regional branches abroad are recruited locally, trained in Paris at the company's head offices, and supervised by the central teams. They all benefit from healthcare cover provided by the company which goes beyond the legal obligations of the country of residence. This is done to maintain equality among all the company's staff.
- **For the company:** Enabling us to providing our members with local, quality service, adapted to the country in which they live.

In 2011

- ▶ **Staff numbers** at our **regional branches abroad** increased by **14.7%** (up 2.5% in 2010).

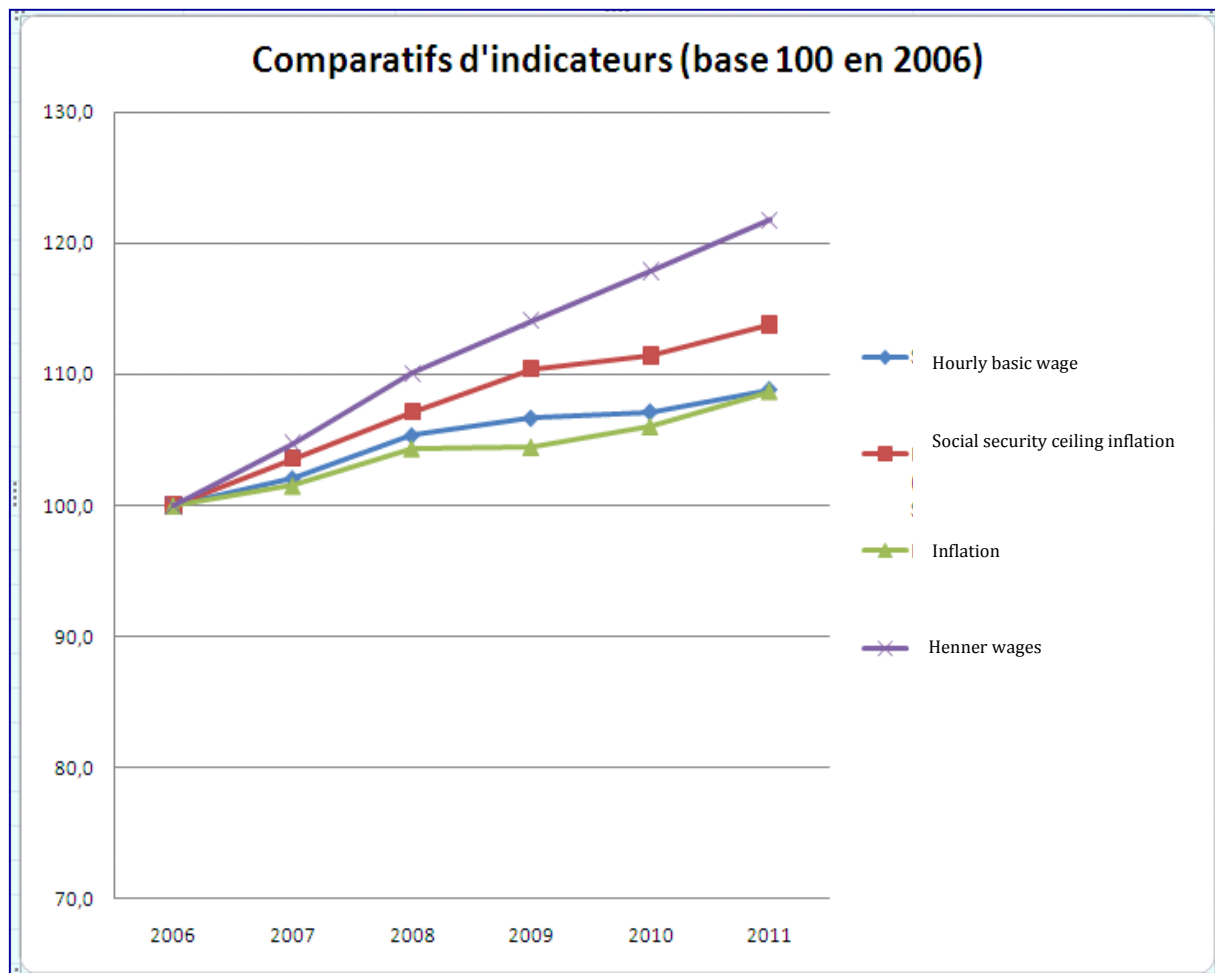
In France, HENNER continues to recruit staff regardless of their country of origin or culture.

In 2011

- ▶ **Staff numbers in France** rose by **7.4%** (up 2.7% in 2010).

▶ Wage policy

The Group's wage policy shows that wages increase faster than the official indices.



► Develop and promote our approach to social responsibility

HENNER is committed to social responsibility, which takes into account the impact its decisions and activities can have on society and the environment, through transparent and ethical behaviour which:

- Contributes to sustainable development, the health and well being of society
- Acknowledges the expectations of all those involved
- Complies with current laws and international behavioural norms

Further to the project initiated in 2009, the Board of Directors at HENNER decided in 2010 to pursue and step up our action in the fields of Sustainable Development and Corporate Social Responsibility (CSR), by incorporating a broader variety of points of view into our strategy. Work groups representing the various entities and positions held within the company contributed to our projects.

To do so, the Board of Directors asked several employees to take an active role in the project as representatives, both nationally and internationally (owing to cultural differences).

Work groups have been formed to deal with the following topics:

- **HR practices in France**
- **HR practices abroad**
- **Business practices**
- **Everyday behaviour¹ in France**
- **Everyday behaviour¹ abroad**
- **Philanthropy.**

¹ The expression, “daily behaviour” refers the consequences of resource management (energy, water, paper, ink) and of the environment of our daily activity.

In all, **46 suggestions** for improvement were made by the groups. Action is now being taken and monitored by the steering committee.

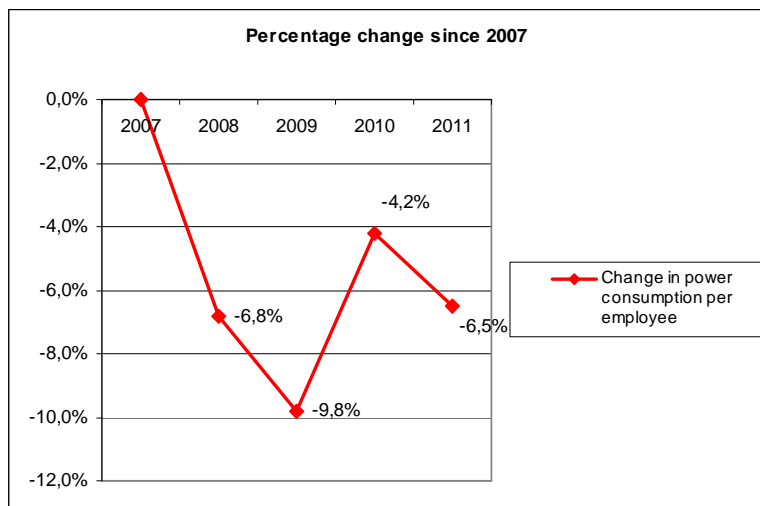
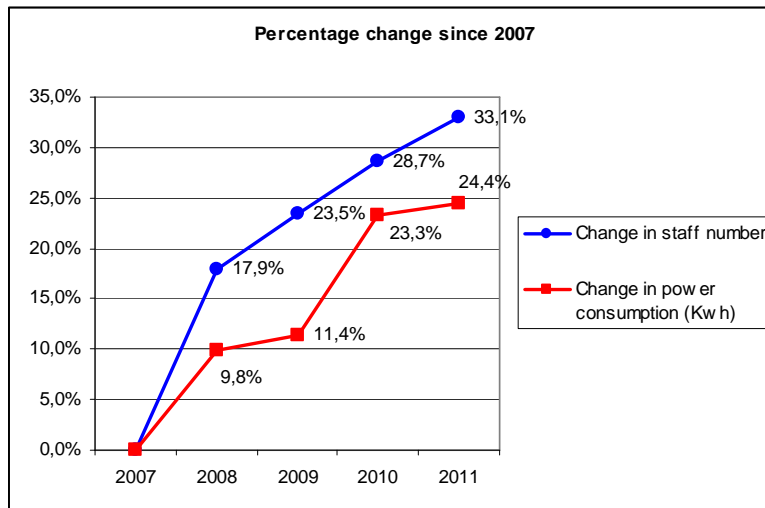
Various resources have been used to promote a healthy environment and to reduce energy consumption.

In 2011, 62,5% of improvement actions suggested by our work groups were set up.

POWER CONSUMPTION

The power consumption policy and adapted resources have proven effective over the past few years.

Results achieved in 2011 (see Effective change and effective power consumption in France).



RECYCLING OF ALL IT EQUIPMENT (MONITORS, KEYBOARDS, TOWERS, ETC.).

Recycling of IT hardware is now in place.

The recycling of IT equipment is done by an authorised ISO-certified company.

In 2008, the following results were achieved:

- ▶ 3,608 kg of monitors
- ▶ 7,212 kg of towers, printers and other equipment.

In 2009, the following results were achieved:

- ▶ 1,397 kg of monitors
- ▶ 583 kg of towers, printers and other equipment.

In 2010, the following results were achieved:

- ▶ 590 kg of monitors
- ▶ 1,060 kg of towers, printers and other equipment

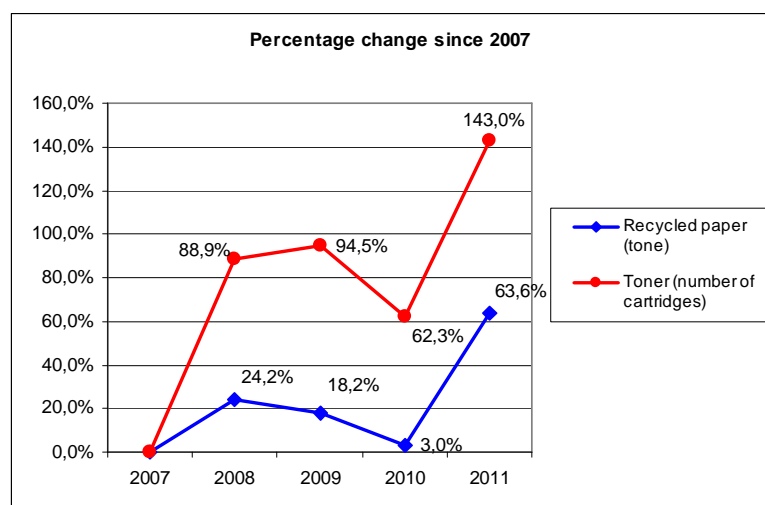
In 2011, the following results were achieved:

- ▶ 780 kg of monitors
- ▶ 1,332 kg of towers, printers and other equipment

RECYCLING PAPER AND INK CARTRIDGE USE

Used paper recycling was stepped up (packaging, archives) as was ink cartridge recycling (printers, photocopiers). The efforts made in recycling have had encouraging results.

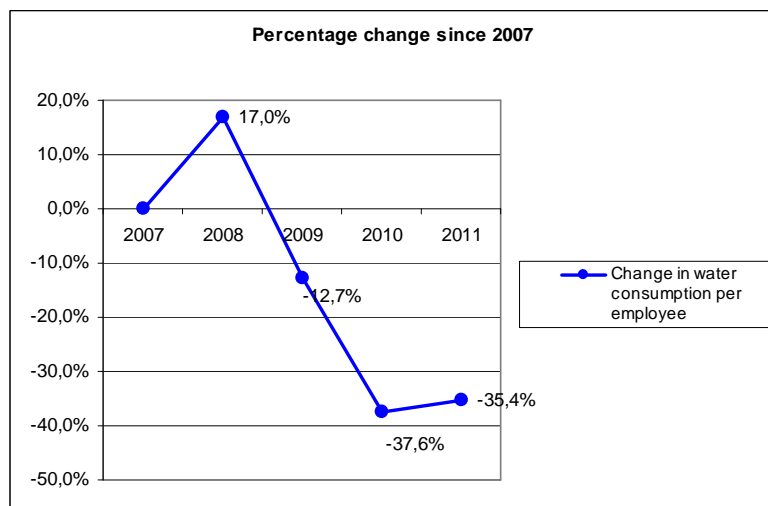
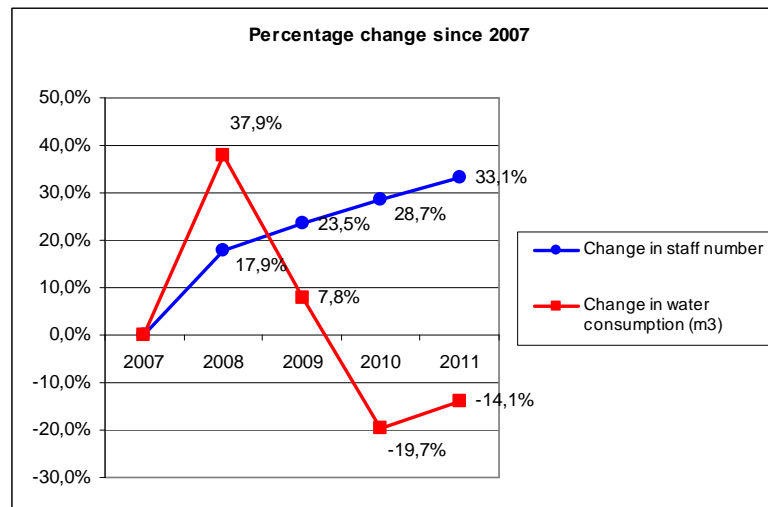
Results obtained in 2011



WATER CONSUMPTION

The water consumption policy, along with simple and adapted resources, have proven effective over the past few years.

Results obtained in 2011



PAPER CONSUMPTION

In line with our policy to reduce printing costs, which was decided and set up in 2010, the printers we use are all-in-one photocopier, printer, scanner, and fax machines, with secure access and default settings such as double-sided printing, black & white, etc.

In 2011, the number of pages used fell by 3.8 million, i.e. a 40.9% decrease.

IV FIGHTING FRAUD AND ABUSE

Our fight against fraud and abuse covers corruption in all its forms in order to provide quality care.

At HENNER, we have developed a specific action plan:

- ▶ All client service officers have been trained to detect suspicious cases (counterfeit invoices, verification of treatment provided);
- ▶ Analysis of cases by HENNER's medical department;
- ▶ A Steering Committee for making decisions on suspicious cases;
- ▶ Itemised procedures detailing the client service officer's role and responsibilities, the internal audit department and the involvement of the medical department;
- ▶ Reporting to clients and risk carriers when further disciplinary or judiciary action is needed.

Changes in the cases analysed:

- ▶ **In 2007**, around 40 cases were detected every month, of which between two and five cases were proven to be fraudulent.
- ▶ **In 2008**, 17 cases of suspected fraud were detected by client services in the international department. This figure has decreased dramatically since the procedure was brought in.
- ▶ **In 2009**, 11 cases of suspected fraud were detected by client services in the international department.
- ▶ **In 2010**, 27 cases of suspected fraud were detected by client services in the international department.

In 2011, in the international department:

- ▶ **11 cases of suspected fraud were detected by client services.** 6 cases were heard and closed (one case of fraud proven), 5 other cases being analysed.

This process also applies in France, and is particularly focused on healthcare providers, as initial checks are carried out by the French Social Security, reducing the potential risk.

- ▶ **In 2008**, 21 cases of suspected fraud were detected by client services in the domestic department. This figure is higher than in the international department, as the procedure was brought in more recently,
- ▶ **In 2009**, 9 cases of suspected fraud were detected by client services in the domestic department,
- ▶ **In 2010**, 9 cases of suspected fraud were detected by client services in the domestic department,

In 2011, in France

- ▶ **12 cases of suspected fraud were detected by client services.** 2 cases were heard and closed (one case of fraud proven), 10 other cases being analysed.



Assurances & Prévoyance

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