



GLOBAL COMPACT 2012

Report on promotional activities of labor standards and anti-corruption

FINANCIAL AND INSURANCE

Summary

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Period of time: From January 2012 to December 2012

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 12/2011.

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 2012 - THE CHAIRMAN'S COMMITMENT FOR HENNER

EDITO

Since 2003, HENNER has been committed to supporting the ten principles of Global Compact in the areas of human rights, working conditions and environmental protection.

We are convinced that the overall benefits of a plan such as Global Compact lie in the results achieved at every level of the company, which is why all Group employees continue their efforts to increase the positive effects of our action and behaviour, and explore all possible areas of improvement.

In 2013, personally and on behalf of HENNER which I chair, I maintain my commitment to the cause of Global Compact, and ask all HENNER's employees to further their efforts:

- ▶ To preserve the benefits of action already taken,
- ▶ To find new constructive and practical ideas that can be put into place.

In 2013, we will continue to implement the decisions made as part of our strategic 10-year plan. This strategy reinforces our desire to keep people at the heart of our actions.

By reiterating our commitment to this Charter, our Group and its 1,250 employees are resolutely committed to supporting the ten principles of Global impact through their everyday action, by applying the internal charter, and by adhering to these Values.

It is on behalf of the Group as a whole that I am taking on this commitment without reserve.



Charles Robinet-Duffo
Chairman and CEO Henner

OPERATIONS MANAGED IN 2012

► Facilitating access to care for every Member covered by HENNER

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 10% since 2010, and now has some 12,800 healthcare providers in 153 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.

The teams network coordinators were reinforced in **2012**, which enabled a strong improvement both in out-patient and hospitalisation services.

In **2012** alone, more than 1,400 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, 250 providers were met with in 20 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, HENNER conducted a survey of its network providers around the world. The results are currently being examined.

► 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 2012, 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 2012, twenty-five new healthcare providers were identified.

▶ **Supporting and promoting the fight against malaria**

In late 2012, HENNER launched a project to assess healthcare partners dealing with malaria.

Based on this assessment, we plan to build a network of specialised partners able to prevent and treat malaria in the best conditions possible.

▶ **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 2012

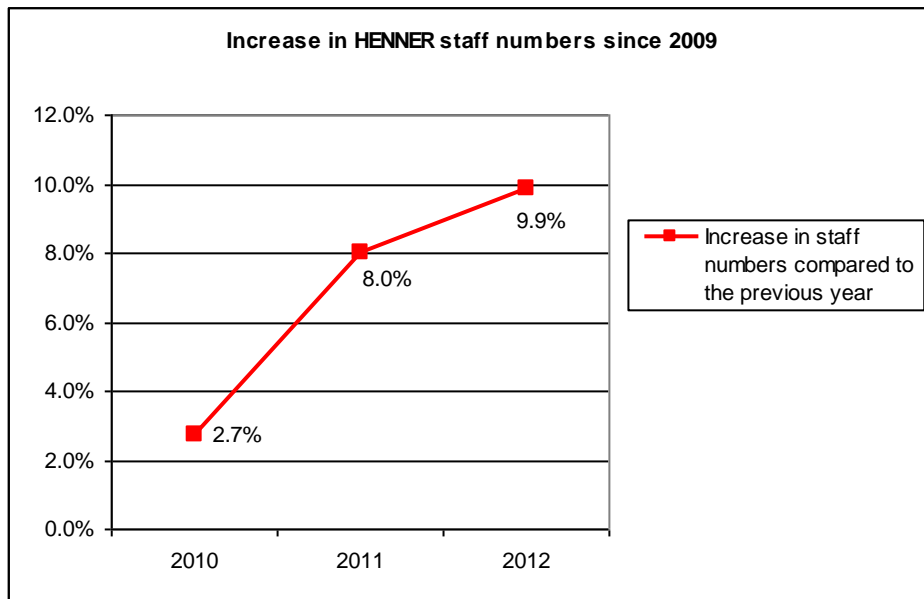
- ▶ **Staff numbers** at our **regional branches abroad** increased by **17.4%** (up 14.7% in 2011, up 2.5% in 2010).

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

In 2012

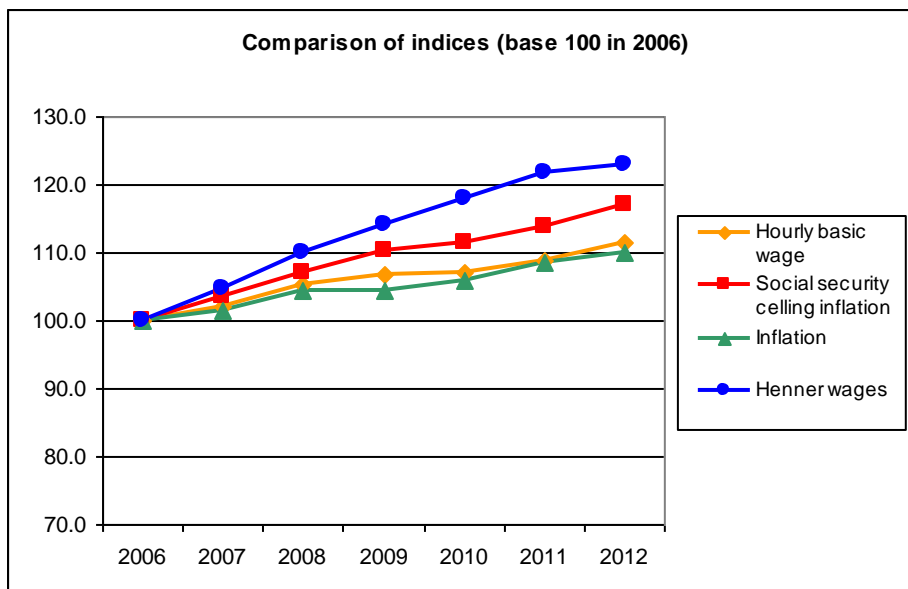
- ▶ **Staff numbers in France** rose by **9.2%** (up 7.4% in 2011, up 2.7% in 2010).

In 2012, the total number of HENNER staff members on permanent contracts grew by **9.9%**.



▶ 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.

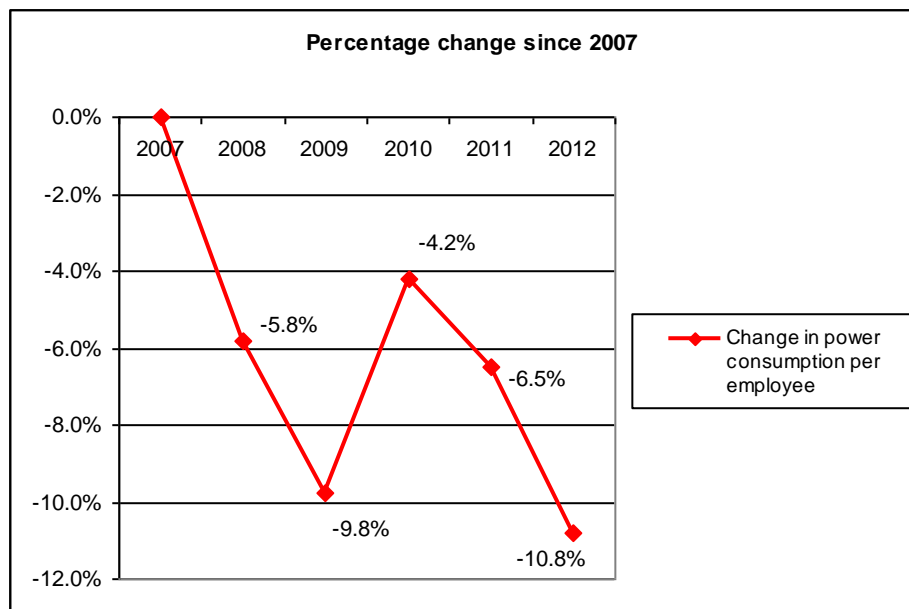
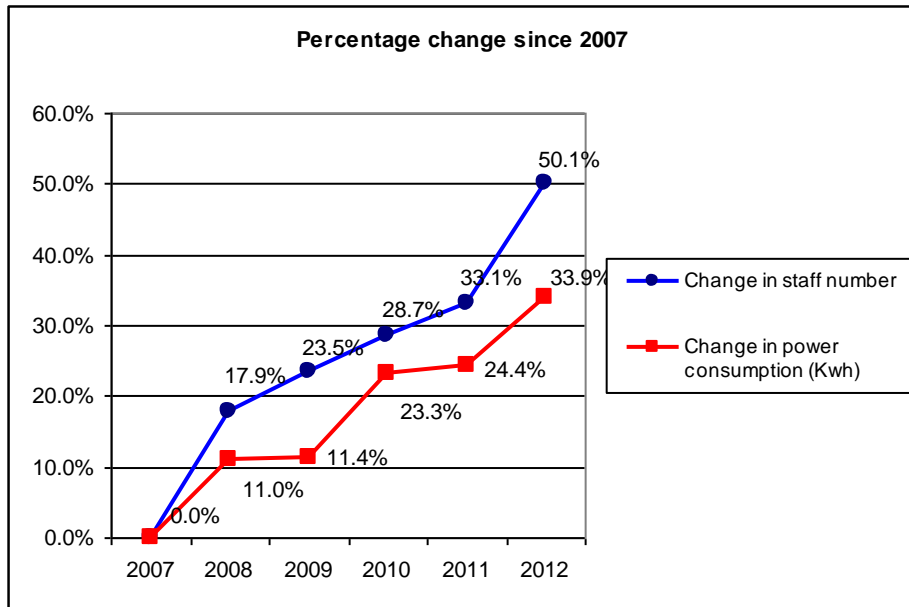
In 2011, 63% of improvement actions suggested by our work groups were set up (i.e. a total of 29 actions).

In 2012, of the 17 remaining improvement actions, seven of those actions suggested by our work groups were set up (i.e. an achievement rate of 41.2%).

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.

In 2012, there was no recycling of IT hardware as the entire range had been replaced (end of the recycling cycle).

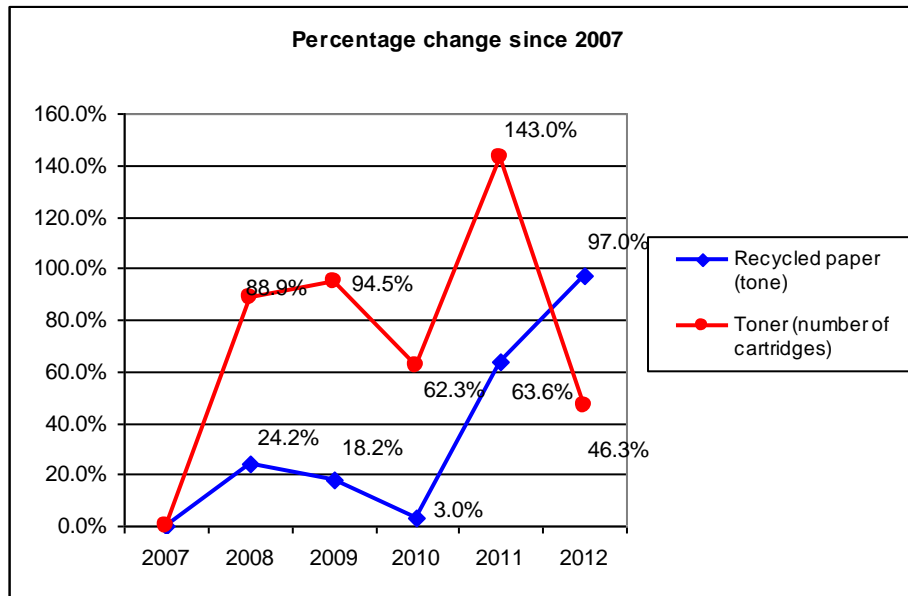
The cycle will start again in 2013, with the older IT hardware from the new cycle.

RECYCLING PAPER AND INK CARTRIDGE USE

Used paper recycling was stepped up in 2012 (packaging, archives) as was ink cartridge recycling (printers, photocopiers). The efforts made in recycling have had encouraging results.

There was a clear reduction in the use of toner cartridges, owing to the implementation of the all-in-one printer/photocopiers, allowing us to significantly reduce the number of pages printed (see the paragraph on paper consumption).

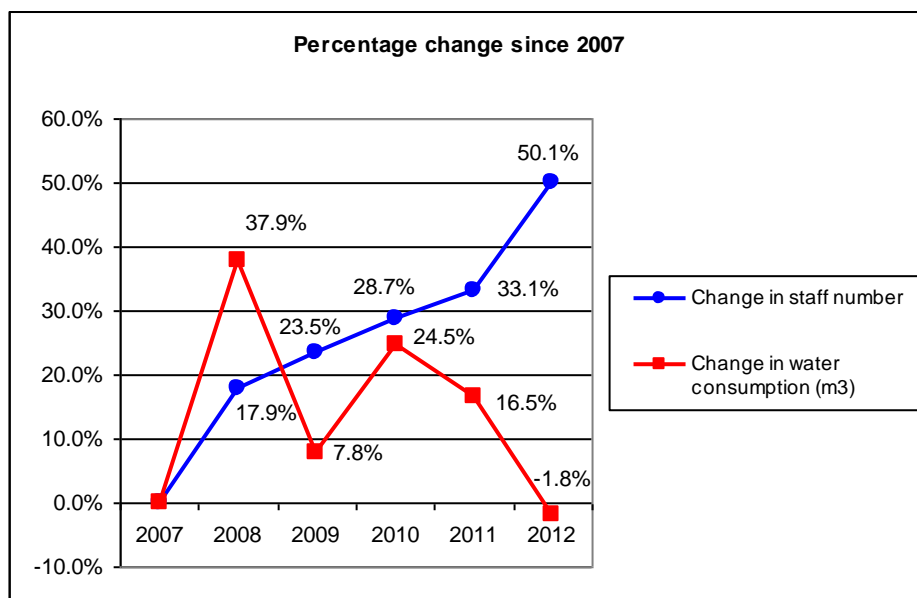
Results obtained in 2012

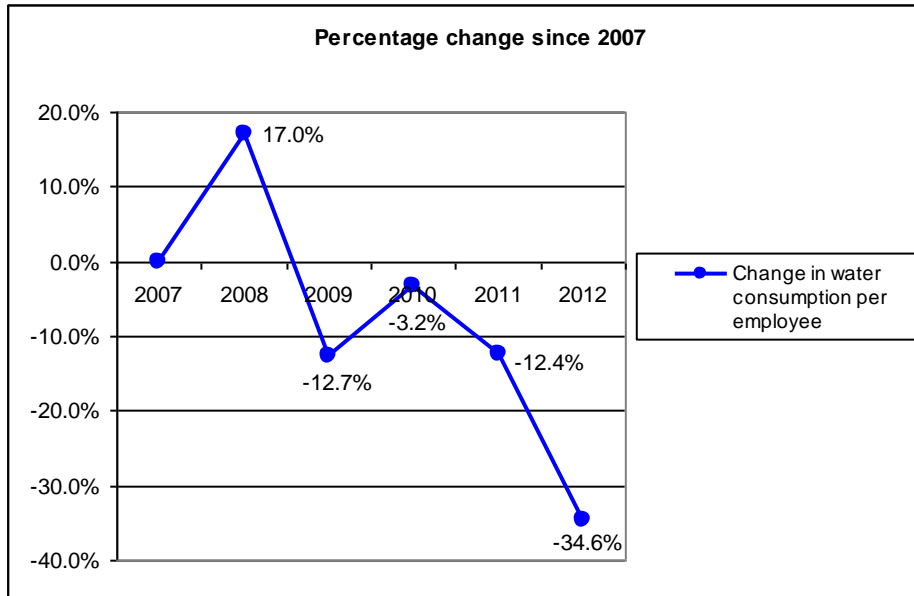


WATER CONSUMPTION

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

Results obtained in 2012



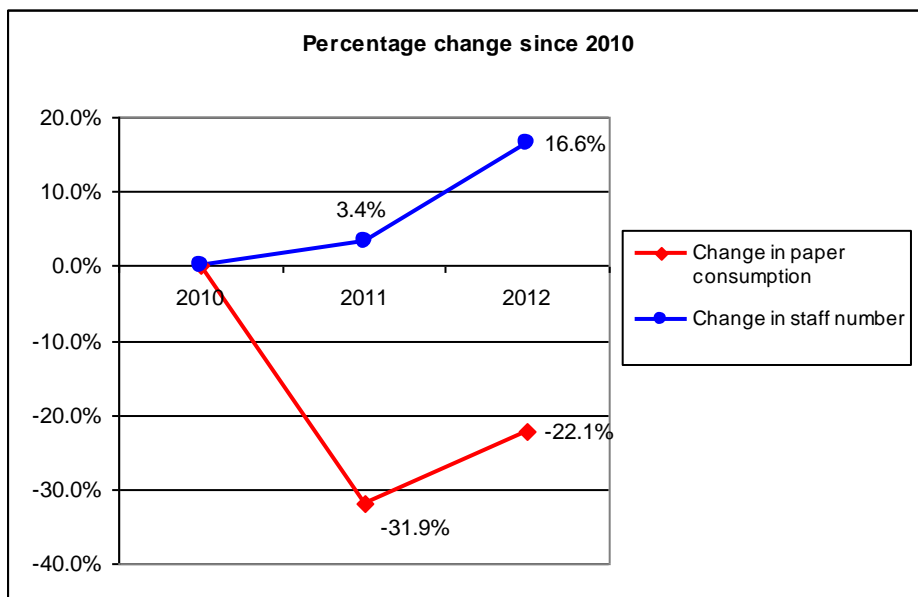


PAPER CONSUMPTION

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 31.9% decrease.

Results obtained in 2012



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**, eleven cases of suspected fraud were detected by client services in the international department.

In 2012, in the international department:

- ▶ **1 case of suspected fraud** was detected by client services, and is being investigated.
- ▶ HENNER has reinforced its teams fighting against fraud and corruption but setting up regional fraud coordinators in all our offices abroad.
- ▶ At the same time, we have developed an IT application for the entire group to handle all our cases of fraud, in association with our major insurance and international clients
- ▶ Finally, we have subscribed to the Global Health Care Anti-Fraud Network which we now take an active part in, maintaining relations with network members from around the world.

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**, 12 cases of suspected fraud were detected by client services in the domestic department.

In 2012, in France

- ▶ **4 cases of suspected** fraud were detected by client services and are currently being analysed.



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