

MAPFRE Sigorta Adds Wellness Initiatives

MAPFRE Sigorta
Best Wellness and Benefits Program
November 2017



Company Background

MAPFRE Sigorta

Company At-a-Glance	
Headquarters	Istanbul, Turkey
Year Founded	1948
Employees	726
Global Scale	100 countries
Customers/Output, etc.	Insurance
Industry	Insurance
Stock Symbol	MAPFRE S.A.
Website	www.mapfre.com.tr

Budget and Timeframe

Budget and Timeframe	
Overall budget	44.000 TL for 2015; 65.800 TL for 2016; 80.000 TL for 2017
Number of employees involved with the implementation?	4
Number of Operations or Subject Matter Expert employees involved with the implementation?	3

Number of contractors involved with implementation	7
Timeframe to implement	2014-2017
Start date of the program	March 2014

Business Conditions & Business Needs

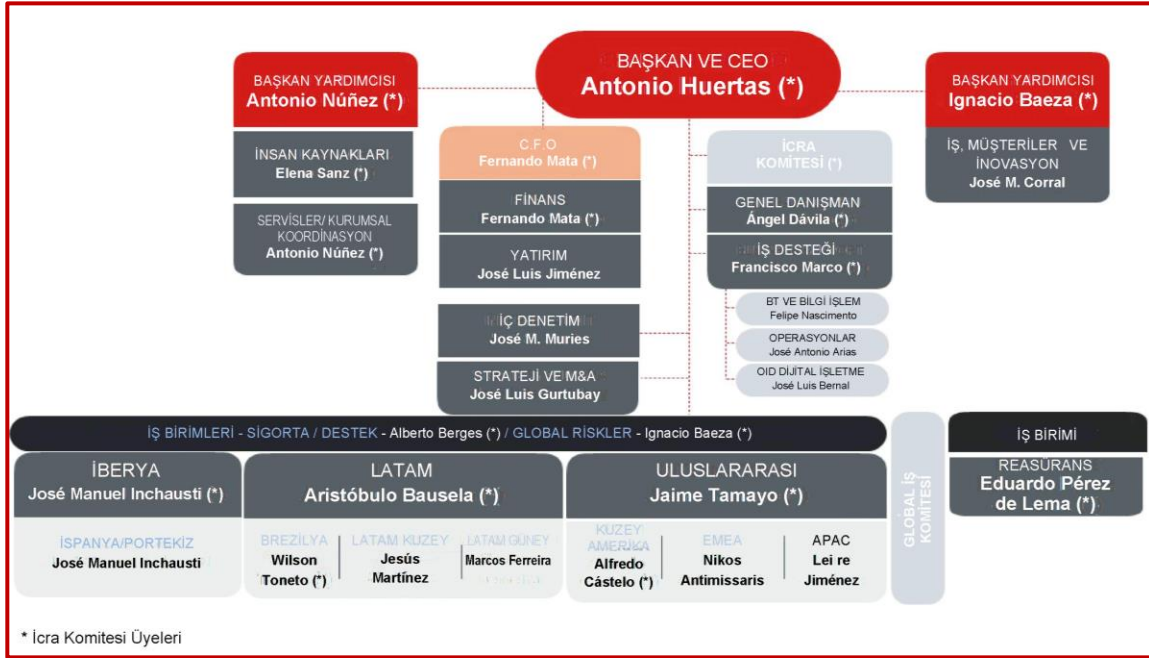
MAPFRE, a multinational company engaged mainly in insurance and reinsurance activities, operates in 45 countries through 232 companies.

The Group's holding company is MAPFRE S.A., whose shares are listed on the Madrid and Barcelona Stock Exchanges. MAPFRE S.A. is also a component of the IBEX 35, Dow Jones Stoxx Insurance, MSCI Spain, FTSE All-World Developed Europe, FTSE4Good and FTSE4Good IBEX indices.

MAPFRE S.A. is a subsidiary of CARTERA MAPFRE, S.L. Sociedad Unipersonal, which is wholly controlled by Fundación MAPFRE. Fundación MAPFRE is a non-profit institution created by MAPFRE in 1975 that carries out activities of general interest in Spain and other countries to contribute to social well-being through five specialized areas: Social Action, Culture, Accident Prevention and Road Safety, Health Promotion, and Insurance and Social Protection.

The Group pursues its business activities through an organizational structure made up of four Business Units: Insurance; Assistance, Services and Specialty Risks; Global Risks; and Reinsurance. It has three Territorial Areas of IBERIA, LATAM and INTERNATIONAL and seven Regional Areas: Iberia (Spain and Portugal), Brazil, LATAM North, LATAM South, North America, EMEA, and APAC.

Figure 1: Business Units



Source: MAPFRE Sigorta 2017

MAPFRE Sigorta, a MAPFRE company in the EMEA region, was founded in 1948 by Türkiye Kredi Bankası A.Ş. and a group of entrepreneurs. T. GENEL SİGORTA was acquired in 1975 by Çukurova Holding.

As Spain and South America's largest insurance group, MAPFRE acquired 80% of the shares of Çukurova Holding in 2007, becoming the controlling shareholder. In 2009, the firm then continued operations as MAPFRE GENEL SİGORTA and became just MAPFRE SİGORTA in October 2016.

Today, MAPFRE INTERNACIONAL holds 99.75% of the shares of MAPFRE SİGORTA.

MAPFRE SİGORTA, with more than 65 years of international experience, has come to be known as the new face of change and dynamism in the Turkish insurance sector. Its vision is "to be most trusted insurance company," with trust multidirectional, which means the term includes employees, clients, distribution channels, and society.

MAPFRE SİGORTA has an extensive benefits program for employees and their families – one of the reasons the company is considered a good place to work. It makes a commitment to its people with "Respect to Human" and "Health, Well-Being & Prevention of Occupational Risk" policies.

Thus, company leaders want a really comprehensive Health Program, one that helps employees maintain their healthy life, protects them from unexpected illnesses, and even changes their way of living.

Overview

Health, safety, and well-being of employees are fundamental for them and for MAPFRE SIGORTA. MAPFRE's people-focused business and HR strategy adds to the company's productivity, competitiveness and sustainability.

In 2014, the Great Place to Work survey index associated with work-place health showed MAPFRE SIGORTA rated 56% on this statement: "People here are supported by helpful measures in promoting health." The goal is to increase awareness and practices related to wellness.

HR leaders believe that a healthy workplace happens when employees and management collaborate in the application of a continual improvement process to protect and promote the health, safety, and well-being of employees and the sustainability of the workplace. In such a company, employees find greater safety, physical, and psychological health and well-being, which improves his or her occupational competitiveness and performance.

MAPFRE's Healthy Company Model meets current international guidelines of the European Network for Workplace Health Promotion (ENWHP) and World Health Organization. The model's general principles are:

- Achieving a healthy working environment that provides well-being and allows all employees to carry out their work in the best physical and social conditions.
- Achieving an optimal level of occupational safety, beyond mere compliance with regulations in prevention of occupational risk.

Therefore, MAPFRE undertakes to:

- Integrate the prevention of occupational risk and promotion of health and wellbeing in all company activities and decisions and at all levels of the organization.
- Provide the resources required to guarantee compliance with legal regulations in occupational risk prevention and to develop action plans in the area of health and well-being.

- Inform all employees of the possible risk associated with carrying out their activities and facilitating their participation in everything that may affect their safety.
- Train professionals so that they know and comply with applicable prevention and protection measures.
- Develop action plans to reduce likelihood of accidents and, in particular, in relation to movement of people, promoting mobility that is sustainable and respects the environment.
- Establish measures required to guarantee the safety of all the people who provide services at the company's work centers, regardless of whether they are MAPFRE employees or staff from collaborating companies.
- Develop preventative health campaigns and healthy habits to reduce the number of future illnesses.
- Draw up a health business model that allows actions to be performed for both physical and psychological health and both the working and personal environment of employees.

In line with these objectives, the HR team aimed to design a local Wellness Program that emphasizes:

- Physical wellness, which is directly related to a balanced diet and physical activity.
- Psychological wellness, which is closely related to mental health and private and family life.

The Wellness Program was launched in the first quarter of 2014. In addition to planning for employee health, program was expected to contribute to employee motivation, commitment, and efficiency while decreasing absenteeism and reducing health costs.

Additionally, in the case of MAPFRE Turkey, the Wellness Program is used to boost the health of the employer brand and company culture, thus, keeping employees happy and attracting new talent.

HR leaders declared the program successful after internal surveys showed employees believe that MAPFRE has unique wellness benefits.

Design and Delivery

Before considering a wellbeing intervention, it was vital to have as much data as possible to design components that would have a positive effect on employees. The HR team conducted a survey and used employee feedback in designing the program. Such surveys are repeated at least once a year to measure satisfaction level, obtain feedback and learn about other expectations from employees.

After the survey, a few KPIs were determined to measure the results of the Wellness Program:

- Number of participants in subprograms, which include training, examinations, and vaccines.
 - Number of employees losing weight and the total weight lost.
 - Number of employees who stopped smoking.
- Employee satisfaction will be measured with related questions in the Great Place to Work Trust Index survey.

Figure 2: Promoting Health Programs



Source: MAPFRE Sigorta 2017

With the motto “MAPFRE cares about me,” the company implemented an intensive program promoting healthy activities with a fundamental aim of positioning related values as an intrinsic part of the culture.

The Wellness Program was presented first to managers to obtain their support so they would encourage their teams to participate all kinds of activities.

Figure 3: Lifestyle Improvements from the Program



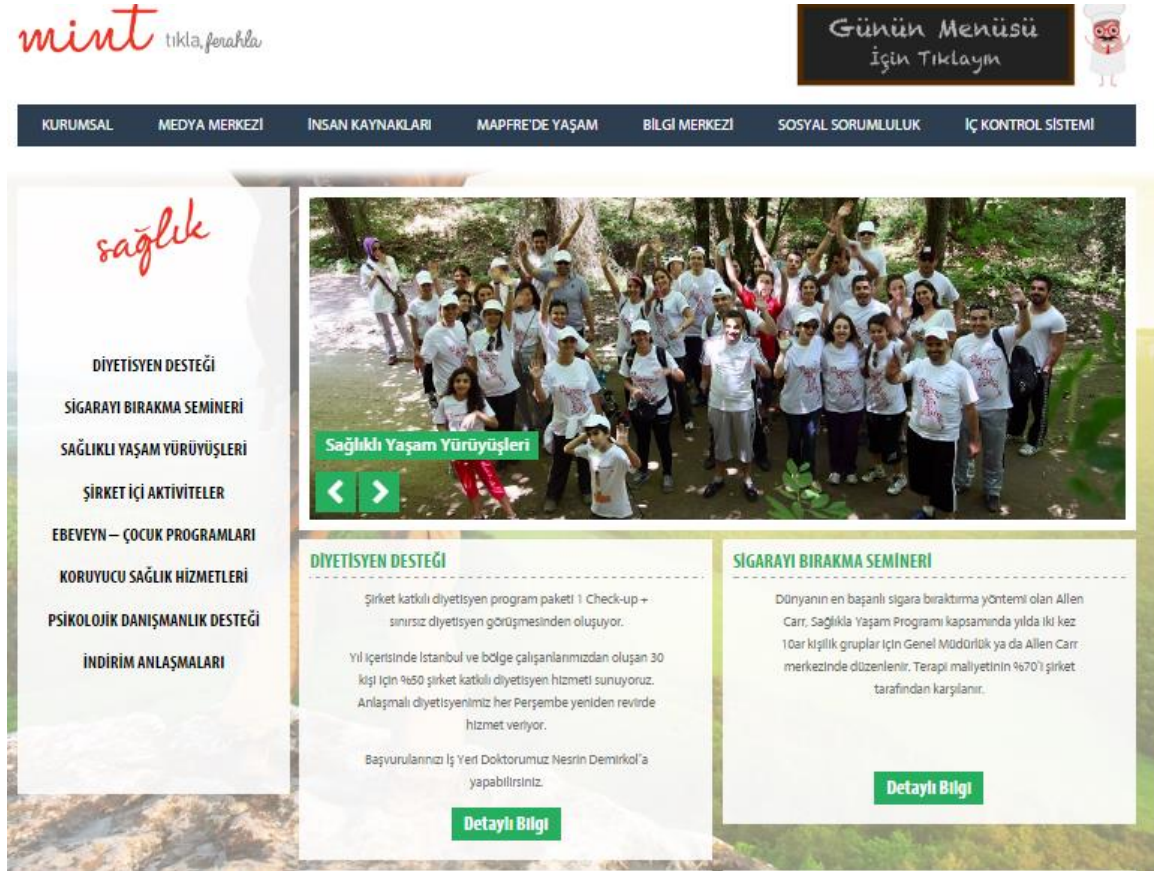
Source: MAPFRE Sigorta 2017

Just before the program was announced to employees in March 2014, the HR team worked with the company’s creative agency to design interesting images to attract employees. By the launch, various mailings and a guide describing the program was published.

The program also was promoted with visual aids, including posters and stickers on walls and prints on floors to remind employees to use the stairs instead an elevator and encourage physical activities.

Additionally, a microsite on the intranet offers information about the program and application forms for various activities.

Figure 4: Program Activities



Source: MAPFRE Sigorta 2017

MAPFRE Sigorta's Wellness Program includes subtitles:

- **Physical activity and diet.**
 - Yoga training for all applicant employees in Head Office on Mondays and Fridays.
 - Dietician service in Head Office 50% financial contribution by the company for Head Office and all regions' employees.
 - Healthy eating habits, promotion of campaigns.
 - Healthy eating in workplaces, including the cafeteria.
 - Information and recommendations on the benefits of physical activity.
 - Promotion of sports activities: "Healthy life trekkings" and sport tournaments.

- Support for smoking cessation: 70% financial contribution by the company.
- Corporate discounts for sport facilities or healthy nutrition campaigns.
- **Mental wellbeing.**
 - Stress management.
 - Psychological support.
 - Healthy Brain for Healthy Lives – Mindfulness (2017).
- **Personal environment.**
 - Family environment.
 - Parent school.
 - Women, work, and health: Birth preparation course for all applicant pregnant employees. Coach support for women who return to work.
- **Health promotion.**
 - Periodic medical examinations and preventive actions, such as vaccines.
 - Health awareness campaign.
 - Medical advice by work-place doctor and invited health-care professionals.
 - Health communication within monthly online bulletin and quarterly magazine.

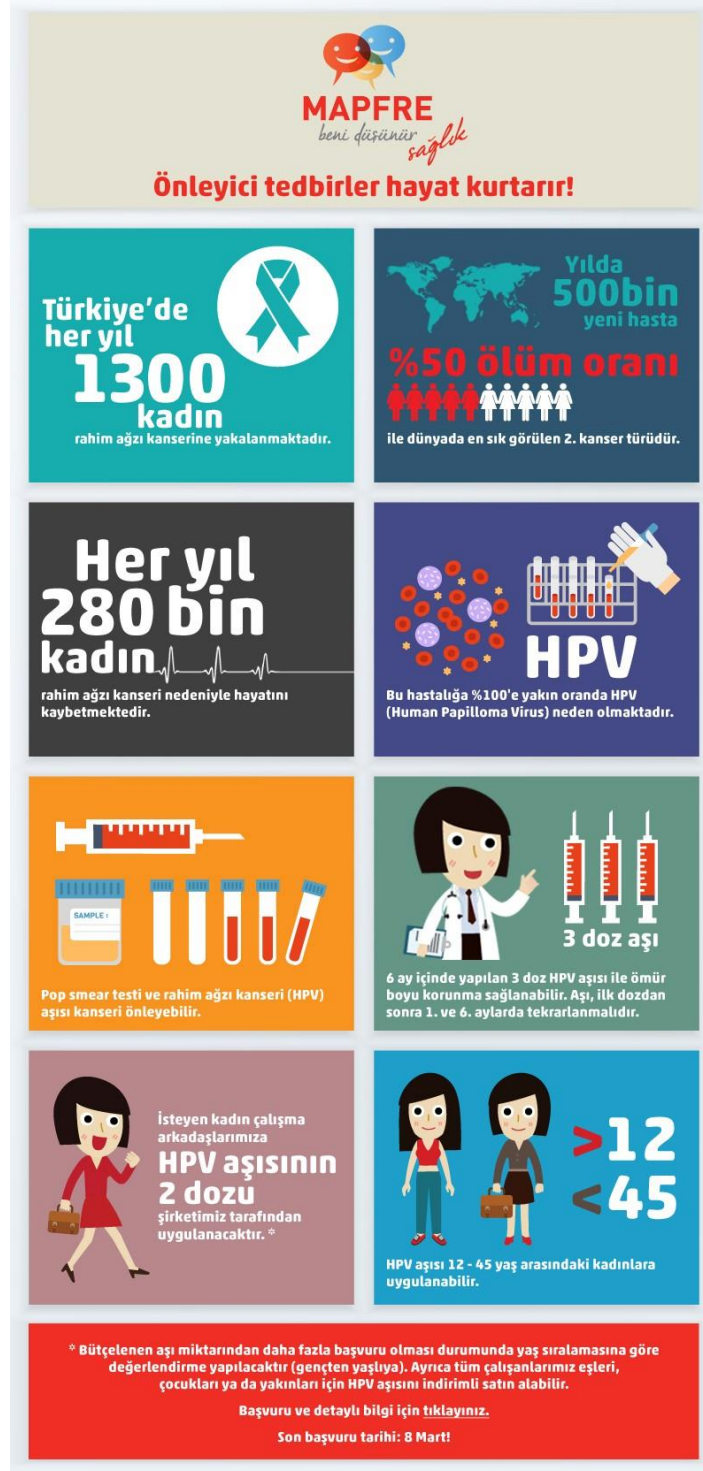
Program in Detail

For some subprograms, the company requires its employees to pay a portion of the cost to increase their commitment to such programs as smoking cessation or fitness centers.

- **Promote healthy nutrition.** To support internalization of a balanced diet, a dietician provides support for employees in the context of Wellness Program. The program is 50% financed as part of the company's dietitian package and the remaining balance is taken from the salary of applicant employees. Every Thursday, a dietician is available to follow an applicant employee individually. Employees can choose to follow a diet menu in the company cafeteria where the lunch and drink menus were reviewed and calorie information was added to offerings.
- **Protect psychological health and reduce stress.** Yoga and meditation classes are conducted regularly and discounted psychologist services are offered for employees and their family members. The company also offers team sports

- tournaments and workshops on such topics as breathing therapy. Every week on Mondays and Fridays, a Yoga class is being offered at the Head Office in the lunch time for employees. In addition, healthy life trekking events bring employees together for a pleasant day in Belgrad Forest.
- **Smoking.** Because smoking is a crucial threat to health, the company offers to pay 70% of the cost for employees to participate in the Allen Carr seminar, considered one of the best for smokers who desire to quit..
 - **Family.** Internal and/or external training opportunities also can be covered under the framework of Wellness Program. For example, employees can participate in a two-day Birth Preparation course that is 70% financed by MAPFRE Sigorta. In 2017, the company added coaching support for employees who return to work after maternity leave.
 - **Preventive health services.** Consciousness-raising seminars are organized and health examinations and vaccinations are offered annually. An informative bulletin was published for all in behalf of Women's Day in 2016 and 2017.
 - Carbon Monoxide Measurement.
 - Eye scan.
 - Hearing test.
 - Foot health screening.
 - Clinical breast examination.
 - Influenza vaccine.
 - Tetanus vaccine.
 - Hepatitis B screening.
 - Cervical cancer vaccine (HPV).

Figure 5: Preventative Health Services



Source: MAPFRE Sigorta 2017



- **Special discounts.** Discounts for fitness and sport facilities and healthy food companies.
- **Wellness bulletins and mailings.** Inform employees about serious illnesses, healthy nutrition, and update them about trendy health topics.

In 2016, the company started to celebrate “MAPFRE Week: Target Health,” an international initiative designed to promote healthy lifestyles and employee participation. From May 30 to June 3, a wide range of activities were provided for employees:

- Audio/Hearing test via a contracted health provider.
- “Let your life get longer!” respiration function and carbon monoxide test.
- Yoga training.
- Healthy Snacks on the desks.
- “Detox and Healthy Lifestyle” Lunch & Learn seminar.

Special days such as Breast Cancer Awareness Day, World Health Day also are celebrated with such activities as clinical breast examinations and distribution of fresh fruit in the offices.

Program Management

The Internal Communication Department, which focuses on employee engagement and satisfaction, manages employee organizations, internal communication channels, and social responsibility projects. The department also manages the Wellness Program and budgets for it.

Two employees and a work-place doctor are dedicated to the subprograms and activities within the Wellness Program.

Approval for the project was challenging in the beginning. It first was presented to the management committee using the argument that employee wellbeing and work/life balance is a crucial point in terms of becoming a Great Place to Work.

Another challenge for the program is to involve a higher number of employees to the activities and events to create more impact and derive more benefit. Moreover, it is obvious that management is a key determinant of employee wellbeing, so the team has been working hard to involve managers and get their support.

The budget doubled in three years, increasing from 44.000 TL to 80.000 TL, indicating leaders support the program. Additionally, top and middle management's participation signifies managerial support.

MAPFRE Sigorta's previous CEO Serdar Gul and current Assistant General Manager İlker Sirtikırmızı participated in the Allen Carr Smoking Cessation Program.

The wellness program is enhanced with employee feedback and observations in the workplace. A "Back and Waist Health Guide" was prepared by Foundation MAPFRE and distributed employees in the newcomers' welcome pack.

To emphasize drinking water for a healthy life, glass jugs given as gifts in the welcome packs bear the message: "Drink at least two liters water in a day for a healthy life."

Furthermore, every month the health news bulletin informs colleagues about current health issues such as obesity, allergy, asthma, breast cancer, scoliosis etc. The quarterly internal magazine includes a health column by a doctor who gives details about an illness.

As MAPFRE Sigorta's head office moves to another building, ergonomic chairs, wrist-supported mouse pads, and other materials have been selected.

Employees also earn rewards when they succeed in the dietician program, stop smoking, or participate in healthy life seminars to encourage them to participate in more activities or services.

Additionally, company's social benefits include life insurance, private social welfare, health insurance, and personal accident insurance.

Measurable Benefits

Since launching the Wellness program in 2014, the team has been analyzing results year by year, particularly checking KPIs to measure the impact of the program.

The number of participants is so crucial indicator and has increased with the number of diversified activities year after year.

Figure 6: Program Data

	2014	2015	2016	Total
Dietician Program*	60	25	26	111
Yoga Class*	15	20	20	55
Birth Preparation Course*	1	2	3	6
Preventive Actions (vaccines, medical exams, etc.)*	91	300	1073	1464
Smoking Cessation Program	10	11	15	36
Wellness Bulletins (issues)	–	5	12	17

*number of participants

Number of kg that company lost via dietician program

2014	2015	2016
134	85.1	52.5

Source: MAPFRE Sigorta 2017

Annual surveys are conducted to measure employee satisfaction with the Wellness Program. In 2016, the general satisfaction index was 83%. In Great Place to Work Trust Index survey on employee satisfaction survey includes a 1-5 vote with 5 totally agree on the statement: “People are supported by helpful measures in promoting health.”

In 2013 before the Wellness Program, MAPFRE Sigorta scored 60 points; in 2016, the score increased 11 points to 71. The goal is to reach 80 points in 2018. Pulse check surveys are conducted after health activities, such as Allen Carr seminars and dietician services. MAPFRE Sigorta’s Wellness Program was featured in the Turkish press in HR-oriented news.

Figure 7: HR Oriented News

Hürses	Yayın Adı	Referans No	Yayın Tarihi	18.11.2015
	0223313	1172	Sayfa	2
	1172	1172	Yayın Periyot	Aylık
	1172	1172	Yayın Tipi	Dergi



MAPFRE, çalışanlarını sağlıklı yaşama teşvik ediyor

Tüm çalışanların hem iş yerinde hem de iş dışında yaşamlarını daha sağlıklı sürdürebilmeleri için onlara destek olmayı amaçlayan MAPFRE GENEL SİGORTA, programdaki her bir başlık için en az yüzde 50 ila -70 oranında finansal destek sağlıyor.

Program kapsamında, her hafta perşembe günü şirkette tam gün bir diyetisyen hizmet verirken, yıl sonuna kadar sınırsız görüme ve bir check-up içeren sağlıklı beslenme paketinin maliyetinin yüzde 50'sini şirket karşılıyor. Şirket içi fiziksel aktiviteyi desteklemek için ise çalışanlar her hafta pazartesi ve cuma günü, 12.00 - 13.00 saatleri arasında Genel Sigorta, çalışanlarına; diyetisyen desteğinden, şirket içi yogaya, doğuma hazırlık kurslarından verilen ücretsiz yoga derslerine katılabilir.

İş hayatındaki kadınların en çok hamilelik döneminde desteğe ihtiyaç duydukları inancından hareketle, hamilelik dönemindeki çalışanlar için de doğuma hazırlık kursları düzenleniyor. Şirket içi fiziksel aktiviteyi desteklemek için ise çalışanlar her hafta pazartesi ve cuma günü, 12.00 - 13.00 saatleri arasında Genel Sigorta, çalışanlarına; diyetisyen desteğinden, şirket içi yogaya, doğuma hazırlık kurslarından verilen ücretsiz yoga derslerine katılabilir.

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BEST	Yayın Adı	: Best	Yayın Tarihi	: 15.11.2015
	Referans No	: 52298612	Sayfa	: 24
	Dağıtım alanı	: Ulusal	Tiraj	: 11000
	Yayın Periyot	: Aylık	Reklam E.(\$)	: 718,61
	Yayın Tipi	: Dergi		



MAPFRE, çalışanlarını sağlıklı yaşama teşvik ediyor

MAPFRE GENEL SİGORTA, Sağlıkla Yaşam Programı başlığı altında çalışanlarına; diyetisyen desteğinden, şirket içi yogaya, doğuma hazırlık kurslarından sigarayı bırakma desteğine kadar çok sayıda alanda sağlık desteği sunuyor.

Tüm çalışanların hem iş yerinde hem de iş dışında yaşamlarını daha sağlıklı sürdürebilmeleri için onlara destek olmayı amaçlayan MAPFRE GENEL SİGORTA, programdaki her bir başlık için en az yüzde 50 ila yüzde 70 oranında finansal destek sağlıyor. Program kapsamında, her hafta perşembe günü şirkette tam gün bir diyetisyen hizmet verirken, yılsonuna kadar sınırsız görüme ve bir check-up içeren sağlıklı beslenme paketinin maliyetinin yüzde 50'sini şirket karşılıyor. Şirket içi fiziksel aktiviteyi desteklemek için ise çalışanlar her hafta pazartesi ve cuma günü, 12.00 - 13.00 saatleri arasında Genel Sigorta, çalışanlarına; diyetisyen desteğinden, şirket içi yogaya, doğuma hazırlık kurslarından verilen ücretsiz yoga derslerine katılabilir.



saatleri arasında Genel Müdürlük eğitim salonunda, uzman bir eğitmen tarafından verilen ücretsiz yoga derslerine katılabilir.

Doğuma Hazırlık Kursu

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Source: MAPFRE Sigorta 2017

Overall

The aim has been to integrate health and wellbeing into the corporate culture, developing healthier employees, improving MAPFRE's brand image, and reinforcing its social responsibility policy.

Women are more interested than men in medical examinations and seminars. The HR team added coaching support for women who return to work after maternity leave so they have assistance available in terms of work-life balance.

Actions are taken to provide them with higher attention and more appreciation within the Wellness Program. World Health Day 2016 (April 7), fresh vegetables were placed in the offices.



2017 Excellence Awards Case Study MAPFRE Sigorta



This simple action was so appreciated it has become a regular event every Monday afternoon. In 2017, focus turned to mental wellbeing with a comprehensive program called Cognitive Mindfulness, which includes stress resistance, emotion management, and mindful leadership. In the future, data will be used to measure in detail the correlation between absenteeism and a healthy work place.



About Brandon Hall Group

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