

# Reconciliation of work and family Work-life balance at HUK-COBURG

Brussels, 15.09.2009



## Overview

1. About us
2. Demographics and work-life balance
3. Measures and practical examples
4. How we benefit

## 1. About us

### **The HUK-COBURG Insurance Group ...**

... is the leading German insurer offering a comprehensive range of insurance and building society products for all private households. More than eight million customers have put their trust in us.

The group consists of five property and casualty insurers – among them one online-only insurer – two life insurers, two health insurers, one building society and one assistance company.

For 75 years now, the parent company HUK-COBURG which is at the top of the insurance group has been operating according to the principle of mutuality.

## 1. About us

### The parent company – HUK-COBURG

- Mutual insurance company
- Only for public servants
- 3.5 million members
- Largest German insurer of public servants: In 49% of all public servant households HUK-COBURG is represented with at least one contract.
- Holds all shares in HUK-COBURG Holding AG, under whose roof the subsidiaries of HUK-COBURG Insurance Group are to be found. Three “Versicherer im Raum der Kirchen – VRK” (insurers in the field of churches) are the special partners for staff members in church, deaconry, Caritas and free welfare work. The other companies are open to all interested individuals.







1. About us
2. Demographics and work-life balance
3. Measures and practical examples
4. How we benefit



## 2. Demographics and work-life balance

- The self-conception of HUK-COBURG has always been that of an employee-oriented and family-friendly company. This is basically the key statement of our guiding principles (no. 10):

*“The HUK-COBURG Insurance Group is a progressive and socially-minded employer; our operational tasks aimed at customer and member satisfaction can only be met with qualified and motivated employees. A qualification-related and performance-oriented salary scale for employees, a purposeful educational training and the compliance with employee-related leadership principles as well as a family-oriented employment policy are important preconditions for it.”*

- As a financial service provider, we consider our employees to be of particular importance for us. Therefore, we feel that challenges for personnel work are central challenges for the success of the company.

## 2. Demographics and work-life balance

- With regard to the employment policy, we understand the demographic development to be one of the most important tasks for the future.
- We see a close connection between the demographic development and our commitment to the reconciliation of work and family. We regard the demographic development as a challenge for our company which has many different aspects :
  1. Development of the age structure within the group
  2. Attracting of new, qualified employees
  3. Retention of employees
  4. Development of the age structure in society

## 2. Demographics and work-life balance

1. Development of the age structure within the group: How do we deal with ageing employees?

→ We particularly care about the topics of health, lifelong learning, qualified initial training

2. Attracting of new, qualified employees: Where and how do we get such employees?

→ For many qualified employees and managers the topic of family is an important one. We can offer support and thus are an attractive employer targeting qualified staff.

## 2. Demographics and work-life balance

### 3. Retention of employees: How do we keep our employees – in the different stages of life?

→ We invest in our employees – and we want to retain and keep them over many years. This particularly applies to life stages in which family may be more important than work. We provide flexibility during different stages of life. We support the courage to have children **and** to engage in professional development.

### 4. Development of the age structure in society: How do we support our employees to be able to deal with demographic changes in their own family environment?

→ Employees have to face the problem of taking over the care of family members. In this case as well, we provide support committing ourselves to the reconciliation of work and family.



## 2. Demographics and work-life balance

- HUK-COBURG has voluntarily opted to undergo certification, to critically examine the existing, to implement new measures and to make a considerable investment in this topic.

This is done because

- The company attaches great importance to qualified, motivated, and committed staff
  - There will still be need for good staff in the future, and we want to continue to grow
  - We want to rise to the challenge of the demographic change
- We want to
    - Sensitize, train and support our management staff
    - Offer concrete supporting measures to our staff, and by doing this
    - Keep the balance between employee and employer interests in mind
  - As a result, we have a win-win situation for both employees and employer

1. About us
2. Demographics and work-life balance
3. Measures and practical examples
4. How we benefit

### 3. Measures and practical examples

#### *3.1. Reduced full-time employment for management staff*

We enable our first line managers to accomplish their tasks in “reduced full-time” (part-time).

#### **Objectives:**

- Improved time compatibility of work and family also for management staff.
- Capture the management potential, in particular of young women, for the company

#### **In practice:**

- Maximum reduction to 25 hours/week possible, support through deputy (extra pay)
- Capacities are not saved but built up within the team
- This way e.g. mothers on parental leave may flexibly work some additional hours if they choose to do so



### *3. 2. Alternating telework*

We enable parents on parental leave - in certain departments where it is technically possible - to work from at home.

#### **Objectives:**

- Improved, more flexible reconciliation of work and family (incl. reduction of travel times)
- Retention of qualified employees
- Preservation of know-how

#### **In practice:**

- Employees shall work on site one day a week in order to obtain necessary information and to keep up with the team.
- Currently, we are examining whether this opportunity can also be offered to staff members with relatives in need of care.

### *3. 3. Consistent information of the staff members about family-minded measures*

We enable staff members to obtain current information on all measures and service offers.

#### **Objectives:**

Support for parents and staff members with relatives in need of care

#### **In practice:**

- Revision and new edition of brochures (e.g. about parental leave)
- Extension of information provided via the intranet and input of updated daily news
- Series of articles in the company magazine
- Series of lectures on the subject of fathers/gender, series of lectures on the subject of care
- Publication of a yearly newsletter
- Communication of cooperation partners (incl. e.g. application forms, opening hours ...)
- Access to this information possible from at home: [www.huk.de/berufundfamilie](http://www.huk.de/berufundfamilie)

File Edit View Favorites Extras ?  
Address http://www.huk-coburg.de/h Wechselt zu

**HUK-COBURG**  
Versicherungen · Bausparen

**Informationsportal**

Benutzersuche | Lesezeichen | Erweiterte Suche | Hilfe | Info

Suche [ ] Gesamtes Portal [ ] los!

Home | Fachwissen | Über Uns | **Personal & Arbeit** | Service | Persönliches

**Personal & Arbeit HUK**

- Arbeitsleben
- Beruf & Familie**
- Neue persönliche Daten
- Eltern werden
- Elternzeit & Teilzeit
- Eltern sein
- Unser Beitrag in Coburg
- Unser Beitrag in AS
- Gehalt & Zusatzleistungen
- Arbeitszeit & Urlaub
- Gesundheit
- Gesetze & Regelungen
- Qualifizierung & Entwicklung
- Führungskräfte

**Personal & Arbeit VRK**

- Arbeitsleben
- Beruf & Familie
- Gehalt & Zusatzleistungen
- Arbeitszeit & Urlaub
- Gesundheit
- Regelungen & Gesetze
- Qualifizierung & Entwicklung


**Pfad:** Personal & Arbeit HUK \ **Beruf & Familie**

## Beruf & Familie

Vereinbarkeit von Beruf und Familie ist auch für die Mitarbeiter der HUK-COBURG eine Herausforderung. Darüber hinaus ist es sowohl familien- als auch wirtschaftspolitisch von großer Bedeutung. Die HUK-COBURG hat deshalb entschieden, im Sinne einer zeitgemäßen Personalpolitik darauf ein stärkeres Gewicht zu legen.

Familienorientierte Personalpolitik hat beides zum Ziel - höhere Mitarbeitermotivation und Leistungsbereitschaft. Damit bietet sie einen Gewinn für beide Seiten: für Mitarbeiter und Unternehmen, auch und gerade in der Region Coburg.

### hip@home für Mitarbeiterinnen und Mitarbeiter



Vor allem für Mitarbeiterinnen und Mitarbeiter in der Elternzeit, denen die Informationen des Informationsportals nicht zur Verfügung stehen, gibt es ab sofort HIP@home. Aber auch für alle anderen HUK-COBURG - Mitarbeiter lohnt es sich, immer wieder einmal auf diesen Seiten vorbei zu schauen.


Sie finden bei „Beruf & Familie“ nicht nur Informationen zum Mutterschutz oder zur Oma- und Opa-Vermittlung in Coburg. Wenn Sie zum Beispiel umgezogen sind, können Sie mit dem Änderungsformular Ihre neue Adresse melden.

Der aktuelle Ferienplan für Coburg und Umgebung macht Lust auf Ferienabenteuer ohne Eltern. Vielleicht lassen Sie Ihre Sprösslinge selber einmal hineinschauen? Auch für die Außenstellen gibt es Tipps und Hilfen.

Geben Sie einfach in die Adresszeile Ihres Internet-Browsers diesen Link ein:  
<http://www.huk.de/berufundfamilie>

Einen Großteil der Formulare und Informationen aus der Servicebox des Informationsportals finden Sie im HIP@home auf der Einstiegsseite im pdf – Format zum Ausdrucken. >>>


### Pflegebedürftige Familienangehörige



Vereinbarkeit von Beruf & Familie - ein Balanceakt nicht nur als Eltern, sondern auch als Kind der eigenen Eltern


Die Vereinbarkeit von Beruf & Familie ist auch hinsichtlich pflegebedürftiger älterer Angehöriger eine anstrengende Angelegenheit. Im Rahmen des audit berufundfamilie veranstalteten die Organisatoren im April 2007 einen Infoabend in Coburg mit Workshops. Eine Zusammenfassung des Vortrags finden Sie hier. >>>

### Aktuelles zum Thema Elterngeld



Wir haben Ihnen ein Informationsblatt zum Thema Elterngeld zusammengestellt. Bitte informieren Sie sich unter "Elternzeit & Teilzeit". >>>

### audit berufundfamilie®



Das traditionelle Familienmodell, der Vater arbeitet während die Mutter zu Hause bleibt und die Kinder betreut, ist nicht unbedingt mehr zeitgemäß. Die Vereinbarkeit von Beruf und Familie wird zur Normalität und weder Beruf noch Familie sollen zu kurz kommen. Deshalb beteiligt sich die HUK-COBURG am audit berufundfamilie

Start | Posteingang - Microsoft O... | \_audit Präsentation für a... | Microsoft PowerPoint - [H... | HIP - Beruf & Familie - ...

Vertrauenswürdige Sites | 10:00

### *3. 4. Enhancement of leadership skills in terms of reconciliation of work and family*

We integrate the topic in management training measures and offer practical support to our management staff.

#### **Objectives:**

- Sensitizing of management staff
- Support for management staff – „Benefits convince!“

#### **In practice:**

- Integration of the subject of promotion of family and women in assessment centers and management trainings
- Practical, short checklists and discussion guidelines e.g. on the subject of “Work during parental leave”, “Return after parental leave”, “Leadership in reduced full-time”
- Baby bodysuits with HUK-COBURG company logo for expectant parents: Supervisors get into a conversation

### *3. 5. Part-time training*

We enable employees working part-time to attend part-time training classes and offer specific training classes for part-time employees.

#### **Objectives:**

- Part-time employees receive as extensive a qualification as employees working full-time.
- Improved reconciliation also at times of intensive training

#### **In practice:**

- The whole further education offer is reviewed and planned with regard to part-time
- The company agreement on training regulates the legal entitlement:  
“...human resource development concepts and the corresponding training offers shall be designed in alignment with the employees’ particular living conditions...”
- In exceptional cases, part-time employees (single parents!) receive financial support for child care if the attendance of full-time training classes (special training) is unavoidable.

### *3. 6. Child care offers with external cooperation partners*

We support parents in caring for their children by cooperating with local institutions or by providing financial support.

#### **Objectives:**

- Improved reconciliation due to reduced stress, e. g. during school holidays
- Employee retention through well-qualified care for small children
- Preservation of know-how due to the parents' early return from parental leave

#### **In practice:**

- Care for the children of employees in Coburg (HUKids) for 4 weeks during the summer holidays and for 2 weeks during the Easter holidays
- Set up of 24 day nursery places (for children aged 0 – 3) in Coburg in cooperation with local, qualified institutions
- Financial support (up to 150 € per month) for employees working in the customer service centers for necessary child care during off-core hours (4.00 p.m. - 8.00 p.m.)

### *3. 7. Flexible working hours*

We enable our employees to improve the reconciliation of work and family by allowing them to choose their actual working hours flexibly – also in accordance with on their individual life situation.

#### **Objectives:**

- Improved reconciliation of work and family
- Flexibility for the employees and the company

#### **In practice:**

- 700 different schemes of part-time work
- Flexible daily working hours – while maintaining service availability for customers (no trust-based working hours – all working hours are registered and compensated in time or money!)
- Flexible modification of contracts depending on the individual life situation (minimum 8 hours per week)
- Flexible solutions in individual cases
- Long-term human resource planning and long-term staff scheduling including “hardship regulations” (e. g. for single parents)

### *3. 8. Extension of occupational health care management*

We promote our employees' health by means of an extensive occupational health care management scheme which is currently being set up. In this way, we also respond to demographic change.

#### **Objectives:**

- Preservation of the employees' health
- Reduction of absenteeism
- Accompaniment of demographic change

#### **In practice:**

- Extensive offer of seminars on the subjects "Exercise – Nutrition – Stress Management", additional offer of sports classes
- Hotline / social counselling for employees (incl. qualified crisis intervention)
- Financial support for employees, e. g. for health classes
- Medical check-up for all managers (incl. part of a seminar on "health-oriented leadership")
- Advice for managers (in particular on the topics of addiction, long-term sick employees, occupational rehabilitation ...)
- Cooperation with health insurance funds (e. g. days of action against bowel cancer)



### *3. 9. Miscellaneous*

**Lunch in the company restaurant:** Employees can bring their children along to have lunch in the company restaurant

**Special leave** in case of birth and wedding and in the event of death of a family member

**Financial support** in case of the birth of a child

**Pupils' corner** in the entrance area of the headquarters in Coburg where children can wait, do their homework, etc.

**Baby bodysuits** for new-born children of employees

1. About us
2. Demographics and work-life balance
3. Measures and practical examples
4. How we benefit

#### 4. How we benefit

For us, improved reconciliation of work and family is a business objective. We want well-qualified, motivated employees who “keep their life in balance”.

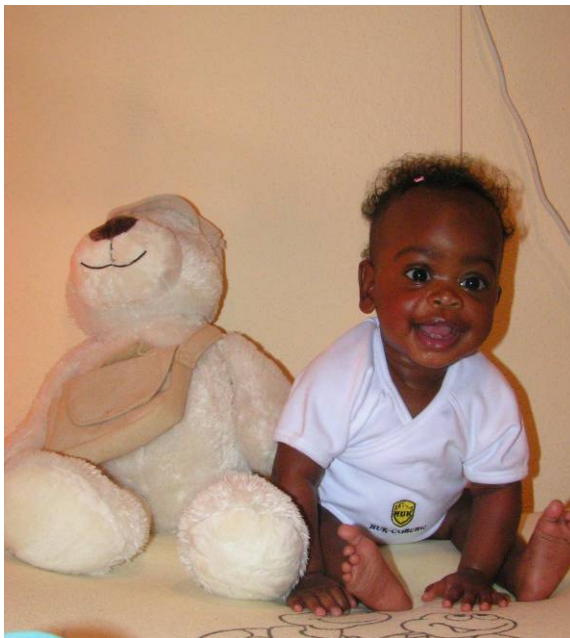
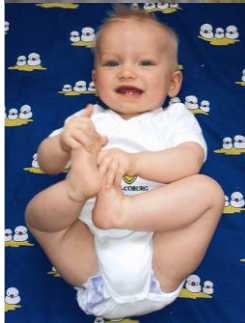
But we also want to retain employees and keep them satisfied and productive for many years. Their productivity also pays off for us. As an example:

Estimated costs for training, further education, induction and costs of limited functioning	1 employee	24 employees
after 6 months of parental leave	1,000.00	24,000.00
after 12 months of parental leave	5,000.00	120,000.00
after 24 months of parental leave	20,000.00	480,000.00
after 36 months of parental leave	40,000.00	960,000.00

We recognize the effects of demographic change and want to be pro-active at an early stage in this field in order to be able to tap our employees’ full potential.

Therefore we do not have to be convinced – we already are convinced, because

**Employees who keep their (work-life) balance keep the company in balance!**



Thank you very much for your attention

