



## EDITORIAL

### What will the world of work look like afterwards?

While we cannot yet grasp all the consequences of the health crisis, it is highly likely that the impact on organisations, HR teams and employees will become apparent over time.

The generalisation of telework to the greatest number of people has changed our relationship with work. While the vast majority of employees have had a positive experience and acquired a taste for telework, it must not be overlooked that telework has exacerbated inequalities: between those who have access to it and those who cannot work remotely or who are deprived of thereof, between men and women, the latter having to take on a «double day» even more flagrantly, and between large companies and SMEs which are less inclined to use telework.

All these changes, set out in detail over the following pages, will also transform the role of HR teams dealing with

new challenges in terms of training, remote management and organisation. Their already central role in the company is now considerably strengthened. Throughout the last 16 months, our Caredesks have been heavily mobilised to relieve them from administrative tasks and provide them with essential legal monitoring and support. This is the essence of our profession as brokers: to provide unfailing support to our clients. This new issue of *Insurance Inside* dedicated to the role of HR is our way of paying tribute to the professionals in charge of a company's most important asset: its men and women.

Happy reading!

Pierrick Leprince  
CEO & Administrator



## The challenges facing HR



**The health crisis and its economic and social consequences have accelerated the transformation of work. HR teams must now redefine existing models taking into account human, management and organisational issues. Deciding to outsource certain administrative tasks enables HR departments to fully take on this new role, which is crucial for a company's long-term survival.**

The world of work is constantly evolving. New technologies, globalisation, international competition, the development of the service economy, the feminisation of the workforce and the rise in the level of qualification of employees, have all played a role in the transformation of work over the last 30 years. Currently, the economic and social consequences of the Covid-19 crisis are accelerating this change. They herald profound paradigm shifts to which companies and employees must quickly adapt.

The organisation of work, management practices, interpersonal relationships, jobs and the employees themselves are strongly impacted, according to Aline Scouarnec, a professor of management sciences and a specialist in human resources management. Faced with these unprecedented challenges, HR departments are on the front line.

### **Digitisation and telework**

The health crisis and the digital transformation that has already been under way for several years are leading to new ways of working and, in particular, teleworking. HR now has the role of supporting employees so that this new form of organisation is not felt to be dehumanising but, on the contrary, a source of opportunities:

increased autonomy, responsibility, and quality of life. HR must also take into account new expectations of employees for whom working conditions and the work/family life balance are important. The relationship to work and its purpose, have been changed drastically by the pandemic. *"Employees must, however, be made aware of the major health and safety issues related to teleworking, warns Tatiana Garaventa, HR Business Partner at Swiss Risk & Care. The layout of the workspace, respect for working hours and the right to disconnect are all part of this. For managers, this creates a need for training in order to know how to lead, motivate and manage teams remotely".*

### **Trust and participative management**

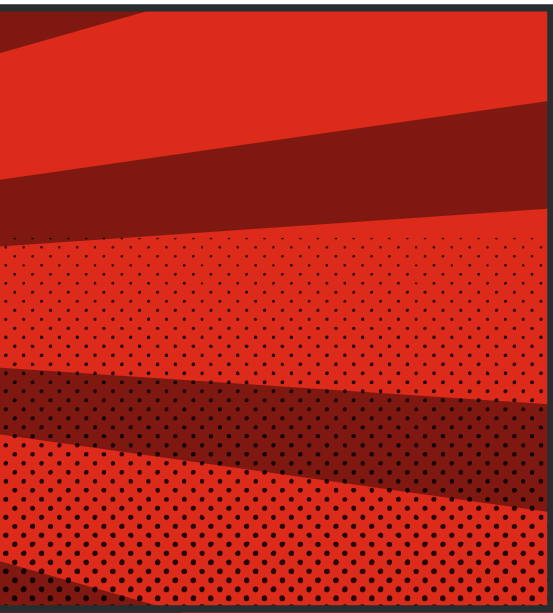
Thanks to the resilience and agility of management team and employees, the climate of trust within companies has increased during the crisis, according to the HR Bench Institute survey on HR Challenges in post-COVID 19 lockdown economic recovery. This trust manifests itself by a willingness to consult employees on a more regular basis in decision-making processes, and even to introduce a participative management style. For HR departments, this requires precise knowledge of the skills and abilities of

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employees to be able to help them, if necessary, acquire inter-professional and managerial skills. It also requires the vision, mission and values of the company to be clarified. *"Unfortunately, participative management is not reflected everywhere, laments Tatiana Garaventa. There are opposite trends such as over control or a lack of follow-up and regular contact with employees".*

### **Change and culture**

*"Any technological, managerial or organisational change must correspond with corporate culture, failing which the culture of the firm will have to be adjusted", the HR Bench Institute warns. It is therefore up to HR departments to ensure that these changes conform to a company's culture so that they could then be adopted by its employees. The role of HR is now refocused on providing support during the changes and their application to employees. "In relation to directors and managers, the trend for HR is towards greater business partnering*



and strategic HR advice for better resource management and advance planning”, adds Tatiana Garaventa.

### **Outsourcing HR administrative tasks**

The workload of HR teams is increasing with these new responsibilities. Making the strategic choice to outsource all or part of the administrative work allows HR to focus undisturbed on their core function: managing the company’s men and women.

At Swiss Risk & Care, we have developed the know-how to free you from tasks that are both complex, time-consuming, and also of critical importance: the payroll, HR administrative tasks and absence management. Our specialists support your HR teams and your employees by responding to all their queries in these areas. An asset in times of crisis but also in the “world after” in which HR teams have a crucial role to play.

<sup>1</sup>Crise sanitaire et transformation du travail: les conséquences pour les équipes RH, Revue Management & Avenir, n°120 – décembre 2020.

<sup>2</sup>HR Bench Institute, Institut de management de l’Université de Neuchâtel, Associations HR Genève et HR Vaud, Enquête : Les défis RH de la relance économique post-confinement Covid-19, septembre 2020.

## THE INTERVIEW

### Outsourcing for better focus

The evolution of the role of HR seems to confirm the trend of outsourcing administrative tasks which was already under way. Séverine Bovagne tells us about the advantages of using specialists, especially in times of crisis.

#### **What do Swiss Risk & Care’s HR services consist of?**

*We have three areas of expertise in HR services: payroll, HR administrative tasks related with old-age and survivor’s insurance (AVS), loss of earnings insurance (APG), disability insurance (AI), family allowances and work permits, and the management of scheduled and unplanned absences. Working in close contact with the HR teams of our client companies, we provide our know-how and IT solutions. Our added value is also based on the availability of Caredesks, based in Switzerland, which provide everyday assistance to employees with all their requests. HR departments are thereby refocusing on tasks with higher added value, such as change management, which is a priority at this moment in time with the pandemic drastically overhauling methods of work.*

#### **Has the crisis profoundly changed your practice?**

*During the 1<sup>st</sup> wave, we were heavily in demand by our clients. Reduced Working Hours (RHT), APG, insurance coverage, procedures to be taken with the authorities etc.. HR departments had many questions to which were able to provide precise answers to our monitoring legislative developments. We have increased our level of service and availability to provide maximum support to our clients and their employees during this difficult period. This was a quite a challenge for my teams, who themselves found themselves teleworking from one day to the next.*

#### **Have you seen renewed interest in your HR services?**

*Yes, especially for absence management. According to our indicators, Covid-19 was the reason behind of a significant increase in absenteeism during the 1<sup>st</sup> and 2<sup>nd</sup> waves. In addition to the management of the crisis itself - the implementation of employee protection measures and the organisation of teleworking - HR departments had to constantly monitor employment law and the legal and regulatory solutions available for optimal absence management. It is hardly surprising that they wanted to outsource this task to specialists!*



Séverine Bovagne is the Director of Absence and Payroll Caredesks of Swiss Risk & Care. A specialist in Swiss payroll and HR administrative management for more than 20 years, including 10 years in outsourcing and services, she leads a team of 20 employees in charge of HR services for local and international clients.







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**Preventing absenteeism in the workplace**

Act upstream, to prevent absenteeism in order to avoid its heavy financial, human and organisational consequences - this is what our clients asked us to do. Swiss Risk & Care now offers an all-round solution that activates the three levers of prevention: absence management, health management and human resources management. Supported by specialised partners - the leader in digital health and an HR expert - we put your employees at the heart of the matter and facilitate their return to work in the event of illness or accident. Would you too like to be proactive with your absenteeism rate? Please do not hesitate to contact Séverine Bovagne: sbovagne@swissriskcare.ch.

**A Change in the coverage of non-occupational accidents for cross-border workers**

Since the 1<sup>st</sup> January 2021, paper forms will be replaced gradually by a system of electronic data exchange between the EU countries and Switzerland. This development has an impact on the reimbursement of non-occupational accidents. If the cross-border worker seeks medical treatment in Switzerland, they will be reimbursed for the full amount of their treatment costs by the obligatory accident insurance (LAA). If, however, they seek treatment in France, they will be reimbursed according to French law. Now, in France, as in other EU countries, non-occupational accidents are covered by health insurance. Only about 70% of follow-up medical costs are reimbursed. To find out the position of your LAA and/or complementary insurance with the LAA (commonly known as the LAAC) with regard to the reimbursement of the remaining 30%, please contact us: info@swissriskcare.ch

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