



AGV

EMPLOYERS' ASSOCIATION
OF INSURANCE COMPANIES
IN GERMANY

OCCUPATIONAL HEALTH MANAGEMENT IN THE INSURANCE SECTOR



AUGUST 2014



Sebastian Hopfner,
Michael Gold

The European Union is currently facing a significant demographic challenge as the population decreases while simultaneously getting older. These changes already have and will continue to have an ever-growing impact on employers in Europe, including the insurance sector.

This topic was addressed at European level at an early stage and a lively discussion exists through the European sectoral social dialogue in the insurance industry. One notable result of this constructive collaboration between the European social partners, Insurance Europe/AGV, AMICE (Association of Mutual Insurers and Insurance Cooperatives in Europe), BIPAR (European Federation of Insurance Intermediaries) and UNI Europa, is the joint statement issued in January 2010 on how the European insurance sector can address the demographic challenge. The central issues highlighted in this statement are “work-life balance”, “qualifications and lifelong learning”, and “health and safety at work”.

This brochure tackles the topic of “employee health”, illustrating that the insurance sector

Sebastian Hopfner
Deputy CEO

as employers in Germany has set an example by discussing the issue in depth. 28 examples of our member companies present the diversity of concepts, ranging from comprehensive Occupational Health Management (OHM) to psychological health. The findings of the 2013 survey on healthcare management in the German insurance sector reflect the outstanding sense of commitment in the industry. All participating companies offer their employees health support and services. In addition to preventive measures and training opportunities for employees, many employers offer sports courses, healthy meal options and an ergonomically designed workplace. Approximately 60% of the companies approach their employees directly and three quarters have introduced internal marketing measures and public relations activities to raise interest in health awareness.

For more information on this subject please refer to the AGV homepage www.agv-vers.eu “Projects – Healthcare Management”.

We hope you find our brochure inspiring and informative reading.

Michael Gold
Head of Economics and
Statistics Department

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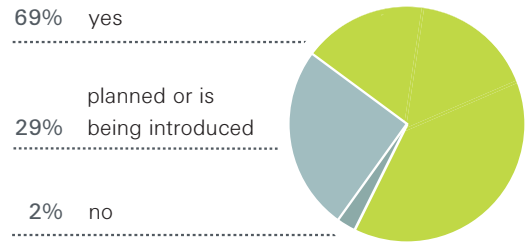
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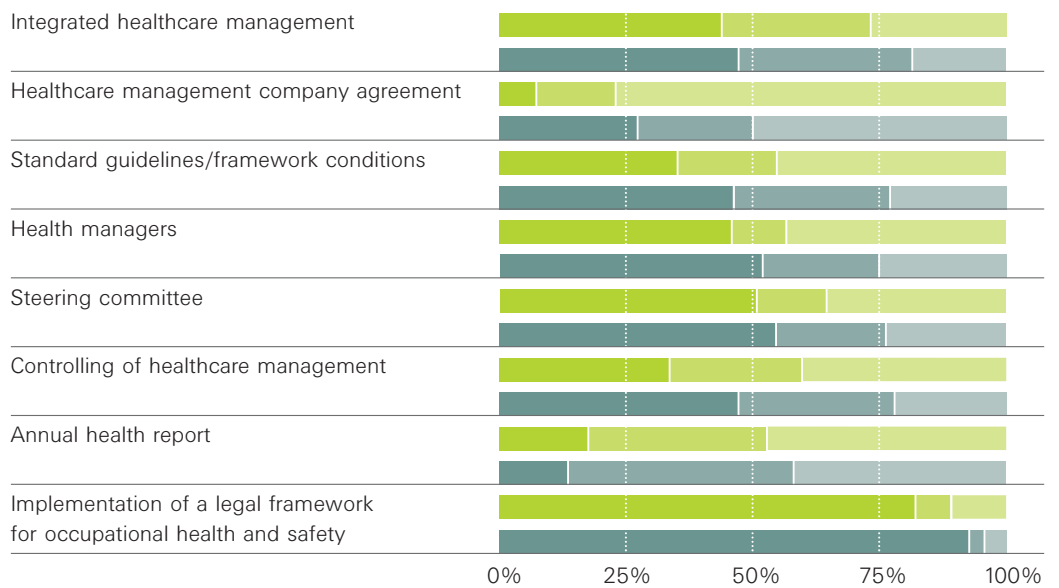
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Frequency of Occupational Health Management (OHM)

OHM was introduced in the company in ...	
... 2001 or earlier	4%
... 2002 to 2005	18%
... 2006 to 2009	43%
... 2010 to 2014	36%



Components of Occupational Health Management



Percentage in relation to the number ...

... of companies:
■ introduced
■ planned
■ not specified/not introduced






... of employees in the companies:
■ introduced
■ planned
■ not specified/not introduced

Strategic objectives
of Occupational
Health Management

Objectives












quantitative		14%
qualitative		27%
qualitative and quantitative		59%

Assessment of objectives

every 24 months		7%
every 12 months		50%
every 6 months		21%
every 3 to 6 months		15%
regularly		8%

■ qualitative
■ quantitative

Parties who set the
strategic objectives
of Occupational
Health Management*

HR Department		93%
Board of management/ First management level		83%
Works council		67%
Occupational safety officer		59%
Company doctor		57%
Steering committee		54%
Health managers		50%
Second management level		39%
Representative body for disabled employees		32%
Welfare service		15%
Corporate communication		9%

*Multiple answers possible

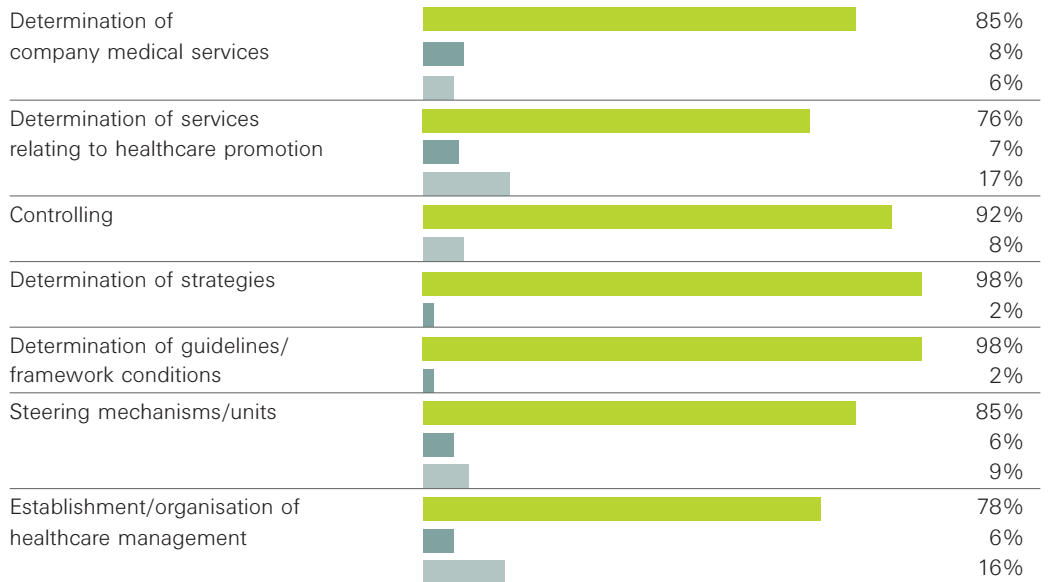
Coordination of Healthcare Management

More than half (approximately 56%) of the persons involved in the coordination of healthcare management in insurance companies are company employees. The other 44% are external. Whilst most of the company doctors and company medical officers are not employed by the company (85%), the numbers of external (48%) and internal (52%) health and safety managers and experts are almost evenly balanced.

In-house employees who coordinate healthcare management are, according to their job description, often in HR (29%), senior management (22%) or are employee representatives (17%).

Organisation of individual aspects of Occupational Health Management

Centralised versus decentralised



- centralised
- decentralised
- centralised and decentralised

OCCUPATIONAL HEALTH MANAGEMENT AT ALLIANZ DEUTSCHLAND



Company	Allianz Deutschland AG
Corporate headquarters	Koeniginstrasse 28 · 80802 Munich · Germany
Number of employees	Approx. 24,000
Contact person	Daniela Breidbach, Joachim v. Kaehne · Email joachim.von_kaehne@allianz.de
Website	www.allianz.de

Project description Allianz Deutschland has a proud tradition of promoting and encouraging health. Allianz has already been supporting and nurturing its staff through a variety of health services for a long time. These services were reviewed in a project undertaken in 2013, following which the guidelines for the future development of Occupational Health Management were revised, the aims being to link the activities already in place even more closely together and to target usage of available resources with even greater care.

With that in mind, proven services (sports classes, "health days", corporate integration management, bowel cancer check-ups, etc.) have been revamped and the portfolio of services – previously heavily geared towards prevention – has been expanded with new additions intended to help individual employees who have health restrictions, or units that revealed anomalies in analyses (Employee Assistance Programme, health circles). The overall package is complemented by additional modules for managerial staff on "healthy leadership".

"Health days", run in the style of a roadshow covering a six-week period, have been held at all Allianz Deutschland's twelve main offices since the start of 2014. Echoing the campaign run by the VBG (Employers' Liability Insurance Association), "Healthy Back" was the slogan chosen for the first programme of events. A wide range of information on back ailments was presented, including their causes and possible ways of finding relief. With the support of trainers opportunities are also given to try out a very wide variety of exercise equipment, discover modern training options with smartphones and the like and make use of various examination and consultation services.

As an accompanying measure all employees are offered comprehensive specialist back screening.

Partners involved Occupational Health Management at Allianz Deutschland is coordinated by the Health Team in the HR Politics & Guidelines Department. It is implemented in consultation with the company medical service, a cross-site taskforce comprising works council committees and the local HR officers.

The first and foremost prerequisite for successful health management is that the issue is anchored at management level, from the board to the group manager. Within their own sphere of responsibility everyone must utilise the space and means available to integrate health-conscious action into work procedures, whether in the form of active breaks during group meetings or by managerial staff modelling such conduct.

Impacts and benefits The "health days" were attended by around one third of the staff. The feedback indicates a very high level of acceptance and willingness to recommend them to others. More than 95% of participants reported back that they had personally learned and picked up something new.

ARAGcare – OHM BASED ON TWO FIRM PILLARS

Company	ARAG SE
Corporate headquarters	ARAG Platz 1 · 40472 Düsseldorf · Germany
Number of employees	Approx. 3,600
Contact person	Karolin Gasper · Email karolin.gasper@arag.de Hagen Baumgardt · Email hagen.baumgardt@arag.de
Website	www.ARAG.de



Project description

The ARAG Group sees itself as a challenging employer, expecting high performance standards from its employees. As a consequence the company has increasingly been investing in Occupational Health Management (OHM) measures. Prior to introducing an OHM programme in 2009, ARAG conducted an analysis of the current status which showed that a range of measures had already existed, such as company-facilitated sports activities, “health days”, occupational health and safety facilities and courses addressing stress management. What had not been introduced was a concept that, along with coordinating and harmonising these measures, would also bring them into line. The aim of the project was therefore to create an overall plan for the implementation of an OHM system which could integrate the many existing activities to the highest possible degree. ARAG’s definition of health is oriented towards the wording of the World Health Organisation: “Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity”. For this reason, mental and social aspects are given focal interest in ARAG’s approach to OHM. As the balance between work and family life has a significant impact on psychological and social health, these issues – alongside “Fitness and Health” – create the second pillar of OHM within the ARAG Group.

The project managers particularly wanted to maintain and promote the commitment among employees that already existed when OHM was introduced and put into practice as ARAGcare in November 2009. In order to enhance awareness of this topic and its importance it was, and still is, vital to use the existing channels to publicise actively and broadly the voluntary OHM activities within the company. The central communication channel is the intranet which enables structured access to all OHM topics via a dedicated section. The management board statement on ARAGcare presented on that section serves as the strategic framework.

Partners involved

The ARAGcare committee is responsible for the overall management of OHM within the Group. The committee comprises employees from HR as well as, among others, representatives of the works council and the company-facilitated sports activities, the company safety officer and the company doctor (B.A.D). A new cooperation started with pme Familienservice, a German company that offers a wide range of services and counselling relating to childcare and care-dependent family members.

Impacts and benefits

The concept of OHM with its integrating and comprehensive approach has already proved a success within the company in the four years since the introduction of ARAGcare. One of the obvious successes of ARAGcare is the marked increase in the number of people attending specific health-awareness events that are regularly organised in cooperation with SBK and BAD. Further proof of the benefits is the frequent and very positive feedback that the ARAGcare team gets personally from employees or via the “like function” on the intranet. The comprehensive activities and services are also seen as an added benefit among job applicants; for example, a large number of job candidates said they also chose ARAG as their employer because of the variety of measures provided particularly to help balance work and family life. The high standard of ARAGcare has also been acknowledged outside the company: in 2014 after comprehensive auditing, ARAGcare won the excellence label of the Corporate Health Award for the fifth time running. In addition to this award, following an extensive certification process, ARAG also received the “berufundfamilie” certificate (audit on work and family life) in May 2014 .

HEALTHCARE MANAGEMENT AT BASLER VERSICHERUNGEN



Company	Basler Versicherungen
Corporate headquarters	Basler Strasse 4 · 61352 Bad Homburg · Germany
Number of employees	Approx. 2,000
Contact person	Thomas Drewes · Email thomas.drewes@basler.de
Website	www.basler.de

Project description Basler Versicherungen regularly brings the topic of healthcare management into focus through a wide range of measures, for example the organisation of regular “health days” with the aim of informing employees about specific health issues and a healthy lifestyle, as well as promoting awareness of their own health. For the past five years these events have been held once a year for a full day.

The idea behind these measures that focus on health is to regularly give employees the opportunity to learn about health-related issues while simultaneously offering them an information platform. At the same time Basler Versicherungen hopes that its easily accessible services will promote discussion of health matters. A specific example is the regular opportunity for On Point Massages at the Basler premises.

In addition to the health events covering a range of issues Basler Versicherungen offers its employees regular support services such as:

- | Stress management
- | Healthy, balanced nutrition
- | Ergonomic seating
- | Eye exercises
- | Determination of health risk factors
- | Stopping smoking
- | Vaccination advice

Partners involved Collaboration with various external experts in relation to the above mentioned healthcare measures.

Impacts and benefits The most important factor of success is an interesting range of services offered (based on feedback of participants and interested employees) as well as the opportunity of integrating activities into everyday life. Vicinity to the workplace is another significant factor for success.

The benefits of the measures that have been organised can currently only be assessed on the basis of positive feedback from participants. The impact on “hard facts” is not yet available.

STRATEGIC HEALTHCARE MANAGEMENT AT CONCORDIA – DESIGNING WORKING CONDITIONS

Company	Concordia Versicherungen
Corporate headquarters	Karl-Wiechert-Allee 55 · 30625 Hannover · Germany
Number of employees	1,250
Contact person	Henning Meyer · Email henning.meyer@concordia.de
Website	www.concordia.de



Project description	<p>Concordia believes healthy and motivated employees to be the key to a company's future sustainability. For this reason, an occupational healthcare promotion policy based on an integrated approach to health was developed. Since 2009 the company has implemented the following solutions:</p> <ul style="list-style-type: none"> "Keep Healthy" initiative Concordia's "Keep Healthy" initiative regularly offers healthcare promotion programmes (e.g. back health, qigong, lectures). Advice and consultation For those employees who feel under strain due to stressful and high-pressure situations, an internal support network has been set up where contact persons offer concrete help. In addition, all employees can use the services of a specialised, external team to obtain help and support if faced with difficult personal and work-related situations. Corporate integration management In order to offer individual support to employees with long-term illness, a corporate integration management (§84 SGB IX) was introduced. Project "Designing Working Conditions" Concordia plans to offer its employees the opportunity to adapt their working arrangements to their living situation. In order to achieve this, the project "Designing Working Conditions" deals with the development of reliable conditions by assessing the realisation of various options as flexible working arrangements (lifelong or annual working-time accounts, job sharing, expansion of teleworking) within the company. Furthermore, the project is intended to investigate whether child-care options would help employees to ease the balancing act of juggling work and family life.
Partners involved	<p>Designing working conditions includes both flexible working arrangements and ideas for workplace planning and technical infrastructure. These issues require close cooperation between the relevant departments. For this reason, Concordia attaches particular importance to the integration of all organisation units and committees in the project team. These include, among others, HR, organisation, facility, data processing and, of course, the works council.</p>
Impacts and benefits	<p>Concordia is convinced that the ability to balance work and family life promotes well-being, health and employee motivation. This has a positive impact on the employees' commitment and consequently on their quality and quantity of work. By taking into consideration an employee's specific needs at a certain time in his life, the staff turnover rate and absenteeism can be reduced. Staff commitment can create a competitive advantage over other companies, particularly in times of demographic changes, and can offer Concordia the opportunity to position itself as an attractive employer in the job market.</p>

GVVITAL – THE GVV VERSICHERUNGEN HEALTHCARE PROGRAMME

Company	GVV Kommunalversicherung VVaG, GVV Privatversicherung AG
Corporate headquarters	Aachener Strasse 952-958 · 50933 Cologne · Germany
Number of employees	Approx. 330
Contact person	Sabrina Prentler · Email sabrina.prentler@gvv.de
Website	www.gvv.de



GVV.
Gewachsen aus
Vertrauen.

www.gvv.de

Project description Since 2006 GVV has been continuously supporting its employees in promoting their own health. This policy started with the introduction of various “health days” and individual measures in the Cologne and Wiesbaden offices and developed into the current comprehensive health concept “GVVital”. This healthcare programme is nowadays an inherent part of corporate philosophy and is seen as a long-term matter. As a result of demographic changes and the current retirement age, it is particularly important to be able to employ staff up to the age of 67 and for them to remain able to work. The health of each employee can be protected and promoted through occupational healthcare measures combined with individual responsibility.

In order to create initial awareness among employees of health issues, “health days” were organised in cooperation with external service providers, giving employees an opportunity to take part in occupational health screening as well as in various preventive measures such as a cardio scan, a back check-up or advice from a nutritionist. Courses on stress management and back strengthening were also offered. The employees showed such a keen interest in these events that GVV has, in recent years, continued to expand the healthcare measures it offers. In addition to workplace inspections and the ergonomic design of the working environment, GVV organised, for example, weekly physiotherapy and participation in company runs. In addition to the existing occupational medical measures influenza vaccinations are available once a year. Also, a special programme focusing on stress was organised, offering all employees the opportunity to take part in individual stress coaching measures. The coach visited individual workers at their workplace, analysed their working situation and gave useful advice on reducing stress. Parallel to this the management attended a seminar on improved stress management.

In 2014 a new concept was introduced with the aim of further improving the integration of the topic “occupational health” in the company and its processes. This is based on modules which GVV wishes to offer quarterly to its employees in Cologne and Wiesbaden as a health awareness action.

Partners involved The “health days” were organised in cooperation with the two partners BAD Gesundheitsvorsorge und Sicherheitstechnik GmbH and MediExpert Gesellschaft für betriebliches Gesundheitsmanagement mbH. The new GVV health concept is supported by health insurance companies serving as additional new partners.

Impacts and benefits Targeted, company-specific measures directed towards Occupational Health Management not only promote employee healthcare but also boost the employee’s motivation and quality of life. Stress in the workplace can be reduced, preventing possible situations that could become a health risk. Company results can also benefit in the long term when healthcare management becomes a managerial responsibility. Short-term effects are difficult to pinpoint and quantify but GVV is convinced that healthcare management is a good investment in the future.

R+V OCCUPATIONAL HEALTH MANAGEMENT: SYSTEMATIC. INTEGRATED. COMPREHENSIVE

Company	R+V Versicherung AG
Corporate headquarters	Raiffeisenplatz 1 · 65189 Wiesbaden · Germany
Number of employees	More than 14,300
Contact person	Reinhard Bohn · Email reinhard.bohn@ruv.de
Website	www.ruv.de



Project description

Our most valuable asset at R+V is the engagement and commitment of our employees. Taking into account the nature and the number of workforce changes due to shifting demographics, the prolongation of the working life, and by the foreseeable lack of qualified employees, the commitment to further promote employee motivation, workplace health and safety have become a major issue for our company.



The start was in 2008 when Hans-Christian Marschler, Board Member and HR Director, entrusted a project team of health experts, led by the staff of the Human Resource Development Department, to analyse existing structures, instruments and individual health measures in an initial project phase. In a second step the status of the existing health-related activities was evaluated as a base line for the conception of an integrated Occupational Health Management (OHM) system covering all target groups and corporate locations. In the third phase, the OHM methods upon which the healthcare researcher Prof. Bernhard Badura bases the concept of a health management system were consistently put into practice. Consequently, since the implementation in 2011, all activities are based on target group-specific needs and requirements.

Today, the systematic OHM approach at R+V follows clearly-defined goals and a transparent plan of action. Key HR data, data provided by the "BKK-Bundesverband" and relevant statistics provided by each business unit form the basis for the annual health report which is submitted to the so called "decision making group". A course of action is determined on the basis of the data on absenteeism and the most common illnesses, the findings of the employee survey on health-related issues, the results of workplace inspections and evaluations from all areas of OHM. An annual theme and a variety of events such as annual "health days" are planned and organized according to needs.

Partners involved

The provision of funds and the introduction of two central OHM advisor positions within HR for the office-based staff as well as for the sales force were the main success factors for the implementation of OHM. Together with the head of the Personnel Development Department the OHM advisors are responsible to coordinate and implement all OHM measures in close cooperation with a OHM steering group. The established committees of the steering and decision making groups give the topics the necessary commitment and weight within the company. The works council and the representative body for disabled employees are involved in all working groups and the implementation of concepts. The close cooperation of the works council committees ensures that the workforce's perspective is continuously integrated.

Impacts and benefits

Musculoskeletal disorders and psychological conditions cause a high level of absenteeism in our sector. However, research shows that up to 26% of health costs can be saved through health promotion measures and prevention, and a cost-benefit ratio of up to 1:10 can be achieved. In order to fully benefit from employee health as an asset, R+V goes one step further than other companies with its integrated OHM system which is firmly anchored in personnel strategy, the company objectives and corporate culture. The company also takes into account the increasing significance of healthcare as an important employment benefit for the workforce, increasing its lasting appeal as an employer.

HEALTHCARE MANAGEMENT AT STUTTGARTER

Zukunft machen wir aus Tradition.



Company	Stuttgarter Lebensversicherung a.G.
Corporate headquarters	Rotebuehlstrasse 120 · 70197 Stuttgart · Germany
Number of employees	800
Contact person	Hanspeter Mangold · Email hanspeter.mangold@stuttgarter.de
Website	www.stuttgarter.de/verantwortung · www.stuttgarter.de/gesundheit

Project description November 2012 marked the start of the Stuttgarter health management project with the full support of the company management. The company sees health protection not just as an economic necessity, but primarily as a social obligation. Each individual should be given encouragement and incentives to become proactive and rethink his or her own behaviour and to make changes accordingly.

Occupational Health Management has among its aims, the following objectives:

- | Improving the health of and preventing chronic illnesses amongst employees and a reduction in or maintenance of existing low sickness rate
- | Increased employee motivation, including flexibility, creativity and productivity. Employees are the Stuttgarter's greatest asset
- | Decline in workplace-related health problems, stress reduction and enhanced quality of life resulting from job satisfaction
- | Individual needs-based treatment rather than the same standard treatment for all
- | Establishment of healthcare as a managerial responsibility
- | Strengthening personal responsibility

Some of the most successful measures are:

- | Sports programmes such as Zumba, jogging, football, table tennis or keep-fit classes
- | Physiotherapy and massage service
- | Free fruit and water dispensers provided as alternative to soft drinks
- | Company bike leasing as a fringe benefit
- | "Health days" in cooperation with health insurance companies
- | Integrating the topic of "smoking" in the company agreement (e.g. introduction of smoke-free offices) and offering seminars on stopping smoking
- | A company agreement on corporate reintegration management is to be concluded in the near future

Partners involved

- | Members of the works council
- | Management
- | HR Department
- | Members of the health and safety at work committee

Impacts and benefits One of the first effects of the above measures is that health is now a topic for discussion within the company. For example, the water dispensers are in frequent use, meaning that the consumption of soft drinks has dropped significantly. As these measures have only recently been introduced by Die Stuttgarter (third quarter of 2013) there are yet no concrete results.

THE CONCEPT: “A NEW APPROACH TOWARDS INTEGRATED OCCUPATIONAL HEALTH AND SAFETY MANAGEMENT”

Company	VGH Versicherungen
Corporate headquarters	Schiffgraben 4 · 30159 Hannover · Germany
Number of employees	Approx. 2,000
Contact person	Ralf Berg · Email ralf.berg@vgh.de
Website	www.vgh.de



Project description The VGH board commissioned the project for a new approach to occupational health and safety management at the end of 2011. This was followed by an assessment of the existing measures relating to occupational health and safety and ergonomics, prevention and counselling, healthcare promotion, personnel support and development. On the basis of this, a forward-looking concept, tailor-made to the existing conditions was developed. (see table)

Health and safety	Prevention and counselling	Health literacy	Healthcare promotion
<ul style="list-style-type: none"> Occupational health and safety + ergonomics Workplace design Company medical care Fire safety 	<ul style="list-style-type: none"> Corporate reintegration management Psycho-social support, coaching Conflict guidance/mediation Addiction prevention and support services Preventative healthcare 	<ul style="list-style-type: none"> Health awareness Health-oriented management Health-promoting work environment (organisation, operational procedures, working hours) Aging and age-appropriate work 	<ul style="list-style-type: none"> Nutrition, exercise, relaxation Courses on health-related topics “Health days”

Partners involved The concept was developed by the relevant departments with the support of the Institute of Interdisciplinary Labour Studies at Leibniz University, Hannover.

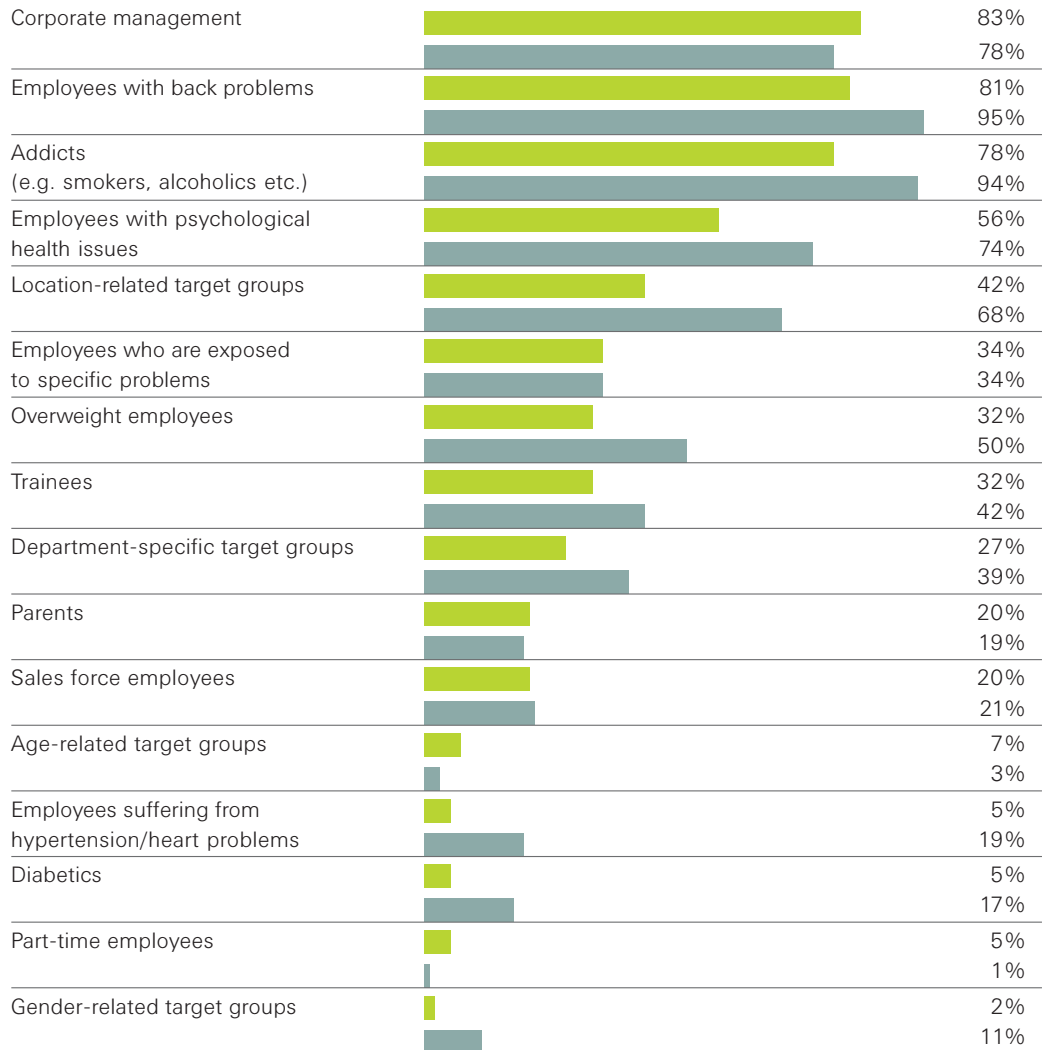
Impacts and benefits From the overall concept, a medium-term plan was drawn up for introduction and implementation, followed by the launch of the appropriate activities and measures. The result in the company was a bundling, at a conceptual level, of occupational health and safety measures, which are now integrated and centrally controlled. Initiation of the project entailed the following objectives:

- | The creation of legal certainty for existing regulations relating to employment protection and social security legislation, in particular as regards the requirements of working conditions (risk evaluation and standard procedures) and corporate reintegration management.
- | Improvement of working conditions, in particular as regards the working environment such as room climate and acoustic conditions.
- | A proactive approach to those factors causing stress and health problems which have been identified in an employee survey; at the same time providing more information and counselling to the management on the correct approach to anomalies in employee performance, particularly amongst those suffering from psychological strain.

PROVISION FOR SPECIFIC TARGET GROUPS

Healthcare services for specific target groups*

A total of 76% of the companies have developed or implemented targeted healthcare services for specific groups as part of their healthcare management.



■ Percentage in relation to the number of companies

■ Percentage in relation to the number of employees in the companies

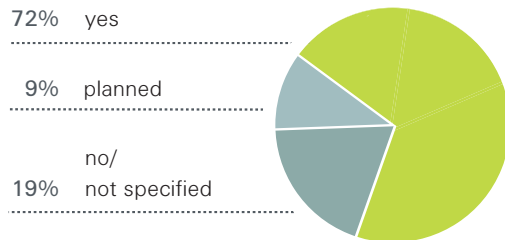
*Multiple answers possible

Raising manager awareness of employee health*

Leadership seminars	85%
Management check-ups	57%
Employee surveys	51%
Intervention of the company doctor	36%
Company agreement	15%
Agreed targets regarding employee health	9%
360 degree feedback	8%

*Multiple answers possible

Occupational Health Management and external service providers



72% of the insurance companies are supported by external service providers to help address issues relating to healthcare management or occupational health and safety measures. 9% of the companies questioned said that such collaboration was planned.

External service providers offer a wide range of support schemes. For example the companies call on external providers for social counselling and consulting services for employees in crisis. In addition, employees are often given the opportunity to use external fitness studios or have massage treatments. Joint projects with universities in the areas of work and healthcare science are also examples of such collaboration.

Healthcare services on offer*

Advisory services/Training

Provision of information	67%
	90%
Corporate reintegration management	78%
	94%
Employee briefing and health awareness events	71%
	82%
"Health days"	67%
	68%
Social counselling	31%
	38%
Nutritional counselling	38%
	45%
Advisory services on work-related illnesses	21%
	32%
Management healthcare training sessions	64%
	70%
Management counselling (one-to-one counselling)	45%
	59%
Seminars on personnel management – health and safety standards compliant	47%
	55%
Advice on workplace exercises	33%
	24%
Workplace inspection	88%
	97%
Travel-related medical services/advice	40%
	51%
Measures to aid family-friendly work arrangements	52%
	84%
Return-to-work interviews/ absenteeism interviews	50%
	57%
Employee Assistance Programmes (EAP)	29%
	46%

Wellness/Relaxation

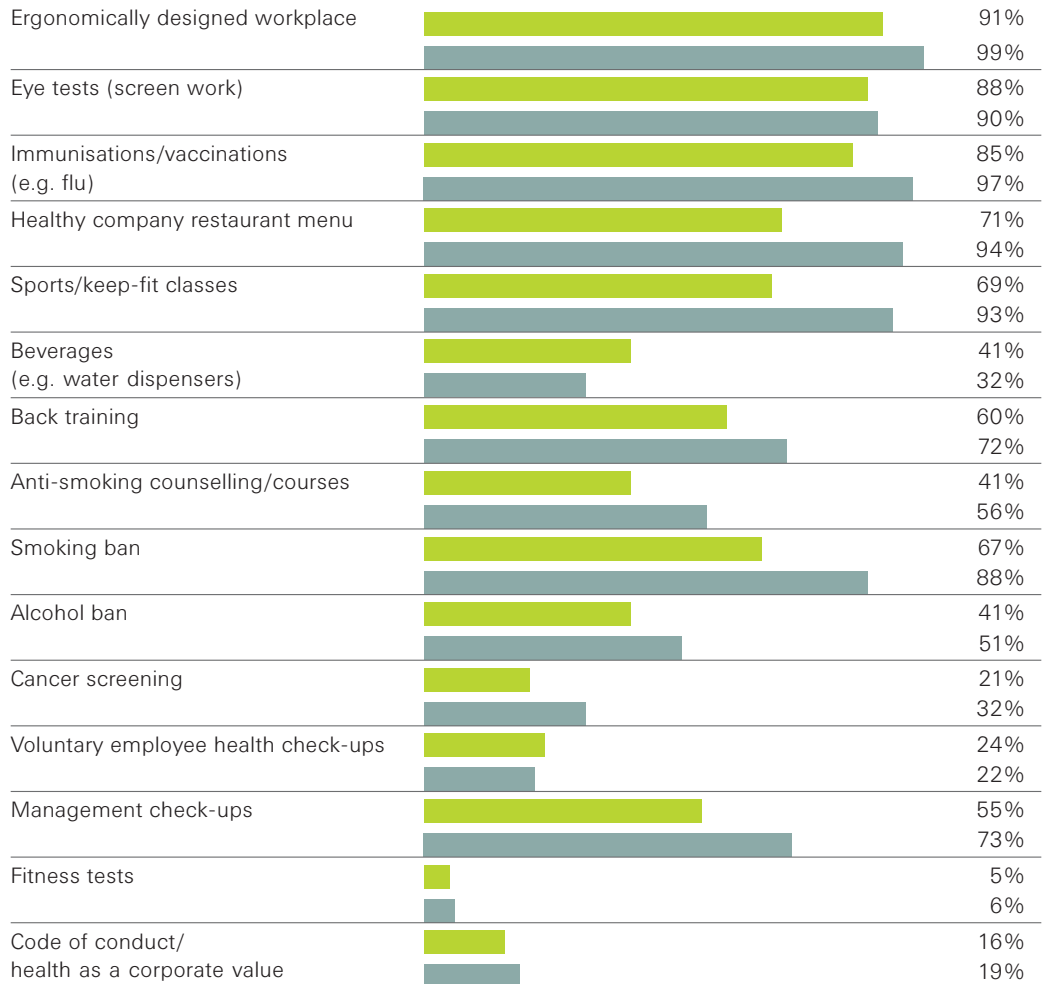
Relaxation room	33%
	44%
Stress management/ relaxation therapies	47%
	49%
Massages	62%
	71%
Childcare	41%
	51%

■ Percentage in relation to the number of companies

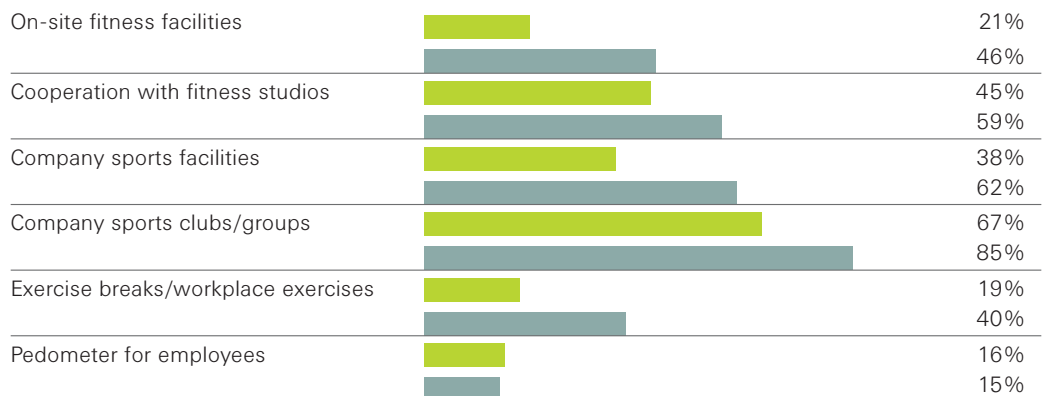
■ Percentage in relation to the number of employees in the companies

*Services are available to a minimum of 50% of the employees; multiple answers possible

Prevention



Sport/Exercise



■ Percentage in relation to the number of companies

■ Percentage in relation to the number of employees in the companies

ALLIANZ HEALTH CHECK – COMPREHENSIVE HEALTH PROVISION

Company	Allianz SE
Corporate headquarters	Koeniginstrasse 28 · 80802 Munich · Germany
Number of employees	Approx. 1,600
Contact person	Andrea Wittrisch · Email andrea.wittrisch@allianz.com
Website	www.allianz.com



Project description	<p>Given the current situation of demographic changes, skill shortages and the increase in lifestyle diseases as well as work-related stress, investing in employee health is becoming increasingly important. In light of this Allianz SE has been fully engaged in a structured implementation of Occupational Health Management (OHM). The stated objective of the project is the maintenance and promotion of employee health and well-being. This project goes hand-in-hand with the company's anti-stress policy.</p> <p>The Allianz Health Check was developed as an analysis tool for this purpose. It is a comprehensive check-up which takes into consideration both physical and psychological health as well as work-related stress. It is offered to every employee on a departmental basis and is of course voluntary.</p> <p>The health check is made up of a questionnaire on medical history together with the measurement of various biomarkers. Each participant discusses the results in detail with the company doctor. A personal health action plan is offered and any symptoms or illnesses receive early intervention. Where anomalies have been revealed in company units "health circles" for more detailed analysis have been set up, with guided workshops at employee level to assess the situation and to develop appropriate measures. This system takes into account both individual needs as well as working conditions.</p>
Partners involved	<p>The project is managed by the healthcare working group which comprises representatives from Personnel Services, the various departments, the works council and the company doctor, all working in close cooperation with the Communications Department. Occupational health promotion measures are out-sourced to external providers. The "health circle" is chaired by a statutory health insurance company.</p> <p>A prerequisite for successful health management is the belief and the engagement of the management board. It must make available the necessary financial resources. A high level of specialist knowledge among the accountable representatives of the health working group as well as the participation of all relevant stakeholders in the company in the sphere of employee health complements this.</p> <p>Successful implementation of the project also requires that both employees and employers are open to change.</p>
Impacts and benefits	<p>Because it is an internal project participation rates of 40% to 65% can be achieved. It is planned to repeat the survey every three years so that health benefits can be evaluated. Early diagnosis and treatment of health problems result in a positive effect on the workforce, although this is a factor which cannot be easily reflected in key corporate data. The annual employee survey does, however, reveal key figures which are positively influenced by the project.</p>

STRATEGIC HEALTHCARE MANAGEMENT AT ERGO – SHAPING THE WORKPLACE

Company	ERGO Versicherungsgruppe AG
Corporate headquarters	Victoriaplatz 2 · 40198 Düsseldorf · Germany
Number of employees	45,600 (of which approx. 16,000 are insurance agents)
Contact person	Dr. Rolf Arera · Email rolf.arera@ergo.de
Website	www.ergo.de



Project description After respiratory illnesses spinal conditions are the main cause of incapacity to work. Both result to a great extent from lack of movement and bad posture. A predominantly sedentary lifestyle both at work and at home, without adequate stimulation of the musculoskeletal system, is a prime risk factor for neck and shoulder and lower back problems.

In 1999 ERGO Versicherungsgruppe AG approached the Forschungs- und Präventionszentrum Köln (FPZ), a research centre specialising in spinal problems, in order to identify the connection between muscular deficiencies and back complaints for individual employees at the Cologne office (DKV Krankenversicherung AG). The anonymised analysis showed a significant connection between the existence and extent of spinal complaints and muscular deficiencies and dysbalance. On the basis of these findings, in 2000 ERGO Versicherungsgruppe AG set up its own research, prevention and training centre (ERGO Rücken-zentrum Köln).

Qualified therapists offer supervised training sessions from Monday to Friday between 07:00 and 19:00 in accordance with the quality guidelines of the FPZ. So far 619 people have completed a back strengthening programme. Even after 13 years the training facility has an average of 82% utilization.

The training programme comprises the following:

I. Preliminary examination by the company doctor
II. Initial analysis by the ERGO Rücken-zentrum Köln
III. FPZ back strengthening course (A24) 24 training sessions of up to 60 minutes twice a week.
IV. Final analysis
V. Further preventative FPZ measures 60 minute training sessions once a week to maintain condition.

Partners involved The project was conducted in close cooperation with FPZ: Deutschland den Rücken stärken GmbH. A training programme including sub-acute therapy for spinal complaints has been developed by FPZ. In accordance with special contracts this treatment is covered by health insurance.

Impacts and benefits Scientific evaluation of the participants' data shows inter alia the following findings: well-being and subjective performance both improve by 35%; the number of days suffering with back or neck problems reduce by 48%; absenteeism due to spinal complaints drops from an average of 2 days to 0.3 days per year.

Following this success, the project was extended to the Düsseldorf office in 2010. 380 people have already taken part in the back strengthening programme there.

NÜRNBERGER'S SLOGAN FOR OCCUPATIONAL HEALTH PROVISION: SPORTIER – HEALTHIER – SAFER

Company	NÜRNBERGER Versicherungsgruppe
Corporate headquarters	Ostendstrasse 100 · 90334 Nuremberg · Germany
Number of employees	Approx. 5,800
Contact person	Kristina Pfister · Email kristina.pfister@nuernberger.de
Website	www.nuernberger.de/ueber_uns/die_nuernberger/Gesundheitsvorsorge/index.html



Project description The plans for the NÜRNBERGER's preventative healthcare project were launched in 2010. Employee campaigns officially started in 2011 with a health awareness week at the head office in Nuremberg under the slogan "sportier – healthier – safer" along with an intranet site with the same slogan. Since then the topic has become firmly established in the NÜRNBERGER personnel policy, is holistic and regularly expanded.

In order to develop a comprehensive package of measures, five fields of intervention were set out: exercise, nutrition, mental health, leadership and the areas of ergonomics/occupational health and safety/medicine. Within these fields, many aspects were already implemented in order to effectively maintain and foster the health of employees and managers. The spectrum ranges from sport and relaxation courses offered by the NÜRNBERGER sports club to healthy menu options in the company restaurant and individual ergonomic advice, first-aid courses and the services of the company doctor. To promote healthcare awareness among employees and to familiarise them with the available services and treatments, "health days" are regularly held at the head office in Nuremberg and at branch offices throughout Germany.

NÜRNBERGER seminars on "Maintaining Health and Performance Capacity" which are designed within the company are exemplary. In a two-day foundation seminar the participants learn how to retain their long-term well-being and work potential. They learn how to cope better with challenging situations and how to develop strategies which are consistent with their personal working values. An advanced seminar refreshes and expands this knowledge to ensure a long-term effect. There is also an advanced seminar for managers which includes the acquisition of soft skills to influence positively the performance potential of their employees and to give them the security and support they need.



Partners involved The occupational preventative healthcare measures are lead by the HR Department in consultation with other relevant functions (e.g. company doctor, occupational health and safety officer, ergonomics expert, works council, the NÜRNBERGER Akademie). In addition, NÜRNBERGER works with external partners such as the employers' mutual insurance association, health insurance companies and professional trainers.

Impacts and benefits The health services are regularly evaluated in order to ensure continual improvement and a high standard. The NÜRNBERGER healthcare promotion programme and its steady expansion has a very positive response among the employees. Feedback is expressly requested and serves as an opportunity to put forward suggestions for expanding the programme. These are then reviewed and put into practice if suitable. An example of this is physiotherapy: since 2012 a state-registered masseur is in the NÜRNBERGER head office four days a week. Approximately 120 employees a month take advantage of this service to alleviate tension.

TELEMEDICAL COACHING AT PROVINZIAL RHEINLAND

Company	Provinzial Rheinland AG
Corporate headquarters	Provinzialplatz 1 · 40591 Düsseldorf · Germany
Number of employees	Approx. 2,100
Contact person	Marita Krüssel · Email marita.kruessel@provinzial.com
Website	www.provinzial.com



Project description Provinzial Rheinland is the first employer to give its employees the opportunity to take part in a tele-medical coaching project. This project, designed by the West German Diabetes Clinic and Health Centre (WDGZ) and the German Institute for Telemedicine and Health Promotion (DITG), accompanies and supports people actively and pragmatically towards a healthier lifestyle true to the motto “get active – live healthily”.

Prof. Dr. Stephan Martin doctor and Medical Director of WDGZ has developed a programme aimed at facilitating the way to a more active lifestyle and a healthier diet for everyone. The project is called “Telemedical Coaching for the Treatment of Cardiovascular Risk Factors”. In practice it functions more simply than the title suggests. Every participant is given a pair of scales to check their weight every day, as well as a pedometer. All devices transmit the data automatically to DITG. Once a week each individual receives a 20 minute call from their personal health coach at the institute in which the findings are explained, nutritional tips given and the causes of any abnormalities discussed. Together with the participant, the coach draws up individual strategies and manageable targets aimed at integrating healthier habits into everyday life.

The advantage for the participants is the easy implementation. Lifestyle changes are supported by regular feedback sessions, advice and encouragement. The step-by-step increase in physical activity is graphically shown and can be accessed online by each participant. Initially ten places on the programme were reserved for Provinzial Rheinland employees. If the participants find the project successful, then its expansion is planned.

The programme was announced in the company in January 2014. Employees were able to enrol provided that they fulfilled certain requirements. What is decisive is, that in addition to a body mass index greater than 27, the participant has health risks such as high blood pressure, increased blood lipid levels or the early stages of type 2 diabetes. Preliminary interviews and mandatory examinations of the applications got under way during the application period. The coaching programme itself started with the first ten participants in February 2014 and is intended to run for a period of twelve months.

Partners involved Marita Krüssel, healthcare manager and Sabine Wortmann, company doctor for Provinzial Rheinland, work hand in hand with DITG and Prof. Dr. Martin for the well-being of the employees.

Impacts and benefits Prior to this project, a survey conducted by WDGZ showed that illnesses such as high blood pressure or the early stages of diabetes are significantly influenced by lifestyle. A calorie-reduced diet, increased physical exercise and weight loss can counteract these health risks. The survey also showed that tele-medicine is an effective way of motivating people to change their habits. Participation in this programme promotes the health of Provinzial Rheinland employees and improves their quality of life. Primarily it is the employee who benefits, but the company also profits as healthy, motivated employees are an important factor for corporate success.

THE SDK "HEALTH DAY" IN COOPERATION WITH GESUNDWERKER EG

Company	SDK Gruppe
Corporate headquarters	Raiffeisenplatz 5 · 70736 Fellbach · Germany
Number of employees	Approx. 800
Contact person	Sabrina Müller · Email sabrina.mueller@sdk.de
Website	www.sdk.de · www.gesundwerker.de



Project description The "health day" with gesundwerker eG screening facilities was held as a pilot project in the summer of 2012 at Süddeutsche Krankenversicherung (SDK) in Fellbach, Augsburg, Freiburg and Ravensburg. It was then decided to organise the "health day" annually and to expand the supporting programme around the gesundwerker facilities. The second "health day" took place in October 2013 with a much broader supporting programme.

The concept of "health days" visualises the following gesundwerker modules as an integral part of the annual event:



1. Module: Exercise

Body composition (e.g. skeletal muscle mass) is determined by measurements and light exercises. Each participant is then given an individual recommendation of exercises.

2. Module: Nutrition

This module focuses on a quiz and tips for targeted improvement of nutrition in everyday life. The completed quiz is analysed with an expert.

3. Module: Relaxation

How do we cope with stress? The "Stress Pilot Test" analyses exactly that – based on heart rate adaptability. The potential for improvement is demonstrated through a high quality presentation of the results and an individual consultation.

Completion of each module is recorded by a stamp in a health card. This is intended to be used on a long-term basis and serves as a record of individual changes over several years. After successfully completing the gesundwerker modules, each participant has their own health card with individual results and analyses.

In addition to the gesundwerker modules, the "health days" offer a varied additional programme (e.g. physiotherapy, have-a-go sports classes and information stands) which is geared towards current topics and events. Some of these are then chosen for regular courses.

Partners involved

- I SDK a.G.
- I gesundwerker eG
- I Service providers (for have-a-go courses, information talks, physiotherapy etc.)

Impacts and benefits A comparison of the figures for the previous year showed that in approximately 30% of SDK employees overall health had improved. If one bears in mind that many employees already have a good to very good overall state of health, the benefits must be seen in a very positive light. At the end of the "health days" a feedback questionnaire was conducted which produced very positive responses. All in all the success of the health days can be seen.

A POWERFUL TRIO – FAMILY, WORK AND HEALTHCARE AT VPV

Company	VPV Versicherungen
Corporate headquarters	Mittlerer Pfad 19 · 70499 Stuttgart · Germany
Number of employees	Approx. 1,100
Contact person	Annette Richter-Scherka · Email annette.richter-scherka@vpv.de
Website	https://www.vpv.de/Die-VPV/Karriere/Attraktiver-Arbeitgeber/Attraktiver-Arbeitgeber.jsp



Project description “Actions speak louder than words” served as a guiding principle for VPV in 2012 when it was looking for a solution to achieve a good balance of family, work and employee health. Occupational Health Management (OHM) is a key action point in VPV’s corporate strategy. The ties between employees and VPV are even stronger and potential job candidates view the company in a positive light. Family friendly measures at the workplace are linked to corporate and HR strategy and are part of the corporate culture. The in-house “VPV Family Service” offers a wide range of flexible services for office-based staff and the sales force throughout Germany:

The online portal

This is 100 pages long offering a good overview and information on family, care and health. The portal is also accessible from home.

Parent-child-office

2014 marks the launching of the parent-child-office as an emergency solution for parents when child-care arrangements fall through at short notice. A parent-child-office has already been set up at the Cologne office and one is planned for Stuttgart.

Advisory and intermediary services

Free information, advisory and intermediary services are available for all employees and their families regarding

- | Childcare and holiday arrangements for children
- | Childcare facilities outside the standard hours
- | Home care/elder care
- | Life coaching

VPV bears all employee expenses for advisory and intermediary services.

Employee and management training, team development and individual coaching

In addition to self-balancing and time-management training for employees, managers can acquire skills in “healthy leadership”. Team development measures are supported in order to promote clearly-defined common targets and effective decision-making structures that are generally accepted, as well as to promote conflict-managing skills. In individual coaching sessions fully funded by VPV and which focus on burnout prevention, employees and managers can strengthen their performance potential and their ability to work under pressure.

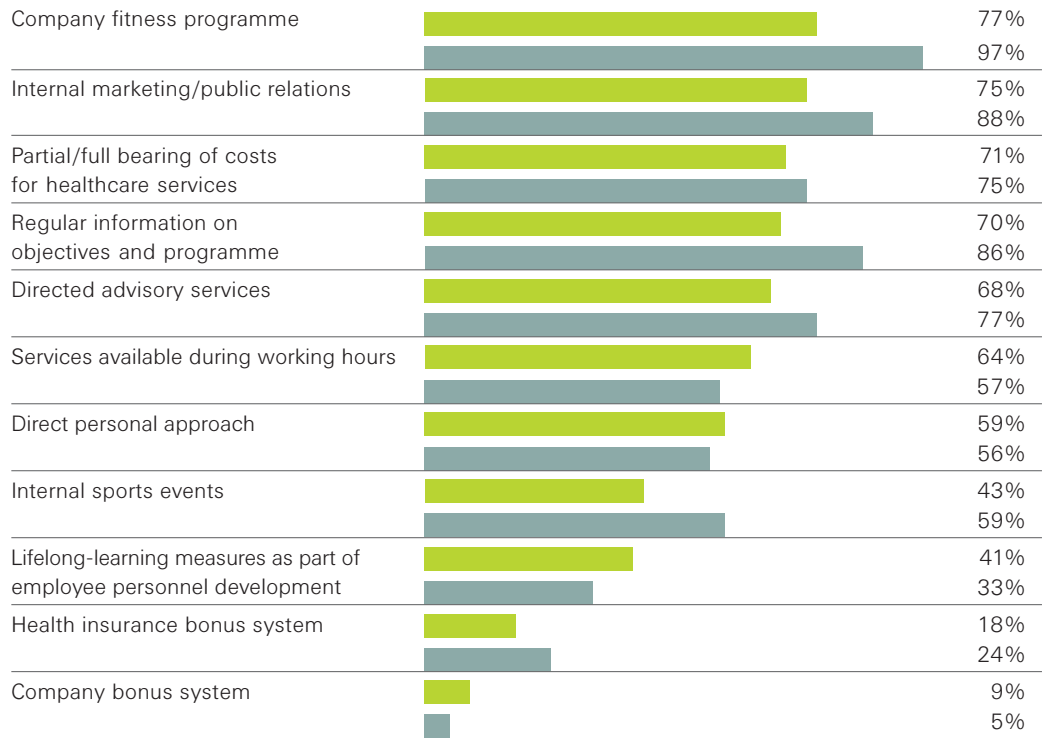
Regular “health days” and health check-ups

Each year a “health day” is held to promote awareness of healthcare topics by offering a variety of health checks, preventive screening and short talks based on personal experiences.

Partners involved The “VPV Family Service” is offered in cooperation with a social service provider. The “health day” takes place in collaboration with health insurance companies, healthcare professionals and service providers from the health sector.

Impacts and benefits The 2013 and 2014 evaluations showed that all the above measures had met with keen interest among the VPV employees.

How to motivate employees to participate in Occupational Health Management programmes*



■ Percentage in relation to the number of companies
 ■ Percentage in relation to the number of employees in the companies

*Multiple answers possible

Occupational Health Management measures*

Time and place

Time		Place	
Both during and outside working hours	85%	On-site	15%
Exclusively outside working hours	11%	Exclusively off-site	4%
Exclusively during working hours	4%	Both	82%

*Multiple answers possible

SPIRAL STABILIZATION – A THERA-BAND RESISTANCE BAND COURSE

Company	Compagnie Française d'Assurance pour le Commerce Extérieur S.A. (Coface), branch office in Germany
Corporate headquarters	Isaac-Fulda-Allee 1 · 55124 Mainz · Germany
Number of employees	950
Contact person	Christiane Göring · Email christiane.goering@coface.com
Website	www.coface.com



Project description	<p>Occupational healthcare promotion is a matter of great importance to the German branch of Coface. Consequently, the company organised the event “Spiral Stabilization” to help employees ease or prevent back problems.</p> <p>The specific aim of the measure was to strengthen the back or the spine which bears the strain of sedentary office work. Thera-Band exercises that can easily and regularly be carried out at the desk were demonstrated. Dr. Smisek’s spiral stabilization exercises using the Thera-Band – the smallest fitness studio in the world – enable everyone to do balance and coordination exercises, and to strengthen, regenerate and relax their muscles.</p> <p>The event was organised in several Coface departments on one day. The participants were divided into several groups depending on the size of the department.</p> <p>At the end of the event every employee who had taken part was given a DVD that showed all the exercises that had been demonstrated in detail. This meant that everyone had the opportunity to go through the exercises once more and practise them at home if they wanted to.</p>
Partners involved	A company doctor, a health management expert and, of course, the employees who had enrolled on the course were all involved in the spiral stabilization project. One or two physiotherapists demonstrated the exercises, depending on the size of the company.
Impacts and benefits	The aim of the event was to show the employees that everyone can do something to relieve back or spinal discomfort at the workplace even with simple exercises.

PEDOMETER CAMPAIGN: LET'S MOVE – EVERY STEP COUNTS!



Company	HanseMerkur Versicherungsgruppe
Corporate headquarters	Siegfried-Wedells-Platz 1 · 20354 Hamburg · Germany
Number of employees	Approx. 1,200
Contact person	Uta Klietz · Email uta.klietz@hansemerkur.de
Website	www.hansemerkur.de

Project description As part of the Occupational Health Management (OHM) programme at HanseMerkur there was a 60-day step counting campaign from August to October 2013. This virtual journey from Hamburg to Amsterdam started on 28 August. Every employee who wanted to take part was given a pedometer. The aim was to walk 10,000 steps each day and reach the Dutch capital in 60 days. Other kinds of sport, such as cycling and swimming, could also be calculated in steps in order to reach the goal under the motto “step by step”. The daily distance covered could be followed online and at the end of the campaign a weekend in Amsterdam was raffled among everyone who had arrived in the city within the 60 days.

In addition to the classic exercise programmes offered by HanseMerkur in its OHM system, such as Zumba, running, company fitness activities and sponsored fitness studio membership, the main aim of this campaign was to motivate as many employees as possible to exercise more. It is becoming increasingly important to integrate exercise into our daily routine – the World Health Organisation recommends walking 10,000 steps a day. Moreover, an additional aim was to promote team spirit. All employees and managers were encouraged to form teams and set off together.




Winner's ceremony
(left to right: Henner Hinrichsen/Tappa, Sandra Eichler/HanseMerkur, Uta Klietz/HanseMerkur Personnel Development)

Partners involved The pedometer campaign was supported by the company Tappa in Lübeck.

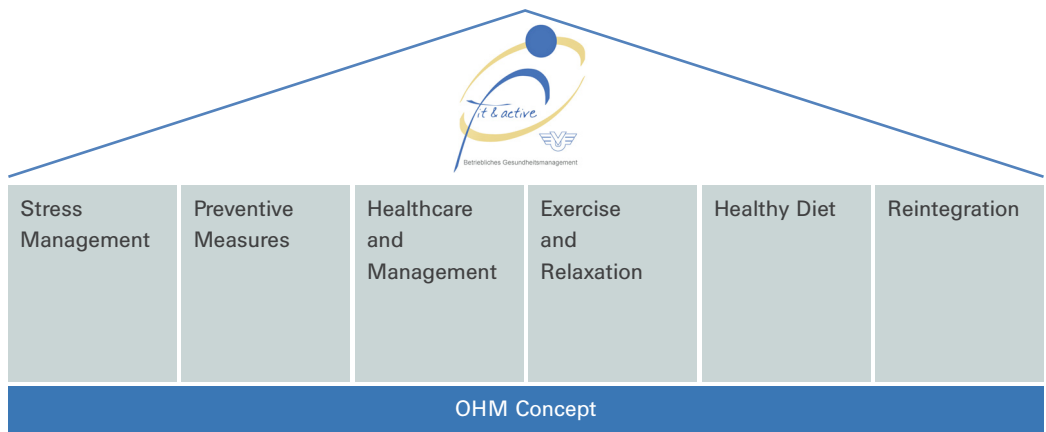
Impacts and benefits The campaign and consequently the topic of exercise, were high on the agenda in corporate public relations – the campaign spirit was present throughout the company. Employees, trainees and the director of HR were all among the participants.

- ▮ 666 employees participated in all; there were 63 teams.
- ▮ With a total of 419,675,873 steps, the earth was circled 8.03 times in all!
- ▮ 65% of participants reached the target within the time limit.
- ▮ 70% of participants reported that even four weeks after the campaign their exercise habits had remained changed. They were walking more often, they used the stairs instead of the lift and also went for a short walk in the evening.

FIT & ACTIVE – OCCUPATIONAL HEALTH MANAGEMENT

Company	uniVersa Versicherungsunternehmen	
Corporate headquarters	Sulzbacher Strasse 1-7 · 90489 Nuremberg · Germany	
Number of employees	Approx. 750 office-based staff	
Contact person	Karina Bühler · Email karina.buehler@universa.de	
Website	www.universa.de www.universa.de/unternehmen/karriere/universa-als-arbeitgeber-1/betriebliches-gesundheitsmanagement	

Project description From March 2010 to August 2011 uniVersa conducted a project to draw up a comprehensive and lasting Occupational Health Management (OHM) concept. The aim was to supplement and structure the existing system and to ensure its availability to all employees. The OHM system was integrated into everyday business in September 2011. uniVersa hopes that the new system will encourage employees to adopt healthy behaviour and a health-conscious lifestyle.



Most important success factors:

- | Formation of an OHM team comprising HR representatives, the works council and the occupational safety officer
- | Appointment of a project leader
- | Budget approval and company management support
- | Participation of as many corporate interest groups as possible
- | Attractive and diverse scheme (events, courses etc.)
- | Sustainability and a sense of determination
- | Communication, communication, communication...

Partners involved In addition to the OHM team various interest groups in the company were involved. The Techniker Krankenkasse was an external partner up to August 2011.

Impacts and benefits

- | A long term OHM scheme comprising “health days” (generally once a year), courses (e.g. yoga, back training, Tai Chi, Nordic walking, Zumba), event participation (e.g. the B2RUN and B2SOCCER) and other services (e.g. influenza vaccinations, nutritional counselling)
- | Employees are motivated to exercise more and to eat a balanced diet etc.
- | Promotion of team spirit through cross-departmental (sports) courses and events
- | Positive impact on the workplace environment


VBWEGT – YOUR HEALTH IN BALANCE

Company	VOLKSWOHL BUND Versicherungen
Corporate headquarters	Suedwall 37-41 · 44137 Dortmund · Germany
Number of employees	Approx. 750
Contact person	Marc Jaziorski · Email marc.jaziorski@volkswohl-bund.de
Website	www.volkswohl-bund.de



Project description	<p>Under the title “VBwegt – Your health in balance” the Dortmund-based VOLKSWOHL BUND Versicherungen has been offering its employees a wide range of health promotion measures since 2010. The main focus is “Exercise”, “Nutrition” and “Relaxation”. The scheme based on these three pillars was developed by HR Development staff. The broad range of measures is intended to appeal to as many employees as possible, particularly the approximate 150 employees in one of the sales support competence centres throughout Germany. HR manager Stephan Tocholski explains: “Our goal is to offer a health promoting working environment and to raise individual employee health awareness”.</p> <ul style="list-style-type: none">■ “Exercise” – Employees spring into action As far as exercise goes, VOLKSWOHL BUND is committed to a wide range of sports activities. Employees have the choice of a variety of keep-fit classes in the company gym. Five days a week up to 12 different courses offer the opportunity to improve your stamina and strengthen your muscles. All are available free of charge outside working hours.■ “Nutrition” – Anyone who works hard must also eat (healthily) Another key issue at VOLKSWOHL BUND is “Nutrition”. In the company restaurant the food is freshly prepared each day by the company chefs and employees can choose between two three-course set menus and a salad buffet. Fruit and mineral water are available all day free of charge.■ “Relaxation” – Don’t give burnout a chance “Relaxation” becomes increasingly important as work becomes more complex and pressure becomes more of a strain. In order to help people take a closer look at their stress patterns, the company offers two-hour talks or seminars over several days on stress prevention and stress reduction. In addition employees can enrol on various relaxation courses, such as progressive muscle relaxation, yoga or Tai Chi. This programme also covers the use of a physiotherapy service.
Partners involved	<p>All in all, the topic of health promotion has become an inherent part of HR Development at VOLKSWOHL BUND Versicherungen. The insurer offers a biannual programme of different courses in cooperation with various sports studios in Dortmund where professional trainers are available. Massage is available three times a week provided by an external physio practice.</p>
Impacts and benefits	<p>All activities are organised in such a way that they are available to as many employees as possible in both the head office and the competence centres. The only restrictions in the programme are where the premises cannot accommodate the courses, for example in premises with no sports facilities. The feedback from employees regarding the overall scheme “VBwegt” is very positive – a fact which is apparent from the high level of participation. All in all, approximately 500 employees have already taken part in one or more of the “VBwegt” healthcare measures.</p>

HEALTHCARE AND SOCIAL WELFARE AT THE LVM INSURANCE – A CONCEPT FOR THE AGENCIES AND THEIR EMPLOYEES

Company	LVM Versicherungsverein auf Gegenseitigkeit	
Corporate headquarters	Kolde Ring 21 · 48126 Münster · Germany	
Number of employees	Sales force: Throughout Germany approx. 2,200 LVM linked agents with 4,400 employees; Office staff: Approx. 3,600 employees in the head office in Münster and salaried sales staff	
Contact person	Anke Holste · Email a.holste@lvm.de	
Website	www.lvm.de	

Project description “Good health is our most valuable asset” – not just physical health, but also psychological and emotional health. This awareness is firmly anchored in the LVM corporate culture. For over 16 years “health-care and social welfare” has been established as an integral part of HR, offering for example counselling in the area of healthcare and social issues. Also a series of events – the so called “Zukunftswerkstatt” – was organised as an opportunity for employees from both the LVM sales force and office staff to discuss topics which will be relevant in the future. There was a lively exchange on work-life balance, stress, burnout and depression. In addition, a lot of requests for help from LVM insurance agencies prompted the decision to develop a project oriented towards establishing a healthcare and social welfare counselling system for the agencies and their employees, a total of 6,000 staff in all.

Initially, numerous questions and concerns had to be addressed

- | Is the issue of psychological health in the sales force taboo?
- | How can the company offer 2,200 agencies and their staff country-wide comprehensive counselling of a high standard?
- | Will such offers of support be taken up, particularly when they relate to personal issues?
- | Is the independence of the agency owners – also known as LVM linked agents – an obstacle?
- | Will it reach as far as the agency staff?


The management board of LVM Versicherung is convinced of the benefits of the project. In addition to the services available and the resulting individual psychological support, the health, satisfaction and performance potential within the target group is maintained and strengthened.

The support network for the agencies is due to be set up in September 2014. The IHR rehabilitation service will take over on-the-spot consultations. Well-qualified, experienced consultants with access to networks relating to the issues of physical and psychological health, guarantee professional discretion and sound knowledge of the LVM culture.

Partners involved LVM has found a strong partner in the IHR rehabilitation service and one that is able to meet the demands that face such a support network. An office-based position will be created for a contact person in the area of healthcare and social welfare who is to act as the link between the agencies and their staff and IHR.

Impacts and benefits Within the framework of a research project with the Catholic University of Applied Sciences “Networks in Social Work – Research, Manage, Counsel” representatives of the management and LVM linked agents were questioned on current challenges in working life and potential topics in the field of healthcare and social issues. In order to improve the assessment of needs in the agencies, an online survey was conducted among all the LVM linked agents on such issues as healthcare and work-life balance. One finding of the survey is that 82% of the participants can imagine making use of the support and counselling services initiated by LVM Versicherung. A finding that can be seen as a clear mandate.

OCCUPATIONAL HEALTH MANAGEMENT FOR THE FIELD STAFF

Company	Volksfürsorge AG – Vertriebsgesellschaft für Vorsorge- und Finanzprodukte	
Corporate headquarters	Besenbinderhof 43 · 20097 Hamburg · Germany	
Number of employees	Approx. 2,600	
Contact person	Healthcare team Volksfürsorge · Email gesundheit@volksfuersorge.de	
Website	www.volksfuersorge.de	

Project description In order to maintain and strengthen employee working capacity long-term Volksfürsorge decided to introduce Occupational Health Management (OHM) for the sales force in 2011. In the late autumn of 2011 the project “Occupational Health Management for the Field Staff” was launched for an initial period of two years.

The spin-off of Volksfürsorge into an independent sales company brought to light that absenteeism amongst the employees was above the average figure for the insurance sector. In addition to the economic risk that a high rate of absenteeism can cause, this meant above all, that the employees concerned were facing a high level of strain. It is their qualification, motivation and health that form the basis, and the most valuable asset of Volksfürsorge. The highly qualified work performed by a member of the sales force is particularly difficult to compensate for.

The first step was to arrange a management seminar to increase the awareness of the impact of management on employee health. This two-day seminar familiarises the participants with the concept of “healthy leadership” and suggests ways of adopting this approach towards employees in the future. Initial success has already been seen in the way in which the “healthcare culture” is changing within the company.

For a deeper analysis of employee health status a survey was conducted in cooperation with the Dresden University of Technology focusing on the particular requirements of a sales company. This survey was based on the Preva method and additionally met the criteria for a risk assessment. Three regional head offices with field staff of ca. 300 took part in the pilot phase. After the survey findings were presented to the management, those interviewed had the opportunity to suggest follow-up measures that could be implemented after assessment and review by the company healthcare management. The effectiveness and benefits of these measures are documented and evaluated by key figures. The aim is to establish suitable measures for the entire company.

In addition, in the course of this healthcare initiative, the company office-based staff is also offered healthcare services. In recent years annual “health days” and coaching sessions have been held and various sports activities have been organised.

Partners involved In order to provide the necessary expertise for the project Volksfürsorge was able to win over the Techniker Krankenkasse and the VBG, both experienced companies in this area. Employee representatives were also actively involved. Employee health status was analysed in cooperation with the Dresden University of Technology.

Impacts and benefits Due to the positive response to the OHM project it was extended for a further two years. At the end of this second phase an overall concept for healthcare promotion will be drawn up and OHM will be integrated into the existing structures of Volksfürsorge. An additional target of this project is the integration of the workforce in the operational headquarters into a comprehensive OHM system.

AGV and psychological health

The psychological health of employees is an important issue for companies in the insurance sector. Companies offer a range of diverse activities to keep staff fit and able to work to their full potential. Everything from health workshops to stress management and counselling in specific life circumstances is available.

In some companies within the insurance sector, although health and safety measures have already been implemented, the employee representatives increasingly broach the issue of psychological health. They call for a risk assessment of psychological strain at the workplace to be conducted by the employers as provided for under § 5 of the German Occupational Safety and Health Act. It can appear that a goal of the employee representatives is to assert influence on personnel planning via healthcare protection.

The AGV management has for some time actively supported its members in dealing with the topic of "Risk assessment of psychological strain", offering the so-called "AGV Toolbox" to assist evaluation.

The first time AGV addressed the issue of psychological health was as early as 2007 in a special forum on "Burnout and stress at the workplace – New challenges for Occupational Health Management". The event focused on the framework agreement concluded in May 2004 on work-related stress as part of the European social dialogue. The agreement includes non-binding suggestions on how to manage stress and corresponding effects at the workplace. The overriding target of the event was to raise awareness among participants of the psychological health of their employees and, where necessary how to take concrete steps to tackle it. Over 50 participants attended the event.

Alongside in-company consultation the AGV organised a special forum in 2010 on "Health protection and employee participation" in which the legal conditions for a risk assessment of psychological health and the issues of its implementation were explained. Furthermore, examples as well as reports from real life experiences in some of the member companies were given. The participants, numbering more than 70, discussed these issues.

The aim of the AGV workshop "Risk assessment of psychological strain" in 2014 was to bring together practitioners to share their know-how and experience. Working groups were set up for each of the two topics, namely the conducting of a risk assessment and the implementation of the resulting measures to promote healthcare protection. The number of people taking part was limited to 50 in order to facilitate discussion.

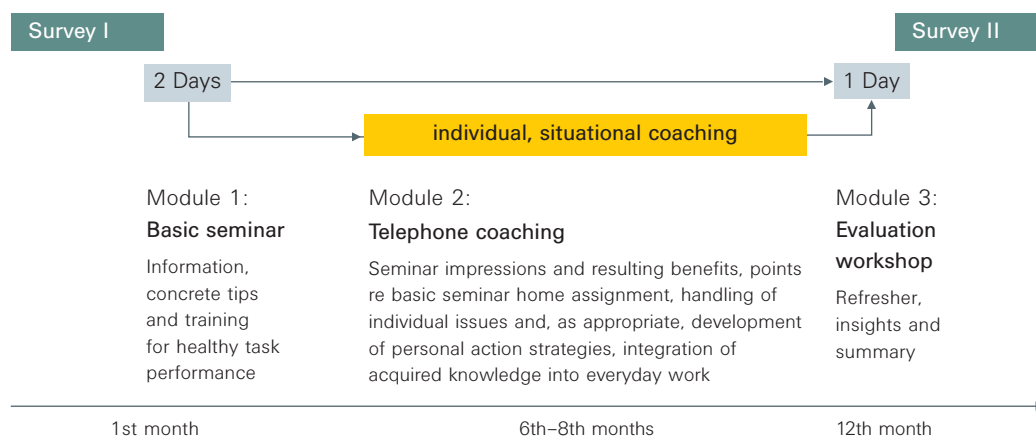
PSYCHOLOGICAL HEALTH FOR STAFF IN COMMUNICATION-INTENSIVE PROFESSIONS

Company	ADAC e.V. and subsidiaries
Corporate headquarters	Hansastraße 19 · 80686 Munich · Germany
Number of employees	Approx. 5,900
Contact person	Barbara Thiel · Email gesundheitsmanagement@adac.de
Website	www.adac.de



Project description Various ADAC service units work to cater to the needs and requirements of just under 19 million members. These include customer service departments managing extremely traumatic experiences of members, such as coping with death while on holiday. In-depth analyses of these areas of operation have shown that some of the staff involved are faced with high emotional stress levels. ADAC found, for instance, that about one third of those questioned reported difficulties relaxing/unwinding after work. The ADAC health management team recognised the necessity of developing a comprehensive workplace health programme for staff whose roles involve complex communication.

Keeping healthy in communication-intensive professions – Programme details



The above programme is embedded in a stress management system for staff in communication-intensive roles. Additional components include:

- ▮ “Keep healthy despite stress” – seminar
- ▮ Peer support system – specially-trained and approachable first stage contact persons
- ▮ Supervision – case discussion
- ▮ Case management – social counselling

Partners involved The programme is offered by the ADAC health management team. All seminar modules are delivered by external coaches.

Impacts and benefits The aim of the one-year programme is to raise personal health awareness and strengthen regulation skills with a view to preventing and reducing stress, conflicts and emotional distress, as well as to enhance the staff’s unwinding/relaxation potential. Since 2012, the ADAC health programme has been part of normal operations. The health programme has met with very positive feedback and the number of those interested in taking part has risen steadily. Evaluation of the programme to monitor the sustainability of success achieved showed significant improvements in the prevention culture and individual health awareness – and consequently a higher degree of responsibility in individuals. The participation rate is currently 36% in this specific group of staff.

HEALTHCARE WORKSHOPS ON PSYCHOLOGICAL RISK ANALYSIS

Company	Generali Versicherungen
Corporate headquarters	Adenauerring 7 · 81737 Munich · Germany
Number of employees	Approx. 3,000
Contact person	Cornelia Dorn-Thies · Email cornelia.dorn-thies@generali.de
Website	www.generali.de



Project description	<p>Generali Versicherungen has developed its own system to meet the requirements of §§ 5 and 6 of the German Occupational Safety and Health Act. The aim was to find an internal solution to recognise and reduce psychological strain that would be acceptable to both management and staff. After completion of the pilot phase the procedure is to be established in a company-wide agreement.</p>
Partners involved	<p>Under the leadership of the HR Department, a project was implemented to introduce psychological health risk analysis. The project manager was the head of Strategic HR which also comprises the Healthcare Management Department. Representatives of the central works council and a specialist for occupational health and safety took part and, at the beginning of the project Prof. Alfred Oppolzer of the Hamburg University of Applied Sciences was involved in an advisory capacity.</p>
Impacts and benefits	<p>The focus was on the development of an effective and standardised system which can be put into practice at Generali Versicherungen in the operational and staff areas after completion of the pilot phase. The plan is to repeat the project on a two-year cycle. The greatest challenge was to appropriately divide the functional and process responsibilities with the corporate areas which have already been analysed. The areas should be able to focus on the results and at the same time receive support to deal with complex issues relating to stress in the workplace.</p> <p>The completed project cycles to date have shown that the system “Healthcare workshop on psychological risk analysis” is well-suited and strengthens the persons concerned so that they are able to find their own solutions to the difficulties they face. A standardised process of 15 stages has proved successful here. It starts with an opening talk in the respective corporate area, progresses to an online survey and a one-day healthcare workshop and ends with a final evaluation after one year.</p>

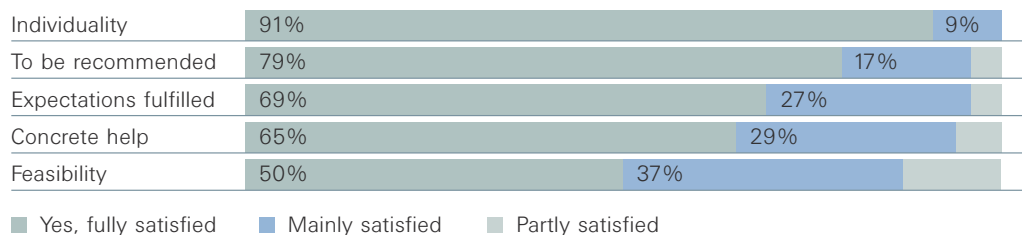
THE GOTHAER GROUP – STRESS MANAGEMENT WITHIN THE HEALTHCARE PROGRAMME “GOFIT”



Company	Gothaer Versicherungen
Corporate headquarters	Gothaer-Allee 1 · 50969 Cologne · Germany
Number of employees	Approx. 6,000
Contact person	Thomas Barann · Email thomas_barann@gothaer.de
Website	www.gothaer.de

Project description Employee health is an invaluable asset for every company and maintaining and promoting this is a vital task. Consequently Occupational Health Management (OHM) at Gothaer has a prominent role. Stress management is a central action point of the “Gofit” OHM programme.

Gothaer follows a two-stage company-developed concept as an intervention method in cases of stress and imminent burnout. In an initial stage (“Stress Blitz”) the coach visits employees at their workplace and works through a guided relaxation technique. This helps the employee develop trust in the coach and reduces any inhibitions to participating in follow-up measures. The employee can, as a second stage, set up a private meeting (“Stress Coaching”) which allows current stress levels to be analysed and individual solution strategies to be developed. Stress at the workplace, psychological/physical problems and work-life balance are given priority treatment. Participants particularly value the fact that the private coaching sessions focus on their individual needs. (See table)



Source: Assessment of stress coaching in a Gothaer project

A stress hotline is available as a follow-up measure. It offers counselling at short notice and outside the framework of the OHM programme “GoFit”.

As complementary measures, Gothaer arranges a number of seminars for its employees and managers – “Stress Competence” and “Healthy Leadership”. This programme is rounded off by a diverse range of exercise and relaxation courses.

Partners involved The healthcare steering committee is responsible for implementation of the wide-ranging stress management programme. It comprises the HR Department, the company medical services, Corporate Security, Mediexpert the group subsidiary for OHM, the company sports club, the officer for addiction and dependency problems, as well as Healthcare Product Management.

Impacts and benefits Scientific studies show the positive impact of OHM. For example, in a survey of participants of “GoFit” courses certified in accordance with § 20 of the German Social Code (book V), there was a 27% cut in absenteeism. A survey on “return on investment” established that back problems and stress symptoms among employees could be reduced through intervention programmes and, moreover there was a rise in employee job satisfaction. The conclusion for Gothaer is clear: OHM is an investment in the performance potential of employees – and it pays off!

THE ITZEHOER INITIATIVE

“DON'T LET STRESS STRESS YOU OUT – WE'LL TAKE CARE OF IT”

Company	Itzehoer Versicherungen
Corporate headquarters	Itzehoer Platz · 25521 Itzehoe · Germany
Number of employees	600
Contact person	Norbert Lampe · Email norbert.lampe@itzehoer.de
Website	www.itzehoer.de



Project description The Itzehoer initiative began in 2012 and is intended to be an on-going and dynamic process. In the last two years there were targeted events on “Routes to emotional well-being”. Further events are planned for 2014 and 2015. As part of the initiative the company will organise workshops to analyse stress, generate solutions, make the employees “strong”, focus on employees’ inner strength and with these workshops protect against psychological illnesses.

Itzehoer has already defined that the workplace is to be designed to comply with ergonomic and medical knowledge as part of its corporate philosophy thereby promoting employee health. Promoting health also means supporting prevention. Consequently the company intends to expand its initiative. The company aims to offer its employees supportive measures to foster that inner strength which brings robustness and protection against emotional overload.

For this purpose the company considered the following:

- | What can Itzehoer do to prevent psychological illnesses?
- | How can we deal with personal crises and existing medical conditions appropriately?
- | How can managers stay healthy themselves, maintain their employees’ emotional health and what supports them in dealing with staff who have psychological illnesses?
- | How can individuals remain “strong”, become “strong” or get back to full health?

The company has concluded a company agreement on risk assessment with the works council which provides for a legal basis and regulates financial and personnel support.

Healthcare promotion at the workplace is becoming increasingly important. It is, however, often restricted to isolated measures such as posture or relaxation training or anti-smoking campaigns. Although it already offers some measures and services as part of the Occupational Health Management scheme to promote the health and well-being of its employees, Itzehoer wants to do more.

Partners involved

- | Occupational Health Management
- | Otheb GmbH – employee support (EAP)
- | DAK Gesundheit
- | Coaching trainer

Impacts and benefits Our employees should profit from our project partners’ experience in finding ways to prevent stress and other psychological conditions. The understanding of psychological health, dealing with employees under stress and the managers’ satisfaction with their own work-life balance should be improved. This also applies to the capacity to manage these topics. In addition the taboo of “psychological strains” should be broken and relaxation techniques tried out.

THE COMPREHENSIVE MV HEALTH CONCEPT 2014

Company	MÜNCHENER VEREIN Versicherungsgruppe
Corporate headquarters	Pettenkoferstrasse 19 · 80336 Munich · Germany
Number of employees	Approx. 800
Contact person	Werner Hirsch · Email hirsch.werner@muenchener-verein.de
Website	www.muenchener-verein.de



Project description Münchener Verein's (MV) healthcare programme is diverse and oriented towards the employees' needs offering courses, seminars and events. The programme includes stress prevention and stress management courses, physiotherapy, back training, "health days", skin cancer screenings, sight and hearing tests as well as flu vaccinations. In the after-work course "Learning relaxation methods in an informal atmosphere" for instance, a variety of relaxation techniques can be tried and practised. The short workshop "Encouraging individual stress management" should trigger a change in the individual approach to stress. The event "Think about your back" provides the opportunity for employees to inform themselves about good back care.

The occupational healthcare promotion also provides for individual counselling and coaching on stress prevention, stress management and psychological health. Coach-client discussions take place during working hours (up to three sessions per year) and are of course confidential.

What can the coaching/counselling process look like?

Step 1:	Analysis of the situation/initial consultation The client (employee, project manager, manager) defines his needs, expectations and what he hopes to achieve from the course.
Step 2:	Definition of target and content Targets, individual measures and time frames are agreed on.
Step 3:	Further counselling towards target objectives Milestone discussions privately between coach and employee or, on request, with the relevant manager, personnel officer, works council, company doctor or other involved party.
Step 4:	Closing session Reflect on the coaching, assess target achievement, consider possible further measures.



Partners involved The occupational healthcare promotion team is supported by external service providers such as trainers and masseurs. "Back days" take place in cooperation with VBG.

Impacts and benefits The MV programme has met with a good response. The feedback from a variety of events has been consistently positive.

A PROACTIVE APPROACH TO PSYCHOLOGICAL STRESS AT THE WORKPLACE

Company	SIGNAL IDUNA Gruppe
Corporate headquarters	Joseph-Scherer-Strasse 3 · 44139 Dortmund · Germany Neue Rabenstrasse 15-19 · 20354 Hamburg · Germany Kapstadtring 5 + 8 · 22297 Hamburg
Number of employees	Approx. 13,000 office-based staff and sales force
Contact person	Thomas Kistenmacher · Email thomas.kistenmacher@signal-iduna.de
Website	www.signal-iduna.de



Project description Psychological conditions at the SIGNAL IDUNA Group have increased significantly in recent years as they have in other companies. It is therefore important to the management board that an even better working environment is achieved in the SIGNAL IDUNA Group and that this facilitates healthy working long term. That is why, in addition to the many activities available within the Occupational Health Management scheme, the management board assigned an internal working group to raise awareness of this issue among managers company-wide. Firstly to raise their own perception and secondly to focus on their staff. Internal and external contact persons should also be identified within the company along with alternative courses of action in this area.

- Partners involved**
- | HR
 - | Personnel Development
 - | Healthcare management of employees' health insurance companies
 - | Representative body for disabled employees

Impacts and benefits Up to the end of 2013 a total of eight events were organised in the two head offices in Hamburg and Dortmund. These were attended by 125 division and department managers as well as 138 group leaders. Key issues were burnout, depression/anxiety disorders and psychosomatic disorders.

The events were a great success, on the one hand because these sensitive issues had been actively taken out of the taboo zone and on the other hand because the managers felt more confident in dealing with anomalies of psychological behaviour once they had met internal "sparring partners" and been given alternative courses of actions. Many would like further targeted support and in-depth programmes in the future.

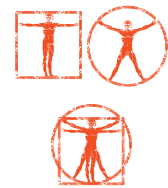
This wish was taken into account and in the first half of 2014 additional events were organised in the Hamburg and Dortmund head offices to cover all office-based managers. Two similar events are also being organised for the sales force managers (North/South) in the first six months of 2014. After this the series of events "Healthy managers – healthy management" will continue with additional topics still to be chosen.

“SOME ARE JUST LUCKY, OTHERS ALWAYS BOUNCE BACK – HANDLING STRESS AND CHANGE”

Company	Wüstenrot & Württembergische AG
Corporate headquarters	Gutenbergstrasse 30 · 70176 Stuttgart · Germany
Number of employees	Approx. 8,000
Contact person	Susan Ismail · Email susan.ismail@ww-ag.com
Website	www.ww-ag.com



Project description The healthcare management of Wüstenrot & Württembergische AG (W&W) provides seminars on resilience entitled “Some are just lucky, others always bounce back – handling stress and change”. Resilience is a person’s inner strength. It helps a person to cope with conflicts, personal disappointments and life’s crises. It’s just like a child’s tumbling toy which always lands on its feet.



Resilient people do not let adverse life circumstances and bad luck get them down. They react creatively and flexibly in times of crisis in which others feel helpless. Resilient people see stress as a challenge rather than a problem. They recover faster from disappointment and failure than those who lack resilience.

Disappointments and crises are part of everybody’s life, but we can influence how we cope with it. We can learn to be resilient. W&W offers its employees company-wide a three-part series of events on this topic, comprising a workshop and two seminars. Senior managers (department heads) can take part in a one-day resilience training course (4 sessions in total).

The three-part series of events for W&W employees is made up of an introductory workshop and two follow-on practical seminars. In the introductory workshop “Recognise your own resilience” background information and interesting facts on resilience are discussed, as well as how to cope with difficult situations.

In the first practical seminar “Train your resilience” seven techniques of resilience are tried and used and each individual’s behavioural and thinking patterns which could limit individual resilience are analysed.

The second practical seminar “Integrate your resilience techniques” follows with a progress check which refreshes the material as well as the newly-acquired techniques and recommendations. In addition practical tips are given to maintain what has been learnt and generate success.

The aim of the seminars is to train self-monitoring and self-efficacy and to integrate this into important stages of life.

Partners involved The resilience methods and techniques are taught by Inge and Michael Buss and are closely modelled on everyday life. The target group is both staff and management.

Impacts and benefits The evaluation of the first introductory workshops on practising resilience showed an overall positive response. The workshop was successful in motivating 92% of participants to continue caring about their health. Further, 80% of participants stated that the seminar had had a positive impact on their well-being.

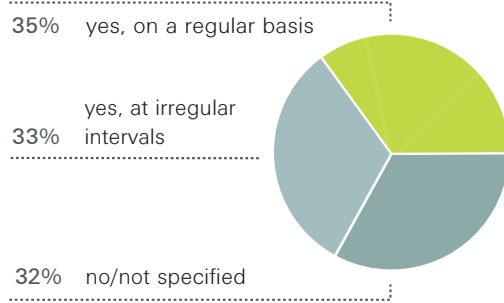
RISK ASSESSMENT OF PSYCHOLOGICAL STRAINS AT THE WORKPLACE

Company	Zurich Gruppe in Deutschland
Corporate headquarters	Poppelsdorfer Allee 25-33 · 53115 Bonn · Germany
Number of employees	Approx. 6,000
Contact person	Hans-Joachim Kuchem · Email hans-joachim.kuchem@zurich.com
Website	www.zurich.de/versicherung/home/welcome.htm



Project description	<p>The Zurich Group in Germany (ZGD) recognises its responsibility as an employer to guarantee occupational safety and to minimise work-related health risks. This approach includes the assessment of psychological strains.</p> <p>In a 2011 pilot project the company analysed 264 workplaces in eight divisions. The findings were then evaluated in team workshops in which concrete suggestions for improvement were drawn up and forwarded to the company management.</p> <p>It is planned that following the evaluation of the pilot project there will, for the first time, be a company-wide risk analysis. This will take place simultaneously at all locations in the fourth quarter of 2014. From 2016 onwards the company plans to repeat this project at two-yearly intervals. The aim is to identify, minimise and eliminate psychological strain factors.</p>
Partners involved	<p>The management board of ZGD commissioned the project which is managed by the Occupational Health Management of the company. The external partner is the company SKOLAMED GmbH in Königswinter near Bonn.</p> <p>It is particularly important that all corporate parties with responsibilities in this area are involved in the project from the outset. This applies mainly to the company management as the initiator of the project, parties which deal with the works constitution and the "health circle" as a platform for all corporate forums and bodies that are involved in "healthcare at the workplace". Ultimately it is the transparent and open communication which is vital to convince all employees of the purpose of risk assessment and thus achieve a high rate of participation.</p> <p>A united stand by employers and employees plays a decisive role in acceptance of this corporate measure.</p>
Impacts and benefits	<p>In addition to the legal obligation to conduct a risk assessment, the intention of this project is to improve occupational health and safety as well as employee motivation and identification with ZGD, all of which contribute to higher productivity.</p>

Controlling in the field of Occupational Health Management



Key data relating to Occupational Health Management (OHM)*

Sickness rate	92%
Employee fluctuation	90%
Number of occupational accidents	77%
Participation rate in OHM measures	69%
Employee satisfaction	62%
Number of reintegrated employees	62%
OHM budget per employee (permanent staff) in €	28%
Workability-index	13%

*Multiple answers possible

Of the companies that record the sickness rate of employees under the key data, 72% stated that brief sickness rate/absenteeism (up to 3 days) was recorded. 75% stated that a longer period of sickness/absenteeism (longer than 3 days) was recorded.

Controlling instruments applied*

Workplace inspection with written report	92%
Interviews regarding participating in OHM events	74%
Employee interviews regarding general job satisfaction	64%
External benchmarking with other companies	33%
Internal benchmarking	28%
Management interviews	28%
Health reports	21%

*Multiple answers possible

Certification

Certification of a company's own healthcare management system is of secondary importance to most of the insurance companies with merely 9% of the companies interviewed having done this. The certificates awarded include, for instance, the Corporate Health Award, the "audit berufundfamilie" (audit on work and family life) and various certificates awarded for the promotion of healthy eating.

**Statistical data
and comments**

The figures quoted in this brochure are based on the survey conducted by AGV in 2013 on Occupational Health Management. In that year approximately 181,000 were employed as office-based staff in the German insurance sector and approximately 85% of these employees are represented in the present findings.

A total of 58 companies or company groups participated in the survey (number of responses received). For easier understanding, the number of replies has not been given, even where companies have not answered to a specific question.

For the purposes of the questionnaire, Occupational Health Management was defined as “the deliberate steering and integration of operational processes with the aim of maintaining and promoting the health and well-being of employees in their working environment”.

The personal designations used apply to both male and female persons.

Participants of the
survey "Healthcare
Management 2013"

- | AachenMünchener
- | ADAC e.V.
- | Allianz Deutschland AG
- | Allianz SE
- | ARAG Versicherungsgesellschaften
- | AXA Konzern AG
- | Barmenia Versicherungen
- | Basler Versicherungen
- | Canada Life Assurance Europe Ltd.
- | Coface Versicherungen
- | Concordia Versicherungen
- | Continentale Versicherungsverbund
- | CosmosDirekt
- | DARAG Deutsche Versicherungs-
und Rückversicherungs-AG
- | Debeka Versicherungsgruppe
- | DEVK Versicherungen
- | Die Ostfriesische
Landwirtschaftliche Brandkasse
- | ERGO Direkt Versicherungen
- | ERGO Versicherungsgruppe
- | Euler Hermes Deutschland AG
- | Fahrlehrerversicherung VaG
- | Generali Versicherungen
- | Gothaer Versicherungen
- | GVV-Kommunalversicherung VVaG
- | Haftpflichtgemeinschaft Deutscher
Nahverkehrs- und Versorgungs-
unternehmen Allgemein (HDNA) VVaG
- | Hannover Rück SE
- | HanseMercur Versicherungsgruppe
- | Helvetia Versicherungen
- | Hiscox Europe Underwriting Ltd.
- | HUK-COBURG
- | INNOVATION Group
- | Itzehoer Versicherung/
Brandgilde von 1691 VVaG
- | LSH Versicherung VaG
- | LVM Versicherungen
- | Münchener Rückversicherungs-Gesellschaft
- | MÜNCHENER VEREIN
Versicherungsgruppe
- | Naspas Versicherungen-Service GmbH
- | NÜRNBERGER Versicherungsgruppe
- | ÖRAG Rechtsschutzversicherungs-AG
- | Provinzial Rheinland Versicherungen
- | R+V Versicherung AG
- | SCOR Rückversicherung
Direktion für Deutschland,
Niederlassung der SCOR SE
- | Signal Iduna Gruppe
- | Sparkassen-Versicherungen Sachsen
- | Stuttgarter Lebensversicherung a.G.
- | Süddeutsche Versicherungsgesellschaften
- | Swiss Re Europe S.A.,
Niederlassung für Deutschland
- | Uelzener Versicherungen
- | uniVersa Versicherungsunternehmen
- | Versicherungskammer Bayern Konzern
- | VGH Versicherungen (Verbund)
- | VHV Versicherungen
- | Volksfürsorge AG
- | VOLKSWOHL BUND
- | VPV Versicherungen
- | Württembergische
Gemeinde-Versicherung a.G.
- | Wüstenrot und Württembergische-Gruppe
- | Zurich Gruppe Deutschland

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THE DEMOGRAPHIC CHALLENGE IN THE EUROPEAN INSURANCE SECTOR

Joint Statement by the European social partners in the insurance sector

INTRODUCTION

With its ageing and declining population, the European Union is facing unprecedented challenges in its demographic future.

Baby boomers are starting to retire from the labour market and will do so increasingly within the next decade. Simultaneously, as a result of low birth rates, the younger generation entering the labour market is dramatically shrinking and will not compensate for the growing portion of the workforce in retirement. The EU is faced with an ever-increasing number of retired citizens and too few workers to adequately fund welfare state programmes.

These demographic changes affect European insurance undertakings and intermediaries both in their capacity as product providers (of life, pension, health and long-term care insurance, for example) and as employers.

Insurance undertakings and intermediaries as product providers

The sector is aware of the perception that the public in general, and customers in particular, have of the various players providing insurance products and services. Significant work is underway to improve that perception and, we believe, progress is being made.

Insurance undertakings and intermediaries as employers

This joint statement therefore focuses on players in the insurance sector in their capacity as employers.

The average age of employees in the insurance sector is increasing. Many workers are also approaching retirement age. Dealing with the consequences of an ageing workforce will be challenging. Firstly, we need to allow experienced and motivated older staff to continue with their careers beyond the traditional retirement age if they wish to do so. Secondly, we need to attract the new talent into the sector necessary for a sustainable, skilled and diverse workforce.

The insurance sector is aware of the need to intensify efforts to attract qualified and highly trained employees. It is especially necessary for the insurance sector to be seen as an attractive industry with interesting career options, particularly when compared with the banking sector.

As a result, many players in the insurance sector have started to rethink their whole employment strategy and operating model to attract and retain talent.

The role of the European social partners

The European insurance sector social partners believe they have an important role to play in supporting the sector's efforts to address these challenges. In 2008, they agreed on the need to develop constructive responses and strategies at European level and, to this end, decided to include the issue of demography in the work programme of the Insurance Sectoral Social Dialogue Committee (ISSDC) for 2008 and 2009.

In the course of their work, the social partners identified attractiveness and employability as two key issues for the insurance sector. They therefore decided to focus their activities on 1) work/life balance, 2) maintaining employability and developing careers and 3) health and safety at work.

This joint statement is a product of the social partners' discussions and exchanges of views on these issues over the last two years. The tools and instruments identified by the social partners to deal with the demographic changes are already applied to some extent in the insurance sector. The fact that these tools and instruments are mentioned in this document does not imply that companies do not already use them.

The European insurance sector social partners call upon their members, as well as all interested parties in the insurance sector, to consider and review their own practices in light of the following joint statement.

FOLLOW-UP AND NEXT STEPS

Promotion of the joint statement

The social partners commit to informing, through all available means, trade unions, associations and employers in the insurance sector and beyond about this joint statement. They will encourage the relevant social partners at national level to promote and address this joint statement together. This could, for instance, take the form of holding joint meetings on its contents, making joint presentations to national governments and other relevant players, undertaking joint studies or research activities or addressing it as a theme in collective bargaining. Where possible, the joint statement will also be translated into other official EU languages.

Monitoring of the joint statement

As a follow-up to the joint statement, the social partners will launch monitoring initiatives. The objective will be to determine the progress made in the fields identified as challenges and to assess the impact of the joint statement in practice. This could be done, for instance, by sending questionnaires to the members of the European social partners or to players in the insurance sector.

Publication of a booklet

The social partners intend to follow up the adoption of the joint statement by publishing a booklet highlighting good practice approaches to the above-mentioned topics by different players in the insurance sector and EU member states.

Promotion of the booklet

The social partners plan to distribute the booklet among their members. Social partners and their members will promote the booklet as efficiently as possible, using all existing means at their disposal (eg extranet, website, internal and external newsletters, etc.) to make the booklet known and available to trade unions, associations and employers in the insurance sector and beyond.

Updating the booklet

The social partners intend to update the booklet on a regular basis to take account of new developments both in demographic changes affecting the European insurance sector and in new practices initiated and implemented by stakeholders. The social partners expect to conclude the first phase of this work by organising a conference dedicated to the above-mentioned topics, focusing on the exchange of good practice, the analysis of trends and plans for future action.

1. WORK/LIFE BALANCE

The European insurance sector social partners recognise the importance of ensuring a good work/life balance. The balance between life and work is a complex issue that affects all employees. Each employee has his or her own perception of what constitutes a good work/life balance. To maximise the sector's attractiveness, employers should be able to offer a wide range of work-pattern options consistent with the need to operate efficiently and effectively.

The social partners also recognise that work/life balance issues are particularly crucial for women. They can often feel they have to adjust their career ambitions to take account of family needs such as caring for children or elderly relatives. To enable all, regardless of gender, to enter the workforce or return to work after an absence, practices such as flexible hours, part-time work schemes, return to work initiatives, the opportunity to work from home and technology-enabled flexible working (such as telecommuting and teleworking) are useful tools. These initiatives contribute to the desirability of employment in the sector and help to attract and retain talent. Good practices already in place among insurance companies and insurance intermediary companies should be emulated elsewhere.

Flexibility is also essential throughout the course of employees' working life. Policies that encourage older staff members to remain in the company by offering alternative and less demanding work arrangements are effective tools that are tried and tested in some insurance and intermediary companies. These can include reductions in working hours, increased flexibility in working hours and individual arrangements that address the particular needs of older individuals, etc.

The development and expansion of childcare facilities and the provision of various forms of childcare assistance (such as childcare vouchers) allow parents to adopt work patterns that suit them, whether part-time or full-time. The social partners believe that EU member states have a key role to play in the provision of adequate childcare facilities. They welcome the Barcelona objectives concerning childcare facilities for pre-school-age children (SEC (2008)2597) as a positive step.

2. QUALIFICATIONS & LIFELONG LEARNING

The social partners believe lifelong learning is a major contributor to long-term employability. Developed in a framework of mutual responsibility, lifelong learning can be a win-win that creates added value for both the employer and the employee. Lifelong learning is to the benefit of the employee, the employer and the state, and investment in training and education is therefore the joint responsibility of all three parties.

A continuous updating of skills is essential for a full life of work. Individual career development and improvement of skills is decisive in keeping staff motivated and capable of performing satisfactorily. Continuous training of older staff is particularly important to retain them as an asset to the company, which can thereby profit from their experience and knowledge. This implies the willingness of older staff to be trained.

Every employee has the right to receive the training necessary to fulfill the job he/she is doing. The skills of employees should be updated in line with changes in the industry, and employees should be encouraged to participate in training programmes and take responsibility for their individual careers. It is also in the interest of employees to take responsibility for their own learning and qualifications in order to perform and maintain their own employability. Employers play a key role in providing for the development of the competences of their workforce. Each employee should be helped, through training where appropriate, to perform his or her job effectively. Employers should encourage their employees to develop and improve the skills and competence they need to carry out their work effectively, as well as their general employment qualifications. For their part, employees have to be willing to become part of the lifelong-learning process and ultimately to take responsibility for their own employability.

3. HEALTH AND SAFETY AT WORK

Employers and employees have a common responsibility for creating a sound working environment with working conditions that are conducive to a full life of work and that support the physical and mental health of the employee.

The social partners believe that both employers and employees have a role to play in promoting health and safety at work. Employers can help by creating environments and introducing policies that support the health of their employees. To this end, occupational healthcare-management systems can assist through such initiatives as exercise, nutrition and stress management advice, employee assistance hotlines and medical check-ups or screenings. However, employers are not responsible for employees' private lifestyles and, therefore, the ultimate success of these measures will depend on each individual's willingness to take full use of them.

Effective policies on health and safety at work are at the heart of ensuring a safe working environment. Employers should take the necessary actions in the workplace to ensure a safe and healthy working environment. Employees, for their part, also play a role in contributing to a good and healthy working environment.

The 2004 inter-sectoral framework agreement on work-related stress suggests that stress can potentially affect any workplace and any worker, irrespective of the size of the company, field of activity or form of employment contract or relationship. The social partners in the insurance sector support the agreement and agree that tackling stress at work can lead to greater efficiency and improved occupational health and safety, with consequent economic and social benefits for companies, workers and society as a whole. The social partners call on employers and employees in the insurance sector to take action to identify the causes of unhelpful levels of work-related stress and to take positive action to prevent, eliminate or reduce them, where possible. It is for each employer to decide what measures it believes to be appropriate to deal with potential issues of stress at work. Where possible, these measures will be carried out with the participation and collaboration of workers and/ or their representatives.

CONCLUSION

The European social partners encourage their members to contribute to addressing the demographic challenges. Demography is a complex topic that needs to be tackled with a variety of approaches at all levels of a social system. The demographic changes affect all divisions of a company. Employers and employees in insurance companies and intermediaries should therefore seek ways in which they can work together to address these issues.

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