



EDITORIAL

It was with great pride that I accepted the position of Managing Director of the Qualibroker Swiss Risk & Care Group for the whole of Switzerland.

I thank the management of our parent company, the Diot-Siaci Group, and the Chairman of our Board of Directors, Jean-Maurice Cailler, for putting their trust in me. I will strive to live up to that trust, alongside all our teams.

We have reached many milestones since our group's creation. While our journey has required a great deal of hard work, it has also brought out our most valuable assets: a strong entrepreneurial spirit, constant demand for quality in the services we provide, and mutual trust with our teams, our clients and our partners. These values will continue to guide our actions and feed our ambition.

Our strategy for the coming years is based on clear objectives. First, we want to work more closely with our clients by developing increasingly relevant solutions and

cultivating lasting relationships. We also want to actively contribute to our employees' commitment, because their expertise and motivation are the group's vital lifeblood.

We have set an ambitious goal: to become the leader in every French-speaking region within five years. Our future also depends on digital transformation and innovation. It is essential that we accelerate both of these dynamics if we are to improve our processes, facilitate discussions, enrich our clients' experience and stay one step ahead of changes in our sector.

We will trace this path forward together, just as we will write the next successes in our story together.

I hope you enjoy this issue of *Insurance Inside*.

David Cochet
General Manager

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**Predictive absence management:
Anticipating to better take action**



Predictive absence management: Anticipating to better take action

Absence management is a significant concern for HR managers. While extended medical leave is naturally monitored closely, short and repeated absences actually represent a real warning sign. Although these absences may seem minor, they often reflect organisational dysfunctions, lack of motivation or unhappiness in teams.

Predictive absence management involves continuously analysing the frequency and duration of absences to identify patterns and anticipate problematic situations before they become chronic. The goal is to obtain an objective real-time vision of absenteeism, so that HR can intervene in a targeted way. An employee is considered to have worrying chronic absenteeism when he or she is absent at least four times in one year. By detecting early warning signs, HR can put in place appropriate corrective measures, which can include individual support, reorganisation or dialogue with managers.

The many benefits of predictive absence management

Predictive absence management offers several benefits for companies: it reduces the impact of absences on business continuity and team workload, and provides a way to optimise

HR performance by focussing action where it is truly needed.

Insurance companies have a vested interest in integrating predictive absence management into their approach. This is because repeated or chronic absences increase the risk of claims related to sick leave and can generate additional costs. By supporting their clients through predictive tracking tools, insurers can help limit these risks and reduce the number of claims. This proactive approach also strengthens the partnership between the insurer and the company, by moving from a logic of simple compensation to one of prevention and support.

Levers for effective predictive management

1. Dialogue with the employee

The first lever is to establish a regular and constructive dialogue with the employee concerned. The aim is to try to understand the causes of



By combining dialogue with the employee, close monitoring by the manager and predictive monitoring tools, HR managers can transform absence management into a lever for performance and prevention.

the repeated absences, whether excessive workload, stress, health problems or difficult personal situations. The conversation must be conducted in a spirit of listening and support, without judgement. The goal is to find appropriate solutions together; these can include temporary accommodations, specific support or organisational measures to avoid repeated absences.

2. Working with the manager

The manager's role is critical in preventing repeated absences.



By maintaining daily contact with their teams, managers can detect early warning signs and take action before situations become chronic. At a residence for persons with disabilities, for example, it has been observed that the manager was able to reduce the frequency of absences by a factor of three simply by seeing his employees on a daily basis. This illustrates how essential human contact and regular monitoring are in preventing absenteeism. The manager becomes a key player in prevention, by coordinating monitoring with HR, adapting work organisation and sustaining employee motivation and commitment.

3. Choosing appropriate and efficient tools: Biings

Digital tools, such as Biings, track and analyse absences in real time. Biings's predictive focus sets it apart from other software options. While most absence management tools focus on reporting and administration, Biings monitors absence frequency and duration in real time. It segments, categorises and filters data to accurately track the frequency and duration of

INTERVIEW



Franck Czapski
Director of Ismat Group

How does Biings change the way we deal with absenteeism?

The biggest difference is that Biings doesn't just record absences like most software products do. It helps users understand them. The tool uses real-time monitoring to highlight short and repeated absences, which are often the most revealing symptoms of unhappiness or dysfunction. This gives HR an objective vision of absenteeism so it can quickly identify situations of concern. This changes everything: instead of taking action after the problem has become chronic, Biings allows managers to intervene earlier, protect employees and reduce costs related to medical leave, all at the same time.

Is Biings intuitive or do users require training?

While the tool was designed to be accessible, training helps users appreciate its true potential. Training is needed to understand how to create filters, correctly interpret alerts and segment data. It helps users become more efficient and take full advantage of Biings's features. Training is an investment that pays off quickly, since trained HR staff know how to turn figures into concrete actions, for a real impact on prevention and performance.

Can teams reduce absenteeism just by installing Biings?

No, absolutely not. Biings is a great decision support tool, but it will never replace people. Managers, for example, are on the front line. At a residence for persons with disabilities, the manager was able to reduce the frequency of absences by a factor of three just by seeing his employees every day. This is a concrete example of how important direct contact is. Biings provides visibility, but dialogue, listening and continuous training for managers and HR can transform this visibility into sustainable results.

absences. This data provides an objective and proactive vision to HR teams so that they can anticipate at-risk situations and intervene before repeated absences become chronic. The tool also simplifies reporting and decision-making, giving managers and HR a clear and operational vision of absenteeism.

By combining **dialogue with the employee, close monitoring by the manager and predictive**

monitoring tools, HR managers can transform absence management into a lever for performance and prevention. And, by being proactive instead of reactive, managers can take action at the right time, protect employees and reduce costs associated with medical leave, while creating a healthier and more stable work environment.



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■ **Launch of our first Absenteeism Barometer**

Measuring, analysing and understanding absenteeism trends in Swiss organisations means looking beyond numbers to identify root causes and provide companies and their managers with concrete opportunities for improvement. This Barometer will provide an accurate snapshot so HR teams can compare the situation in their organisation with that of the market. Based on a large volume of data and enriched with our consultants' expertise, the Barometer is a unique and valuable tool to anticipate, act on, and better manage absences. Stay connected to our networks.

■ **27 November 2025 - Le Booster CCIFS Webinar**

**Making insurance a
decisive advantage**

Join us on Thursday 27 November at the Le Booster business centre in Geneva for a workshop hosted by the French-Swiss Chamber of Commerce and Industry (CCIFS), dedicated to Insurance, a lever that is often underrated in corporate performance.

Register here:
<https://www.ccifs.ch>
↳ See : Événements à venir

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