



## PROMOTING MUTUAL & COOPERATIVE INSURANCE AND MUTUALITY

# Good practices vis-à-vis staff, member-policyholders and society

Report drawn up by the AMICE Promoting working group

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# Introduction

The AMICE Promoting working group in collaboration with the Secretariat decided to publish a second edition of the 2004 AISAM brochure, [Good practices vis-à-vis staff and member-policyholders](#).

The aim of this publication is to promote the mutual & cooperative insurance model to external stakeholders (policymakers, general public, etc.) and to inform mutuals about initiatives undertaken by others in the sector which they may wish to use as inspiration in their own organisations.

The group decided to add a section on good practices in relation to society in order to have a broader overview of initiatives undertaken by AMICE members.

The examples of good practice within AMICE members include initiatives vis-à-vis three target groups:

- member-policyholders
- staff
- society

Mutual and cooperative insurers developed good practices in the following areas:

## I - Good Practices vis-à-vis member-policyholders

**Loyalty** | Actions/policies that secure member-policyholders' loyalty and that incite them to promote the mutual.

- Introducing a policy of dividends and profit-sharing (see page 6)
- Introducing a customer and employee feedback strategy to improve customer service and satisfaction (see page 8)
- Organising workshops to teach claims handling to members (see page 10)

**Benefits** | Actions that benefit member-policyholders.

- Organising prevention programmes to teach specific skills to member-policyholders (see page 12)

**Innovative products** | Development of innovative products whilst taking into account the best interest of member-policyholders.

- Developing new products to provide for members' changing needs (see page 13, 15 & 17)

**Services** | Creation of innovative services which are in the best interest of member-policyholders.

- Developing services for members or a specific group of members (see page 19 & 20)

**Governance** | Actions/tools which allow member-policyholders to participate in the mutual's management.

- Creating a council composed of members/cooperators to decide on the CSR strategy of the mutual/cooperative (see page 22)

**Information** | Actions/tools that promote transparency and openness for the member-policyholders on the mutual or its products.

- Creating a product certificate to better inform member-policyholders (see page 23)

**Prevention** | Programmes that enable member-policyholders to protect themselves.

- Introducing a clever app for young drivers (see page 25)
- Organising prevention programmes to teach specific skills to member-policyholders (see page 12)

**Training** | Programmes that provide skills' training for member-policyholders.

- Organising workshops to teach claims handling to members (see page 10)
- Organising prevention programmes to teach specific skills to member-policyholders (see page 12)

## II - Good Practices vis-à-vis staff

**Loyalty** | Actions/activities/programmes that secure employees' loyalty and that inspire them to promote the mutual.

- Organising new staff sponsorship by older employees (see page 27)
- Introducing telework (see page 28)
- Promoting diversity for staff (different age, gender, disability, appearance, social background, ethnic origin, culture, training and profession) (see page 30)
- Creating a tool that enables and foments workers' involvement in the mutual (see page 34)

**Benefits** | Actions/activities/programmes that benefit/promote employees' well-being.

- Promoting diversity for staff (different age, gender, disability, appearance, social background, ethnic origin, culture, training and profession) (see page 30)
- Introduction of a collective agreement designed to preserve employment for workers over 45 years of age (see page 32)
- Creating a tool that enables and fosters workers' involvement in the mutual (see page 34)

**Governance** | Actions/means which allow employees to participate in the mutual's management (e.g. participation of employees in the Board of Directors, etc.). No cases in this publication, see [2004 edition](#).

**Information** | Actions/tools/programmes that promote transparency and openness for the employees of the mutual (e.g. periodicals and intranet for staff dedicated to company information, measurement of the well-being of employees, social barometer of employees, etc.). No cases in this publication, see [2004 edition](#).

**Training** | Activities/programmes that promote life-long training for employees and that educate them on the mutual model (e.g. specific training programme for new staff on mutuality and its principles, language-training programme, creation of in-house training rewarded by in-house diplomas, etc.).

- Creating a training school for employees (see page 36)

## III - Good Practices vis-à-vis society

**Social inclusion** | Activities/programmes that promote the social inclusion of vulnerable or minority group members.

- Creating a foundation (see page 37)
- Cooperating with a health not-for-profit organisation (see page 48)
- Collaborating with partners in the disability sector in order to support access to education (see page 54)

**Prevention** | Programmes/tools/activities that educate the community on risk prevention.

- Providing students with access to healthcare at a cheaper rate (see page 39)
- Cooperating with a not-for-profit organisation to improve road safety (see page 41)
- Introducing a reporting service for accident-prone traffic areas in order to reduce claims risks (see page 44)
- Collaborating with multiple stakeholders as partners (including government, academia, etc.) to improve risk awareness and loss prevention for climate-related exposures (see page 46)

**Sustainable development** | Strategies/programmes of actions that ensure the sustainable development of society.

- Providing a shared electric car to a community (see page 43)

- Introducing a reporting service for accident-prone traffic areas in order to reduce injuries (see page 44)
- Collaborating with multiple stakeholders as partners (including government, academia, etc.) to improve risk awareness and loss prevention for climate-related exposures (see page 46)
- Cooperating with a health not-for-profit organisation (see page 48)

**Education** | Actions/programmes/activities that educate/train a specific group (children, teenagers, local community, young entrepreneurs, etc.) on various topics.

- Cooperating with a not-for-profit organisation to improve road safety (see page 41)
- Cooperating with students to enhanced the customer experience (see page 50)
- Promoting book reading in every age group and to present a comprehensive publishing offer, addressing the various needs of readers (see page 52)
- Collaborating with partners in the disability sector in order to support access to education (see page 54)

**Local development** | Strategies and programmes of actions that ensure local development.

- Cooperating with a health not-for-profit organisation (see page 48)

#### **IV - Good practices vis-à-vis member-policyholders, staff and/or society**

**Loyalty of member-policyholders and staff** | Setting up initiatives to develop staff engagement which in turns help member engagement (see page 55)

**Staff loyalty and social inclusion** | Engaging staff in social inclusion programmes (see page 57)

**Staff benefits and member-policyholders' loyalty** | Introducing a fixed salary model for sales representatives to reassure customers and increase their loyalty (see page 59)

**Benefits for staff and member-policyholders, and social inclusion** | Creating a Charitable Trust to help members suffering financially as a result of a health issue (see page 60)

**Sustainable development of society and services for member-policyholders** | Creating a service to collect and recycle scrap and hazardous waste from agricultural operations (see page 62)

The working group and the Secretariat would particularly like to thank those AMICE members which contributed with their articles to the creation of this collection of good practices. This project will be ongoing and the AMICE Secretariat will continue to collect examples of good practices. AMICE members who wish to participate in our ongoing development of this collection may use the template provided at the end of the publication to send details of their good practices. For more information contact: [secretariat@amice-eu.org](mailto:secretariat@amice-eu.org)

# Good practices vis-à-vis member-policyholders

## Fédérale Assurance / Federale Verzekering: the insurer which shares its profits with you

Name of the Company: **FEDERALE Assurance - Verzekering**

Country of HQ: **Belgium**

Main insurance classes: **life and non-life insurance**

Premiums 2015: **EUR 340,130,000**

Number of member-policyholders: **125,000**

Number of employees: **635**

Target audience: **member-policyholders**

Area: **loyalty**



**Description of the good practice** | Since its foundation, Fédérale Assurance has always placed the interests of its customers and members at the heart of its concerns. For more than 100 years, the insurer has remained faithful to its principles of mutual assistance and solidarity. In 1911, 13 Belgian businessmen from the building sector decided to create their own insurance company with the aim of protecting their employees in the event of accidents and financial hardship.

Fédérale Assurance continues to offer quality products and services at fair rates. In addition, it still upholds the principle of policy dividends and profit-sharing, even though this principle is not always observed throughout the sector. At Fédérale Assurance, it is implemented in most branches to such an extent that we can honestly say that it is part of our DNA.

Fédérale Assurance draws a distinction between policy dividends and profit-sharing. What is the difference?

- **Policy dividends** are a percentage of the insurance premium paid by customers that is returned to them the following year. More specifically, the amount of the policy dividend depends on the profits generated, both from the entire portfolio of products and from individual contracts.

Thus, in 2016, a percentage of the premiums paid in 2015 was reimbursed to the customers. This percentage depends not only on the insurance product chosen but also may vary from one year to the next.

Another difference is found in the calculation of the policy dividends. Some are calculated based on the premium and others on the no-claims bonus.

1. In the first case, the policy dividend is a percentage of the net premium paid by the customer. This method is used, among others, in third-party liability car insurance.
  2. In the second case, the policy dividend is a percentage of the difference between the net premium and the cost of any claims entered during the year in question. This is done, for example, when a customer has paid a EUR 1,000 premium and has an accident costing EUR 600. The difference between these two amounts, EUR 400, will be taken into account when calculating the policy dividend. This method is used, among others, in comprehensive car insurance.
- Every year the life mutual company also distributes profits to its customers through **profit-sharing** that is added to the contractual reserves, thereby significantly improving the yield of their life insurance products and offering excellent growth prospects for their capital or savings. Thanks to profit-sharing, customers enjoy a higher rate of interest in their contracts. It is a method used by all life insurers, but Fédérale Assurance is known for its higher total yields.

Fédérale Assurance's customers therefore benefit from the good results generated year after year. And, since dividends are not distributed to shareholders, higher policy dividends and greater profit-sharing can be

provided to customers. Policy dividends are transferred before summertime to customers' accounts and/or profit-sharing is added to their contract.

This philosophy of sharing is not limited to material considerations. The company also shares its knowledge and information with customers, whether individuals or professionals. Some examples:

- Companies that have a business third-party liability and/or a work accident policy through Fédérale Assurance can count on professional advice, free-of-charge, from our Prevention department. This advice will enable them to reduce costs and to benefit from lower premiums. In the event of a serious workplace accident, we provide assistance not only to the injured party, but in addition we assist his or her close relatives and employer. Fédérale Assurance evaluates, for example, the victim's material needs, informs him of his rights, etc.
- Every four months, individuals and companies receive *Contact*, a customer magazine; businesses also receive *Business Contact* magazine. The aim is to share the company's knowledge on insurance products, give information on new legislation, and extend advantages and discounts on many products to all our customers.

The spirit of cooperation is not limited to the material aspects of rebates and profit-sharing. Fédérale Assurance also applies the same principle to the sharing of information and expertise.

**Objective** | The leading objective of this principle of policy dividends and profit-sharing is to place the interests of our customers/members at the heart of the company's concerns.

Thanks to the company's cooperative and mutual structure, Fédérale Assurance was already familiar with the idea of sharing well before the invention of the internet and the rise of new business models using the exchange of knowledge, information or goods between participants as a key to their success, such as Airbnb and Uber. Policy dividends and profit sharing are part of its DNA and they will not be abandoned.

**Date of implementation / duration** | Policy dividends and profit-sharing are granted to persons who were customers in the previous year. In 2016, the policy dividends and profit-sharing from 2015 were paid out. In this process there are two key moments: the calculation of policy dividends and the customer's profit-share, which are paid out just prior to summertime.

**Resources** | The policy dividends and profit-sharing evolve over time based on the company's results and the economic climate. They are not guaranteed and vary depending on the product. The rules governing the granting of policy dividends and profit-sharing are set out in the articles of association of each member company of the Fédérale Assurance Group. In 2016, the total amount granted was nearly EUR 19 million.

**Web links** | [www.federale.be](http://www.federale.be) | [www.federale.be/benefices.aspx](http://www.federale.be/benefices.aspx)

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# Using customer and employee feedback to improve customer service and satisfaction

Company Name: **Univé**

Country of HQ: **The Netherlands**

Main insurance classes: **general insurance including motor, general liability, accident, legal expenses, health, fire, life, travel. Occupational Disability Insurance (AOV) and professional liability for entrepreneurs**

Premiums in 2015: **EUR 568,917,000**

Member policyholders: **1,500,000**  
**(with 4 million policies)**

Number of employees: **2,700**  
**(900 centralised, 1,800 regional)**

Target audience: **member-policyholders**

Area: **loyalty**



**Description of the good practice** | How do you translate customer feedback into improvements, within the existing processes, or new features? It all starts with a customer dialogue.

At Univé, customer feedback is taken seriously. Phone calls, emails, complaints, live chats, WhatsApp messages, social media and local offices are used. The mutual uses customer feedback to improve performance, processes and services. Univé is only able to learn and make a change when it listens. This is all based on the PDCA cycle.

- Plan: the root cause is determined by analysing customer feedback and possible improvement is sought.
- Do: the possible solution is implemented.
- Check: Univé checks if the solution pays off.
- Act: the solution is fully implemented and Univé informs the business and customers.

Univé enables employees to easily share customer feedback (e.g. wall posters, mail). Employees are kept posted about progress so that they remain enthusiastic. The mutual communicates frequently about progress, translating improvements based on customer feedback to the whole organisation, serving customers as well.

By understanding how customers feel, the mutual is able to achieve its strategic, tactical and operational targets.

As a result of Univé implementing customer feedback in its business, it received the 'Gouden Oor Erkenning' award, which emphasises effective customer feedback management. It also ensures that a high level of feedback management is retained because of the annual reviews.

## **Objective** |

The achievement of the 'Gouden Oor Erkenning' award contributes to the following operational targets:

- Sustainable customer relationships
- Innovation
- Employee satisfaction

Feedback management contributes to the following strategic targets:

- Increasing customer satisfaction (Univé strives to achieve a high customer satisfaction within the Dutch insurance sector).



- Increased profitability (Univé strives to reinforce its profitability and to optimise the continuity of the organisation for its customers and workers).

### Date of implementation / duration |

2012: Univé introduced a new department called Customer Experience.

2013: Univé started implementing customer feedback management.

### Resources |

Resources for collecting customer feedback:

- Complaint Management (including complaint managers): department responsible for receiving and handling customer complaints.
- Univé Claim Services: department responsible for handling damages.
- Webcare: department responsible for monitoring and responding to online comments.
- Customer Services (including advisors at the regional offices): department responsible for answering customer questions and handling new and existing tenders/insurance policies.
- Marketing Intelligence: department responsible for managing and analysing the customer portfolio. This department includes the customer panel.

Resources used for translating customer feedback into improvements:

- Customer Experience Department: a team always seeking to improve customer experience within the whole Univé organisation to achieve the best customer service.
- E-business: department responsible for managing Univé's website and online sales.
- Business Change: department responsible for product and process services.
- Marketing: department responsible for placing Univé's products at the top of the market.

Resources for realising improvements in several processes:

- Functional Management: department managing the applications of Univé.
- E-Business (STOUD): a separate development team within the E-Business team.
- Product Management: responsible for technically managing Univé's insurance products.

**Impact and benefits achieved |** Univé wants to improve. The new Customer Feedback Department has helped change the company's culture. All departments are continuously discovering customer improvements. They work in small multidisciplinary teams and now there are ambassadors at many organisational levels. Univé is also implementing structural communication about customer feedback and improvements realised.

- In July 2016, Univé received the 'Gouden Oor Erkenning' award, acknowledging its effective Customer Feedback Management.
- In early June 2014, Univé carried out 14 customer improvements based on Customer Feedback.
- In 2015, Univé implemented 79 customer improvements based on Customer Feedback.
- In 2016, Univé undertook more than 110 customer improvements based on Customer Feedback.
- Despite major changes around process and back-office applications, Customer Satisfaction was still rated 7.8.
- Univé realises cost savings by implementing customer feedback. Cost reduction in 2014-2016 amounted to approximately EUR 2 million.

**Web link |** <https://www.unive.nl/klantenservice/klantverbeteringen>

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# Training the members through workshops on claims handling

Name of the Company: **Haftpflichtgemeinschaft Deutscher Nahverkehrs- und Versorgungsunternehmen Allgemein (HDNA) VVaG**

Country of HQ: **Germany**

Main insurance classes: **motor (casco & third party liability) and general liability**

**HDNA**

Gemeinsamkeit  
ist unsere Stärke.

Premiums 2015: **EUR 31.59 million**

Number of members: **788**

Number of employees: **ca. 110 (together with HDN)**

Target audience: **members**

Area(s): **loyalty and training**

**Description of the good practice** | The establishment of HDNA VVaG goes back to the foundation of “Haftpflichtgemeinschaft Deutscher Nahverkehrs- und Versorgungsunternehmen (HDN)” in 1903. HDN members must be majority owned by public authorities. For historical reasons, these public authorities, called “self-insurers”, handle the liability losses caused by their vehicles themselves and therefore maintain their own claims’ departments. To get a reimbursement from HDN, the members need to meet an agreement on the projected handling of a claim with HDN.

At the beginning of the 1990s, municipalities were considering privatising their transport companies and HDN’s members were worried about losing their membership due to the 50% public ownership rule. They therefore established HDNA VVaG in order to offer nearly the same terms of insurance and premium calculation according to the pay-as-you-go-system to former members of HDN.

In contrast to HDN, the handling of claims falls foremost to HDNA VVaG as primary insurer. To accommodate the specifics of former HDN members, HDNA provides its members with the opportunity to handle their own claims.

To ensure high quality and accuracy in the handling of claims, HDNA offers its members two workshops on claims handling at the headquarters in Bochum and at the office in Berlin every year. At these events, HDNA informs members about recent topics related to claims handling, for example the most recent developments with regard to certain loss expenses or the influence of recent judgments from the courts on the daily business of claims handling.

**Objective** | Members who handle their own liability claims have a higher awareness about the reasons for a loss. These members learn how a claim can be avoided and which aspects of claims handling they have to pay special attention to. The members recognise which loss expenses can be avoided or reduced through an appropriate handling of the claim.

In addition, the workshops serve as instruments for increasing members’ loyalty. HDNA is not seen simply as an insurer and point of payment for the members. Members and their insurer pursue a common objective and interest in ensuring liability claims are managed in the best and most appropriate way. Thanks to the pay-as-you-go-system this leads to a direct and positive effect on the members’ premiums – an extra motivation to ensure high quality claims handling and to participate in a workshop.

**Date of implementation / duration** | HDN was organising these workshops long before HDNA’s establishment. HDNA took advantage of this experience and has been offering, on behalf of HDN, the two-day events twice a year since 1996.

**Resources** | The workshops on claims handling are run by two employees from HDNA’s claims department. The training material and presentations are updated on an annual basis and represent the day-

to-day business of a claims department with a special focus on liability losses in motor insurance.

**Impact and benefits achieved |** Approximately 230 of HDNA's nearly 790 members handle their own claims. Through the workshops, HDNA stays in touch with its members. In addition to the intensive contact and regular communication with HDNA's claims department, HDNA hereby gains increased loyalty from these members. These members are linked in a special way to HDNA. Members' employees and HDNA's claims department get to know each other very well on a business and personal basis. The appreciation of each other's work is very high.

Furthermore, the increased awareness of the reasons for the liability losses and their handling leads to a reduction in the costs of claims. This affects members' premiums directly in a positive way via the pay-as-you-go-system.

**Main success factors / obstacles |** The workshops highlight the proximity of HDNA to its members as well as its knowledge of their line of business. The workshops ensure that HDNA is in constant touch with its members. The workshops in Bochum and Berlin, each with approximately 20 participants, are fully booked as soon as they are announced.

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# The Hero School

Name of the Company: **LocalTapiola**

Country of HQ: **Finland**

Main insurance classes: **non-life and life insurance**

Premiums 2015: **EUR 1.5 billion**

Number of member-policyholders: **1.6 million**

Number of employees: **3,400**

Target audience: **member-policyholders**

Area: **benefits and prevention**



**Description of the good practice** | Studies have shown that emergency fire extinguishing skills in Finland have diminished but that people still have a desire to learn how to put out fires. In 2015, the senior management of LocalTapiola Group decided that LocalTapiola would initiate a national campaign to improve emergency fire extinguishing skills and offer free emergency fire extinguishing training to 100,000 Finns. Training courses have been arranged all over Finland in compliance with the requirements established by the Finnish National Rescue Association (SPEK) and the Finnish Association of Fire Officers for MI training. The campaign has been entitled "Hero Training".

**Objective** | To improve the safety skills of Finnish people, LocalTapiola decided to offer free emergency fire extinguishing training to 100,000 of its customers as a customer benefit. The training courses began in spring 2016.

**Date of implementation / duration** | Year 2016

## Resources |

### Financial resources

The marketing cost amounted to EUR 700,000 and the fire education budget to EUR 273,000 (EUR 13 x 21,000).

### Human resources

There are 2.5 people appointed from the central service company and four people from regional companies. Fire training was given by 120 different teachers all over Finland.

**Impact and benefits achieved** | 27,000 Finns participated in an emergency fire extinguishing training and learned new skills. LocalTapiola has information about three house fires where its customer was able to use a fire extinguisher successfully thanks to the training. The project won the Finnish Security Award: Safety act of the year 2016. The project and its commercial resulted in an increase in the LocalTapiola Top of Mind<sup>1</sup> number from 18 to 25. Our publicity value in newspapers has been approximately EUR 700,000.

**Web link** | [www.sankarikoulutus.fi](http://www.sankarikoulutus.fi)

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<sup>1</sup> Top-of-mind awareness is defined in Marketing Metrics: "The first brand that comes to mind when a customer is asked an unprompted question about a category." The percentage of customers for whom a given brand is top of mind can be measured.

# An insurance policy designed for volunteers

Name of the Company: **Achmea**

Country of HQ: **The Netherlands**

Main insurance classes: **non-life, health, income protection, life, pension services and asset management**

Premiums 2015: **approximately EUR 20 billion**

Number of member-policyholders: **10 million**

Number of employees: **15.412 (FTE)**

Target audience: **member-policyholders**

Area: **innovative products**



**Description of the good practice** | There are more than four million volunteers in the Netherlands. Volunteers perform important work in our society and we expect that the importance of volunteer work will only increase in the coming years. The number of volunteers continues to grow.

Volunteers work in clubs and sports and other associations. They include parents who help children with reading practice in primary schools, school crossing patrols, charity collectors and volunteers who serve tea and coffee in nursing homes, or who refurbish children's playgrounds...

Wherever work is performed, however, things can go wrong, and this is no different for volunteer work. To ensure that this special group of people are not left to deal with the financial impact of loss or injury, Achmea has developed the volunteer policy (Vrijwilligersverzekering), an insurance policy specially designed for volunteers.



**Objective** | Corporate social responsibility is becoming increasingly important for companies. As a cooperative insurer, we place high demands on our own actions, in addition to complying with existing laws and regulations and the role of the supervisors. Achmea has been organising solidarity between its insureds since 1811, the year that it was founded. For more than 200 years, the cooperative insurer has been a solid partner for its customers, in a sometimes uncertain environment. In this way, it makes an important contribution to stability in society, which comes under considerable pressure from time to time. Achmea embraces new initiatives, but we also draw attention to groups of people who are vulnerable to social exclusion.

The insurance for volunteers covers all volunteers in the Netherlands against accidents and liability, thereby increasing the willingness among the public to do volunteer work. We support a trend that is to be encouraged, as it directly benefits both people who need a hand and society as a whole. This insurance policy was developed in cooperation with the Association of Dutch Municipalities.

The volunteer policy covers risks directly associated with the volunteer and the work he or she performs, such as the liability of the volunteers, accidents, personal property and legal assistance. Volunteers do not have to do anything; the municipality organises one single policy for all volunteers, carers, interns and others who do volunteer work. All volunteers, both young and old, are insured. Special arrangements have been made for volunteers with the fire service and police force, so they are not covered by the Association of Dutch Municipalities volunteer policy.

**Date of implementation / duration** | Achmea's direct brand, Centraal Beheer, introduced insurance for volunteers in 2009. For more than seven years now, it has successfully offered the volunteer policy.

**Resources** | The main resources allocated are the invested 'man hours'; the work done by Achmea's employees. Adequate capital has also been deployed to cover claims that might come in from the insured. Achmea pro-actively informs insureds – the municipalities – about the insurance coverage it offers to their volunteers. Achmea's own staff is often operational at these informative meetings. Through the years, both the invested man-hours and the capital have grown.

**Impact and benefits achieved** | Almost three-quarters of Dutch municipalities have taken out this insurance. Achmea continuously promotes it to volunteers and organisations. It also actively supports municipalities in communications with volunteers, including by hosting information sessions and providing leaflets and videos.

**Web link** | [www.centraalbeheer.nl/vrijwilligers](http://www.centraalbeheer.nl/vrijwilligers)

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# A heart for sports

Name of the Company: **Ethias**

Country of HQ: **Belgium**

Main insurance classes: **life, health, accident, motor (casco & third party liability), general liability and fire**

Premiums 2015: **EUR 2.47 billion**

Number of member-policyholders: **more than 1.2 million**

Number of employees: **1,767 at 30 June 2016**

Target audience: **member-policyholders**

Area: **innovative product**



**Description of the good practice** | Sport Insurance: cover of cardiac and cerebrovascular accidents during sports activities.

Cardiac or cerebrovascular accidents were always excluded from sports cover (its causes are linked to a pre-existing pathology). Ethias decided to provide a solution by extending cover to cardiac and cerebrovascular accidents within the collective insurance policy "Sporting Accidents" and within the individual guarantee "Sports".

#### **The extension of this cover applies:**

- During the insured sporting activity.
- During the recuperation period immediately after, and at the venue of, the insured sports activity.
- On the normal return route from the place of the insured activity to home.

#### **The guarantees:**

- Medical costs of up to 100%, within a period of one year after the accident.
- Death, including the funeral expenses: EUR 8,500 per victim.
- Permanent disability: a fixed indemnity of EUR 35,000 per victim younger than 65.
- Temporary disability: a fixed indemnity of EUR 30 per day and per victim younger than 65, for a maximum duration of one year starting from the date of the accident.

#### **Only two cases are not covered:**

- Doping, alcohol and drugs.
- Professional practice of sports.

**Objective** | This project shows:

- A clear wish to promote and support sports, the practice of sports as well as sporting values.
- Ethias' will to provide an answer to the sector's challenge with regard to the well-being of society and of sportsmen/women.
- Ethias considered this exclusion to be a societal problem: sport is good for body and mind: its practice should be encouraged, but a complete insurance cover during sports activities is essential.
- A Belgian first. Proves that Ethias wants to be an innovative and socially responsible insurer.

**Date of implementation / duration** | 29 September 2012: launch of the extension of cover to cardiac and cerebrovascular accidents within the collective insurance policy "Sporting Accidents" and within the individual guarantee "Sports".

**Resources** | The cost of a marketing campaign and the adaptation of insurance contracts.

**Impacts and benefits achieved** | The extension is offered to sports federations for EUR 1 per member and per year. Today, Ethias covers about 100 sports federations and 1 million insured members.

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# Service provision: solidarity savings

Name of the Company: **MAIF**

Country of HQ: **France**

Main insurance classes: **non-life and life insurance**

Premiums 2015: **EUR 3.36 billion**

Number of member-policyholders: **3.2 million**

Number of employees: **over 6,500**

Target audience: **member-policyholders**

Area: **innovative products**

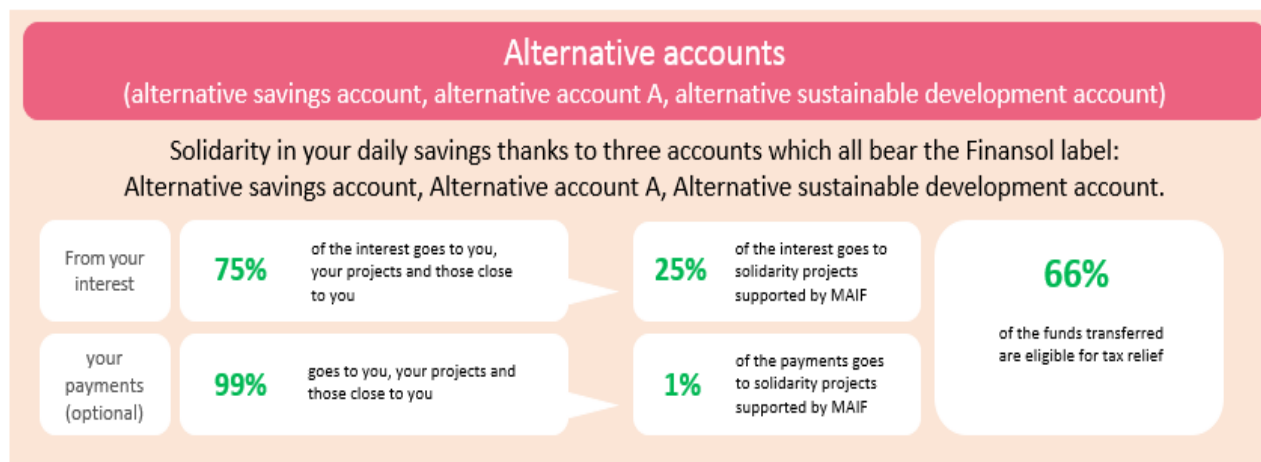


assureur militant

**Description of the good practice** | MAIF is the first French insurance company to offer a range of savings products which are guaranteed in their entirety to be solidarity based. It is doing this not only as a result of its firmly-held convictions, but also because it prefers to promote useful savings aimed at small companies which are able to provide employment or at associations which are engaged in activities. For savers, this choice combines both a return on their investment and an expression of solidarity.

1. **Daily savings:** three solidarity accounts which combine security and solidarity, whilst at the same time benefitting from the Finansol Label<sup>2</sup>.

Each of these accounts operates in the same way: 75% of the interest generated by the invested savings is paid to the account holder, whilst the remaining 25% is used to fund solidarity projects supported by MAIF.



2. **Anticipation savings:** MAIF's Responsible and Solidarity Life Insurance Policy is composed of a responsible fund in Euro which is guaranteed to be solidarity based, as well as unit-linked funds which are selected according to environmental, social and governance-related criteria.

<sup>2</sup> The Finansol label was introduced in 1997 to enhance the various ways of approaching solidarity finance

## Responsible and solidarity-based life insurance

### Solidarity in your anticipation savings

A fund in Euro

**2.75%**

net rate of return in 2015

**Three responsible and solidarity-based funds in units of account**

in order to benefit from the dynamics of the financial markets

**1%**

of the total amount of the policy is invested in a fund which finances structures of significant social and environmental utility

**The capital gains are exempt from tax**

in the event that the policy is surrendered after 8 years, within a limit of Euro 4,600 (Euro 9,200 for couples who are either married or in a civil partnership)

These equity funds make it possible to invest in companies which are effectively engaged in sustainable development, as well as activities designed to combat global warming and projects designed to promote integration through work.

**Objective |** From a social point of view, the approach to “service provision” favours ethnic, social and cultural diversity within teams and consolidates the employment of young people and older workers.

### **Date of implementation/duration |**

2009: launch of the responsible and solidarity-based insurance products.

2014: three solidarity accounts first made available to account holders.

### **Impact and benefits achieved |**

#### **Awards:**

2013: Responsible Investor Award

2013: First French insurance company to become a signatory to the Principles for Responsible Investment

#### **Labels:**

- [Novethic Label ISR](#)
- FINANSOL

**Web link |** [www.maif.fr/handicap](http://www.maif.fr/handicap)

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# Debeka health management

Name of the Company: **Debeka Krankenversicherungsverein auf Gegenseitigkeit**

Country of HQ: **Germany**

Main insurance classes: **health insurance and life insurance**

Premiums 2015: **EUR 12.92 billion**

Number of member-policyholders: **6.9 million**

Number of employees: **16,572**

Target audience: **member-policyholders**

Area: **services**



**Description of the good practice** | As a private health insurance company, we are an effective partner when it comes to supporting our members with a wide variety of healthcare needs.

Debeka health management is based on three main cornerstones, which often overlap and form the basis of a wide range of services.

## **Debeka proService**

At Debeka, it is important that the mutual be there to help its members – not just by reimbursing them for any expenses incurred, but also by acting as a point of contact for anyone who is concerned about their health, as well as policyholders affected by illness. The company has now introduced a wide variety of additional services. For example, we can help members find the right doctor, hospital or health spa. Depending on the provider, care programmes (including telemedical care) last 3-12 months. Their duration is determined by the relevant indication and scope of care.

## **Debeka proBonus**

Debeka provides special offers as part of our bonus programmes. It goes without saying that the mutual uses its members' premiums efficiently. For example, discount agreements with pharmaceutical suppliers enable Debeka to make real cost savings, which benefit all policyholders.

## **Debeka proVersorgung**

Debeka care programmes enable the mutual to actively support its policyholders if they should become ill. The mutual develops innovative care concepts with service providers, such as hospitals, in order to design structured treatment plans in close cooperation with the patient. This also increases the quality of medical treatment. Care programmes specially tailored to medical issues, such as heart and mental health conditions, help support recovery by providing personalised support.

**Objective** | With "proGesundheit", Debeka health insurance works to keep its policyholders healthy or recover quickly from illness, as part of its health management plan. The resulting synergy effects make it possible to:

- **Improve services** (by removing the need for the policyholder to complete paperwork)
- **Optimise care** (e.g. by obtaining information about health risks and associated conditions, while helping to improve patient compliance)
- **Reduce health costs** (e.g. by means of special offers, discount agreements)

**Date of implementation / duration** | The first supply programme started in 2006. Since then, the offerings and indicator areas have been gradually expanded.

**Main success factors / obstacles** | Since the introduction of our programmes, several thousand members have already been able to use our service and profit from the advantages.

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# Caring for our most vulnerable members: children and the elderly

Name of the Company: **Previsión Sanitaria Nacional (PSN)**

Country of HQ: **Spain**

Main insurance classes: **life**

Premiums 2015: **EUR 265.5 million**

Number of member-policyholders: **112,000 members**

Number of employees: **602**

Target audience: **member-policyholders**

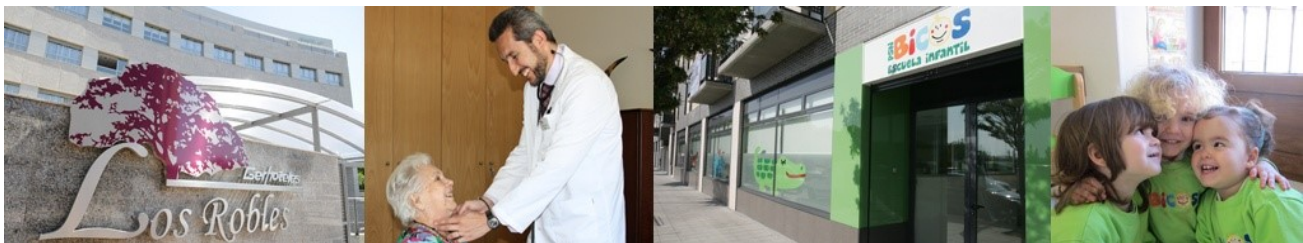
Area: **services**



**Description of the good practice** | PSN is a comprehensive insurer that protects university professionals throughout their life, offering them coverage in all required areas at each stage of their life. This policy is not a differentiating factor because most insurers pursue it. However, in the case of PSN, this strategy is complemented by a broad portfolio of non-insurance services that cover at the same time the various life phases of the mutual's member-policyholders. More specifically, PSN pursues four core non-insurance activities: the care of very young children, professional consulting, leisure and holidays as well as the care of the elderly.

The greatest effort has focused on supplementary coverage for the most vulnerable groups: children and the elderly. To that end, PSN Educación y Futuro manages three kindergartens for its members in the cities of La Coruña, Pontevedra and Salamanca that offer excellent, multilingual education and first-class facilities and attention.

In addition, the company Doctor Pérez Mateos S.A. manages Los Robles Gerhoteles, an exclusive concept providing care for its elderly members, with facilities in Madrid and Oviedo.



**Objective** | PSN's cornerstone is "intelligent, adult and responsible solidarity", a definition highlighted by its president, Miguel Carrero. The Group strives to return to society everything society contributes through university professionals, because they are a vital part of any social development. The Group's centres for the elderly and its kindergartens are designed to take care of the sectors that are of most concern to the mutual's members: their parents or grandparents and children or grandchildren. As a result, charitable work is achieved that goes beyond the usual tasks of an insurer and that extends protection to areas of particular importance to our community.

**Date of implementation / duration** | The Los Robles Gerhoteles Madrid facility was inaugurated on 19 June 2008, while the Asturias centre opened its doors on 24 November 2012.

The PSN Bicos kindergarten in La Coruña began operating on 22 May 2009, the kindergarten in Salamanca on 28 September 2009, and the one in Pontevedra on 27 September 2010

**Resources** | PSN has two companies that manage non-insurance activities. The first is the Doctor Pérez Mateos company that manages the Gerhoteles network and the Complejo San Juan with a staff of 59

employees and balance sheet assets valued at EUR 45,784,323. The second company is PSN Educación y Futuro, which manages the network of kindergartens with a staff of 25 employees and balance sheet assets valued at EUR 498,221.

**Impact and benefits achieved** | The Group's activities have an impact on a broad set of people, mainly focused on its 112,000 members and their families. The kindergartens provide service to a total of 166 children and the residential facilities for the elderly can accommodate 150 people.

**Main success factors / obstacles** | The leading factor for success is the loyalty of our member-policyholders and their strong sense of belonging to the mutual. That is why they place their trust in PSN. PSN's support for the mutual's community throughout the stages of their life with value-added activities is a big benefit for them, all the more so because they have preferential access and special rates as PSN members.

One hurdle we face is that the development of these other non-insurance activities requires us to compete with commercial companies that are exclusively devoted to these same activities.

**Web links** | [psn.es](http://psn.es) | [losroblesgerhoteles.com/](http://losroblesgerhoteles.com/) | [www.losroblesasturias.com/](http://www.losroblesasturias.com/) | [www.psnbicos.es](http://www.psnbicos.es)

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# Cooperative User Council

Name of the Company: **P&V Group**

Country of HQ: **Belgium**

Main insurance classes: **life, home and motor**

Premiums 2015: **EUR 1,573 million**

Number of member-policyholders: **approx. 1 million**

Number of employees: **1,738**

Target audience: **member-policyholders**

Area: **governance**



**Description of the good practice** | The User Council is an advisory body to the Board of Directors of the P&V Group. It's a forum composed of representatives of the cooperators (health mutuels, trade unions and other cooperative organisations) where the Corporate Social Responsibility of the group through its business activities is discussed. It's also a forum where the influence of large topical issues on the activities of the P&V Group is examined.

**Objective** | The User Council focuses on how the P&V Group can improve the integration of social responsibility and sustainability in its role as an insurer, in its products and services, and its relations with staff. The User Council draws up advice in these matters that help members of the Board of Directors to shape future policy. Special attention is given to evolutions in society which have an impact on insurance needs and solidarity with groups of people in society with an exclusion risk. Other topics include a closer involvement of clients with the cooperative, a more intense dialogue and collaboration between the cooperators regarding societal challenges, and the development of the staff's awareness of cooperative values.

**Date of implementation / duration** | Continuous for many years. The working structure is regularly updated.

**Resources** | There are around four meetings per year with an average of 20 participants.

**Impact and benefits achieved** | Official advice is proposed once a year, based on the work of the User Council during the preceding meetings. This advice is then integrated in the strategic cycle of the P&V Group.

**Main success factors / obstacles** | There is a strong involvement by the participants, who contribute to the discussions with their specific expert knowledge acquired through their respective positions, often high-level.

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# The values of life products

Name of the Company: **Unipol**

Country of HQ: **Italy**

Main insurance classes: **life and non-life**

Premiums 2015: **EUR 15.56 billion**

Number of member-policyholders: **14.8 million**

Number of employees: **14,109**

Target audience: **member-policyholders**

Area: **information**



**Description of the good practice** | In the context of increasing attention on the financial services market and general mistrust of the banking and insurance sector, this project aims to promote innovative services and to increase customer trust. Through the gradual application of the procedural guidelines to new life insurance products, Unipol develops innovative business models able to respond to the emerging needs of customers.

Unipol has developed a certificate for life insurance products together with Bureau Veritas, a company specialised in control, compliance verification and quality certification services.

The certification requires the verification by Bureau Veritas of Unipol's compliance with the technical specifications of the product according to the values of transparency (complete, understandable and traceable information), fairness (clear and balanced cost) and value (protection of capital and investments selected). The certification body checked compliance with these values by monitoring requisites and indicators running along the entire process, ranging from identification of needs to after-sales management, thanks to transparent organisational practices traced in every phase. The significant aspects are, on the one hand, the respect for the balance between meeting the interests of the final customer, the company and the community, and, on the other, the search for simple and transparent communication allowing customers to make informed choices.

The company provided e-learning training course for agents authorised to sell life insurance products in order to clarify the technical specifications and requirements and to explain how to enhance third-party certification with customers.



## Objective |

The procedural guidelines promote simple and transparent communication to allow customers to make informed choices and to reduce the asymmetry of information which exists with the insurance company and customer.

**Date of implementation / duration** | The project started in July 2013

**Resources** | The values of life products have been implemented by the Life Business Unit in collaboration with the Sustainability Unit. Each periodical audit involves 40 colleagues (administrative employees, officers and middle and senior managers) from several business units (life, finance, risk management, compliance, marketing, human resources).

## Impact and benefits achieved |

Through the growing qualification of the products offered, Unipol achieved the following benefits:

- Improvement of customer relationship
- Sales network engagement in order to make the agent a proactive source of information on investments, transparency and traceability
- Promotion of brand recognition and customer awareness on investment choices



## Main success factors / obstacles |

The main success factors are:

- At present, the range of life insurance products of UnipolSai affected by certification is the “Investimento” line, included class III. In 2017, the certification is being extended to savings products as planned in the 2016-2018 Sustainability Plan.
- Correspondence between the procedural guidelines and the creation process and product management.
- Participation of main business functions involved in creation process and product management.
- Analysis of periodically redefinition of the content of procedural guidelines.

The main obstacles are:

- Difficult to identify significant requisites and indicators running along the entire process in line with the values of transparency, fairness and value (protection of capital and investments selected).
- The lack of implementation of certification of the sales process in the agency. This action is planned for in the 2016-2018 Sustainability Plan.
- Difficult to transfer the knowledge to the sales network

[Web link |](#) (page 82)

[http://www.unipol.it/sites/corporate/files/document\\_attachments/bilancio-sostenibilita\\_ugf\\_2015\\_en\\_0.pdf](http://www.unipol.it/sites/corporate/files/document_attachments/bilancio-sostenibilita_ugf_2015_en_0.pdf)

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# AppDrive: new technology – new possibilities?

Name of the Company: **SIGNAL IDUNA Group**

Country of HQ: **Germany**

Main insurance classes: **insurance and financial services**

Premiums 2015: **EUR 5.5 billion**

Number of member-policyholders: **over 12 million**

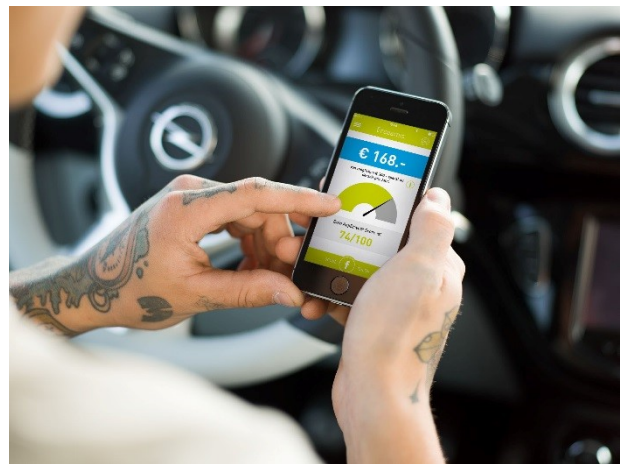
Number of employees: **approx. 12,000**

Target audience: **member-policyholders**

Area: **prevention**



**Description of the good practice** | AppDrive from sijox is a clever app for young drivers aged under 30. It works with the TomTom LINK 100 OBD dongle, which the customer receives free of charge with the “My Mobility” package. Via Bluetooth, the app connects to the car and monitors the customer’s driving behaviour. It analyses his or her driving in order to calculate a personal AppDrive score and insurance premium, so that the driver can actively influence how much he or she saves. The app also gives feedback on how the customer has driven and provides him or her with useful information on how to get an even better score. This helps the customer to become a thoughtful driver, resulting in a better score and bigger savings at the end of the year. sijox calls this prevensurance – preventing accidents by making the customer more aware of his or her driving while also offering the necessary coverage, in case of an accident.



**Objective** | SIGNAL IDUNA aims to help customers save money on premiums (a maximum of 40% on annual premiums for third party and fully comprehensive car insurance) and wants to make customers more aware of their driving, in the end – hopefully – resulting in fewer car accidents.

In order to calculate the AppDrive score (and therefore the amount saved), the dongle only needs the following information:

- Braking force
- Acceleration force
- Curve speed

The dongle automatically records these three values and transmits the data to TomTom, where it is used for statistical evaluations. SIGNAL IDUNA only receives the customer’s overall personal score (a number between 0-100). Any other data is currently assessed for statistical purposes only.

**Date of implementation / duration** | This pilot project involved 500 test subjects and has now been extended.

**Resources** | The project was implemented by sijox, in partnership with the SIGNAL IDUNA marketing department and representatives from within the sector. In total, approx. 15 in-house employees were involved in the project and worked with various agencies and programmers.

**Impact and benefits achieved** | sijox AppDrive has successfully reached a wide average coverage – both online and offline. The telematic insurance premium was also very well received when young customers were

provided with advice. This is also highlighted by the fact that the pilot was extended after the first 500 dongles were sold.

The main benefits for customers are that they can, to a certain extent, determine their own insurance premium and drive more consciously by using the app.

**Main success factors / obstacles** | The main success factors were and continue to be that the dongle and app work very well. A specially targeted marketing campaign via social media, combined with comprehensive public relations work in the consumer and specialist press sectors, was another success factor.

**Web link** | [www.app-drive.de/](http://www.app-drive.de/)

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# Good practices vis-à-vis staff

## sponsorship@ethias

Name of the Company: **Ethias**

Country of HQ: **Belgium**

Main insurance classes: **life, health, accident, motor (casco & third party liability), general liability and fire**

Premiums 2015: **EUR 2.47 billion**

Number of member-policyholders: **more than 1.2 million**

Number of employees: **1,767 at 30 June 2016**

Target audience: **staff**

Area: **loyalty**



**Description of the good practice** | The “sponsorship@ethias” initiative was presented at Ethias’s 45+ days and employees of this target group were invited to participate in the project. A group of enthusiastic 45+ employees and a steering committee consisting of members of the diversity unit, the social unit and HR managers, developed this project together from the ground up. The company worked very closely with the candidate sponsors of the 45+ group to create this project. The entire group was given coaching to carry out their mission in a professional manner. The diversity unit ensured the visibility of the project within the company and took the necessary action to ensure that it is supported by management and colleagues.



**Objective** | This project aims to ensure:

- A warm reception for new employees in order to integrate quickly and in a pleasant manner.
- Cooperation between all the employees of the company.
- The transfer of the values and the culture of the company.
- To motivate our 45+ employees by giving them a new challenge.

**Date of implementation / duration** | Since 2015

**Impacts and benefits achieved** |

- Facilitating the integration of new employees into the company.
- Transmitting the corporate culture based on the support of new employees.
- Valuing the expertise of older people.
- Developing links between generations.
- Forming a genuine team spirit within the "godchild/godparent" team through a dynamic climate that motivates action.
- Concretely conveying corporate values internally.

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# Wellbeing: introducing telework

Name of the Company: **Inter Mutuelles Assistance**

Country of HQ: **France**

Main insurance classes: **assistance**

Number of clients: **50**

Number of employees: **3,381 employees in seven countries**

Target audience: **staff**

Area: **loyalty**



## Description of the good practice |

When we speak of wellbeing, sustainability, the continual search for a balance between private and professional lives, telework is regarded as an arrangement that benefits everyone.

*“Telework is part of our HR policy, based on trust and independence. In order to work properly, this new way of working must be based on mutual trust and that is why we need to get to know each other before introducing it. One factor for success is the preservation of social ties, which is why we prefer part-time telework. Apart from the efficiency and the magnitude of savings it generates in terms of energy, transport and free time, this type of work arrangement also impacts the individual’s satisfaction and commitment to work, as well as the attraction and retention of employees because it promotes individual independence and responsibility,”* according to Valentine Urvoy, HR Director at IMATECH.

We have observed a real increase in productivity since the introduction of telework. These employees concentrate more on their work and are less distracted by co-workers.

The context in which teleworking took place was based on several factors, namely the growth of the workforce and the impact on workplace needs, the increasingly long transport times (a changing agglomeration), the climate environment and carbon use, the changing expectations of generations Y and Z, and to some extent the increase in fuel prices.

**Objective |** Telework has a place in our way of looking at employees as adults in their work environment. It is a relationship of shared trust which allows colleagues to manage their time more directly once or twice a week. That is to say, they can take their children to school and collect them at the end of the day. This work organisation indeed provides a new richness to people’s lives.

## Impact and benefits achieved |

### Benefits for our company:

- Element of attractiveness and loyalty
- Carbon footprint
- Business continuity plan (snow, pandemic)
- On-call management
- Working positions
- Parking spaces
- Productivity gains
- Health / wellness and impact on absenteeism
- Direct link to employees’ accountability
- Dynamic image of the company

IMA TECHNOLOGIES’s operating results **improved**. We saw a 2.4% increase in net results in 2015 and a 15% increase in turnover in 2015, generated by offers resulting from innovation. This helps limit the proportion of support services, i.e. non-production employment, to 12% of the total workforce. It also increases **agility, resilience**, facilitates the integration of new customers and adapts to the relocation of activities. Furthermore, it secures existing customers’ **loyalty** and attracts new customers.

This intense social coherence also resulted in a **100% favourable opinion** and agreements signed by the works council over the past four years, a **very low rate of absenteeism** (2.2% short-term absenteeism in 2015), a **significant fall in staff turnover** (11% compared to 18% in the past), **easier recruitment** and

greater attractiveness with a great deal of co-optation by co-workers.

#### **Benefits for our employees:**

- **Fair treatment as a responsible and innovative adult**
- Economic gain (fuel, vehicle maintenance, childcare) and positive impact on purchasing power
- Balance between professional and private life
- Well-being (positive impact on fatigue)
- Recognition / autonomy
- These benefits are given shape through a significant increase in the **redistribution of benefits** (1/3 of the results, on an equal basis), which in 2015 amounted on average to one month's salary as profit-sharing.

#### **Benefits for our customers**

Our managerial strategy helps the company's employees evolve in the way we want and to be committed. We can therefore set up customer relations in our own way and achieve the following:

- More relevant responses, genuine attention, empathy and emotion, **in order to transmit the values and vision of the ordering customer**; in other words, added compassion
- Innovations in the process, with a structured procedure
- Workshops for creativity and appropriation of innovative techniques in customer
- **Market innovations** that are suggested to them

**Date of implementation / duration** | March 2012

**Resources** | The entire company is concerned by the managerial strategy.

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# Promoting diversity: equal opportunities

Name of the Company: **MAIF**

Country of HQ: **France**

Main insurance classes: **non-life and life insurance**

Premiums 2015: **EUR 3.36 billion**

Number of member-policyholders: **3.2 million**

Number of employees: **over 6,500**

Target audience: **staff**

Areas: **loyalty and benefits**



assureur militant

**Description of the good practice** | Promoting diversity within MAIF means making sure that people who are different in terms of their age, gender, disability, appearance, social background, ethnic origin, culture, training and profession are all able to work together under the best possible conditions.

This approach is given concrete expression, in particular, through agreements at the company level:

## 1. An agreement in favour of equality at work between men and women

In 2012 and 2014, MAIF signed agreements on equality at work between men and women, thereby signalling its desire to include respect for the principle of equality at work amongst the fundamental principles of the mutual's human resource management and to formalise a genuine corporate policy regarding diversity and equality at work. These agreements apply from the initial recruitment stage through all phases of life within the company, in five priority action areas: recruitment; promotion at work; the articulation between work-related activities and the exercising of family responsibility, particularly for employees who are absent on maternity or adoption leave; remuneration (equal salaries for men and women upon their hiring by the company and the principle of the equality of management of remuneration throughout an employee's career); provision of support for employees who are the victims of violence carried out by their spouse or family member, through the creation of a support provision.

## 2. Management of the age pyramid through the signing of an agreement on inter-generational contracts

In 2013, the first agreement on Inter-Generational Contracts was signed with the aim of integrating young people at work and keeping older employees at work with a view to adopting a long-term and dynamic management of employees of different ages.

The majority of the measures set out in this agreement are aimed at:

- Young people below the age of 26 (or 30 for young people who are recognised as having a work disability)
- Older workers from the age of 57 (or the age of 54 for older workers who are recognised as having a work disability)

As part of this agreement, MAIF commits itself to:

- Employing young people on open-ended, full time or part time contracts
- Granting older workers the opportunity to work on a part-time basis towards the end of their career, together with measures designed to ensure the full payment of their pension contributions
- Helping workers to prepare for their retirement through the provision of information on a systematic basis
- Making full use of the skills acquired by organising their transfer to young people and new recruits by the older workers

- Adapting the work place where necessary in order to take into account the specific needs of older workers

### 3. Keeping people with a disability in employment and how to reconcile work with disability-related constraints

MAIF further reinforced the actions already underway by signing in 2016 an agreement focussing on:

- The hiring of people who have a disability
- Actions in favour of the integration of people with a disability into the world of work
- A commitment to employees who have a disability to keep them in employment by making the necessary adaptations
- The reinforcement of local and national partnerships with companies and associations in the adapted and sheltered sector

### 4. Top employers

MAIF has been awarded the TOP Employers certification for the second consecutive year, in recognition of the quality of its HR practices.

**Objective |** From a social point of view, the “operations and organisation” approach favours ethnic, social and cultural diversity within teams and consolidates the employment of young people and older workers.

Equality of treatment, equal opportunities and the fight against all forms of discrimination are part of the mutual’s founding values. The presence of workers from different cultures and generations as well as a good mix of talents are key ingredients to ensure MAIF’s high performance level and development.

**Date of implementation / duration |** The challenges related to diversity have been integrated within the culture and values of MAIF for many years. Here are a few examples of the actions carried out in this area over the years:

- The creation of a structure to deal with disability-related issues in 2004
- The development of an active policy in favour of the integration of young people into the world of work in order to facilitate access to employment through the introduction of sandwich courses in 2006
- The creation of a dedicated structure for the promotion of diversity in 2013

### Resources |

- 5.81%: rate of employment of employees who have a disability at 31 December 2015.
- 422: the number of young people employed on the basis of a work-study contract at 31 December 2015.
- 5.25% of the overall wage bill spent on training in 2014. More than 4,262 employees attended one or more training courses during the year (the overall legal requirement is 1.5%, whilst the requirement for the sector is 2.2%).
- 585: the number of older workers employed on an open-ended contract, which accounts for 9.22% of the total workforce at 31 December 2015.

**Web link |** <https://www.maif.fr/maif-pour-une-societe-collaborative/fonctionnement-entreprise-responsable/engagements-RH/ressources-humaines-1.html>

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# 45+ days and midlife career kit for managers

Name of the Company: **Ethias**

Country of HQ: **Belgium**

Main insurance classes: **life, health, accident, motor (casco & third party liability), general liability and fire**

Premiums 2015: **EUR 2.47 billion**

Number of member-policyholders: **more than 1.2 million**

Number of employees: **1,767 at 30 June 2016**

Target audience: **staff**

Area: **benefits**



**Description of the good practice** | Awareness on the part of management and employees over 45 about career extensions and age management.

Application of collective agreement 104, which is designed to preserve employment for workers over 45 years of age.

Human resource managers, in partnership with the social unit<sup>3</sup>, prevention officers and the group insurance department, organise a series of information sessions for employees on issues relating to age management.

The aim is to keep workers in employment as long as possible in a high-quality environment.

In that context, workers over 45 are invited to take part in the “45+ Day” information sessions that present tools they can use to maintain or improve their professional development throughout their career.

These sessions cover the following subjects:

- End-of-career arrangements (time credit)
- Tips and advice on ways to reduce and manage stress
- Newly available ergonomic tools, along with an analysis of the work station and individual recommendations: vertical mouse, ergonomic headset, etc.
- Training possibilities: three additional training days per year with no need for prior authorisation from the supervisor

Workers over 45 are also being offered the possibility to mentor a young employee and to take part in a practical workshop enabling them to draw up a personalised action plan in order to take charge of their career.



**Objective** | Today, many people are getting ready to leave the labour market earlier than prescribed by the law and by the company. We need to think about setting in motion the means to stimulate the desire to work, to motivate teams, to energise careers and ensure the transfer of our companies' values.

Today at Ethias, more than 38% of staff is over 45 years of age, so this is a compelling issue.

The 45+ Days will inform the targeted employees about the corporate and legal context they will be dealing with in future.

Ethias wishes to instil in them the desire to remain at work and to thrive as long as possible. It is up to us as a socially responsible company to contribute to our employees' individual wellbeing that, to the extent possible, should coincide with collective and social wellbeing.

<sup>3</sup> A centre including two social workers that employees can visit for advice on personal or work-related issues.



**Date of implementation / duration** | Started in 2013.

**Impact and benefit achieved** | 200 employees have participated in these awareness-raising sessions (45+Day) and around 20 managers have participated in the midlife kit career for managers.

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# Bazkideak

Name of the Company: **Seguros Lagun Aro**

Country of HQ: **Spain**

Main insurance classes: **individual insurance (motor, home, life accident, savings, etc.) and for self-employed workers and businesses (shops, businesses, civil liability, life/accident, etc.)**



Premiums 2016: **EUR 165 million**

Number of member-policyholders: **159 persons in Bazkideak (Seguros Lagun Aro workers who have an interest in the capital)**

Number of clients (if different): **360,653 customers**

Number of employees: **172**

Target audience: **staff**

Areas: **benefits and loyalty**

**Description of the good practice** | Seguros Lagun Aro SA and Seguros Lagun Aro Vida SA were set up as public limited companies (as it was not legally possible to set up cooperative insurance companies) in 1982 and 1985, respectively. The credit cooperative Caja Laboral, now called Laboral Kutxa, and Lagun Aro EPSV had an interest in both companies until 2011, when Laboral Kutxa became the sole shareholder of both companies.



In 2003, with the aim of moving towards a more participatory business model in keeping with our management model based on people and the Mondragon Group's policy, as well as to achieve a greater rate of involvement and commitment from people, a General Partnership was created under the name Bazkideak which means "member" in Basque. Bazkideak is a tool for enabling and fostering workers' involvement in the Seguros Lagun Aro company with an aim of increasing their level of engagement with the business project. We are convinced that employees' participation in the enterprise will improve productivity and profitability due to a greater involvement in the work and improved integration in the business project.

Bazkideak has evolved since its creation. At the start, Bazkideak had an interest in the capital of Seguros Lagun Aro and the members of Bazkideak (active workers Lagun Aro) received dividends. Since 2012, Bazkideak has held a share of the capital of Laboral Kutxa (the sole shareholder of Seguros Lagun Aro) and the members now receive a variable collective remuneration (VCR) thanks to which the workers benefit from the economic growth of Lagun Aro based on an indicator that measures the efficiency level achieved during the reference financial period, based on the ratios, tables and rules set by Seguros Lagun Aro's Board of Directors.

**Objective** | More specifically, the goals pursued by Seguros Lagun Aro are:

- Establish a more participatory model, in accordance with the policies of the Mondragon Group
- Harmonise business and individual interests
- Achieve greater integration and involvement (commitment)
- Increase the sense of belonging

**Date of implementation / duration** | Since 2004

**Impact and benefits achieved** | Reinforcement of employees' commitment to the business project. 148 of 172 employees have joined Bazkideak.

**Main success factors / obstacles** | Factors for success: The company's evolution and a review of the

VCR regulations in harmony with the organisation's future.

Obstacles: It is viewed by the workers mainly as another source of income.

**Impact and benefits achieved** | The benefits will be:

- Fostering a more participatory model, in line with Mondragon Corporation policy
- Bringing business and personal interests into line
- Greater integration and engagement of personnel
- Enhancing the feeling of belonging

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# Academy

Company Name: **Reale Mutua**

Country of HQ: **Italy**

Main insurance classes: **non-life business (motor TPL, other property damage, non-motor TPL, fire and natural forces, protection of individuals) and life business (life insurance, capital redemption)**



Premiums in 2015: **EUR 3.85 billion**

Member policyholders: **1,413,061**

Number of employees: **1,307**

Target audience: **staff**

Area: **training**

**Description of the good practice** | Academy is the training school for the Reale Group employees; its establishment underlines a strong indication of economic relaunch and investment acknowledging the strategic importance of the training lever for the company's competitiveness.

Three basic principles have inspired the birth of Academy:

- investment in employees, a strategic resource
- investment in training, a primary lever for the development of skills and abilities
- the strive towards excellence to build a bridge to the future

In 2015, the training school dedicated to Reale Group employees changed its organisational structure by merging the training (now learning centre) and social collaboration functions with internal communications and professional and managerial development. The initiatives have focused in particular on three areas: generational turnover, digital transformation and corporate well-being.

**Objective** | The objective is to ensure a service increasingly oriented towards people, deemed central to the Group's success.

**Date of implementation / duration** | 2010

**Resources** | 19 employees

**Impact and benefits achieved** | The school develops managerial and relationship skills, maintains technical and expert qualities, spreads innovative methodologies and learning methods, giving a sense of responsibility to employees and propagating a culture of collaboration through the spreading of technology and social tools.

**Main success factors / obstacles** | The training model proposed by the Academy sees continuous learning as an enabling process, a tool supporting the professional development of all the Reale Group human resources and a system of relationships that develops and supports the identity and culture of the organisation itself, thus guaranteeing continuity in terms of cost and values.

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# Good practices vis-à-vis society

## P&V Foundation

Name of the Company: **P&V Group**

Country of HQ: **Belgium**

Main insurance classes: **life, home, motor**

Premiums 2015: **EUR 1,573 million**

Number of member-policyholders: **approx. 1 million**

Number of employees: **1,738**

Target audience: **society – youth**

Area: **social inclusion**



**Description of the good practice** | The P&V Group originated in the cooperative movement and is the leading benefactor of the P&V Foundation. The fully independent foundation pursues the mission of combating the social exclusion of youth. Based on the principles and values of the social economy, it emphasises the active participation, autonomy, solidarity and social responsibility of young people. In 2006, it was recognised as a public interest foundation.

### **The future vision of young adults**

In the wake of the study conducted by the VUB university with the P&V Foundation on the future vision of young people, a number of projects were organised in 2015. These projects formed the basis of a new wide-ranging project of the P&V Foundation (2016-2019). Mark Elchardus, the former President of the Foundation, wrote a book titled “Beyond the Narrative of Decline”, published in October 2015. It analyses and draws conclusions from a broad survey in 2013 conducted with 2,000 young people from 25 to 35 years of age.

The feeling that our society is caught in a downward negative spiral is solidly rooted in the minds of the young Belgians who were interviewed. Mark Elchardus analysed this widespread and persistent sentiment, which tends to stress that our prosperity and well-being are shrinking and that all our values are collapsing in the areas of employment, job security, security, the environment and social cohesion. This belief in decline breeds fear and uncertainty, the desire to blame scapegoats, increases intolerance and plays into the hands of populist politicians who promote exclusion and malaise.

Following the book’s publication, the Foundation organised a broad debate on the issue of decline and political alienation of youth in today’s society. The debate was held on 24 May 2016, bringing together inspiring speakers with the aim of proposing new and specific solutions that could contribute to the renewal of our society’s vitality.

Only 16% of young adults still believe that politics can help solve their problems or realise their dreams, while the others are more self-reliant and depend on their families and a dose of good luck. However, politics loses its relevance if individuals no longer believe that the guarantee of a decent job, comfortable housing, a pleasant neighbourhood, safe streets and healthcare is closely tied to collectively implemented policies. In order to overcome this political alienation, the P&V Foundation’s new extensive project seeks to reconcile this population group with the citizens’ commitment and with politics in the broad sense. This is achieved by showing them that collective action does indeed make sense because it helps them solve their problems and realise their dreams. This project also aims to elicit responses from political institutions to the desires and problems of young people. The P&V Foundation has therefore launched a wide-ranging call for projects addressed to organisations (non-profits, schools, unregulated associations, etc.) that have experience working with and for young people, that are able to coordinate a project comprising groups of young volunteers and that can design and set in motion a project that meets the day-to-day needs they face or the dreams they would like to pursue, in particular in the fields of employment, healthcare, housing, mobility, education and others.

**Objective** | The Foundation's overarching aim is to reduce youth exclusion and support youth through the various facets of social life. Giving them the right tools and actively involving them are a valuable means to guiding them in today's world. The goal of the P&V Foundation is therefore to make available to young people a range of resources that draw on their skills and their opinions. The Foundation strives to instil in young people solidarity, develop their civic spirit by encouraging them to express their ideas, cooperate and respect themselves as well as to make them responsible. Since young people will be tomorrow's adults, the role of the P&V Foundation is to increase their chance of thriving through projects that they overwhelmingly support.

**Date of implementation / duration** | The P&V Group created the P&V Foundation in 2000.

**Resources** | 1.5 full time employees

**Impact and benefits achieved** | Combination of scientific research and specific projects to reduce social exclusion of young people.

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# “Health card” for students in Italy

Name of the Company: **FONDO SALUTE SCE a r.l.**

Country of HQ: **Italy**

Main insurance classes: **Fondo Salute itself does not write insurance because it is a service company for its two founding mutual companies: Harmonie Mutuelle and Cesare Pozzo**

Harmonie Mutuelle Italia: **life, health, accident and disability**

Cesare Pozzo: **none. Italian health mutuals are not permitted to write insurance. Their activities are concentrated on the Integrative Health Funds (Fondi Sanitari Integrativi)**

Number of employees: **8**

Target audience: **society – students**

Area: **prevention**

**Description of the good practice** | Unfortunately, it is well known that in Italy waiting times for specialist appointments in the public sector can be very long (3 to 6 months, at least) and prices for these visits in the private sector are very expensive.

11 million Italians decide not to take medical treatment for financial reasons (Censis 2016), young people being among the most affected. There are over 1.8 million students in Italy.

Fondo Salute is a tool to serve its two founding mutual companies, Italian health mutual Cesare Pozzo and French health mutual group Union Harmonie Mutuelles, and was created to support the collaboration between two health mutual companies from two different countries (France and Italy).

In the absence of a European Mutual Statute, Harmonie Mutuelle and Cesare Pozzo decided to create a European Cooperative Society to act together and share activities together. It is the first European Cooperative Society in the field of social protection and it conducts economic (as described below) and political (for example, presentations to the European Parliament) activities on behalf of its two shareholders. Fondo Salute also provides a structure for joint development in Europe (for example, contacts are underway with Romania).

Harmonie Mutuelle Italia and Cesare Pozzo share a sales team in Fondo Salute to develop both of their products.

Since 2010, Fondo Salute’s team has been working to sign up many private healthcare centres to negotiate lower rates, shorter waiting times and quality services everywhere in Italy.

Today this network has more than 2,400 affiliated healthcare centres in Italy where people can reserve different specialist visits (e.g. cardiology, gynaecology, dentistry, ophthalmology, etc.). The Fondo Salute network can be used by the policyholders of the founding mutual companies, so by Harmonie Mutuelle Italia policyholders and Cesare Pozzo policyholders. The Fondo Salute network was recently (General Assembly of April 2016) opened to other organisations (providing them with the possibility to access the Fondo Salute network), because until this date it was only open to Harmonie Mutuelle Italia and Cesare Pozzo. The General Assembly also allowed the public access to the Fondo Salute network, so the Student Card was created. With this card, any student over 18 years old in Italy can access the network of affiliated healthcare



centres.

**Objective** | Far too many young people give up healthcare for financial reasons. Our objective is primarily to provide support and solutions to these young people. Thanks to the network, they will be able to seek treatment more quickly and at a lower cost, in order not to leave anyone on the side of the road.

With this card, the student becomes a member of Fondo Salute SCE.

Today's students are tomorrow's leaders: giving them experience of the world of mutuality in their youth, we promote the future of the mutual movement for the next generations.

**Date of implementation / duration** | The card was created in March 2016 and has been available online on [www.fondosalute.it](http://www.fondosalute.it) since 10 October 2016.

**Resources** | The network of affiliated centres has been under creation since 2010. Therefore, this product has low manufacturing costs because it gives access to an already existing network.

However, there are some costs for development: promotional materials, participation in fairs and commercial actions for universities to promote the product directly internally themselves. Private schools can provide information and support for their students (housing, cultural activities, car sharing). In this context, schools could even give support to their students for their healthcare.

Fondo Salute gives these schools the opportunity to promote the Student Card, so they can give information about healthcare to their students with the Fondo Salute Student Card as an extra service provided by the school.

In return for "promoting" this product on behalf of Fondo Salute, the school receives EUR 3 for each subscription and manages the administrative part (subscription, payment etc.).

In addition, human resources are necessary to manage relationships with universities, activation of the cards, participation in student fairs, network maintenance...

**Impact and benefits achieved** | Fondo Salute, the result of an alliance of two Franco-Italian health mutuels, is the first innovative experience in the social protection sector in Europe.

With this product, Fondo Salute continues to demonstrate its uniqueness and innovation.

200-300 cards have been sold since the product was created in 2016.

**Main success factors / obstacles** | The Fondo Salute sales team achieved a benchmark with the Fondo Salute Student Card; at present there is no equivalent of this type of product in the country. Some universities have special agreements with certain health centres, but they are few and local. Some companies offer access to their network but only in addition to one of their subscribed products (health or accident guarantee for example).

Finally, to push universities to promote the card internally, Fondo Salute created a card for teachers and employees of universities. By promoting this card, universities receive EUR 3 commission per card sold, covering administrative costs and resources.

**Web link** | [www.fondosalute.it](http://www.fondosalute.it)

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# Cooperation with the association “STOP accidentes” (support and guidance for victims of traffic accidents)

Name of the Company: **Seguros Lagun Aro**

Country of HQ: **Spain**

Main insurance classes: **insurance for individuals (motor, home, life, accidents, savings, etc.) for self-employed people and companies (shops, businesses, civil liability, life/accidents, etc.)**



Premiums 2015: **EUR 173 million total premiums**

Number of clients: **361,935 customers**

Number of employees: **172**

Target audience: **society – public at large**

Areas: **prevention and education**

**Description of the good practice** | Cooperation with the not-for-profit organisation, STOP accidentes, whose scope of action is closely linked to the activities carried out by Seguros Lagun Aro, which is why a decision was taken to initiate cooperation.



The mission of STOP accidentes is to promote a cultural change in road safety and prevent traffic accidents. Its goal is to raise the awareness of involved institutions and society in general to reduce road casualties and their impact. This is achieved by assisting road accident victims and affected individuals through the provision of services that meet their needs, and by encouraging initiatives to achieve sustainable and safe mobility.

More specifically, Seguros Lagun Aro takes part every year in two specific initiatives:

- The photography contest “Peatón, no atravieses tu vida” (Pedestrian, don’t jeopardise your life), in which the best photos showing inappropriate behaviour in traffic situations receive a prize. Then an itinerant exhibition is organised in public areas of the three provinces of the Basque Autonomous Community. The aim of the exhibition is to promote a reflection on people’s risky behaviour on public streets and to alert people to the need to find solutions to prevent and reduce accidents.
- A roadshow, designed for baccalaureate and secondary school students, is meant to raise the awareness of young people and encourage them to reflect and discuss the serious consequences that may result from infringing traffic rules and good practices. This show consists of traffic accidents’ representations with images of simulated accidents including first-person eyewitness accounts from people who have intervened in a traffic accident, ranging from members of the emergency services to accident victims.

Moreover, STOP accidentes has provided awareness training to teams that offer management services for accidents and injuries at Seguros Lagun Aro.

**Objective** | STOP accidentes also seeks to educate public opinion, politicians and the judiciary in order to combat traffic delinquency so that they make a commitment to psychosocial and legal assistance to road accident victims. The association devotes all its efforts and activities to prevention, psychosocial assistance, professionalisation and legal advice.

Seguros Lagun Aro’s goal is to work with this association, fundamentally to promote and disseminate a culture of road safety and to raise the awareness of the public at large, from public opinion to the individual citizen, including public and private organisations in the areas of prevention, education and assistance in road accidents.

**Date of implementation / duration** | Annual cooperation

**Resources** | EUR 15,000 annually

**Impact and benefits achieved** | A reflection by a portion of society about risky behaviour by the most vulnerable users of public roads and about the need to find solutions that prevent accidents and reduce their frequency.

Educate young students who are close to the minimum age for obtaining a driving licence and encourage them to reflect and discuss the serious consequences that can result from failing to observe traffic rules and good practices.

**Main success factors / obstacles** |

Factors for success: Reach out to people through specific initiatives such as the photography competition, the itinerant photo exhibition and the presentation of traffic accidents.

Obstacle: Limited budget.

**Web link** | <http://stopaccidentes.org/asociacion-de-victimas-de-accidentes-de-trafico/gmx-niv15.htm>

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# Shared use electric car

Name of the Company: **LocalTapiola**

Country of HQ: **Finland**

Main insurance classes: **non-life and life insurance**

LocalTapiola Real Estate Asset Management Ltd (part of the LocalTapiola Group)

Premiums 2015: **EUR 1.5 billion**

Number of member-policyholders: **1.6 million**

Number of employees: **3,400**

Target audience: **society – tenants of LocalTapiola Asset Management**

Area: **sustainable development**



**Description of the good practice** | LocalTapiola is a considerable real estate owner in Finland. The assets include commercial and residential properties. The management of the assets is done by LocalTapiola Real Estate Asset Management which is part of the LocalTapiola Group and is engaged in private equity fund management and related guidance and consultancy. The assets under management are EUR 3.2 billion.

LocalTapiola has provided a shared use electric car for its approximately 500 residential tenants in Suurpelto, Espoo. The use of the car costs EUR 5 per hour and the car is activated by a mobile phone so there is no need for keys. When the tenant uses the car for the first time they have to register via the application. After that it is just a few clicks away to use the car.

**Objective** | The main goal of this service is to provide improved services to LocalTapiola's tenants. Suurpelto is quite a new neighbourhood and public services in the area are therefore still inadequate. The shared use car gives the tenants who do not own a car a good way to easily move around for short trips in the Helsinki metropolitan area.

**Date of implementation / duration** | The car arrived in May 2016 and will be available for at least two years. If the car is used enough, it will remain there longer than the two-year initial period.

**Resources** | All LocalTapiola Real Estate Asset Management had to do was to provide a parking space for the car and ensure that there is enough electricity for the charging point. The provider of the car is a Finnish start-up company EkoRent which has taken care of the rest. EkoRent is a leading Finnish provider of affordable, easy-to-use, zero-emission car rental and ride-sharing services. The service experience is really simple and the hourly based pricing always includes unlimited kilometres driven, GPS, insurance, charging and parking at EkoRent service stations.

**Impact and benefits achieved** | The use of the car has been quite promising and increased during the summer and autumn. August has been so far the best month. The users appreciate the opportunity for this kind of service.

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# Claims on a map

Name of the Company: **The Länsförsäkringar Alliance**

Country of HQ: **Sweden**

Main insurance classes: **non-life and life**

Premiums 2015: **EUR 4.1 billion**

Number of member-policyholders: **3.7 million**

Number of employees: **5,900**

Target audience: **society**

Areas: **prevention and sustainable development**



**Description of the good practice** | The “Claims on a map” service – a reporting service for accident-prone traffic areas in order to reduce claims risks, which in turn leads to lower impact on the environment in the form of managing and manufacturing of spare parts.

Claims adjusters in Länsförsäkringar’s regional companies register incidents and accidents on maps in order to pinpoint accident-prone traffic areas. Examples of claims which are recorded include collision, single incidents, wild animal collision, theft and bodily injury. Using Google maps, claims adjusters can also plot the current speed, traffic lights, pedestrian crossings or road size, for example as well as weather conditions. This information can be used in prevention campaigns.

Cooperation with the Swedish Transport Administration and municipalities can also lead to improvements in traffic circulation which reduces the number of accidents.

**Objective** | The goal of “Claims on a map” is to reduce injuries and accidents by creating awareness about the areas causing the accidents and in the long run to improve the traffic environment. The latter is a challenge, but the Länsförsäkringar Alliance has a good ability to succeed in the long run as Länsförsäkringar is the market leader, customer-owned, has a local commitment also in cooperation with local and national municipalities and traffic-related organisations.

**Impact and benefits achieved** | Länsförsäkringar Alliance is now analysing a large amount of traffic incident and accident statistics registered by the regional insurance companies over recent years. Claims adjusters have in recent years registered accident-prone traffic areas, and now there are about 100,000 registrations, which is good local analysis material. Still, more registrations are needed to obtain good material at a national level. Public communication is a key concern as a result of the registrations and above all the geographic position of the accident-prone traffic areas.

Some of the regional insurance companies have been working more proactively with this service: Länsförsäkringar Västerbotten has dedicated a three-year project to traffic safety and “Claims on a map” is part of this project. Länsförsäkringar Värmland has produced an educational film about the project for the public. Länsförsäkringar Skaraborg has a close cooperation with local road management and local municipalities about accident-prone traffic areas. Länsförsäkringar Dalarna has had a special traffic junction, a roundabout, under observation for registration and analysis and cooperates with local municipalities and local road management about this.

The Länsförsäkringar Alliance has formed a working group “Common Injury Prevention” consisting of representatives from the regional insurance companies and specialists from Länsförsäkringar AB. The group’s mission during this year is to identify the five most injury-affected sites in their companies, for example the most injury-hit roundabouts, parking lots, tourist roads, road kill sites, etc.

**Main success factors** | With this activity there is a great potential to prevent and reduce injuries and accidents but the local commitment is even more important.

One of the challenges is to evaluate the analytical tool and to what extent different tools and working methods are used among the regional insurance companies. Länsförsäkringar Alliance will continue the registration work and improve the analysis – this is a powerful tool to visually identify and influence the dangerous traffic environments.

In order to increase the plotting, claims registrations have been developed on the internet with a map so that

the customer can directly plot where the accident happened. This means that the number of injury sites increased in material analysis, from the previously plotted 1,400-1,600 claims per month to 2,600-3,000 today. It is also more likely that the true position of the accident is more exactly put on the map when it is marked directly by the customer.

A number of regional insurance companies have now started analysing the material processed per municipality and petitioning local governments responsible for road construction and maintenance. Based on the material the local municipalities can now prioritise their actions in the road network.

**Date of implementation / duration |** The project began several years ago and is ongoing.

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# DERRIS (DisastEr Risk Reduction InSurance) Project

Name of the Company: **Unipol**

Country of HQ: **Italy**

Main insurance classes: **all life and non-life classes**

Premiums 2015: **EUR 15.56 billion (EUR 7883 million for non-life premiums; EUR 8593 million for life premiums)**

Number of member-policyholders: **14.8 million (includes clients and policyholders)**

Number of employees: **14,109**

Target audience: **society**

Areas: **sustainable development and prevention**



**Description of the good practice** | The DERRIS project experiments an innovative model of multi-stakeholder collaboration involving public administrations, insurance companies, academic institutions and SMEs. The ultimate goal of the project is to build an innovative public-private insurance scheme that triggers virtuous behaviours regarding protection, prevention and adaptation to the effects of climate change and increases local resilience, thus reducing the costs of extreme weather events that are covered by public spending.



Il clima cambia. Riduciamo i rischi.

## Objective |

The DERRIS project aims to:

- Transfer knowledge from the insurer to the public administration and SMEs on risk assessment and risk management of climate change-related events;
- Create a self-assessment tool that will allow SMEs to evaluate the risks and adopt prevention and emergency management measures;
- Implement innovative models of private-public partnerships between insurers, public administrations and businesses, to increase urban resilience;
- Analyse innovative financial instruments to fund climate change adaptation actions.

DERRIS focuses on 7 perils: flood, rainfall, lightning, hail, wind, temperature and landslides.

**Date of implementation / duration** | The project started in September 2015 and will last until September 2018.

**Resources** | DERRIS has been co-funded by the European Commission under the Life financial instrument. The total budget for the project amounts to EUR 1,317,166 of which 60% is financed by the EU. The co-financing received from the European Commission amounts to EUR 790,299.

The project involves six partners: Unipol Group (Coordinating beneficiary), ANCI (National Association of Italian Municipalities), Coordinamento Agende 21 Locali (non-profit making association of local authorities), Cineas (academic consortium), Municipality of Turin and UnipolSai.

**Impact and benefits achieved** | The project is currently running a pilot phase that involves 30 SMEs located in six industrial areas in the municipality of Turin. Each of the 30 SMEs gets the opportunity to benefit from:

- Around 20 hours of training to increase their knowledge on risk assessment and risk and emergency management;

- Two field visits from experts in risk engineering which aim at analysing the vulnerability of business to climate risk and identifying measures to increase their resilience to climate change;
- Support in introducing an action plan which reports on the business risk and resilience indexes and lists measures that the company can undertake to better prevent and manage risks and emergency.

At the end of March 2017, the project finalised its Climate Risk Assessment and Management tool for SMEs (CRAM tool) which is being made available to all SMEs in Italy. The tool contains a system for web geolocalisation of the company's sites, provides information on the level of each of the seven perils in the localised area on the basis of risk maps elaborated by the project using official data, a self-assessment questionnaire that aims to identify the company's vulnerability to climate events, a qualitative risk index and resilience index, identifies a series of adaptation measures that the company should implement to enhance its resilience and generate a report containing the results of the self-assessment and the action plan.

The pilot phase of the project also involves the Municipality of Turin which will draw an industrial district adaptation plan through a series of co-design workshops that will involve the SMEs from the pilot phase and other relevant stakeholders.

As from April 2017, the implementation of the project has been extended to ten other cities in Italy which have been called upon to engage in a process of integration of adaption measures into public planning. It will also lead to the engagement of 200 other SMEs that will get support and training to implement an action plan to increase their resilience.

### Main success factors / obstacles |

The main success factors so far are:

- Knowledge transfer on risk assessment and management from the insurance industry to SMEs and the public administrations;
- Capacity-building thanks to the creation of the self-assessment tool that will be made available to SMEs and was successfully tested in Turin;
- Creation of an innovative public-private partnership scheme that favours a new governance on adaptation to climate change;
- Analysis of possible innovative financial instruments for adaptation.

The main obstacles encountered so far are:

- Low level of awareness on risks linked to extreme weather event and to climate change among SMEs;
- Difficulty to access quality and homogeneous climate data to carry out thorough analysis of climate trends on the whole national territory for all identified perils.

Web link | [www.derris.eu](http://www.derris.eu)

### Contact details |

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# CSR initiative and partnership policy at Inter Mutuelles Assistance: an illustration of a partnership between IMA and the French Red Cross

Name of the Company: **Inter Mutuelles Assistance**

Country of HQ: **France**

Main insurance classes: **assistance**

Number of clients: **50**

Number of employees: **3,381 employees in seven countries**

Target audience: **society – local communities and vulnerable populations**

Areas: **sustainable development, social inclusion and local development**



**Description of the good practice** | IMA seeks to give priority to the sharing of good practices and to the sponsorship of skills through its institutional partnerships rather than providing only financial support. The project for the Emergency Response Units (ERU), set up by the French Red Cross, is one such illustration.

The ERUs are health, water, remediation and distribution units trained by the French Red Cross that can be deployed in 24-48 hours in response to international emergencies such as tsunamis, earthquakes, floods, displacement of populations, etc.

This partnership was initiated by the IMA Group to mobilise its employees around solidarity actions; it enables volunteer employees to take part in ERU missions as logistics experts and administrators.

The recruitment of volunteer employees is conducted in three stages:

1. Internal pre-selection by IMA's human resources departments based on recruitment criteria sent in by the NGO, relating to technical skills, stress resistance, ability to work in a team, level of English, etc.
2. An interview of pre-selected employees conducted by ERU leaders.
3. Training by the French Red Cross, after which the employee volunteers are incorporated into the ERU pool.

IMA pledges to do the following in the context of skills sponsorship:

- Accept an emergency absence of one or several employees for three to four weeks per year
- Allow these employees to pursue five days a year of continuous training as a member of an ERU team and to attend the annual seminar organised by the French Red Cross for ERU members.
- Continue to pay these volunteers their full salary during the periods they are mobilised by the French Red Cross.

Since 2013, when this partnership was set up, IMA's volunteer employees have taken part in two humanitarian crises: the first at the start of 2014 in the Philippines, which was heavily damaged by Typhoon Haiyan; the second, which is still operational, at a refugee camp in Greece.

**Objective** | This is an iconic partnership because it brings together two leaders from the solidarity and social economy in order to produce together a positive social impact. It is an opportunity for IMA to contribute its assistance skills to the French Red Cross in support of its missions that manage emergencies around the world.

**Date of implementation / duration** | The first ERU sponsorship agreement with the French Red Cross was signed in 2012 for a period of three years. It was renewed in 2016 for three years with the aim of expanding the volunteer employees' scope of action beyond emergency situations. A framework partnership



with the French Red Cross, agreed for an unspecified period of time, had previously been signed in 2011.

**Impact and benefits achieved |** This project is also a multiplier of internal cohesiveness for IMA employees who, through our core business, have become receptive to this type of solidarity initiative and are often involved in humanitarian associations. This type of commitment by their company gives them a strong sense of pride and belonging. For the volunteer employees, joining an ERU team is further recognition of their expertise, their social abilities and their skills inside the company and in the French Red Cross. The missions and training schemes are described by the employees as “providing rich lessons on the human level and offering intense encounters in the field”. Every appeal from an NGO to join a humanitarian mission creates a spirit of emulation in the team of volunteers and employees who lead or join the project. The company’s image is then reinforced both internally and externally. The areas covered by the partnership are ultimately both social and societal.

### **Resources |**

- Four employees, recruited and trained by the French Red Cross
- Continued payment of the salary during periods of absence when on missions and during training.

### **Contact details |**

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# Collaboration with students from the Masters in Strategic Product and Service Design at Mondragon Unibertsitatea, in the Enhanced Vehicle Service Customer Experience Project

Name of the Company: **Seguros Lagun Aro**

Country of HQ: **Spain**

Main insurance classes: **individual insurance (motor, home, life accident, savings, etc.) for self-employed workers and businesses (shops, businesses, civil liability, life/accident, etc.)**



Premiums 2015: **EUR 173 million**

Number of member-policyholders: **148 persons in Bazkideak (Seguros Lagun Aro workers who have an interest in the capital)**

Number of clients: **361,935 customers**

Number of employees: **172**

Target audience: **society – students**

Area: **education**

**Description of the good practice** | When Seguros Lagun Aro decided to undertake the Enhanced Customer Experience Project, one of the first decisions it needed to take was whether to embark on this journey with or without outside collaboration.

Although Seguros Lagun Aro knew that it would be able to carry out the project with a multidisciplinary, in-house team without external collaborators, it also realised that choosing this option would mean it would lack an objective, critical point of view that only an outsider can bring.

The idea of contacting a conventional consultancy firm, however specialised in the subject, did not appeal to Seguros Lagun Aro. The company wanted something different, personalised and differential but it was aware that it would not be easy to find. Faced with this situation, Seguros Lagun Aro contacted the Mondragon University for some advice regarding potential collaborators. To its surprise, they suggested suitable collaborators for its project could be found among the students on the Masters in Strategic Product and Service Design of Mondragon Unibertsitatea.

As part of this academic programme, students tackle an eight-week assignment known as the “Challenge”, which involves working on a real case of a business where they put what they have learned into practice. Seguros Lagun Aro therefore discussed its objectives and concerns with those responsible for the Masters, quickly reaching a collaboration agreement.

The students on the Masters are aged 22 to 32 years old. Most of them are engineers with different areas of expertise and degrees in marketing, some of them employed (working for companies).

The 17 students were divided into four teams, each of which worked separately, and a part of the Lagun Aro project team shared all the information about the company (corporate, products and services, customer satisfaction, etc.), which it thought might be useful for the project. This was when the countdown began, and they had



just over three weeks to present the first phase: Exploration.

From here on, the students in the four groups had the same resources and, with some tutoring from the teaching staff, they all surprised us with their work, know-how, creativity and even with the quality of the documents, going far beyond everyone's expectations.

The process followed by the students started with an exploratory phase during which they looked for differentiating business opportunities in the customer experience. This initial phase was guided by tutors, making contact with users (customers) and third parties (customer contact centre, claims handlers, crane operators, etc,...) validating different market research methods: mystery shopper, focus groups, interviews, etc.

This would be followed by a further two phases, with their corresponding deliveries of documentation: Ideation and Development, when, based on the ideas produced after the Exploration phase, concepts would be developed that would eventually produce the best proposals.

Each phase was delivered with a workshop on the university premises, with all the students taking part, as well as members of the Lagun Aro Insurance project team. These seminars began with a presentation of the objectives of the phase by teachers. This was followed by the teams of students, who presented the work they had been doing, explaining the methodologies and techniques used and the results obtained. Each phase ended with participation by the employees of Lagun Aro, who shared their first impressions of the work and the results delivered.

**Objective** | This project resulted from the company's growing interest in Customer Experience, which derives from the current traditional approach of Total Quality (Excellence) and Customer Satisfaction (Loyalty).

The project aims at designing the process of interaction between the client and the brand when providing the service, in order to improve Customer Experience (relational aspects) with a view to increasing the proportion of sponsor customers, and turning satisfied customers into sponsor customers.

**Date of implementation / duration** | The Challenge was launched on company's premises (head office in Lagun Aro) on 19 April 2016 and lasted two months until 15 June 2016.

**Main success factors / obstacles** | The problems encountered by the students carrying out the challenge were solved by the teachers, who contacted the company on very few occasions. As far as Seguros Lagun Aro was concerned, only at the end of the second phase did the company feel it appropriate to remind the students of the objectives so that the project did not go off track.

Seguros Lagun Aro found the Masters students to be fresh, both because of their training and their youth, which it believes was pivotal to the success of the project.

**Impact and benefits achieved** | The collaboration ended with the delivery of the final phase on deadline complied with objectives and the budget was very reasonable. The company was very pleased with the final outcome of the project. In record time, we have succeeded in designing the Customer Journey Map for Automobile Insurance Service Provision, pinpointing moments of truth and areas of improvement, and achieving 48 improvements whose implementation is currently being studied. In addition, we have created a learning process in Customer Experience work methodology which we can apply to other processes.

**Resources** | Eight employees of Lagun Aro and twelve students of the Mondragón University's students in the Masters Programme of Strategic Design of Products and Services participated in this project.

The financial resources for collaboration of the students in the Product and Service Design Masters degree from the Mondragon University came to EUR 10,000.

Implementation of the improvements resulting from the project will not be assigned to just one budget heading as the different areas will be encouraged to develop the improvements related to their specific sphere of action.

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# The “Summer with a book” campaign

Name of the Company: **SKOK Ubezpieczenia**

Country of HQ: **Poland**

Main insurance classes: **non-life**

Premiums 2015: **EUR 45,917,136**

Number of member-policyholders: **1,307,000**

Number of employees: **152**

Target audience: **society – local community**

Area: **education**



**Description of the good practice** | TUV SKOK and TU SKOK Życie – two Polish insurance companies operating under a common brand of SKOK Ubezpieczenia – similarly to mutual insurance societies all over the world, strive to ensure peace of mind and a sense of safety to members of local communities. To attain that, they put a special emphasis on effective insurance coverage, offering to their clients a wide array of property insurance, life insurance, motor or travel insurance. SKOK Ubezpieczenia goes, however, far beyond the limits of its principal activity and gets strongly involved in social projects of various kinds.

The social engagement examples of SKOK Ubezpieczenia are many, as the brand supports numerous projects concerning Poland’s history, culture, sports, education and spiritual life. The involvement of the companies is particularly noticeable in the field of publishing. For instance, SKOK Ubezpieczenia has climbed to the top of the list of socially responsible companies in the prestigious “I respond to Poland” ranking thanks to the educational campaign “A safe way to school”, conducted jointly with the police over a span of four years. This campaign included, inter alia, sponsoring a “Safely throughout the year” book for children.

But the event, sponsored by SKOK Ubezpieczenia, which attracts ever greater interest year by year, is the summer campaign “Summer with a book”. In 2016, Poland’s largest publishing house organised the fifth edition of the readership initiative.

**Objective** | The overall objective of the project is to promote the reading of books in every age group and to present a comprehensive publishing offer, addressing the various needs of readers. The campaign is launched as a series of festivals arranged in Poland’s most popular holiday resorts situated by the sea, in the mountains or in the lake regions.

The “Summer with a book” campaign was a good occasion for the audience to become aware of the most interesting offers of the publishers exhibiting their books and to take part in meetings and workshops with well-known and interesting personalities. The most popular celebrities of Polish culture and showbusiness encouraged the visitors to read their books.

SKOK Ubezpieczenia has always placed great importance on education of the youngest. During the last round of the “Summer with a book” campaign attention was thus placed on a special programme for children, allowing them to hear the poetry of outstanding Polish writers dedicated to them, and to listen to the adventures of the young heroes of Swedish children’s literature.



**Date of implementation / duration** | July-August 2016

**Resources** | Events were handled by two representatives of SKOK Ubezpieczenia and ten from the publishing house. The event budget amounted to PLN 135,000 (around EUR 31,000) and covered the production of SKOK Ubezpieczenia promotional materials that were distributed to visitors (catalogues and leaflets), placing advertising banners and company stalls at each fair. Various stands were also placed around the fair with book presentations, meetings with authors, entertainment for children, etc.

**Impact and benefits achieved** | Since participants at the book fairs were not only tourists coming to relax at the resorts but all fans of good literature regardless of their age, interests or views, 30,000 visitors participated in the project. The four weekend festivals hosted, at each of the events, as many as 2,500 readers daily and each of the meetings with the authors gathered 300 persons willing to meet the favourite authors and listen to excerpts of the books read by them.

**Main success factors / obstacles** | While the nature of the campaign meant the readers' festivals were held at tourist venues, the events were visited not only by holidaymakers from all over Poland, but also by local inhabitants. The "Summer with a book" 2016 proved to be a huge success, because of an unexpectedly high number of visitors to the festivals and also because people willingly participated in the workshops and meetings on offer. This means that the well-exposed brand of the sponsor – SKOK Ubezpieczenia – was noticed by those visiting the events, who also took interest in the insurance offer presented.

Thanks to its support for the "Summer with a book" campaign, SKOK Ubezpieczenia showed itself as a brand eager to support publishing culture and readership, with influence on intellectual development and studiousness of society.

The result provides a strong incentive for the brand to support the campaign in the years to come and organise it on an even greater scale.

**Web links** | [www.latozksiazka.pl](http://www.latozksiazka.pl) | [www.skokubezpieczenia.pl](http://www.skokubezpieczenia.pl)

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# Engagement in the city: access to education for all

Name of the Company: **MAIF**

Country of HQ: **France**

Main insurance classes: **non-life and life insurance**

Premiums 2015: **EUR 3.36 billion**

Number of member-policyholders: **3.2 million**

Number of employees: **over 6,500**

Target audience: **society**

Areas: **education and social inclusion**



assureur militant

**Description of the good practice** | MAIF works with partners in the disability sector in order to support access to education. This is achieved by helping parents to understand the relevant legislation, helping teachers to understand the various forms of disability, financing instruments to raise awareness of disability, funding the provision of learning support at school, organising seminars, etc.

Whilst the law introduced on 11 February 2005 has brought about many changes in favour of the education of children and adolescents who have a disability, the law is not able to change people's view of disability.

For this reason, the mutual decided to invite pupils from middle and secondary schools to attend day-long events which are held on a regular basis. The events' objectives are to promote exchanges between pupils and children and adolescents with disabilities and to make the pupils who do not have a disability aware of the difficulties faced on a daily by those who do, as well as of their abilities and talents.

**Objective** | From a social point of view, the "engagement in the city" approach favours ethnic, social and cultural diversity within teams and consolidates the employment of young people and older workers. As a company which is very much involved in the efforts made to address the challenges of our times and one which is integrated within the social and economic fabric, MAIF plays a civic role in society. Having provided insurance services to the education sector for many years and being aware that education is a key to change and progress, MAIF has become engaged in efforts made to promote access to education for all.

**Date of implementation/duration** | Since 2008, 25 events known as "Extra-Ordinary" meetings have been held in schools. Similar events have also been hosted by the MAIF stand at the four-day Education Fair, which has been held every year since 2012.

**Impact and benefits achieved** | 33,500: the approximate number of young people and teachers who have been involved in these events and have been made more aware of disability.

**Web link** | [www.maif.fr/handicap](http://www.maif.fr/handicap)

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# Good practices vis-à-vis member-policyholders, staff and/or society

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## Better internal engagement helps member engagement

Name of the Company: **Cornish Mutual Assurance Company Ltd**

Country of HQ: **United Kingdom**

Main insurance classes: **property, liability and motor**

Premiums 2015: **EUR 23,858,000**

Number of member-policyholders: **24,000**

Number of employees: **107**

Target audiences: **member-policyholders and staff**

Area: **loyalty**



**Description of the good practice** | Effective member engagement is vital to member-owned organisations. Such engagement gives real insight as to what is required of us by our members and why. It can also help engender a sense of belonging and deepen relationships which are potential sources of competitive advantage over organisations with alternative ownership structures where the same owner/customer relationship does not exist.

We have invested heavily in the business in recent years to remove barriers to effective member engagement and to help us to all take more personal responsibility for delivering the right member experience. New IT systems have undoubtedly played their part. However, it is the investment we have made in our people, including the development of a positive internal culture that we feel is really making a difference to our members.

In 2016, we asked everyone from the business—over 100 people—to be part of the Cornish Mutual team in attendance at selected local agricultural shows where we knew a large volume of our members and target market would be present.

**Objective** | To develop more effective internal teams and broaden the options in how we can engage with the diverse requirements of our members. To recognise individual characteristics and preferences both internally and amongst our members so that we do not force our people to act the same way when engaging with members.

In addition to specific objectives set for each individual attending a show, the main objectives of broadening attendance at the agricultural shows was for our people to learn more about the agricultural sector in the south west of England, the niche that we specialise in, to meet members, and ultimately to improve our ability to understand and discuss our members' business and insurance needs.

**Date of implementation / duration** | The general approach of improving our internal engagement and the member experience has been developed and refined within Cornish Mutual in recent years. Internal best practice has grown over time following significant changes to our performance management process and the enhancement of our training and coaching framework. Increased attendance at the agricultural shows was an initiative for 2016 and together with continued attendance at shows we will look for other innovative ways to engage with members in the coming years as we learn more about our members and deepen relationships.

**Resources** | During 2016 we allowed every one of our 100 people a day out of their normal schedule to attend a show. At the key agricultural shows training events were put on for members and staff throughout the day. We allocate a significant amount of time to training and development of all our people and through this we better understand our members' requirements and each other's strengths so we can work more

effectively as a team.

**Main success factors / obstacles |** The insurance industry's reputation for engaging with policyholders is poor. As insurance has become increasingly commoditised, relationships with policyholders are deteriorating and levels of fraud are increasing. We want to be different.

Enabling our people to play to their strengths and engage with members in their own individual way is very rewarding and creates the positive internal culture which results in an improved member experience.

We are very proud of our member retention rate of +90% which we believe stems from effective member engagement and the understanding we have of our members' insurance requirements. Our greatest source of new business acquisition is via recommendation which demonstrates the trust and loyalty of our members. Our members show they value our services by scoring us with market leading net promoter scores in excess of +80% for both customer acquisition and claims handling.

We estimate that each year at least half of our membership come to our stands at agricultural shows. By broadening attendance, including Board representation, we generated an increased and more effective level of engagement with our members. This led to more leads and enquiries which have since been converted into new business. In addition, we increased our people's levels of awareness of issues that currently face the agricultural sector.

**Web link |** [www.cornishmutual.co.uk/](http://www.cornishmutual.co.uk/)

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# Mutua Madrileña's Corporate Volunteer Programme

Name of the Company: **Mutua Madrileña**

Country of HQ: **Spain**

Main insurance classes: **motor, health care, life, accident and home**

Premiums 2015: **EUR 4.33 billion**

Number of member-policyholders: **11 million**

Number of employees: **1,379 employees**

Target audiences: **staff and society**

Areas: **staff: loyalty**

**society: social inclusion**



**Description of the good practice** | Since 2011, Mutua Madrileña has had a Corporate Volunteer Programme under the slogan “Together we do more”, in which the company’s staff is very active.

Mutua Madrileña’s employees take part in support activities for disadvantaged groups, either one-off initiatives to meet certain needs such as housing renovation, working with charity canteens, leisure time spent with disabled persons, or ongoing initiatives such as IT classes for women, coaching for at-risk young people, support for the elderly, etc. More specifically, in 2015, 40 volunteer projects were implemented in which around 330 employees, 18.8% of the staff, took part. Many of them participate on a regular basis.

Mutua Madrileña’s Corporate Volunteer Programme, which has the backing and encouragement of senior management, pursues a double path. First, the programme is open to projects put forward by the employees themselves, and secondly, it is open to projects submitted by the company, based on proposals from a range of NGOs.

If the projects put forward by employees have sufficient backing from co-workers for implementation, they can receive financial backing from the company through the Mutua Madrileña Foundation. In addition, depending on the proposed activity, family members and friends of employees can also participate.

A specific microsite of the insurance company’s intranet was created to facilitate the development of the Volunteer Programme where volunteer opportunities are published either by employees or by the company itself. In that way, volunteers who wish to can sign up to work with one of the initiatives on this platform. Consequently, the members of the company who wish to propose and take part in solidarity initiatives can pool their ideas and ensure that, in a flexible and simple way and with the cooperation of co-workers, projects and initiatives are able to move forward.

The projects proposed by the employees are designed to help people in need, often as a result of economic hardship, such as in the case of immigrants, people out of work and the poor, and others for health reasons, such as disabled people or those suffering from a disease.

**Objective** | Through the Corporate Volunteer Programme, Mutua Madrileña involves its professionals in its social commitments. The employees can promote their own volunteer initiatives and the company can back them with organisational and economic means to bring their projects to fruition.

The aim is to involve them in social initiatives led by the company and its Foundation, fostering their spirit of solidarity and strengthening their sense of belonging.

**Date of implementation / duration** | From 2011 to the present. The Corporate Volunteer Programme has been up and running for five years.

## **Impact and benefits achieved** |

Percentage of the staff who participated: 18.8%

Average number of volunteers per activity: 15

Number of projects of NGOs with which the company has cooperated since 2011: 170

Number of proposals implemented: 68

Number of direct beneficiaries from activities: 2,000

Number of hours devoted in 2015: 2,500

Results from satisfaction surveys among employees:

- Rate of response: 80%
- Degree of satisfaction: 8.5 out of 10

**Main success factors / obstacles** | The Mutua Madrileña Corporate Volunteer Programme was successful for the following reasons:

1. A committed and involved staff
2. Active support from senior management
3. Intensive use of internal communication to spread the word and invigorate the programme
4. Activities adapted to the interests/preferences of staff
5. Alignment of the programme with the company's social action strategy
6. Participation of staff in proposals for activities
7. Financing of initiatives by the Mutua Madrileña Foundation
8. Close and constant relations with NGOs
9. Training of staff in relations with and treatment of various social groups

Effort, planning, time, resources and a great deal of compassion

### Contact details |

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# Fixed salary model

Name of the Company: **Vorarlberger Landes-Versicherung V.a.G.**

Country of HQ: **Austria**

Main insurance classes: **property, accident and life insurance**

Premiums 2015: **EUR 89.5 million**

Number of member-policyholders: **94,206**

Number of employees: **180**

Target audiences: **staff (sales representatives) and member-policyholders**

Areas: **staff: benefits**

**member-policyholders: loyalty**

**VORARLBERGER  
LANDES-  
VERSICHERUNG**



*Im Ländle sicher besser*

**Description of the good practice** | The implementation of a fixed salary model for sales representatives. New full-time sales representatives are no longer paid through commission but they receive a fixed salary.

**Objective** | The fixed salary model aims to appeal to other types of sales representative (e.g. secondary/grammar school leavers or business college graduates and women) and to reassure customers that the focus is not on selling products but providing qualitative advice (“the aim is not selling in order to earn commission”).

**Date of implementation / duration** | Since 2013

**Resources** | The resources of the project are the means to closely monitor these sales representatives, in order to determine, at an early stage, whether they are suited to this type of work.

**Impact and benefits achieved** | Significantly more applicants have responded to the company’s job advertisements; the proportion of women increased considerably; even former bank employees, who would not formerly have been interested in the insurance sector, applied and are now working as part of our sales team.

The customer can be sure that he/she is not buying products because of the commission but because they are suited to his/her needs.

**Web link** | [www.vlv.at](http://www.vlv.at) – Karriere “Das VLV-GarantiePLUS-Einkommen”

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# Benenden Charitable Trust: relieving health-related hardship and distress

Name of the Company: **Benenden**

Country of HQ: **United Kingdom**

Main insurance classes: **non-life**

Premiums 2015: **EUR 96,806,474<sup>4</sup> (or GBP 87,576,000)**

Number of member-policyholders: **867,578**

Number of employees: **264**

Target audiences: **staff, member-policyholders and society**

Areas: **staff: benefits**

**member-policyholders: benefits**

**society: social inclusion**



## Description of the good practice |

Benenden Charitable Trust was launched at Benenden's centenary Conference in 2005, after members voiced that, over and above the services available through Benenden membership, they wanted to introduce a way to help members suffering financially as a result of a health issue.



The trust is a registered charity, governed by a board of Trustees and in its first ten years granted over GBP 650,000 to people in need. It helps with specialist equipment such as wheelchairs and stair-lifts, surgery and medical treatments not available quickly through the NHS or through Benenden membership, and also provides financial grants to help people manage their finances and get back on their feet again.

The charity engages with staff at Benenden's sites across the UK and coordinates activities to raise funds and awareness for itself and other partner charities. Each year the charity enters a team of Benenden staff runners in the Run For All York 10k. In 2016, nearly a quarter of Benenden's staff took part in this challenge, including all departments and various members of the management team.



The Charity has also partnered with Scottish mental health charity, SAMH, to run Cycle GB, a 540 mile (870 km) cycle ride from Glasgow to Benenden in Kent. Such events have raised more than GBP 50,000 for good causes, as well as a significant amount of engagement and awareness through regional press and social media.

<sup>4</sup> Conversion rate of GBP 1 = EUR 1.10540 (as of 17 October 2016)

The result was a team of 20 riders from all levels and areas of the business across sites in Edinburgh (Keegan & Pennykid), York (Benenden) and Kent (Benenden Hospital) who trained hard and came together to tackle the physical and mental challenges of the event.

There was a uniform respect and support amongst riders to ensure all completed the challenge safely and comfortably. The individual riders at the start line quickly became a cohesive team, with lasting relationships of mutual respect formed between them.

In addition to the riders, there was a huge amount of collaboration in the organisation and coordination of the event. Professional and personal networks were engaged to identify and secure corporate and individual sponsors – as well as generating interest and awareness of the event and the causes involved. From securing accommodation and transport to generating a significant amount of local press coverage and social media engagement, teams from all areas of the business provided support and expertise to make the event a huge success.

The event stands as an excellent example of the opportunities available to colleagues at Benenden, of the way that staff get behind an event to create not only some admirable social outcomes, but to enjoy themselves doing it.



**Objective** | Benenden Charitable Trust exists to relieve hardship and distress caused by sickness, infirmity, disability or any medical condition, by providing financial assistance to Benenden members (past and present) and others referred by partner charities.

**Date of implementation / duration** | Benenden Charitable Trust was inaugurated in 2005 and has been making grants for 11 years to date.

**Impact and benefits achieved** | Each year Benenden Charitable Trust receives 50-100 applications and makes grants totalling GBP 50,000-GBP 85,000. In 2016, the charity was able to provide financial help in 81% of cases, with 13% finding assistance elsewhere or no longer needing help, and only 6% of applications declined.

**Web links** | [www.benenden.co.uk/charitable-trust](http://www.benenden.co.uk/charitable-trust) | [www.benenden.co.uk/cyclegb2016](http://www.benenden.co.uk/cyclegb2016)

**Contact details** |

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# Recycling insurance service for agricultural operations

Name of the Company: **The Länsförsäkringar Alliance**

Country of HQ: **Sweden**

Main insurance classes: **non-life and life**

Premiums 2015: **EUR 4.1 billion**

Number of member-policyholders: **3.7 million**

Number of employees: **5,900**

Target audiences: **society and member-policyholders**

Areas: **society: sustainable development**  
**member-policyholders: services**



**Description of the good practice** | Recycling insurance service – scrap and environmentally hazardous chemicals are collected from agricultural operations across Sweden and sent for recycling. The service guarantees the collection of all scrap and hazardous waste, not only the most profitable for the Länsförsäkringar Alliance. The service is part of the basic protection in three different insurance policies: insurance for agricultural operations, insurance for horse farming operations and farm insurance.

The very successful service is carried out in cooperation with the nationwide “Keep Sweden Tidy Foundation” for a clean Swedish countryside.

**Objective** | The aim of the initiative is to improve the environment in the Swedish countryside by providing a free collection service for scrap and environmentally hazardous chemicals from agricultural operations across the whole country.

A secondary objective is to increase take up of Länsförsäkringar’s agricultural insurance policies and to improve Länsförsäkringar’s exposure in the media.

**Resources** | Two full time project leaders at Länsförsäkringar AB for seven years.

On 1 January 2014, the service was handed over from Länsförsäkringar AB to the regional insurance companies of the Länsförsäkringar Alliance. This is part of the typical working process for insurance offerings at the Länsförsäkringar Alliance where “start-up” products and services are managed by Länsförsäkringar AB and when products are “up and running” they are distributed to the regional insurance companies. This means that the recycling insurance service offering is managed and developed by each independent and local regional insurance company from this date.

**Impact and benefits achieved** | The service has been valued as one the largest contributions made by an individual company to improve the environment in the Swedish countryside and has been hailed by Swedish politicians and also among politicians around the Baltic, for example in the Baltic 21, a network for sustainable development in the Baltic region with broad cooperation.

Great media exposure from working with a well-known nationwide organisation like “Keep Sweden Tidy Foundation”, a creator of public opinion that promotes recycling and combats litter through public awareness campaigns, awards and environmental education. The media exposure value has been estimated at SEK 60 million-SEK 80 million according to some estimates.

Since the start in 2007, the service has cleared a huge amount of scrap and hazardous chemicals from the Swedish countryside: 76,000 tons of scrap and more than 13,000 tons of hazardous waste.

Estimates of the recycling service and the collecting efforts so far (as per 31 December 2013) are as follows: the collected scrap corresponds to the new production of 56,000 cars. The collected waste oil can provide



heating for approximately 2,200 average-sized houses for a year. Over 950 grams of mercury have been recovered from fluorescent lamps, an amount that is sufficient to wipe out all organic life in the Swedish 180-acre lake Bolmen.

**Main success factors** | The demand for the recycling insurance service has been higher than our forecasts which was very positive for a clean countryside, but less positive for the economic forecasts.

The cooperation with the “Keep Sweden Tidy Foundation” has been successful and profitable when it comes to the core offering, although the cooperation resulted in a responsibility distribution between two parties that to some extent meant lost efficiency.

Since the beginning in 2007, the recycling insurance service has developed in order to give more service and add value to policyholders. In 2010, the recycling insurance service also began to include the collection of old or redundant medicine in cooperation with pharmacies. Recently the service has also added the collection of agricultural plastics and tyres for recycling, which has been appreciated by customers.

Most of the regional insurance companies offer the service in cooperation with the “Keep Sweden Tidy Foundation” and some offer the service in cooperation with local entrepreneurs. The service has now a more individualised pricing, which gives greater transparency, added value and cost efficiency.

**Date of implementation / duration** | The project began in 2007 at Länsförsäkringar Alliance and was handed over from Länsförsäkringar AB to the regional insurance companies of the Länsförsäkringar Alliance on 1 January 2014.

#### **Contact details** |

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# Template

You can fill in the template below or contact the secretariat [secretariat@amice-eu.org](mailto:secretariat@amice-eu.org) to receive a word version of this template. Fill in as much information as possible on your case study.

## TITLE

Name of the Company:

Country of HQ:

Main insurance classes:

Premiums 2015:

Number of member-policyholders:

Number of clients (if different):

Number of employees:

Target audience: staff, members/policyholders, or society *[Please choose one target audience. If you choose society, you have the option to mention which sub-group of society you are targeting with your initiative (e.g. general public, minorities, children, local community, etc.)]*

Area(s):

LOGO

Description of the good practice |

Objective |



Date of implementation / duration |

Resources (human, financial, operational etc.) |

Impact and benefits achieved |

Main success factors / obstacles |

Web link(s) |

Contact details |

**Name:**

**Position:**

E-mail:

| Phone:



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