


Our Joint Mission

At  we are specialists in protection, offering all our customers exactly the protection and provision that best suits their particular situation.



Our Employees

With around 7,000 office-based staff and a sales force of 6,000, the W&W Group is the largest independent employer in the financial services industry in Baden-Württemberg.

Our employees guarantee the high levels of satisfaction among our customers and our joint success. Their performance and dedication are characterised by **five Group guiding principles**:

- Customer-centricity
- Excellent performance
- Making team spirit visible and perceptible
- Courage to innovate
- Taking on responsibility

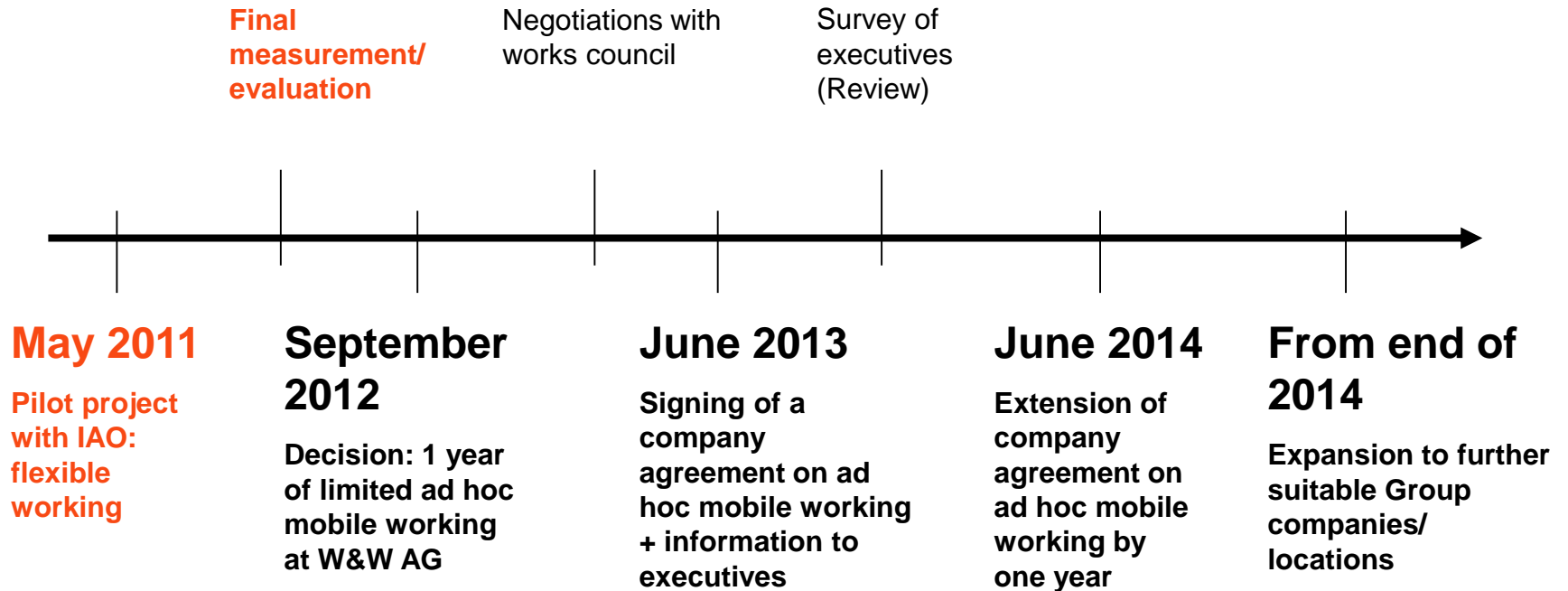
The W&W Group can only be successful with employees who are well-qualified and who demonstrate responsibility and initiative. The value we place in, and the appreciation we show to, our employees are marked by **five management commitments**:

- Communicate openly and purposefully
- Act reliably and consistently
- Make decisions and implement them
- Recognise and tackle conflicts
- Challenge and promote employees and show integrity at all times

Starting Point for the Pilot Project

- As part of the pilot project “Flexible Working” W&W AG tested ‘**location-independent working**’ with 34 employees and 11 executives; the project received scientific support from the Fraunhofer IAO (Fraunhofer Institute for Industrial Engineering).
- The objective was achieving a **better work/life balance as well as making the W&W Group more attractive as an employer** given current demographic developments.
- The project dovetailed with the “Work Smart” study undertaken by W&W’s IT Services Department, enabling pilot project participants and their colleagues to work with **new communication solutions** such as internet telephony, desk-sharing and video-, audio- and web-conferencing facilities (“Lync”).

Time Line: Pilot Project



Evaluation Results: Degree of Flexibility

Where?

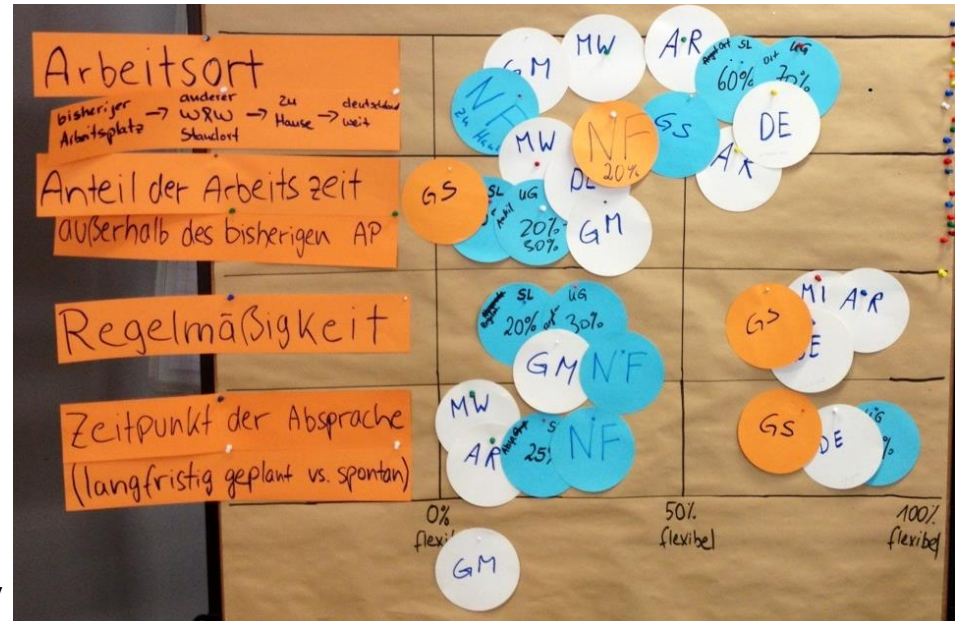
- Primarily from home
- At another W&W location
- Workplaces in Berlin, Hamburg, Osnabrück, Florida etc. could only be managed in individual cases – but very successfully!
- Rarely: on the move, in the train

How Often?

- Predominantly 1-3 times per month
- Occasionally 1-2 days per week
- Longer absences were rare

When Arranged?

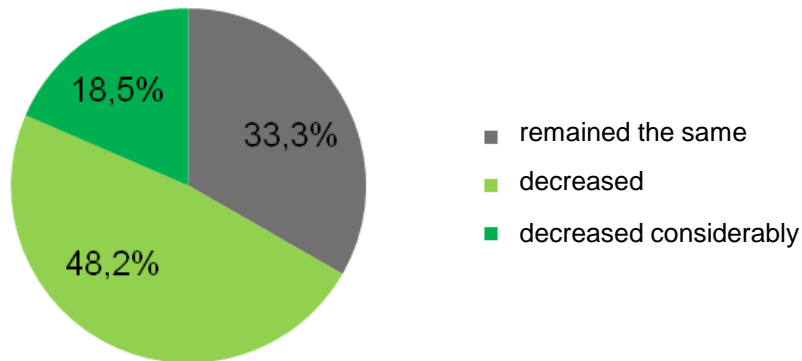
- Sometimes scheduled in advance (announced)
- Sometimes spontaneously, independently



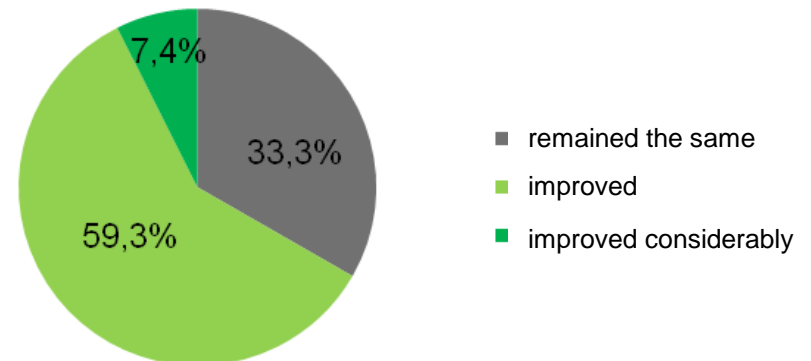
Flexible Ways of Working Handled Cautiously

Evaluation Results: Benefits

In comparison to the time before the pilot project, participants' perceived "potential for conflict" concerning being able to **balance family/private and working life...**



In comparison to the time before the pilot project, participants' perceived situation concerning **managing difficult working situations...**



Conclusion:

Clear opportunities for improvement through flexible working in terms of potential conflict arising from balancing family/private and working life as well as from managing difficult working situations.

Evaluation Results: Benefits for Employees

- More effective and more concentrated work at home (no meetings at the workplace and no more office gossip, better planning of tasks, etc.)
- Easier to manage personal and professional appointments
- Greater flexibility in organising one's day
- Better quality of life thanks to less commuting
- Greater awareness of the advantages of working in the office AND of working from home / on the move
- Stress factors are reduced



Evaluation Results: Critical issues

- Typical technical teething troubles:
Problems using the equipment, performance limitations, (un)suitability of individual software tools for remote working, system access
- Lack of personal contact with colleagues
- Inappropriate remarks from superiors and colleagues: “Going to the pool?” “Having a day off!” etc.
- Intensification of work: any travelling time saved is working time, not free time
- There were NO critical issues concerning customer contact or employee performance!

Evaluation Results: Benefits for Management

- Provides attractive working conditions for employees – employee retention instrument
- To date, flexible working has been seen more as a ‘perk’; demographic change could, however, create an increasing need for flexible working (Generation Y, work/life balance)
- Employer Attractiveness
 - Externally: Image boost, no more “boring old financial services”
 - Internally: Means of increasing motivation and productivity

Evaluation Results: Main Challenges for Management

- Discussions on arrangements and regulations (“What is allowed when it comes to mobile working?”).
- Difficult to define clear rules for employees about who is allowed to work from home/flexibly.
- More digitalisation is a fundamental pre-requisite; here there is room for improvement.

Current Arrangements

- Company agreements in 5 Group companies, further agreements to follow.
- The granting of ad hoc mobile working is **voluntary** for both employee and employer; there is no **right to insist** on this way of working.
- **Ad hoc = if the occasion is appropriate** ≠ regular(ly) -> not the same as permanent teleworking; the respective occasion may require hours or several days of mobile working.
- The activity, technology and employee must be **appropriate** (at the manager's discretion).
- **Unbureaucratic** request process (via e-mail).
- The same **time management rules** apply as to **office-based** working; **hours worked** are recorded retrospectively.

Vielen Dank für Ihre Aufmerksamkeit!

Thank you for your attention!

Merci de votre attention!

Grazie per l'attenzione!

Gracias por su atención!



**wüstenrot
württembergische**