

GLOBAL COMPACT
2009



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Member: Groupe Henner - GMC

Country: France

Field of activity: Finance & Insurance

Title of report about your progress:

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

Period of time: 01/2009 - 12/2009

Communication on progress:

Following the first report issued in late 2004 and the following one covering Jan 2007 – Dec 2008, 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?

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



Global Compact 2009 – Commitment of the Chairman on behalf of Groupe Henner-GMC

Groupe Henner-GMC is an independent structure which has been serving clients in the area of social welfare since its foundation.

Since 2003, as Chairman of the Group, I have been committed to supporting the ten principles of Global Compact in the areas of human rights, workers rights and environmental protection.

Now in 2010, I would like to reiterate our commitment, our attachment to the values that form the basis of these principles, and our conviction of their importance in the world we would like to build for the future.

In this report:

- We express our intention to support and promote these principles in our area of influence
- We are committed to integrating Global Compact and its principles into our Company's strategy, culture and everyday operations
- We are making a clear statement of our commitment to our employees, our partners, our customers and the public.
- We are putting an emphasis on public responsibility and transparency, and making our progress known to the public.

By signing this Charter, our Group and its 946 employees are resolutely committed to supporting the ten principles of Global Compact 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.

Rémy Robinet-Duffo
Chair of Groupe Henner-GMC



Operations managed in 2009 (boxed text):

→ Facilitating access to care to every Member covered by GMC:

As a reminder, Groupe Henner-GMC 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 2005, more than 1,500 agreements have been signed (direct settlement and medical cooperation inpatient care). The medical network of Groupe Henner-GMC today includes some 3,500 healthcare providers, outside the USA. Within the USA, we work with several local network administrators (Olympus Managed Healthcare, United Healthcare International), giving us access to local networks comprising 7,000 hospitals and 450,000 outpatient providers (individual general practitioners or surgeries). 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.

In 2009 alone, more than 300 new deals were signed, both with hospitals and outpatient facilities, pharmacies, and biomedical and x-ray centres.

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.

→ Fighting HIV/AIDS and supporting 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 Groupe Henner-GMC.



- The publication of a charter in which Groupe Henner-GMC is committed to its clients and employees in favour of a prevention policy and the fight against HIV/AIDS (see appendix 1);

In **2009**, action led specifically to combat HIV/AIDS includes:

- Multinational deals enabling employees to benefit from full cover of AIDS-testing and treatment in 10 pays (Asia, Africa, South America, Eastern Europe),
- The medical assessment of healthcare providers based on 132 technical and medical items including: testing & advice, biomedical procedures, anti-retroviral treatments available, treatment of immunodeficiency-related diseases and the training of practitioners. Over 90 service providers have been assessed so far.

➔ Support for family and friends who have lost someone to the disease

In **2009**, within the framework of its funeral insurance, *Garantie Obsèques*, Groupe Henner-GMC signed the charter of Respect for People in Mourning, issued by the Ministry of Labour, Social Relations, and the Family, Solidarity and the City, (see appendix 2).

Garantie Obsèques sees this charter as a symbol of its commitment to providing service appropriate to those in mourning:

- By making use of all measures and associations that could be helpful
- By taking into account the person's civil or religious convictions, as well as the funeral ceremony preferences of each person, in compliance with French laws, and facilitating the formalities involved in the death of a loved one.

➔ Promoting local management

As part of the group's development, since the beginning of 2007, Groupe Henner-GMC 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: It enables us to providing our members with local, quality service, adapted to the country in which they live.

In 2008, staff numbers at our regional branches abroad increased by 35.9%.

In 2009

- Staff numbers at our regional branches abroad increased by 7.5%.
- The group has opened up further and now boasts 34 different languages spoken, which implies an international culture of the teams (**37 nationalities within the group**).

In France, Groupe Henner-GMC continues to recruit staff regardless of their country of origin or culture.

In 2008, staff numbers in France rose by 9.9%.

In 2009

- Staff numbers in France rose by 3.6%.

➔ Attentiveness to the company's employees

Making our customers happy involves keeping our employees happy. As part of its approach to quality, in **2009** Groupe Henner-GMC led its third employee satisfaction survey (organised every 5 years). We feel it is essential to understand their needs and expectations, satisfaction and their knowledge of the company's vision. To ensure that all our employees could express their opinion freely, the survey was carried out anonymously and the results were published for increased transparency.

- 80.6% took the survey,
- 89.3% of employees overall are satisfied to very satisfied with working in the Group,
- 95.8% of employees wish to satisfy client needs as best they can (this point was mentioned during the last survey and was confirmed by the quality auditors at Bureau Veritas Certification).

Notwithstanding these encouraging results, an action plan has been set up to meet the expectations expressed for each of the topics covered by the survey (professional life, relationship with the company, Group organisation and strategies, internal information and communication, human resources, management, results and future outlook).



→ Develop and promote our approach to social responsibility

Groupe Henner-GMC is committed to social responsibility, which takes into account the impact that 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

Notwithstanding the operational results and progress achieved, in **2009** Groupe Henner-GMC ran an extended group of reflection (including consultants, work groups + steering committees), based on the basic 7 topics of ISO 26000, to address the current issues facing French and international markets. Improvement action was decided on and has been taken.



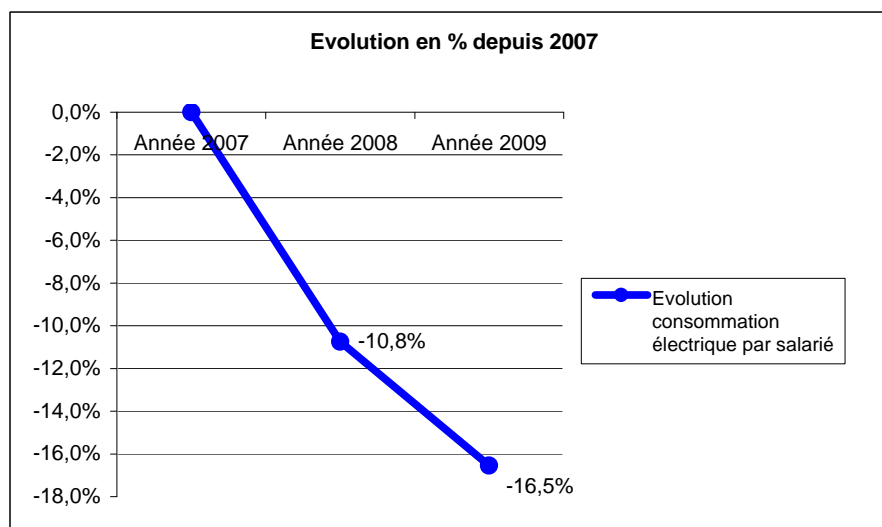
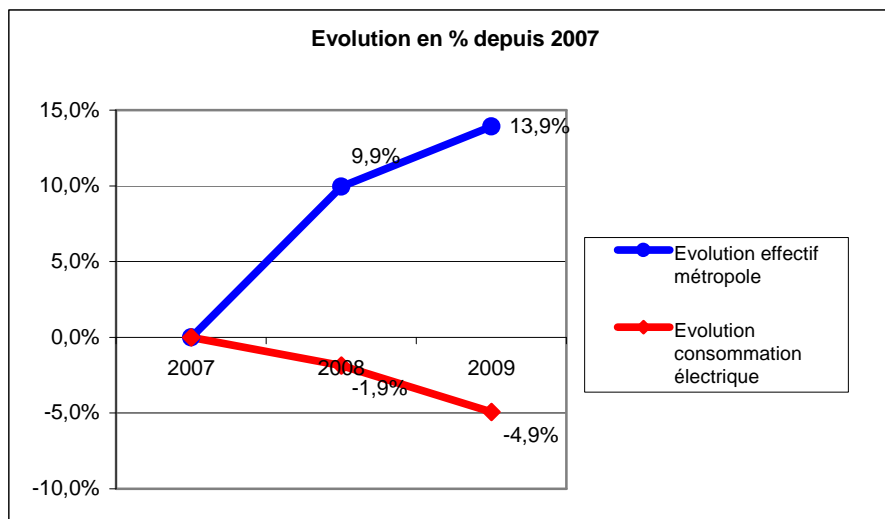
Various means have been used to promote a healthy environment and reduce energy consumption:

➔ Power consumption

The policy to reduce power consumption has proven to be effective owing to the following measures:

- Timers fitted to air conditioning to reduce usage at night and at weekends.
- Low-wattage light bulbs in offices, corridors and toilets.
- The gradual replacement of servers and computers with new, energy-saving equipment.

Results achieved in 2009 (see Effective change in France [in blue] and effective power consumption [in red]).



(Change in power consumption per employee)



→ Recycling of all IT equipment (monitors, keyboards, towers)

In 2008, many computers were replaced with light client PCs, mainly for domestic administration teams.

In 2009, the replacement centred on international administration teams.

This has led to a significant reduction in computer and monitor waste. The amount of waste will continue to decrease until the next round of equipment is replaced.

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 recycled
- 7,212 kg of towers, printers and other equipment recycled.

In 2009, the following results were achieved:

- 1397 kg of monitors recycled,
- 583 kg of towers, printers and other IT equipment recycled.

→ Paper and ink cartridge use

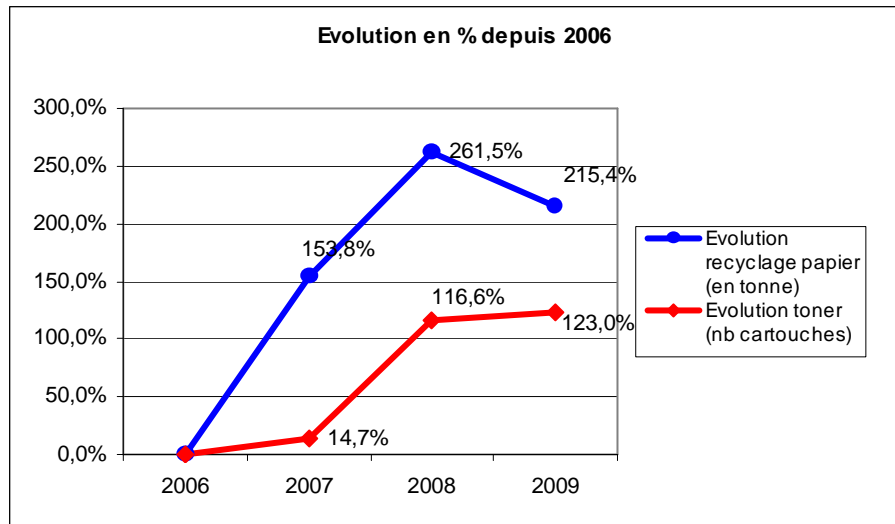
Used paper recycling was stepped up (packaging, archives) as was ink cartridge recycling (printers, photocopiers). The efforts made in recycling have had encouraging results.




Results obtained in 2009

Change in paper recycling (in blue)

Change in toner recycling (in red)



In addition, Groupe Henner-GMC is pursuing efforts in these areas:

- The number of reimbursement statements sent by email has increased strongly, avoiding the use of paper. A similar process has also been developed for issuing premium invoicing.
- The "Green products"  pictogram has been added on all order forms



Providing quality medical care implies fighting fraud and abuse in all its forms.

At GMC, 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 GMC's medical department;
- A Steering Committee for making decisions on suspicious cases;
- Itemized 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.

In 2007, around 40 cases were detected every month, of which between two and five cases were proven to be fraudulent.

In 2008, seventeen 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, in the international department:

11 cases of suspected fraud were found by our client services. There has been a decrease in the number of cases detected since the checking procedures were brought in.

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, twenty-one 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, in the domestic department:

9 cases of suspected fraud were detected by our client services. As with the international department, there has been a decrease in the number of cases since the checking procedures were brought in.



Groupe Henner-GMC recognises the particularly serious nature of the human immunodeficiency virus (HIV) and acquired immunodeficiency syndrome (AIDS), and supports efforts made by all national and international healthcare providers, both public and private, to combat the disease.

In particular, Groupe Henner-GMC acknowledges certain factors specific to HIV/AIDS, such as:

- The highly transmissible nature of the disease,
- The human and technical constraints on prevention,
- The considerable and costly treatment it requires
- The current lack of a cure or vaccine.

Groupe Henner-GMC is committed to developing concrete means of prevention and fighting HIV/AIDS for its employees and clients.

For its employees in France and around the world, Groupe Henner-GMC:

- Provides precise information on testing and advising centres and covers the entire cost of tests when the local laws do not provide for such measures.
- Provides a specific healthcare policy in addition to local social security systems.
- Fully covers all related healthcare expenses for all company employees.
- Fully covers premiums for healthcare insurance for all company employees.

For its clients and their employees around the world, Groupe Henner-GMC:

- Provides precise information on testing and advising centres in countries that provide these services
- Provides direct settlement of healthcare expenses with Groupe Henner-GMC-approved centres to facilitate access to care
- Assesses the skills and facilities available in specialised medical centres to promote quality healthcare.

Furthermore, Groupe Henner-GMC provides all employees and policyholders ongoing support of its medical staff and experts, counselling HIV/AIDS sufferers and monitoring their treatment in association with their doctors.

By signing this charter, we, Garantie Obsèques, hereby state our intention to implement our best practices in terms of support during mourning, an approach founded on our ethics, sensitivity and humanity, placing the mourner at the centre of our concerns.

In virtue of this charter, we are committed to:

- Arranging personalised support, or pointing people in the right direction
 - Make the families and friends aware of the measure taken during the period of mourning: leave of absence, expenses covered, practical information, etc.
 - Create and maintain dialogue with the family of the deceased throughout the period of mourning
 - Provide information or inform them of possible financial aid, payment facilities, special rates,
 - Inform people of specialised associations and groups providing psychological support
- Protecting the person and respecting their cultural and spiritual values
 - Take into account the civil or religious convictions, as well as the funeral ceremony preferences of each person, in compliance with French laws
 - Protect the family and friends of the deceased throughout the period of mourning, particularly with regards to inheritance and other transactions,
 - Ensure confidentiality of personal information relating to the deceased and their friends and family
- Facilitating all the formalities to be taken
 - Inform the families of the steps they need to take
 - Adapt the greeting of the family and friends to the period of mourning
 - Simplify formalities for families in mourning by avoiding redundant administrative steps and requests for information.