



EDITORIAL

The new Qualibroker-Swiss Risk & Care group: a combination of brokerage and service

On 13 October, we had the pleasure of announcing that the merger between Qualibroker and Swiss Risk & Care had been finalised. With its unique organisation and governance, the new Swiss Group aims to combine insurance brokerage, its core business, with a wide range of HR services. Its aim is thereby to provide a full range of solutions for the needs of general management and human resources departments in terms of risk management as well as dedicated tools, outsourcing services and expert advice. All our clients will therefore benefit from this new dynamic.

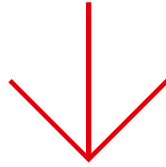
This latest issue of *Insurance Inside* indeed focusses on HR matter and draws on the expertise of the Group. The health crisis has brought the issues of meaningfulness, well-being and a work/life balance to the forefront of employees' concerns. With the sharp rise in cases of anxiety and depression, health in the workplace has become a key issue in attracting and retaining employees.

Human resources managers are on the front line for meeting this challenge - as are company managers. Prevention is the core issue and means that occupational health management must form an integral part of the corporate culture. Over the following pages we will offer some ideas for further thought on the matter.

Lastly, as we are coming to the end of the year, on behalf of all the Qualibroker and Swiss Risk & Care teams, I would like to thank you for your trust and wish you a very happy Christmas with your loved ones.

We hope you enjoy reading this issue!

Bernard Pittet
Chief Executive Officer



Investing in occupational health: a (much) needed positive action

According to the Job Stress Index for 2022, 30% of Swiss employees feel exhausted. The Covid years have had an impact on the organisation of work, as well as on the mental health of a section of our employees. At the heart of this new paradigm we have HR departments, managers and the need to establish a true culture of health within organisations.

Work no longer (always) implies health

Swiss, European and global studies all point to the same conclusion: cases of anxiety and depression have risen steadily since the pandemic. In 2022, the Diot-Siaci Group published a survey with Ifop which found that, for 60% of employees, their job had a negative impact on their mental health. General fatigue, headaches, musculoskeletal disorders, aches and pains, visual fatigue, general anxiety, a perceived increase in workload: the symptoms are manifold and attest to a general

lack of well-being. The result: record absenteeism. According to the Swiss Federal Statistical Office, a working person is off work for an average of 8.3 days a year on medical grounds. Psychological disorders are the leading cause of long-term sick leave. This situation represents a major cost for companies. The loss of productivity is estimated to be nearly 15% of work time, and costs our economy 6.5 billion francs. And yet, the issue of health in the workplace is often regarded as a secondary issue and its correlation with company performance is still underestimated.

Building a culture of good health in the workplace

Managing health in the workplace has become an essential matter. In order to give the health and well-being of employees' priority, it is necessary for companies to change their ethos, and for human resources departments to be properly supported. In the white paper entitled, "Health in the workplace: the new challenges", Dr. Philippe Guibert, Medical Director of International SOS, explains that health in the workplace *"must become a key decision-making criterion at all levels.*

Wages during long-term sick leave

Long-term sick leave is any period of leave lasting more than 30 days.

There are two possible wage scenarios:

- **The employer has not taken out loss of earnings insurance:** wages continue to be paid on the basis of the employee's length of service with the company and will also depend on the canton. In the event of illness, the employer must pay the employee's full salary for a fixed period. This period is determined by the Code of Obligations (e.g., an employee in French-speaking Switzerland with 5 years' seniority will receive wages for 3 months).
- **The employer has taken out loss of earnings insurance:** such insurance cover is not compulsory, but some collective bargaining agreements require the employer to take out such policy. It covers at least 80% of a worker's wage during sick leave. The employer is thereby released from their obligation to pay the wages. At least 50% of these premiums must be paid by the employer. In the event of incapacity for work, wages will be paid until the person is able to work again, but for a maximum of 730 days per case, or for a determined

period. In addition, loss of earnings insurance may exclude certain illnesses (particularly in the case of individual contracts involving a health questionnaire at the time of hire) and apply a deferred period before the insured is financially covered.

Loss of earnings insurance is governed by private law. Consequently, coverage for sickness will depend on the group contract entered into by the employer for his workers, or by the employee themselves.

The premium is calculated on the basis of the industry sector (taking into account harmful conditions), the deferral period (varying from 0 to 180 days) and the percentage of the wage covered (from 80 to 100%). The cost of claims may cause the insurer to adjust the premium. Acting on absenteeism and its causes is therefore of prime importance in limiting the rise in premiums.

Lastly, there are alternatives to loss of earnings insurance, such as stop loss or the creation of a captive. They are more advantageous and are reserved for large companies.

Please do not hesitate to contact us for further information.



The subject must be addressed by management, human resources, legal departments, internal communications and employee representatives alike.” Yet, talking about mental health is still taboo for many employees, who fear that coming forward with such issues might harm their careers. It is therefore essential to raise awareness among all staff, at

“Return on investment for an occupational health scheme: up to 5 euro ROI for every euro invested, and up to 10 euro for every euro invested in a training scheme for managers on mental health issues”.

Sources: Deloitte and Lancet

all levels, and in particular among middle management and senior executives. There is an absolute need to train them to pick out any minor signs in order to start the conversations needed with their employees in order to help them. Senior managers must speak out on the subject of health in order to remove the stigma associated with it.

Health policy in action

Making health a priority in the workplace means implementing a number of actions within the company:

- Systematic analysis/auditing of the workplace climate
- Setting up or updating a healthcare scheme that meets legal liability requirements
- Communicating with employees
- Training local managers in their role of prevention and management, on equal treatment, on the resources and tools available to them etc.
- Using absenteeism monitoring tools to enable HR and managers to monitor at-risk groups and target specific actions

Establishing a culture of health in the workplace takes time and the measures taken must create a solid framework. Beware of gimmicky schemes!

Taking action through prevention

Setting up an occupational health scheme requires various levers to be activated. First and foremost, it is essential to convince the management committee that it should commit to this approach. The next step is to take stock of the situation, so as to assess employee commitment and morale, while taking into account the specificities of the industry sector of the company. The aim is to set up an effective and

realistic action plan. Various kinds of action may be considered (mediation, sports activities, incentives to take part in company-sponsored volunteer work, etc.). As we have already said, training is one of the essential elements for raising awareness of risks and improving the response to psycho-social risks and reducing them. Lastly, the health schedule should be reviewed on a regular basis to ensure that it is still relevant and to verify the progress achieved. Such regular review acts as a barometer to enable well-being in the workplace to be monitored.

1. What is your assessment of workplace climate?

The situation is increasingly difficult. Companies expect more and more with fewer and fewer resources. In the past, there were peaks in activity followed by slack periods during which employees could recuperate. This is no longer the case: workers experience constant plateaus of intense activity. As a result, the number of cases of burn-out and depression is increasing. 3 questions keep coming up from the managers we meet: How should absences be managed? How do you deal with conflict? How can I motivate my employees?



Franck Czapski
 Director of Ismat Consulting
 Ismat Group, which brings together Ismat Consulting, Clinique du Travail and Biings, is part of the Swiss group that includes Qualibroker and Swiss Risk & Care. He is specialised in the management of occupational health risk.

2. What can companies do?

When managers have frequent, albeit brief, interactions with their staff, the climate is generally better. These precious moments nurture recognition, one of the 9 factors of the workplace climate. It's crucial that the general management, HR and managers are aligned. These 3 levels are interdependent: local managers play a key role in the work climate, HR in all its aspects (legal, psychological, medical, etc.) must help managers to manage the most difficult cases, and lastly, management must support HR and managers. From now on, being a «good» manager - which is quite different from being a good expert - is a necessity. You're not born a manager, you become one, notably through training. Everyone has their share of responsibility for well-being at workplace, irrespective of their level or hierarchical position. All employees can contribute to improving the atmosphere. It often starts with the courage to ask a simple question: "How are you?". It opens up the discussion and shows that you're genuinely interested in the other person. This is fundamental.

3. Are human resources departments well prepared today?

This malaise at work is also felt by HR professionals. Rarely at the heart of the decision-making process, they often find themselves at a loss. When Ismat intervenes in a company, we act as a neutral third party, allowing people to speak freely. By analysing the situation, we can highlight areas for improvement. The resulting action plan will not, however, have any effect if not supported internally, if managers do not commit to this approach and, lastly, if the General Management does not demonstrate its willingness to move things forward.



Managing your pension for a better future

Health and welfare schemes, the cornerstone of any retirement strategy, is of vital importance to both the self-employed and companies. Self-employed workers are entirely responsible for planning their retirement. It is imperative that they should take steps to guarantee their future financial security. For companies, tax optimisation and retirement planning for their employees are crucial elements of overall management.



This is why managing your health and welfare scheme is a short- and long-term investment, irrespective of status. But for that, you need to know the workings of the system.

The last webinar of the year was devoted to this topic, featuring our Federal Law on occupational pension, survivors' and disability schemes (LPP) specialists Jean-François André and Carl de Montigny. Reviewing the key points of the LPP reform, which is expected to be put to the vote in the spring, they explained the best practices to apply and gave their advice on how to avoid the pitfalls of health and welfare planning.

Watch the webinar replay:
<https://www.swissriskcare.ch/les-webinaires>

Impressum

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