



# GLOBAL COMPACT 2014

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

**FINANCE AND INSURANCE**

# TABLE OF CONTENTS

GLOBAL COMPACT 2014 – THE CHAIRMAN’S COMMITMENT FOR HENNER .....	3
HUMAN RIGHTS AND WORKING CONDITIONS .....	4
ENVIRONMENT.....	9
FIGHTING CORRUPTION .....	13

## Period of time covered: January 2014 - December 2014

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 January 2007 to December 2013.

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

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

## **I GLOBAL COMPACT 2014 - THE CHAIRMAN’S COMMITMENT FOR HENNER**

---

### **EDITORIAL**

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 2015, personally and on behalf of HENNER, the company 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 2015, we will continue to work in support of the decisions made as part of our ten-year strategic plan for 2020. One of our priority projects for this year is the implementation of the disability policy throughout the company. 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 1,500 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 of HENNER

### OPERATIONS LED IN 2014

#### ► Facilitating access to care to every Member covered by HENNER-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 more than **30%** since 2013, and now has some **36,000** healthcare providers in **164** countries outside the United States.

In the United States, HENNER has signed deals with several partners (Global Excel, Olympus Managed Health Care, United Healthcare International), providing access to local networks including some 4,700 hospitals and 724,000 providers of outpatient care, and no **fewer** than **67,000 dentists** across the country.

#### Our members benefit from the following services

- Direct settlement for hospitalisation and out-patient care
- Exceptional rates keeping healthcare expenses and member copayment down.

The teams of network coordinators in 2014 cover the entire world, including **eight correspondents based in Africa**, helping us to get closer to our customers, improve access to healthcare, and facilitate the reimbursement process.

Henner is now located in seven countries: **Lebanon, the Democratic Republic of Congo, the Republic of Congo, Gabon, Ethiopia, Yemen and South Africa, Côte d'Ivoire, Kenya, Singapore and France.**

A medical team of 7 doctors (5 in 2012), 2 dental surgeons (1 in 2012), a pharmacist, a negotiator and 6 medical assistants (4 in 2012) are constantly monitoring various measures to ensure our members receive quality treatment in line with international medical standards, particularly with regards to hospitalisation. Their worldwide healthcare expertise, backed by a database of reasonable and customary rates charged in 164 countries, guarantees that the quotes they offer are consistent and avoids the risk of abuse.

#### ► 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 2014**, HENNER reinforced its action in the fight against HIV/Aids in a partnership with Sida (Aids) Info Service to provide our members in need with expertise and advice in Africa. The work performed with the NGO guarantees complete medical confidentiality for our members.

### ▶ Crisis management during the Ebola epidemic in Africa

HENNER has brought in various measures to support the employees and families living in areas affected by Ebola:

- ▶ Close coordination with assistance companies in order to address the specific evacuation needs in the countries in question,
- ▶ Medical information to answer questions and concerns specific to the epidemic
- ▶ A weekly update on the HENNER website of the network providers able to receive patients in the area in question,
- ▶ Psychological support via videoconference for employees and families to avoid situations of panic and anxiety.

### ▶ 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, Boca Raton (USA), Tunis, Nairobi (Kenya) and Lisbon (Portugal). In 2014, no further offices were opened abroad. A new office was however opened in Reims, France.

#### 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 HENNER staff.
- ▶ **For the company:** Enabling us to providing our members with local, quality service, adapted to the country in which they live.

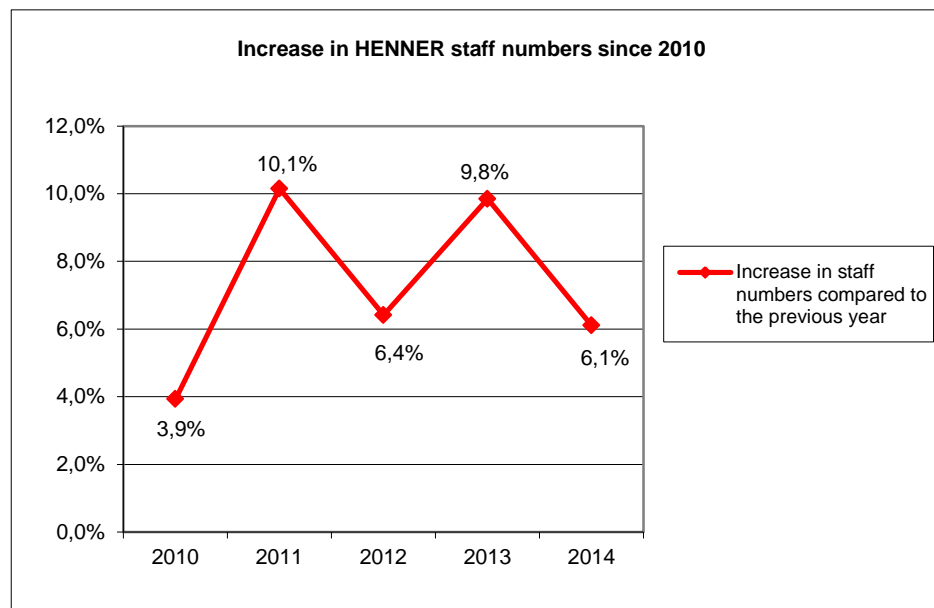
#### In 2014

- ▶ **Staff numbers at our regional branches abroad increased by 19.7%** (up 32.7% in 2013, 17.4% in 2012, 14.7% in 2011, and 2.5% in 2010).

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

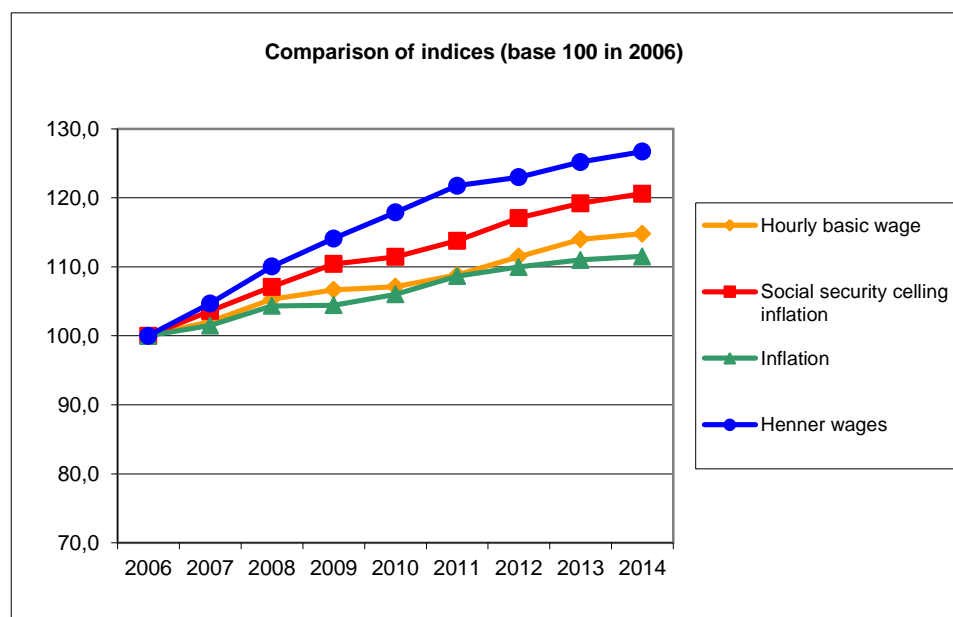
#### In 2014

- ▶ **Staff numbers in France rose by 4.5%** (up 14.2% in 2013, 9.2% in 2012, 7.4% in 2011, and 2.7% in 2010).



### ► Wage policy

The HENNER wage policy shows that wages increase faster than the official indices despite the harsh economic climate.



*\*Henner wages = average yearly increase*

### ► 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 and 2011 to pursue and step up our action in the fields of Sustainable Development and Corporate Social Responsibility (CSR) in 2012 and 2013, 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) right from the early phases.

**Work groups were formed to deal with the following topics:**

- ▶ **HR practices in France**
- ▶ **HR practices abroad**
- ▶ **Business practices**
- ▶ **Everyday behaviour<sup>1</sup> in France,**
- ▶ **Everyday behaviour <sup>1</sup> broad**
- ▶ **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: see §III).

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

**In 2012, 41.2%** of the remaining actions was taken (7 actions).

**In 2013, 20%** of the remaining actions was taken (2 actions).

**In 2014, of the 8 remaining improvement actions, three of those actions suggested by our work groups were set up (i.e. an achievement rate of 37.5%).**

▶ **The disability policy in the workplace**

HENNER supports diversity and equal opportunities in the workplace on a daily basis. As such, all positions are available to individuals with disabilities.

**The disability policy**

Initiated by the board, and in particular the HR and communications director, HENNER's disability and diversity policy was launched in January 2014 at the annual employees' day.

With the implementation of a national agreement on the employment of disabled individuals, the HR department carried out an in-depth analysis in association with a specialised agency.

Nearly 80% of the company's employees expressed their expectations concerning the treatment of disabilities in the company as a strong social objective in line with the company's values.

The company's objectives in terms of diversity and disability are backed by a major plan of action supported by our partners.

Coordinated by the disability project group, HENNER has undertaken to set up a national agreement by the summer of 2015.

### **The objectives**

- ▶ **Recruitment** – The creation of new company offices (Lille, Reims) with considerable numbers of employees to be hired or already in place, in order to increase the diversity of new employees.
- ▶ **Employment maintenance** - HENNER has undertaken to formalise its employment maintenance processes in line with HR and occupational health and safety policies.
- ▶ **Communication, training, awareness** - HENNER is keen to raise awareness, train, and communicate its employees and partners about its commitments to diversity and disability.

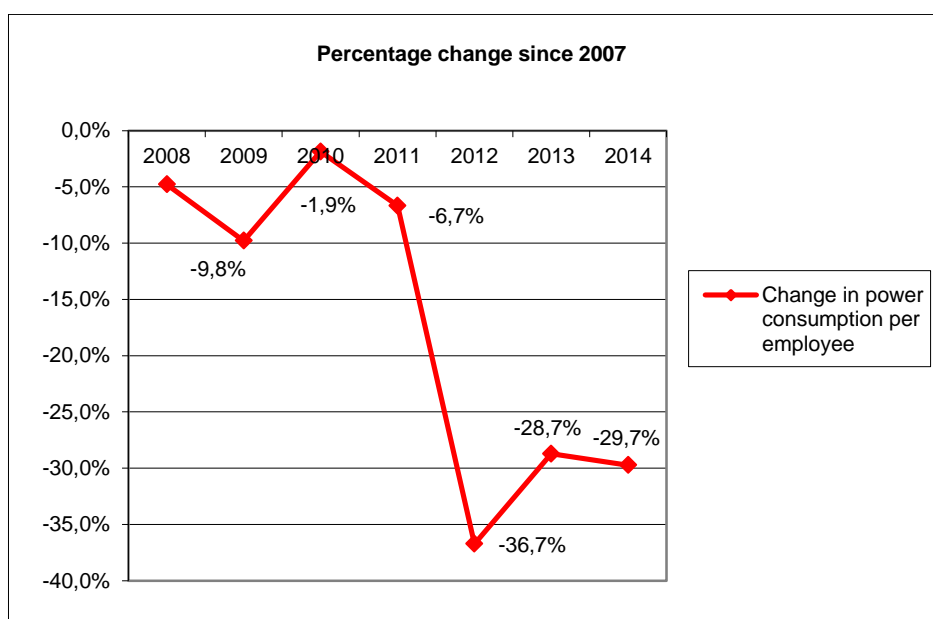
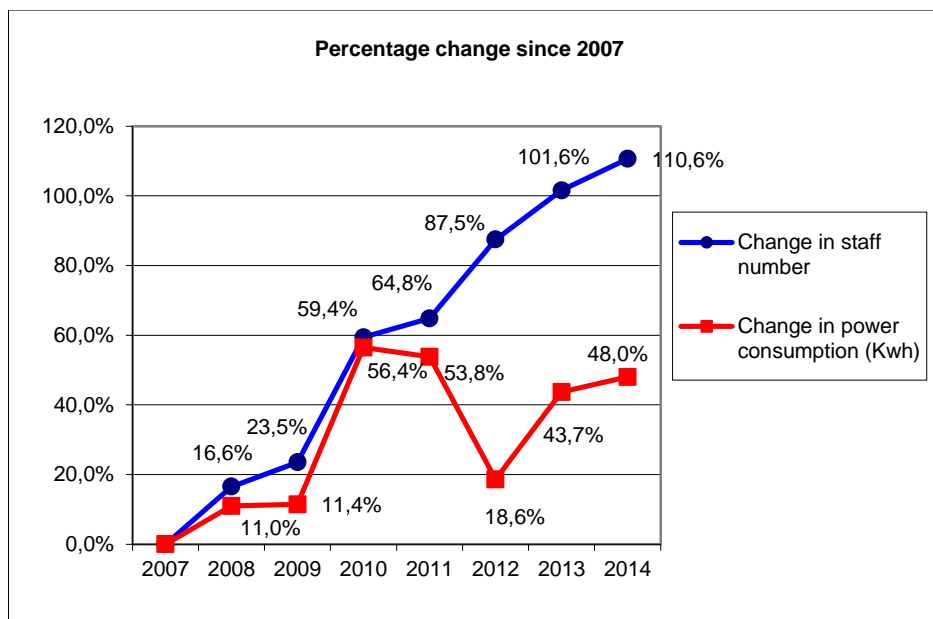
**Looking beyond the financial benefits, the priorities of the Henner disability and diversity policy lie in the social and human benefits.**

## ENERGY CONSUMPTION

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

In 2014, electricity use increased by 3% from 2013, while the number of employees increased by 4.5% over the same period.

**Results achieved in 2014** (see Effective change and effective power consumption in France).



## RECYCLING OF ALL COMPUTER HARDWARE (MONITORS, KEYBOARDS, TOWERS)

Recycling of IT hardware is now in place and involves used equipment.

The recycling of IT equipment is done by an authorised company, certified by Moody Certification.

In 2009, the following results were achieved:

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

In 2010, the following results were achieved:

- ▶ 590kg of monitors
- ▶ 1060kg of towers, printers and other equipment.

In 2011, the following results were achieved:

- ▶ 780kg of monitors
- ▶ 1332kg 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).

In 2013, the following results were achieved:

- ▶ 808 kg of monitors
- ▶ 6315 kg of towers, printers and other equipment.

In 2014, the following results were achieved:

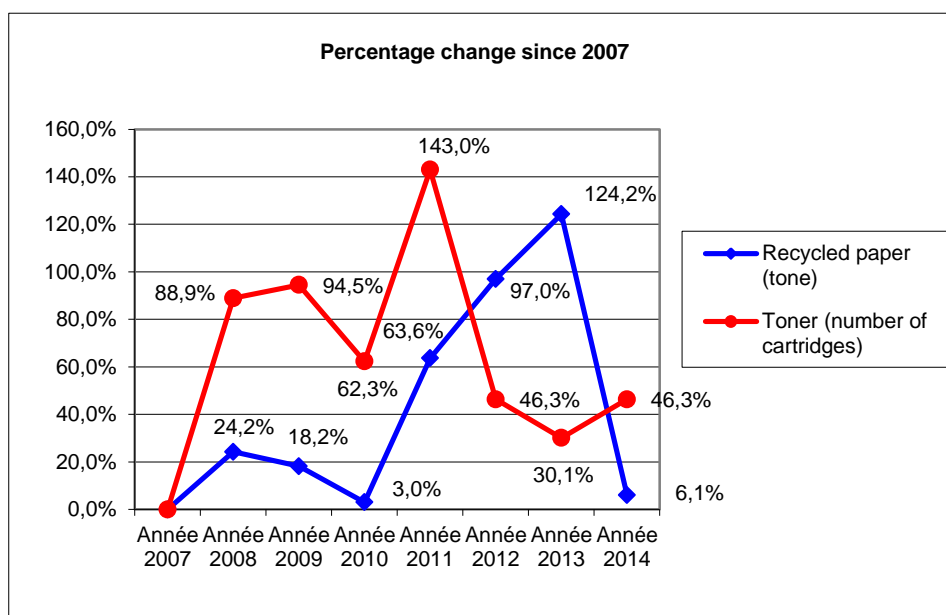
- ▶ 84 kg of monitors
- ▶ 1287 kg of towers, printers and other equipment.

## PAPER RECYCLING AND INK CARTRIDGES

Paper recycling decreased in 2014 (packaging, archives, etc.), owing to the removal of fewer documents from the archives for destruction.

However the number printer cartridges, which decreased significantly in 2012, rose again by 12.5% from 2013 while staff numbers grew by 4.5% over the same period, and paper consumption increased by only 1.3% (see relevant results below).

## Results obtained in 2014

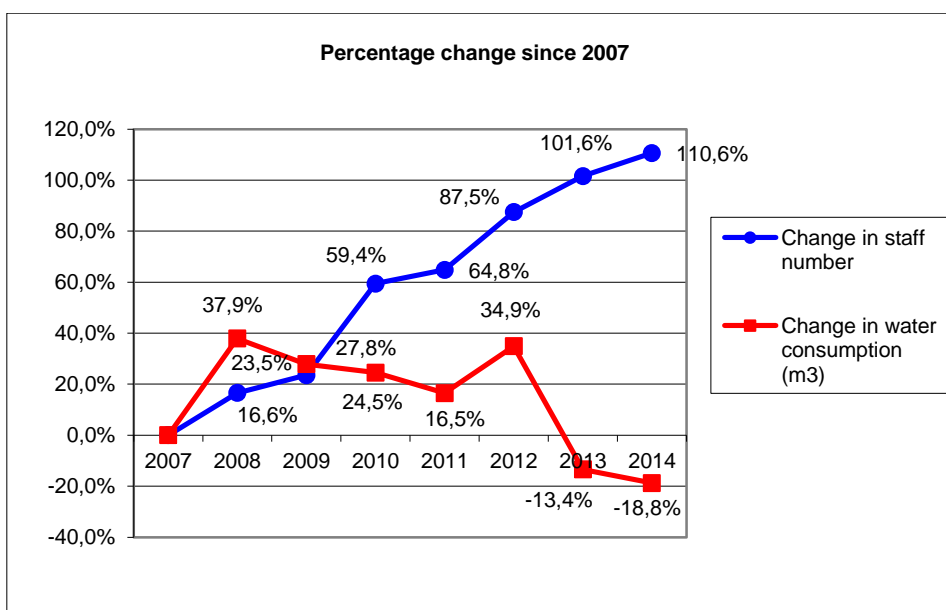


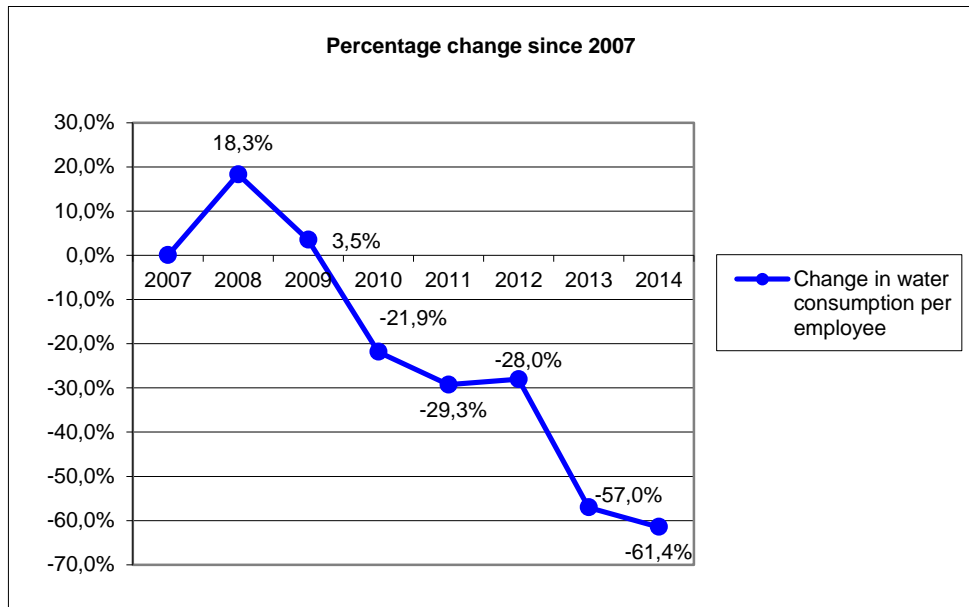
## WATER CONSUMPTION

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

**In 2014**, water consumption dropped by 6.2% from 2013, while staff numbers increased by 4.5% over the same period.

## Results obtained in 2014





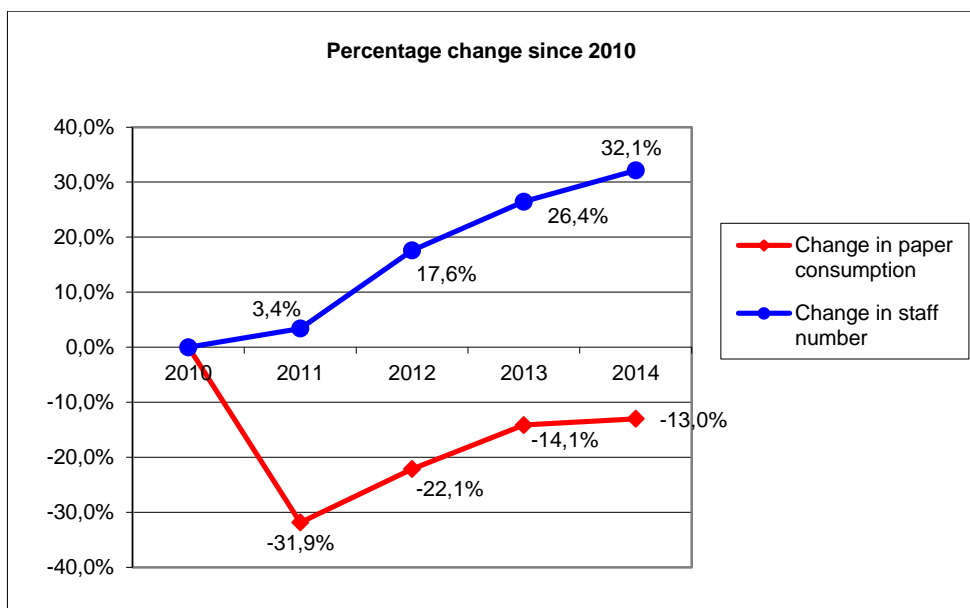
## PAPER CONSUMPTION

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.

**In 2014**, paper consumption increased by 1.3% from 2013, while the number of employees increased by 4.5% over the same period.

### Results obtained in 2014



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

In 2013, HENNER recruited a fraud manager based in Paris, with fraud coordinators in each team in Nairobi, Tunis, Curitiba, Boca Raton and Singapore. The coordinators have been trained in the detection of fraud and how to begin investigating.

The teams in Paris and the local coordinators achieved the following:

- ▶ All client service officers have been trained to detect suspicious cases (counterfeit invoices, verification of treatment provided);
- ▶ Improving fraud detection and investigation methods,
- ▶ Medical analysis of cases by the medical department to detect medical inconsistencies This analysis is based on expertise of HENNER doctors in medical practices around the world,
- ▶ The setting up of two steering committees (international and French domestic) to decide on cases of fraud
- ▶ 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 2012**, 13 cases of suspected fraud were detected in France and 268 abroad
- ▶ **In 2013**, 10 cases of suspected fraud were detected in France and 492 abroad.

**In 2014**, the number of cases of suspected fraud detected by HENNER increased significantly: More than 5,000 cases abroad, and 170 cases in France.

Abroad, the figure can be explained by the massive fraud detected specifically in one country.

In France, the significant increase is mainly due to the intensive training given to all our teams to improve detection.

It is also worth noting that in line with the Solvency 2 directive and recommendations of the French Prudential Supervisory Authority (ACPR), HENNER has introduced measures to fight against money laundering and the funding of terrorism.



Assurances & Prévoyance

Henner, a simplified joint-stock insurance broker and administrator  
With €8,212,500 capital - listed on the Paris company register under B 323 377 739 – VAT No. 48323377739  
ORIAS No. 07.002.039 (see [www.orias.fr](http://www.orias.fr)).  
Governed by the French Prudential Control Authority (ACPR)  
Certified ISO 9001 compliant by Bureau Veritas Certification.  
Head offices: 10, rue Henner - 75009 Paris, France.

