



**AUSTRIAN BUSINESS CIRCLE:
Employee Retention – How to keep my best employees?**

Tuesday 25th September 2018, Prague

**Merkur
Insurance**

Our approach:

To preserve one's health while still being healthy

Prevention before healing – this philosophy characterizes the preventative programmes of Merkur Insurance

fit4life: individual health programmes combined with a hotel stay, supporting proactive lifestyle changes, e.g. yoga, medicine, relax, sport ...

time4me: a healthy break for body and mind, where Merkur covers the costs for various treatments. More than 30 hotel partners in Austria and abroad.

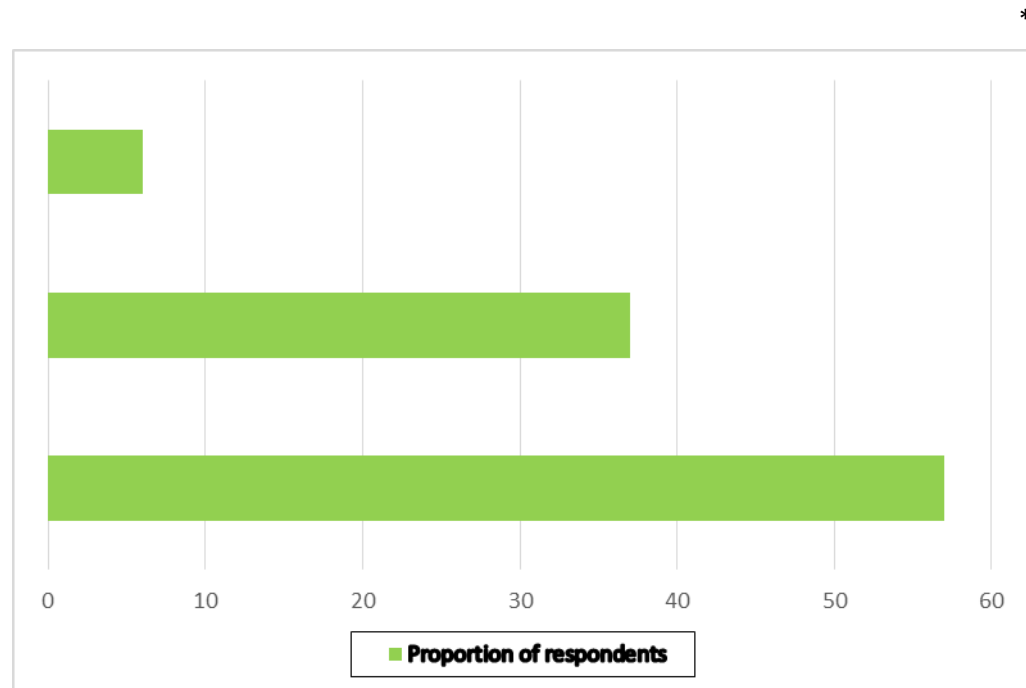
for kids: health promotion events and summer camps from soccer camps to icehockey camps and multi sport camps.

Is the employer in duty to provide sufficient exercise and sports offers or is this a private matter?

don't know / no answer

In my opinion, exercising is primarily a private matter and I do not see the employer as being in any obligation at all.

Employers want fit employees and therefore should do something for it. For example, create sufficient opportunities for exercising.



Workplace health promotion

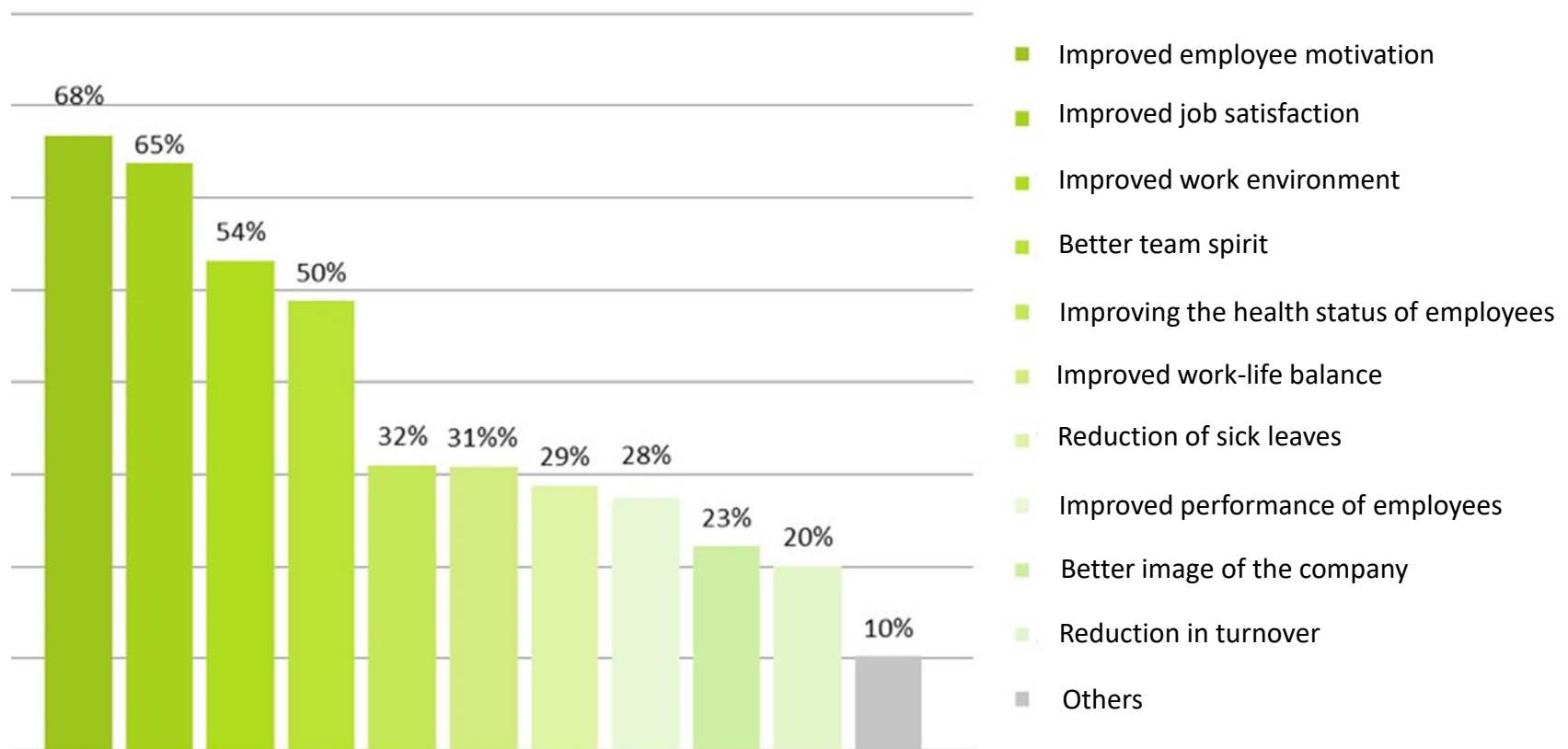
Survey in around 25,000 companies in Austria

Which health-promoting measures have you already tried?

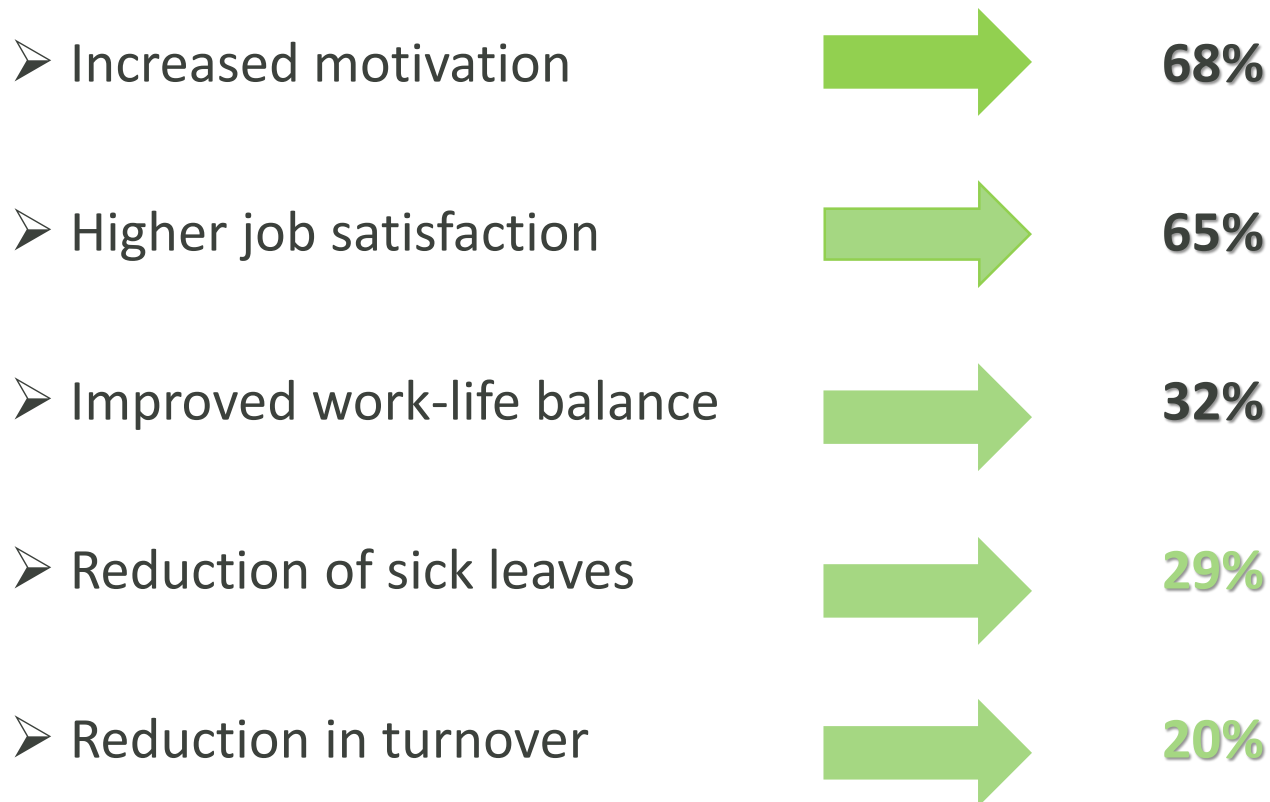
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What improvements/benefits has the use of health measures brought to your company?



Why use health promotion in the company?



Austria's first insurance

In **1798**, the idea of five merchants from Graz to establish a self sufficient association based on common welfare was put into practice:

They founded an institute for the support of the sick, poor, and unemployed servants in Graz who, because of age and frailty, could not work anymore.

- 1961:** Start of accident and life insurance
- 1972:** Start of property insurance
- 1988:** First tariff for alternative medicine
- 1998:** Introduction of extensive health programmes
- 2016:** Rebranding as „Merkur die Vorsicherung“ – (Merkur Presurance)



An international group

1992 to 2017: Foundation of subsidiaries in Slovenia, Croatia, Bosnia and Herzegovina, Serbia, Montenegro and the Czech Republic

Branches*

- 1 Headquarters in Graz
- 8 Regional head offices and
48 Branch offices in Austria
- 34 Branches in South East Europe



* Numbers as of February 28, 2018

Merkur Insurance numbers

Employees and Location

1.046 total employees in Austria in 68 locations

411 total employees in international subsidiaries in 38 locations

Number of risks 2017

990.414 in Austria

535.859 in international subsidiaries

Differentiated premiums 2017

€ 470 million in Austria

€ 103 million in international subsidiaries

Market share in Austria

Health insurance 17,06%

The third largest health insurance in Austria

Market entry: Merkur Czech Republic

- **2017:** Foundation of Merkur insurance in CR, placed in Prague
- **Focus:** Focusing on healthy lifestyle and prevention on the Czech market



**Thank you for
your attention!**



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