



GLOBAL COMPACT
2010



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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 actions to fight corruption.

Period of time: 01/2010 - 12/2010

Communication on progress:

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 12/2009.

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.



Global Compact 2011 – The Chairman's commitment for Groupe Henner-GMC

Since 2003, as Chairman of Groupe Henner-GMC, I have been committed to supporting the ten principles of Global Compact in the areas of human rights, labour law, and environmental protection.

Every year, we strive to increase the positive effects of our action and behaviour, and take all possible areas of improvement into consideration.

In 2011, on a personal level and on behalf of the Group I am chairman of, I maintain my commitment to the cause of Global Compact, and ask all the Group'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 particular this year, as part of our work on Sustainable Development, Groupe Henner-GMC has called on the assistance of external consultants, who will help us to transform our intuitions into operational and practical action in order to keep the momentum going, in line with the Global Compact philosophy.

A detailed action plan will be drawn up and sent out to all Group's employees with performance indicators regularly monitored by the Group's Board of Directors.

By reiterating our commitment to this Charter, our Group and its 970 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.

Rémy Robinet-Duffo
Chair of Groupe Henner-GMC



Operations managed in 2010 (boxed text):



Facilitating access to care for 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 2009, a number of local and regional agreements were signed, considerably increasing the size of the network. The medical network of Groupe Henner-GMC today includes some 11,200 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/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 2010 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.

Also in **2010**, in line with its quality-focused management policy, Groupe Henner-GMC led a survey of:

- our medical network providers, on the quality of our existing relationships,
- in 2011, members who benefited from services with these providers.

Results of the survey for medical network providers:

- Quality of the exchanges between Groupe Henner-GMC and providers: 86.6% satisfied,
- Satisfaction of providers regarding direct settlement made by Groupe-Henner: 80.1%



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 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 fight against HIV/AIDS.

In 2010, Groupe Henner-GMC stepped up its program targeting access to care and organised insurance, in partnership with our major clients based in North America:

Continental China, Hong Kong, New Zealand, Singapore, Taiwan and Vietnam.

Groupe Henner-GMC presented the program at the International Aids Conference in Austria, and at the International Conference on Access to Care in India.

Groupe Henner-GMC 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 and the training of practitioners.

Their capacity to provide paediatric care to HIV/AIDS patients was also assessed.

Over 110 service providers have been assessed so far.



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: Enabling us to providing our members with local, quality service, adapted to the country in which they live.

In 2010

- Staff numbers at our regional branches abroad increased by 2.5%.

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

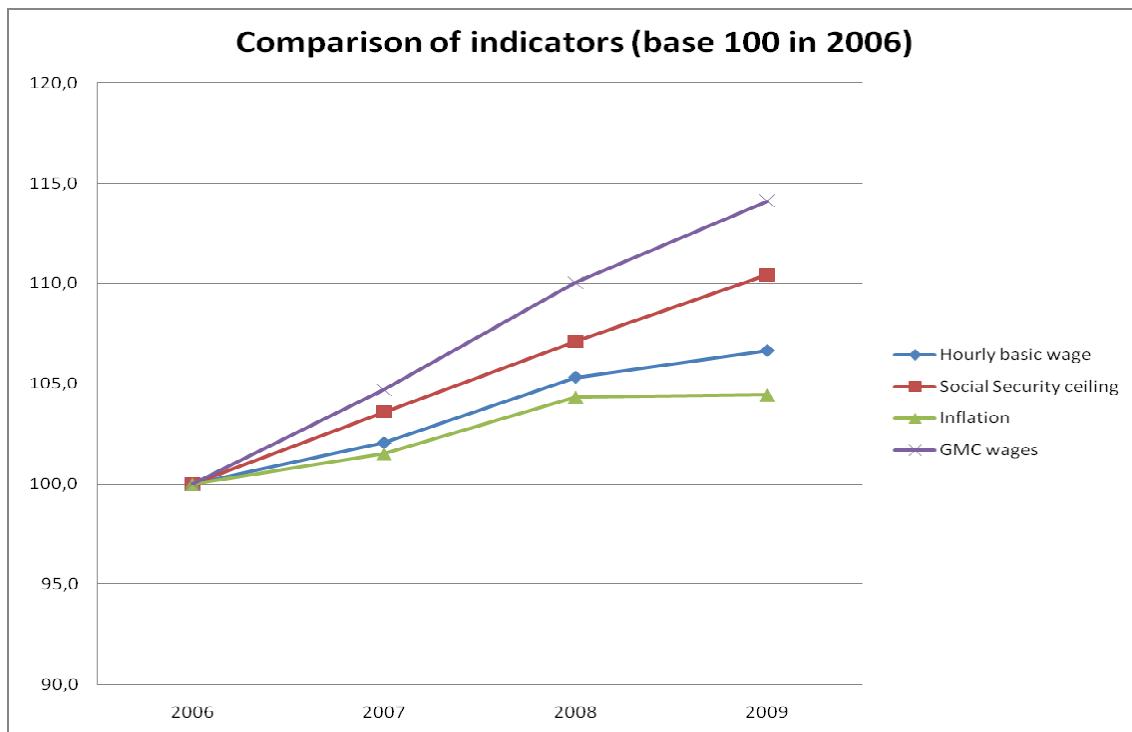
In 2010

- Staff numbers in France rose by 2.7%.



Wage policy

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



➡ Develop and promote our approach to social responsibility

Groupe Henner-GMC 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 wellbeing 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 Groupe 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.

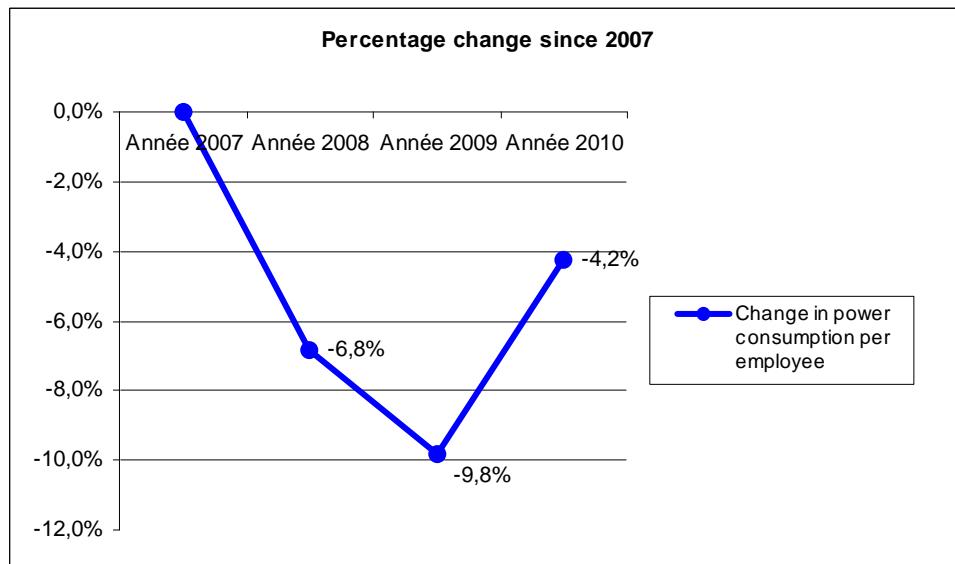
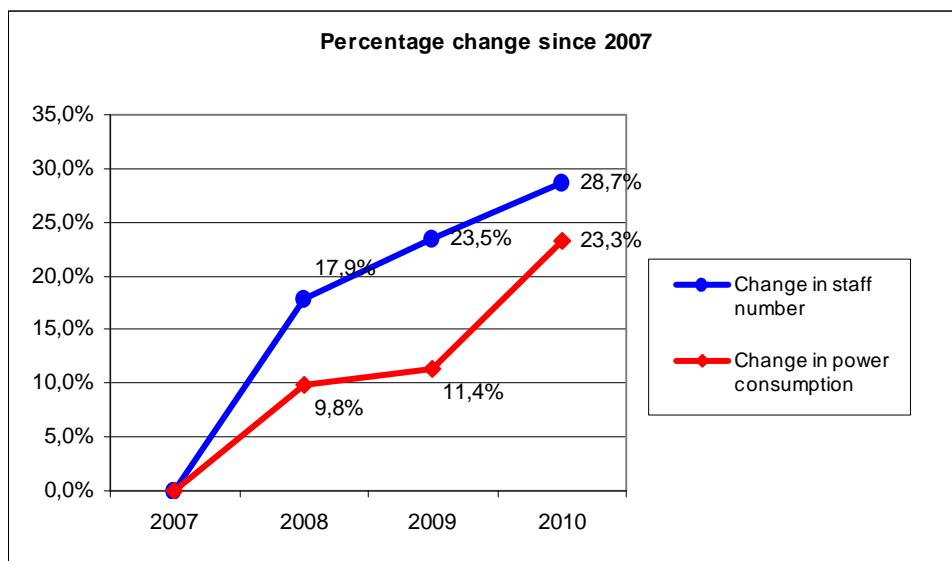


Various resources have been used to promote a healthy environment and to reduce energy consumption:

➡ Power consumption

The power consumption policy and adapted resources have proven effective over the past few years. However, in 2009, the difference between the increase in staff numbers and that of power consumption (12.1%), shrank to only 5.4% in 2010. Action is being taken to correct this trend.

Results achieved in 2010 (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:

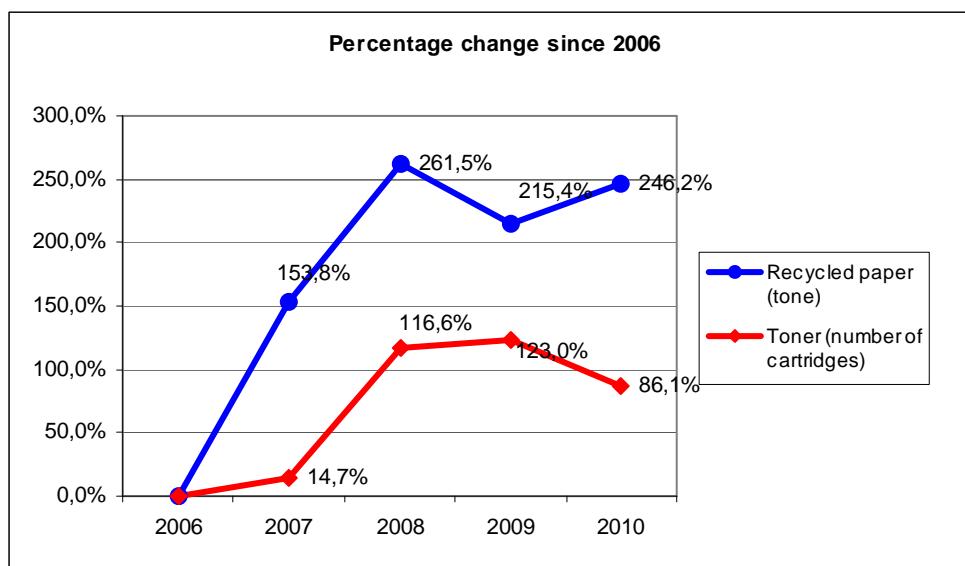
- 590 kg of monitors
- 1,060 kg of towers, printers and other equipment.



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 2010





Also in 2010, the company began upgrading its printers. The aim is to reduce the number of printers by two-thirds, and reduce the number of pages printed by 2 million, i.e. a saving of €60,000 a year.

Ultimately, all-in-one photocopiers will be installed (photocopier, printer, scanner and fax) with secured access and default settings such as front-back printing, black and white, etc.

Fighting fraud and abuse Providing quality care also implies fighting fraud and abuse.

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;
- 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.

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

In 2010, 36 cases of suspected fraud were detected.

In 2010, in the international department:

27 cases of suspected fraud were detected by client services. 8 cases were heard and closed (one case of fraud proven), 19 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, 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, nine cases of suspected fraud were detected by client services in the domestic department.

In 2010, in the domestic department:

9 cases of suspected fraud were detected by client services. 2 cases were heard and closed (none proven), 7 other cases being analysed.