

JEROEN KEMPERMAN, NISHA ALBERTS,
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WELL BEING IN BUSINESS



THE VALUE OF HUMAN-CENTRIC
ORGANISATIONS

Boom

‘With our expertise and services in the field of health and financial security, we create value for customers, employees and society based on our vision of Living Together Sustainably. Investing in employees’ wellbeing is a perfect fit with this vision. It gives people a solid basis to thrive and helps organisations attract and retain the right people, and increase productivity. With an ageing population and growing labour shortages, especially in certain sectors, this is becoming ever more important. For Achmea, it’s a key topic, with respect both to our corporate clients and to our 18,000 employees. Continuously investing in employees’ wellbeing is important for successful business.’

BIANCA TETTEROO, *Chair of the Executive Board of Achmea*

‘Responsibility towards society has been firmly anchored in our corporate culture la Mobilière was founded in 1826. Every third household and every third company in Switzerland is insured by la Mobilière. With our commitment to society, we strengthen prevention and resilience – for a positive future. Our cooperative values guide our actions. The health and wellbeing of employees, customers, and ourselves are the key to success. That is why we see it as a shared mission to work on wellbeing in business and society.’

MICHÈLE RODONI, *CEO of La Mobilière*

‘BarmeniaGothaer Group is among the top ten insurance groups in Germany and ranks as one of the largest mutual insurers in the country. The Group is a leading provider of commercial insurance solutions for small and medium-sized enterprises, offering comprehensive corporate P&C coverage alongside tailored Employer Benefits Programs in life and health insurance. BarmeniaGothaer also serves a substantial private client base, supporting more than eight million customers. Beyond traditional insurance offerings, BarmeniaGothaer delivers a broad range of value-added services focused on risk prevention, mitigation, and management. As a market leader in health insurance, the Group has established an extensive ecosystem of healthcare services, providing customers with access to high-quality medical support and innovative wellbeing solutions. Enhancing the health and overall wellbeing of its customers is a central guiding principle of BarmeniaGothaer’s strategy and operations.’

OLIVER SCHOELLER, *CEO of BarmeniaGothaer Group*

‘LocalTapiola Group is a mutual group of 19 regional companies owned by its more than 1,6 million owner-customers. It serves private customers, farmers, entrepreneurs, corporate customers and organisations. The local presence and customer ownership sets LocalTapiola apart from many others in the financial sector. The key benefits of local presence to customers is that LocalTapiola is close by, knows local risks; and can take an active and impactful role in improving the wellbeing of owner-customers in their immediate everyday working and living environment.’

SARI HEINONEN, *President of LocalTapiola*

‘The history of Reale Mutua is characterized by constant growth and our desire to empower people with autonomy and independence in their daily lives and work. In recent years, the radical and rapid changes in the world, strengthened our desire to continue to always and constantly be a protagonist of the wellbeing of our customers. The characteristic of mutuality is a source of continuous inspiration and the basis of daily activities. The Group’s strategic horizon is the ability to reconcile the achievement of effective and efficient results with economic development, social and environmental protection; all with a view to lasting growth over time, contributing to the targeted development of the wellbeing of people and society as a whole.’

LUCA FILIPPONE, *General Manager of Reale Mutua*

‘The roots of UNIQA go a long way back: people have put their trust in us and insured themselves with us since 1811. UNIQA now serve more than 17 million customers across 18 countries and is one of the leading insurance companies in Austria and Central and Eastern Europe. We offer private and corporate customers reliable and everyday services for a safe and healthy life while promoting the sustainable, responsible development of our society and the protection of our environment. In times of uncertainty and global, socio-political and economic upheaval, more relevant than ever. The essence of UNIQA is the promise for a better life. We will be the best service provider for safety, health and prevention in people’s lives. Thereby increasing wellbeing in businesses and society is in the heart of our strategy.’

WOLFGANG KINDL, *Chief Customer & Market Officer International of UNIQA Insurance Group*

‘Across the world, health insurers are increasingly recognising that wellbeing in the workplace is not just a business priority, but a human one. At the International Federation of Health Plans (iFHP), we bring together health payers from around the globe to share knowledge and explore new solutions that improve health outcomes. Because many insurers are well connected to the employer market, we see first-hand the vital role businesses can play in supporting the health and wellbeing of their people. This book highlights an issue that matters to organisations everywhere, and one that will only become more important in the years ahead.’

CHRIS WATNEY, *CEO iFHP*

‘At Vebege, livelihood security, wellbeing and enabling talent to thrive are in our DNA. Founded in 1943 to help people into work, we still focus on offering opportunities—especially to those at the lower end of the labour market. Wellbeing starts with security; then we help people grow in their own way by truly seeing their talents and giving them work they’re proud of.’

TON GOEDMAKERS, *CEO of Vebege*

‘The core values of Länsförsäkringar – close, considerate and skilled – are a natural part of our daily work. And we see that workplace wellbeing is becoming increasingly important. “Wellbeing in Business” provides a clear and research-based picture of how organisations systematically can work with employee health and development. The book shows how a conscious focus on wellbeing can contribute to engagement and stability, while also strengthening relationships with both customers and society at large. For us at Länsförsäkringar, it is natural to work in a long-term and sustainable way – and this book offers valuable insights for anyone who wants to develop their leadership and their organisation.’

BJÖRN DALEMO, *CEO of Länsförsäkringar AB*

‘At Carlsberg I learnt that real growth happens on the work floor—where people feel seen, valued and connected. This book shows that human-centric leadership isn’t idealism but a necessity for companies and society. It offers a clear compass for leaders who choose meaning over maximising profits: people want to work with each other on something that matters. That’s where sustainable value begins.’

CEES ’T HART, *board director of Randstad and former CEO and president of Carlsberg*

‘Major transitions in our sectors demand enough people with the right skills, motivation and resilience. That’s why investing now in vitality, health and employability is essential. Wellbeing in Business fits this perfectly: it combines future vision with practical tools to embed wellbeing in strategy, leadership and culture – leading to higher productivity, lower absenteeism and a stronger contribution to society.’

REINIER RUTJENS, *director of WENB*

‘People make the difference – especially in service delivery. For Facilicom, investing in wellbeing isn’t a nice-to-have; being a socially responsible employer is central to our strategy. Healthy, connected and thriving employees drive customer satisfaction, innovation and sustainable success.’

ERIC OTTO, *CEO of the Facilicom Group*

JOOP ROODENBURG, *former president and major shareholder of Huisman Equipment*

‘Sustainable, healthy business starts with engaged, satisfied employees. At Breman we’re building an environment where people enjoy their work, can be themselves, and have a healthy work-life balance. From that foundation we work towards an energy-positive world, guided by family values of care, entrepreneurship, stewardship and equality. Everyone has a say and shares equally in the profits.’

BERNARDO EENKHOORN, *managing director of Breman Installatiegroep*

‘At AFAS, we believe caring for employees leads to caring for customers – and to a better society. This book makes clear that investing in wellbeing isn’t a cost but a source of energy, innovation and long-term success. Human-centric business is the strategy for organisations that want to move forward – and simply the right thing for leaders to do.’

BAS VAN DER VELDT, CEO of AFAS

‘For long-term viability, you need innovation – and good employees at the heart of the business. Knowledge sits not only in patents but in people. To retain talent, companies must invest in stability, healthy working conditions and development, so people can build great things with motivated colleagues. In a world shaped by geopolitics and global competition, preserving a strong manufacturing base is also a societal responsibility.’

‘Wellbeing in business is essential for lasting success. If employees are to care well for customers, the organisation must first take good care of its people. That means streamlined, customer-focused processes that let employees do their work with pride and pleasure – with great colleagues and as little hassle as possible.’

IGOR TULEVSKI MD, PhD, FESC, FACC, *cardiologist, co-founder and CEO of Cardiologie Centra Nederland; chair of the executive board of Sionsberg*

‘Wellbeing = business. The greatest innovation of our time isn’t technology but the way we work. A culture where people have freedom and can develop isn’t a luxury – it’s the engine of productivity and growth.’

PROF. DAAN DOHMEN, *CEO of Nassau420; Worldwide Digital Health Strategy & Partnerships, Omron Healthcare & Luscii; professor of digital transformation*

‘Contributing effectively to employees’ wellbeing takes more than good intentions – it requires insight and a considered approach. This book offers the expertise and practical tools to genuinely strengthen wellbeing at work. An indispensable guide for professionals who want to make a real difference.’

MARTIJN HENDRIKS, *deputy director of the Erasmus Happiness Economics Research Organisation (Erasmus University Rotterdam); associate professor, University of Johannesburg*

‘It’s striking that in 2025 we still need a book on human-centric business – yet recent experiences show it’s essential. Wellbeing in Business argues that this approach serves everyone’s interest and sketches a world where wellbeing, sustainability and collaboration thrive. Success is then measured in health, resilience, positive impact and financial results.’

PROF. MARCEL CANOY, *endowed professor in health economics, Vrije Universiteit Amsterdam*

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INTRODUCTION

The value of human-centric business

Businesses are entering unknown territory. For the first time in history, Europe and other parts of the world are experiencing a period in which economic growth is no longer supported by a growing population. From 2040, Europe's working population will shrink by about two million a year. If businesses don't become far more productive, Europe will have to give up its ambition to play a significant role globally, participate in new technologies, and combine this sustainably with a fair system of social security.¹

How can an organisation thrive in a world where workforces are ageing and shrinking? Are there ways to become genuinely more productive? This book shows entrepreneurs, managers, board members and professionals how. Fundamentally increasing wellbeing through human-centric business is the key that enables organisations to attract and retain employees. It offers the potential to increase productivity in a significant, long-term and sustainable way. The book explains how employees, organisations and society can be productive and thrive in a world where broad access to good education, social security and healthcare is not only maintained for everyone but is also actively used to increase productivity through wellbeing.

Businesses that are unable to offer employees livelihood security and harm their physical or mental health, demonstrably have more vacancies, higher rates of sickness absence, and more staff who turn up to work but add little value. The next challenge is not only to keep employees satisfied in terms of livelihood security and health, but also to make them more productive by helping them thrive in meaningful work where they can develop and feel connected with committed colleagues.

Many managers have trained for years to keep customers and investors satisfied using a step-by-step, data-driven approach. Employees' wellbeing is often seen as a kind of mysterious black box that managers feel they can do little to influence as a way to benefit their organisation.² When managers think of wellbeing, they often think of wellness, but pampering employees only produces pampered employees, not a thriving organi-

1 Draghi (2024)

2 Gallup (2022)

sation. Organisations are increasingly aware that their work and growth are being limited by a shortage of staff, but this feels more like an unavoidable external factor than poor management. In the short term, many companies try to solve these shortages, and the resulting external labour costs by putting pressure on their employees to increase output. But that does not solve the problem. It does not work. In the long term, it only makes things worse.

Employees do want to get more out of themselves, and they do want to be productive, but not when they're forced into it and made to feel they're being squeezed dry. Focusing only on greater efficiency leads to lower wellbeing, more sickness absence, higher staff turnover and reduced productivity. Making work more pleasant through good employment conditions and more room for home life in the work-life balance leads to satisfied employees who stay with the organisation. However, that's still not enough; it helps to cover staffing needs, but it does not increase productivity. That requires an environment in which employees can use their potential and feel connected to a higher purpose. An organisation that helps people to thrive in this way will perform far better commercially and financially, with more productive, proud and motivated employees. This not only creates more value for employees themselves, but also for customers, investors and the wider world, and each reinforces the other. Using wellbeing solely to boost satisfaction, without improving productivity, is a strategic mistake.

Improving wellbeing in business does not happen by itself. It requires a serious change approach, and that's what this book explains step by step. The domains that make up wellbeing can be measured scientifically at employee, team, business units and organisational levels. Based on these data, the organisation can identify the domains and organisational areas that need improvement and then work on them systematically with an approach that moves from seeing to sharing to changing. Higher scores in these wellbeing domains demonstrably improve productivity, reduce staff turnover and lower sickness absence. These results can also be quantified and made tangible. The approach outlined in this book offers practical guidance for a structured process of organisational change.

A call to leaders and organisations

Conscious, systematic and sustainable investment in wellbeing can lay the foundations for growth and positive outcomes for employees, leaders and organisations. That takes vision, courage and perseverance. This book therefore challenges leaders to look further ahead, because the returns are greater when employees are inspired and take ownership of creating value for customers and investors.

The aim of this book is to help leaders make a lasting impact on their employees and their organisation, and thus work together to make the world a little better and healthier. It's intended as a guide, a source of inspiration and a prompt for reflection and action, to improve employees' livelihood security and health and help them thrive. An open invitation to read with an open mind and an open heart to the following lessons:

- 1 **Focusing on productivity reduces wellbeing:** focusing on wellbeing increases productivity: Employees enjoy getting more out of themselves and being productive, but not if someone else tries to get it out of them with more control and high pressure.
- 2 **Wellbeing doesn't flourish beside work, but within it:** Wellbeing in business isn't a personal or back-office matter separate from the work, but a management matter in the work.
- 3 **Surviving is not the same as living healthily:** As long as people are struggling to survive, they have no scope to focus on their health and wellbeing.
- 4 **We can't yoga our way out of this:**³ Wellbeing isn't wellness; it is not about individual interventions.
- 5 **Satisfied employees aren't necessarily productive:** Livelihood security and good health lead to satisfied employees but the greatest value for customers and shareholders is created when employees are also thriving.
- 6 **The greatest return on wellbeing lies in higher productivity:** Wellbeing has been shown to reduce sickness absence and staff turnover. The greatest impact lies in the added value created for customers and shareholders through increased productivity.

3 McKinsey Health Institute (2022)

Get started: scan the QR code and take the first step today

More and more leaders see that targeted investment in wellbeing is a strategic necessity. Organisations that invest in wellbeing in the right way not only build healthier teams, but demonstrably perform better – with lower sickness absence and staff turnover, and above all, greater employee engagement and higher productivity.

Embedding wellbeing in strategy using the see, share, change approach begins and ends with measurement

The wellbeing model in this book is available as the Well at Work Monitor. This gives a reliable and accessible picture of an organisation's wellbeing. The method is scientifically validated. The results can be used to develop a targeted approach: which domains of wellbeing should be prioritised for improvement?

The outcomes also make it possible to calculate what an improvement of one point per domain will deliver financially in reduced sickness absence, lower staff turnover and, above all, increased productivity. These insights form the basis for changing an organisation by sharing and making improvements. Wellbeing becomes a concrete, measurable and manageable part of the strategy.

Curious? Scan the QR code and take the Well at Work Check to get an impression

A short, action-oriented test with 13 questions gives insight into your own wellbeing and into the domains where improvement may be possible, in just a few minutes. The test is also available for your organisation: via the results page it is simple to request a demo version for a team. This immediately offers guidance on how to have the right conversations and set the right priorities for improvement.



Start the check

 **Well at Work**

The Well at Work Check is a demo of the full Well at Work Monitor.

To find out more, see www.wellatworkmonitor.com

Reader's guide and summary

Structure of this book and how to get the most out of it

In six chapters, this book describes the 'why' of wellbeing in business (chapter 1); the 'how' – how it works and how it can be realised (chapters 2, 3, 4 and 5); and the 'what' – the value it creates for all stakeholders (chapter 6).⁴ The chapters form a whole but can also be read separately. The guide below summarises each chapter, including the key models.

CHAPTER 1:

Why do we need more human-centric business in the 21st century?

This chapter focuses on why, in the 21st century, it's high time for human-centric business. In an era of an ageing labour market, human-centric business with wellbeing is a powerful driver of organisational success. It helps to recruit and retain the right people, to use their strengths to the full, and to foster pride in their work, their colleagues and their organisation. Employees who feel safe and healthy, and who are thriving, perform better, work together with more enjoyment and are more creative, and thus contribute to the organisation's long-term success. When organisations create more value for their employees, the employees in turn create more value for customers, which then creates value for investors. This is the kind of positive value-creation cycle that builds commitment and loyalty among customers, investors and employees alike.⁵

To zoom out to a broader perspective, this book puts the model of balanced value creation between employees, customers and investors in its historical context. If we go back a few thousand years, there were no customers or investors; people simply worked to provide for their own existence. Over time, the purpose of work has shifted from self-sufficient subsistence to creating value for customers and investors. When this model functions well, people can do what they do best and what matters to them. They can secure their livelihood and health and are able to thrive, and this only improves as they become more valuable to customers and investors.

4 In line with the sequence and underlying questions of 'why, how and what' as set out by Sinek (2011).

5 Traditionally also known as the Service Profit Chain. For this school of thought and examples, see Heskett, Sasser & Schlesinger (1997); Kemperman & Engelen (1999); Heskett, Sasser Jr. & Schlesinger (2003); Geelhoed, Van der Loo & Samhoud (2003); Van der Loo, Geelhoed & Samhoud (2007); Heskett, Sasser & Wheeler (2008); Geelhoed, Samhoud & Smolders (2012); Kemperman, Geelhoed & Op 't Hoog (2013, 2015, 2016); Kemperman, Op 't Hoog & Geelhoed (2023).

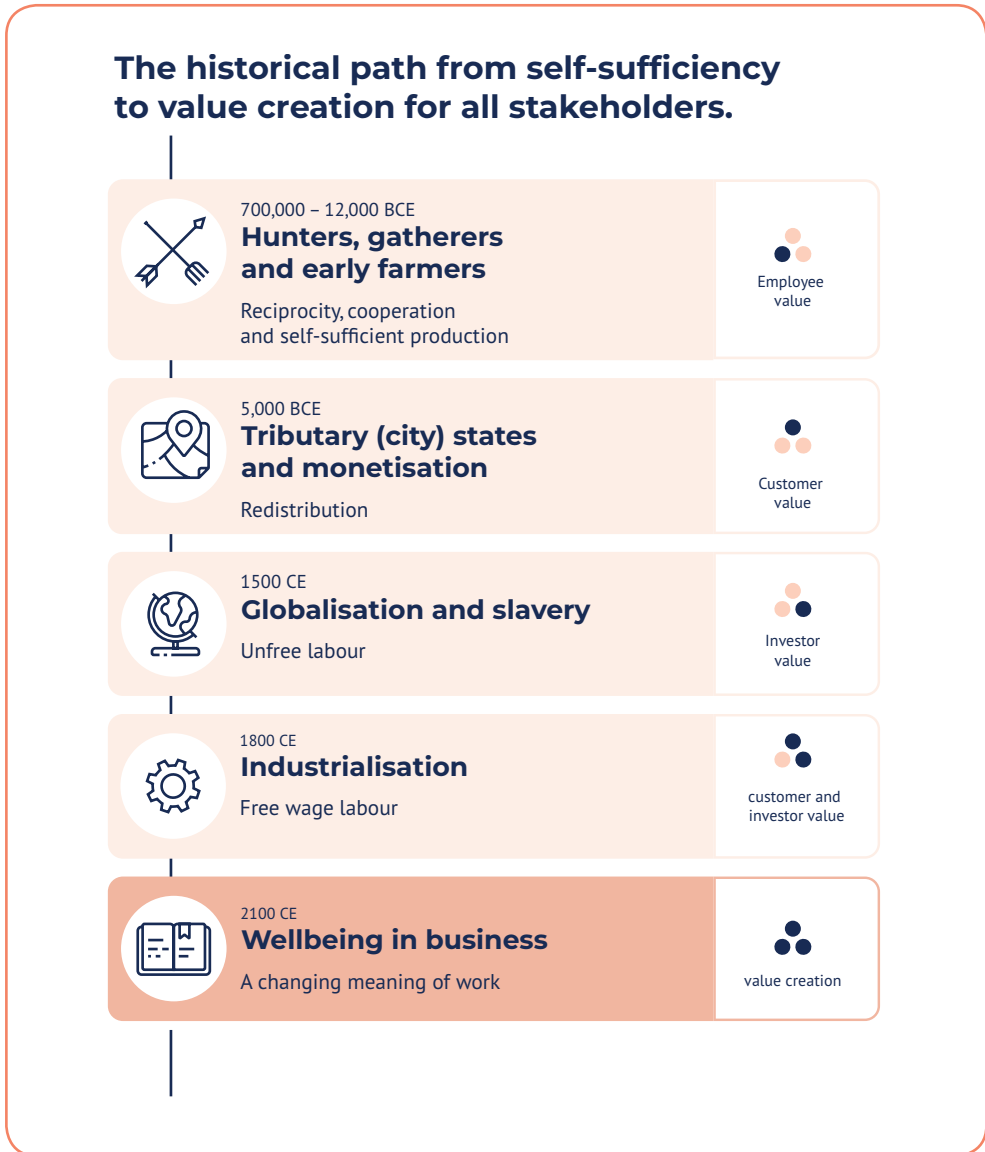


Figure 0.1: The historical path from self-sufficiency to value creation for all stakeholders.

Source: Inspired by Lucassen (2021).

CHAPTER 2

What is wellbeing in the workplace and how can it be created?

This chapter focuses on the full picture of wellbeing in business and on how to achieve this through a step-by-step change approach. Wellbeing works as an integrated whole that runs from livelihood security and health to thriving.

The holy grail for greater wellbeing does not lie in firing off isolated interventions at individual employees, but in improving the work itself. Culture, collaboration and above all leadership make the difference. Leaders have a strong influence on employees' wellbeing – just as much as a life partner. Good leadership provides psychological safety, encourages healthy behaviour and enables people to thrive at work; poor leadership causes stress and absenteeism.

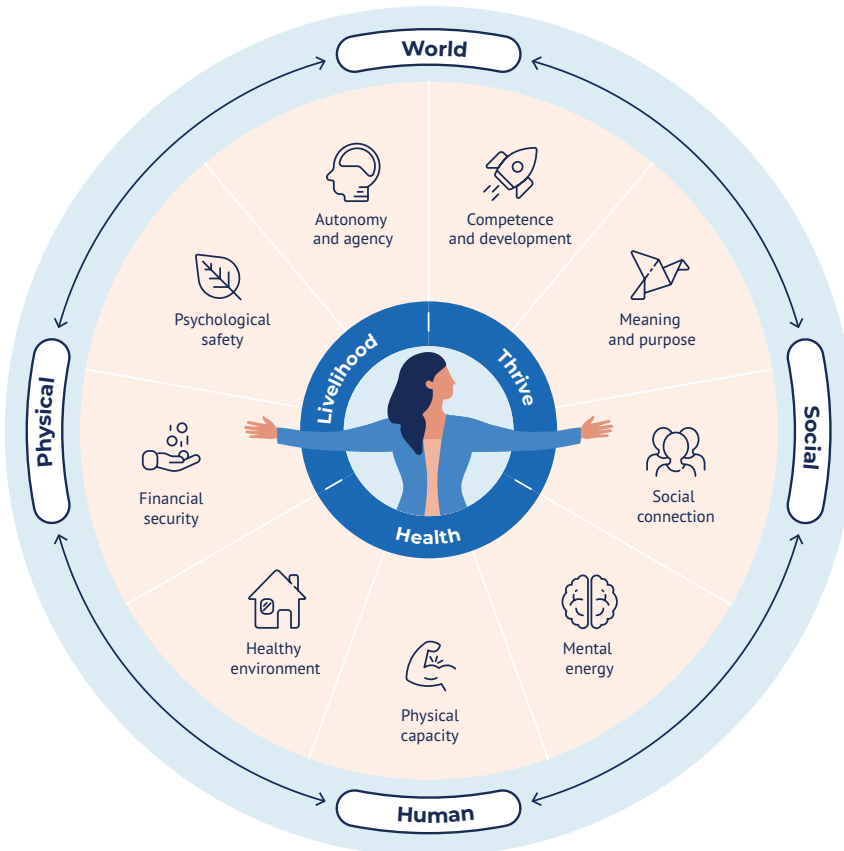


Figure 0.2: Wellbeing model.

Realising a human-centric organisation that serves as a source of wellbeing requires a change process with an integrated, cyclical approach that we characterise as see, share, change.⁶ It starts by anchoring wellbeing in the organisation's vision, mission and strategy. This is followed by seeing the current situation based on qualitative and quantitative data, then sharing with and mobilising employees, and finally changing through a systemic approach aimed at improving the domains of livelihood security, health and thriving.

A key tool in this process is the Well at Work Monitor.⁷ This scientifically validated instrument makes it possible to measure, monitor and improve wellbeing in a targeted manner at the individual, team, HR and leadership level.

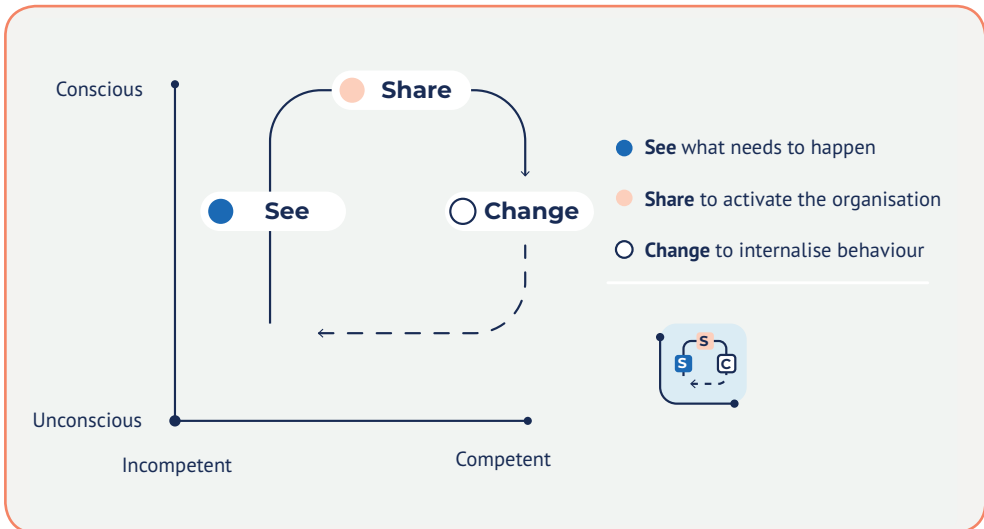


Figure 0.3: SSC approach to wellbeing.

6 Kotter & Cohen (2002); Van der Loo, Geelhoed & Samhoud (2007)

7 This monitor was developed by Zilveren Kruis in collaboration with Deloitte, TNO and Erasmus University, and aligns directly with the wellbeing model developed for this book.

CHAPTER 3

Creating an organisation that provides livelihood security

The third chapter focuses on building a solid foundation for livelihood security. At this basic level, the three key elements are autonomy and agency, psychological safety and financial security. Employees experience autonomy and personal agency in their work when they have the freedom to make their own choices with self-confidence and without obstacles, and they are confident that things will turn out well. They experience psychological safety when they feel comfortable enough to say what they think and feel. And they experience financial security when they have enough money to live on and are confident that their income will remain stable in the future.

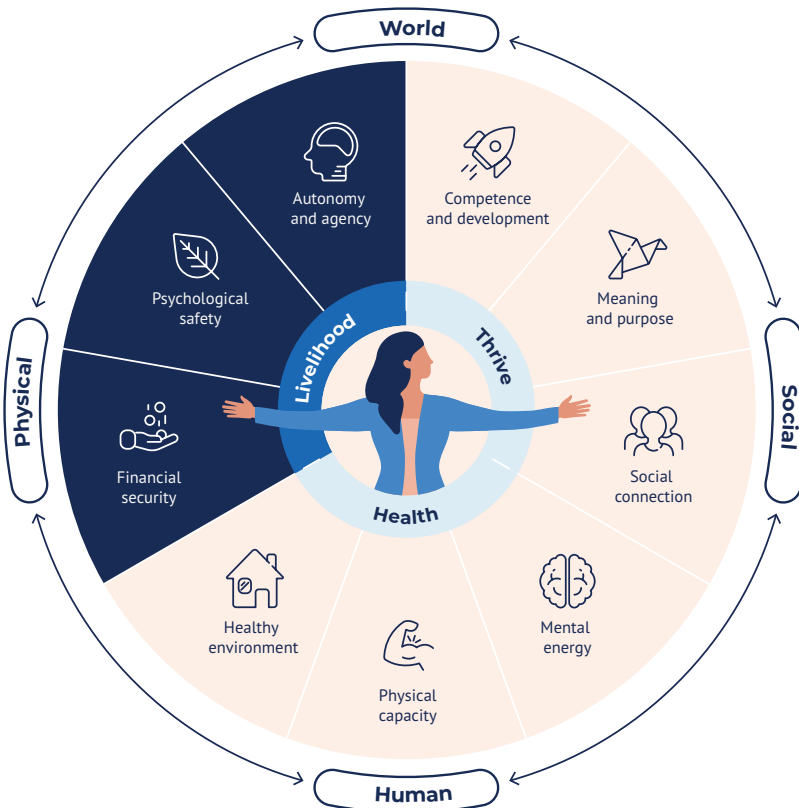


Figure 0.4: Wellbeing model – Livelihood security.

CHAPTER 4

Creating an organisation that fosters health

The fourth chapter is about creating a work environment that supports rather than undermines health. Here, the key elements are a healthy work environment, physical capacity and mental energy. Employers therefore need to go beyond providing livelihood security alone.⁸ The work should also allow room for a healthy and happy life. In a healthy work environment, the work is designed to be physically safe, with a healthy workload and work–life balance. This includes working conditions with elements such as safe machinery, supportive software and artificial intelligence (AI), streamlined business processes and workable schedules. Having physical capacity means that an employee is physically able to do the work, has a healthy lifestyle and is not held back by health issues. And having sufficient mental energy means being able to work with vigour and enthusiasm, and to switch off properly once the working day is over.

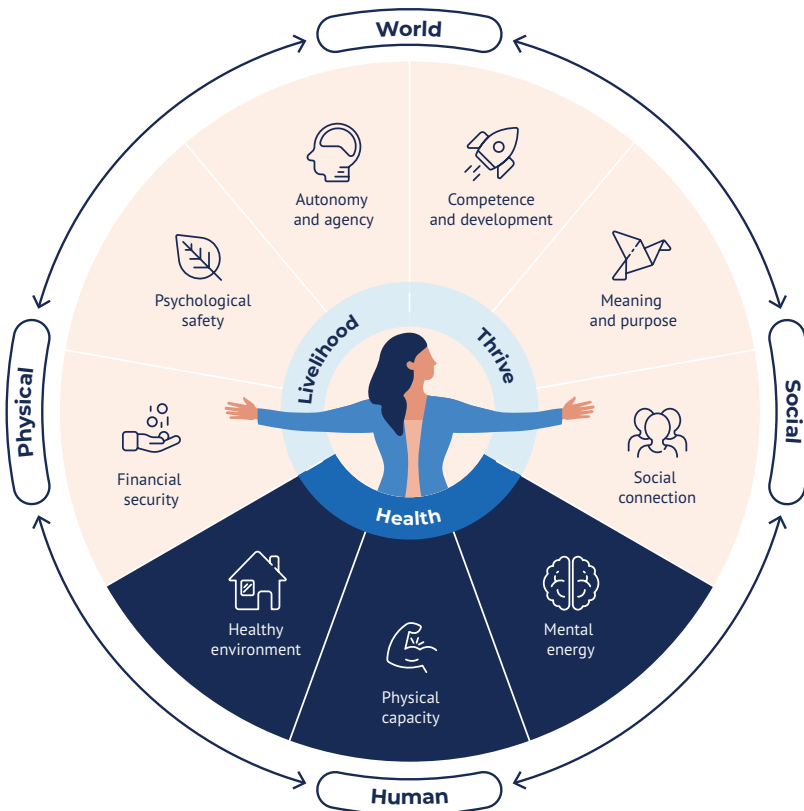


Figure 0.5: Wellbeing model – Health.

CHAPTER 5

Creating an organisation in which people can thrive

The fifth chapter is about creating an organisation that enables people to thrive together.⁹ Employees can be quite satisfied with their work if it provides livelihood security and a good work–life balance, but that doesn't necessarily mean they are engaged or productive. This calls for a move to the next level: work that offers social connection, meaning and purpose, and competence and development, enabling people to thrive and making work part of a meaningful life. This is not just an optional extra but concerns fundamental human needs: to make an impact on others, to belong and to be valued. Social connection at work is associated with feeling appreciated and supported by colleagues and management, and having opportunities to give and receive feedback. A sense of meaning and purpose is derived from doing interesting work that contributes to what you consider important in life, in an organisation whose values, culture

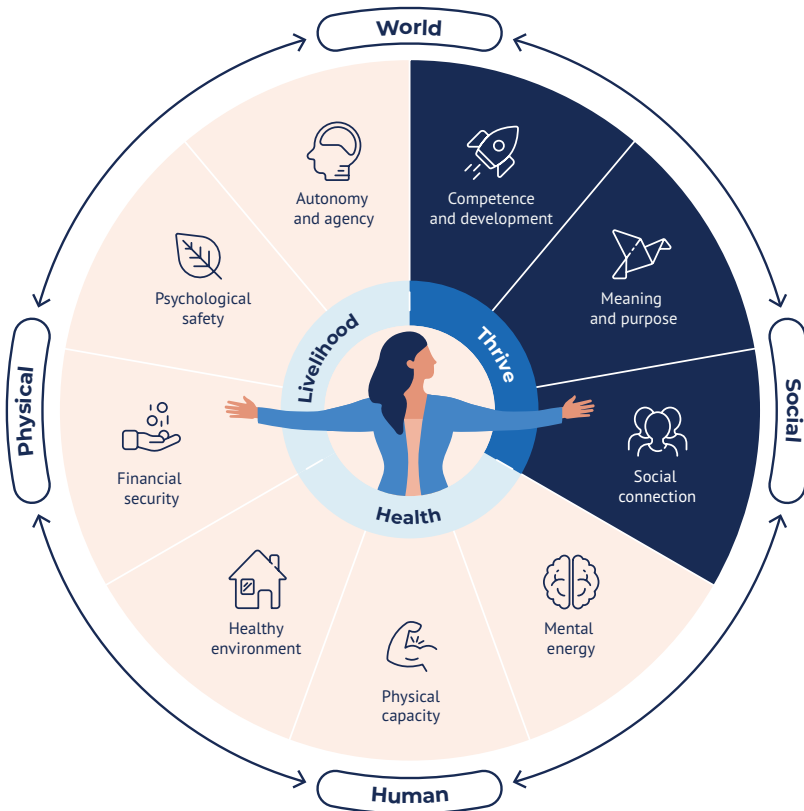


Figure 0.6: Wellbeing model – Thrive.

⁹ Deci & Ryan (1985, 2000, 2002); Ryan & Deci (2000)

and beliefs align with your own. Competence and development relate to strengthening skills and knowledge through challenging work and opportunities for growth.¹⁰ In an environment that offers social connection, meaning and purpose, and opportunities for competence and development, productivity becomes not only an extrinsic business outcome valued by the employer, but also an intrinsic source of shared pride and inspiration for employees.

CHAPTER 6

Human-centric organisations create value for all stakeholders

The final chapter sets out the impact of wellbeing. It shows in clear, measurable terms what investing in wellbeing can deliver: better business results for investors and more value for employees, customers and society.¹¹ Research from Oxford, Harvard and Gallup shows that investing in employee wellbeing leads to demonstrably better performance. Organisations in Oxford's Wellbeing Top 100 consistently show higher profits, share prices and returns, even in uncertain times. These insights, combined with data and literature studies, form the basis of the Wellbeing Impact Model.¹² This is a way to quantify how improvements in wellbeing affect productivity, absenteeism and staff turnover.

The evidence is overwhelming: investing in a human-centric organisation pays off. The return on investment is positive, both financially and socially. In a tight labour market, work that supports wellbeing becomes increasingly valuable. Organisations that invest in it create lasting value for all stakeholders. The European Commission's vision reinforces this direction for Europe, placing wellbeing, resilience and sustainability at the centre of the response to today's challenges. Leadership that prioritises trust, connection and social impact makes organisations resilient, future-proof and relevant in a rapidly changing world.

Wellbeing in business can spark a self-reinforcing cycle of value creation that, through lower absenteeism, lower staff turnover and, above all, higher productivity, benefits employees, customers, investors and society.

¹⁰ Montessori (1967)

¹¹ Preez (2013)

¹² This data model was developed by Zilveren Kruis in collaboration with Erasmus University.

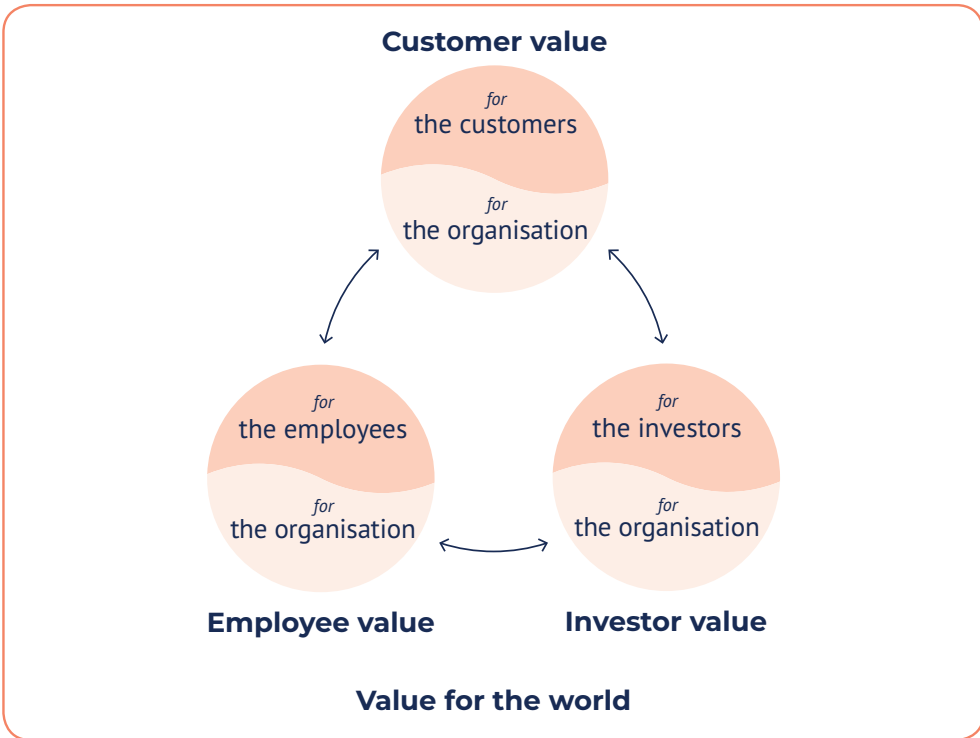


Figure 0.7: Value creation cycle. Source: Kemperman, Geelhoed & Op 't Hoog (2013).

Bianca Tetteroo, CEO Achmea

'Investing in wellbeing gives employees a solid basis to thrive and helps organisations attract and retain the right people, and increase productivity. With an ageing population and growing labour shortages, this is becoming ever more important.'

Oliver Schoeller,

CEO BarmeniaGothaer Group

'BarmeniaGothaer has established an extensive ecosystem of healthcare services, providing customers with access to high-quality medical support and innovative wellbeing solutions. Enhancing the health and overall wellbeing of customers is a central guiding principle in our strategy and operations.'

**Luca Filippone, General Manager
Reale Mutua**

'We believe in the ability to reconcile the achievement of effective and efficient results with economic development and social and environmental protection, contributing to the targeted development of the wellbeing of people and society as a whole.'

Chris Watney, CEO iFHP

'Wellbeing in the workplace is not just a business priority, but a human one. This book highlights an issue that matters to organisations everywhere, and one that will only become more important in the years ahead.'

Cees 't Hart, board director Randstad and former CEO and president Carlsberg

'Human-centric leadership isn't idealism but a necessity for companies, society and future generations. It offers a clear compass for leaders who choose meaning over maximising profits.'



**INCLUDES
THE WELL
AT WORK
CHECK**

In many sectors, good employees are harder to find than capital and customers. How can organisations get the work done, run a healthy business, and create value for customers, investors, society and employees alike? This book provides employers, managers, leaders and professionals with the answer. Fundamentally improving employee wellbeing through human-centric business is key to attracting and retaining employees, and helping them thrive. It fosters pride and commitment among employees and leads to a significant and sustainable increase in productivity.

Increasing wellbeing in business requires a sound strategy based on three practices: *see, share, change*. Not isolated initiatives, but a systemic approach in which leadership, teams and organisational culture move forward together. The process starts with measuring how employees are actually faring in terms of livelihood security, health and their opportunity to flourish. Based on insights on these three dimensions, board members and managers work with employees to identify areas for improvement and address them structurally. Stronger outcomes demonstrably lead to higher productivity, lower staff turnover and lower absenteeism. This book offers concrete tools for a structured approach to change, delivering clear and measurable results for customers, investors and, of course, employees themselves.

Jeroen Kemperman, Nisha Alberts, Dilia Leitner and Mirande Groener work together at Zilveren Kruis in the European insurance company Achmea on vision, research and new propositions to increase wellbeing in business.