



SAFETY AND HEALTH PROMOTION IN INSURANCE COMPANY IN ICELAND

1. Organisations involved

VÍS Insurance Ltd.

2. Description of the case

2.1. Introduction

VÍS Insurance was established in 1989 with the merger of insurance companies Brunabotafelag Islands (The Icelandic Fire Insurance Company) and Samvinnutryggingar (Samvinn Insurance). The former had been founded in 1917 to operate in the field of property fire insurance, while the latter was a traditional non-life insurer, established in 1946 by Samband íslenskra samvinnufélaga (Federation of Iceland Mutual Societies).

In 2012, about 230 people and 30 service agents worked for the company, and ran an extensive service network with 42 branches nationwide. The average age of employees was just above the national rate and most workers had had a long career at VÍS.

The company complied with the Icelandic occupational and health laws, and operated a functional safety committee, which met regularly.

A workplace risk assessment was conducted in 2009 and it had identified minor deficiencies (in the fields of new employee introduction, open office space, air-conditioning, company fire protection and emergency plan, and ergonomic design). However, the psychosocial risk assessment showed that staff's general happiness was very good and effective and regular health promotion was in place.

The organisation culture was characterised by the care and friendship employees showed towards each other. This increased employee experience of belonging to a big company and being part of a team.

2.2. Aims

The company emphasized to be a role model for other Icelandic companies regarding workplace and fire safety, health promotion and wellbeing at work.

2.3. What was done, and how?

The wellbeing approach of VÍS is based on the following elements, which are also highly intertwined:

- fostering good communication
- enabling work-life balance and meaningful work
- established occupational safety and health, promotion of health.

Work organisation and communication

Communication was placed in the centre of wellbeing at VÍS. They put a very strong emphasis on it in every way: communication between staff; management and staff; and also between customers and staff. Many undesired situations and consequent frustration could be prevented or solved by applying

good practices in communication. Most of the measures detailed below contain elements of facilitated communication.

VÍS considered work organisation as an outstanding factor of employee wellbeing. Within this approach they emphasised the importance of good communication. They believed that good and regular information flow from the management about the operation, future changes and visions (predictability) were the best way to influence and decrease stress levels among staff. There were several measures that aimed to enhance communication within the organisation.

In 1999, VÍS implemented its annual employee survey that enabled the company to respond specifically to situations that facilitated the evolution of wellbeing. Results of the surveys provided a reliable and measurable input for the management. Managers were demanded to make improvements on the results of the survey. If it indicated a lack of team spirit, job satisfaction, increased workload or stress then each manager in the particular unit had to meet with their employee(s) and discuss the findings of the survey. Employees were encouraged and had all the means to have open communication with their managers about the workload, working conditions and wellbeing at work. Together they found ways to resolve the problem and inform top-management how they were going to fix it. Measures included the revision of procedures and responsibilities to lessen the workload or to have a department event to lift the team spirit.

During the annual employee meeting with the manager, they systematically discussed the following topics:

- employee's general happiness at work
- wellbeing at work
- communication with other staff and departments
- employee working area
- opportunities for employee development at work and career perspectives
- employee survey results.

The output of this discussion formed the basis for improvements and employee development. These aims were set by the manager and the employee in partnership. During the meetings workers could suggest modifications in the working environment. There was a regular feedback to the staff on how the operations were doing compared to the self-set goals.

Good communication also included the expression of the organisation's gratitude towards workers. It ranged from flowers and office cake party, works of art as gifts (e.g. a painting after 10 years of service) to one month's salary bonus (for those completing 25 years and 40 years of service). Every year senior employees were selected to participate at individual Dale Carnegie training¹. The aim of this learn-by-doing based program was to help employees to develop their personality and career by empowering self-confidence, strengthening people, communication and leadership skills, besides refining one's attitude and reducing stress levels. In "The Enthusiasm Project" all employees in the course were to come up with one assignment that would make some part of their personal work or department operate better.

Regular social events also enhanced communication and team spirit. There were several events for employees and most of the time also for their families, such as yearly staff celebration with spouses (dinner, entertainment and dance), Christmas gathering (with spouses) and Christmas dance for children / grand children, VÍS Day (this big staff meeting took one entire day and it focused on opportunities to improve the organisation's operation, services and wellbeing), coffee-meetings for former/retired employees in the canteen (monthly). All departments had their own department-feasts to keep up good staff morale and there was a company anniversary once a year. Retired employees were also welcome during most events.

¹ <http://www.dalecarnegie.com/>

Work-life balance and meaningful work

The delicate balance between working life and family life and the meaning of work were considered essential elements of real wellbeing at work.

Part-time and flexible work schemes were available, which helped employees with children. Working hours could be 8 a.m. to 4 p.m. or 9 a.m. to 5 p.m. Maternity leave could be used in a very flexible way and male staff members were especially encouraged to make use of their paternity leave (in line with VÍS gender equality policy).

An employee assistance program had already been in place for many years. Free psychological service had been provided to all employees going through life crises, depression or work-related problems.

The company emphasised life-long learning and professional development. They offered several training possibilities ranging from "self-help seminars" and IT skills development to professional grants in university grade education. In addition, the company provides grants to employees to attend personal courses.

The company provided several ways in which to enrich employment and prevent burn-out and monotony. Job rotation helped employees to develop within the organisation, while the project groups always contained staff coming from different departments in order to create multidisciplinary and challenging teams. In October 2012, VÍS got the Dale Carnegie Leadership Award. The recognition, which goes to one company in a country, is awarded to 'Dale Carnegie companies' that excel when it comes to employee development. VÍS was nominated for its professionalism and the interesting characteristics of its training and focus in staff development.

VÍS took part in a development project, which started in 2011, in association with the Icelandic Rehabilitation Fund VIRK. The focus was on prevention at work and creating company processes that help employees to return to work after long-term illnesses (psychological/physical).

Health promotion

VÍS was also dedicated to help employees take up healthy living. Employee health promotion was provided through an annual exercise grant, regular health and wellness education, staff motivation to walk or cycle to work and offering healthy food in the staff canteen. Three to five times a year wellness and wellbeing lectures were held at weekly staff meetings.

These lectures focused on personal health and safety at work, correct working postures, having a positive attitude to life and work, as well as stress and time management. They also addressed issues identified during the risk assessment process.

At the end of October 2012, VÍS put forward a new transport policy which aims to encourage employees to use healthy and environmentally friendly means of transportation to and from work. Employees could sign a Transport agreement to follow Company Transport Policy. In return the company purchased the employee an annual travel pass for the capital bus system or granted the same amount of money to buy accessories or maintenance parts to cycle to and from work.

Occupational safety and health

As an insurance company, occupational safety and health issues were taken seriously. The safety committee took an active part in the improvement of safety and wellbeing. The company introduced an electronic incident/safety reporting the results of which were used to improve working conditions. They also participated in a development project with the Icelandic OSHA regarding electronic registration of workplace accidents, which started in January 2012.

Policies for emergency situations were updated and distributed inside the company for managers and the general staff:

- emergency plans on influenza world epidemic and on volcano eruptions
- emergency response team trained in first-aid, resuscitation, response in case of fire and how to respond to threatening clients
- storing the emergency number in every company desk phone.

Results of the risk assessment lead to the following measures being taken:

- installation of humidifiers and placing plants in certain areas to optimise indoor air quality
- evaluation of all work stations by an occupational therapist, and training staff how to adjust their office furniture
- instructions regarding noise in the open-plan offices emphasising consideration for fellow employees
- revision of the induction on safety and health promotion for new employees involving senior employees (a new colleague regularly met with a senior colleague once a week for twelve weeks that created opportunity to familiarise themselves with the company).

The new company policy

Based on the good traditions, in March 2012 a new company policy was agreed in the development of which every employee took part in groups and individually.

The aims of the strategy were to:

- create a good team spirit
- everyone does his/her best to fulfil the promises made to other members of staff
- enhance staff knowledge and skills
- continuous improvement: make good work even better
- simplify organisational structure
- simplify work procedures
- ensure participation of the entire staff to achieve operational objectives.

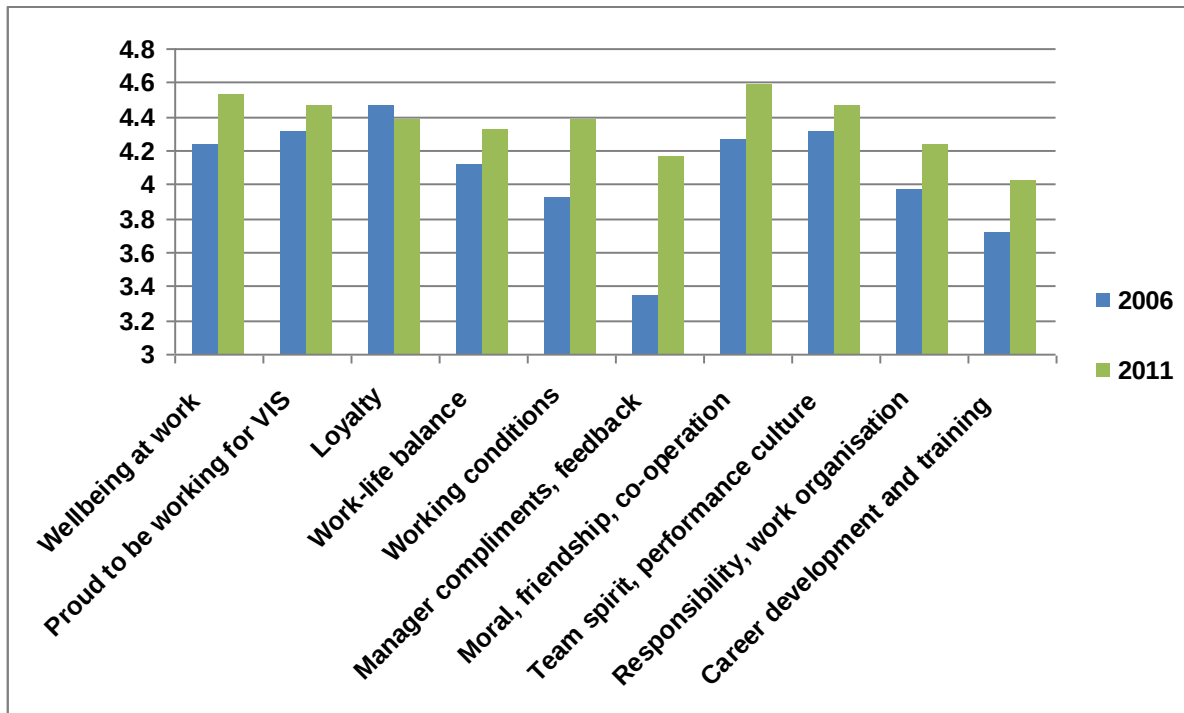
2.4. What was achieved?

- Positive and good workplace culture.
- Enhanced safety and prevention culture.
- Improved working conditions.
- Preparedness to emergency situations.
- Satisfied and safer staff.

VÍS insurance scored number eight in the annual employee survey conducted by the biggest trade union in Iceland. The *wellbeing at work* score was higher than those of the financial and insurance companies and was even above the average of the top 10% of Icelandic companies. From 2006 to 2011 the company found *enhancing staff morale* (from 4.27 to 4.59), *well-being at work* (from 4.24 to 4.53) and *management satisfaction* (from 3.35 to 4.17). In this 5-point scale *loyalty*, *work-life balance* and *team spirit* scores also climbed above 4 (figure 1). In 2011, VIS was voted one of the top 10 companies to be a role model company.

In a recent survey, stress levels among employees measured considerably lower than among other Icelanders. VÍS has low absence rates and is a popular place to work at. In 2011, VIS was the first company in the history of the survey to measure zero bullying among employees.

Figure 1. Company survey among employees 2006-2011



2.5. Success factors

The company had a long tradition emphasising wellbeing at work through positive workplace culture. The company's top-management believed that close, caring and good communication was the most influential factor in employees' personal wellbeing at work. There was a great demand on the management to have good communication and caring for their staff.

The long career and the development in the company of the human resources manager was also an influential success factor. She started at the frontline and advanced to management gradually, thus having a unique understanding of the operation, environment and history of the organisation. The human resource policy was clear and well-integrated. The new company prevention strategy increased focus on staff safety and wellbeing which was a critical factor in developing improved organisation safety culture.

2.6. Further information

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2.7. Transferability

It is the firm belief of VÍS that organisations can greatly improve staff wellbeing at work with clear organisation vision and strategy which has great emphasis on effective communication between managers and employees. Workplace safety and good working conditions are also strong factors in achieving that goal. This approach can easily be adapted to most companies.

Furthermore, it is crucial for an organisation to regularly evaluate the measures that have been put in place and follow-up on the results with actions which are needed. This can be done by annual employee surveys and annual employee meetings with managers to discuss the results, where there are opportunities for improvement.

Organisations need to show initiative to create flexibility at work for the employees regarding staff education about general wellbeing and wellbeing at work. Flexible working hours are also a successful factor in that area.

Regular functions or gatherings outside the workplace are very useful and important to improve team spirit. It enhances communication between staff members in department units.

Acknowledging employees' contributions by rewarding them with gifts and salary bonuses when they have reached certain milestones working for the organisation can intensify their experience to be a valuable staff member, enhance their wellbeing at work and increase employee loyalty towards the company.

3. References, resources:

- VÍS homepage: <http://vis.is/umvis/english/>
- Icelandic Rehabilitation Fund (VIRK): <http://virk.is/page/english>