



Rapport Annuel / Annual Report / Geschäftsbericht



ASSOCIATION POUR
LA SANTE AU TRAVAIL
DU SECTEUR FINANCIER



Table des matières

Introduction	3
Interview	4
Chiffres clés	7
Statistiques médicales	8
Médecine préventive	17
Ergonomie	21
Communication	24
Médecine sociale	26

Contents

Introduction	31
Interview	32
Key figures and salient facts	35
Medical statistics	36
Preventive Medicine	45
Ergonomics	49
Communication	52
Social Medicine	54

Inhaltsangabe

59	Einleitung
60	Interview
63	Schlüsselzahlen und besondere Ereignisse
64	Medizinische Daten
73	Vorsorgemedizin
77	Ergonomie
80	Kommunikation
82	Sozialmedizin

Annexes

86	Les membres de l'ASTF
87	Le Conseil d'administration de l'ASTF
88	Le personnel de l'ASTF

Appendices

86	ASTF members
87	ASTF board of directors
88	ASTF staff

Anhänge

86	Die Mitglieder der ASTF
87	Der Verwaltungsrat der ASTF
88	Das Personal der ASTF



Introduction

Founded on 1 January 1995, the Association for Occupational Health in the Financial Sector has been in existence for fifteen years. It was set up largely at the initiative of Lucien Thiel, at the time Director of the ABL, and a visionary in the particular field of occupational health.

The idea, which finally gained acceptance in other sectors too, was to create a commitment on the part of the employers to prevention and health promotion over and above the straightforward payment of financial contributions. The neutrality and confidentiality about which some doubts were voiced at the outset have never been called into question in relation to employees and the member companies.

Today, our association makes its pluri-disciplinary team of physicians, psychologists, ergonomists, nurses and medical assistants available to

help companies discharge their social responsibilities through action to safeguard the mental and physical health of employees as effectively as possible. This, rather than the over-used notion of well being at work, is essential to enable employees to meet the requirements of a challenging job which demands constant availability. The activity of the ASTF, under the leadership of its Board of Directors and under the auspices of the Ministry of Health, is regarded today as a useful, indeed essential, contributory factor to preserve the human capital of our member companies.

Dr. Claude Bollendorff

Interview

Interview with Mr Etienne Planchard,
Director of Human Resources at Banque de Luxembourg
Member of the Management Committee of Banque de Luxembourg
Vice-Chairman of the ASTF Board of Directors

What occupational health actions do you take in partnership with the ASTF?

We offer all our employees a medical check-up. Those who so wish can be examined once every 3 years. We had already put a service of this kind in place some years ago before it was provided by the ASTF. However, that action required substantial resources; our partnership with the ASTF has therefore proved beneficial in terms of cost and time.

We also provide flu vaccinations as well as workshops on stress management and nutrition ...

In your view, which occupational health activities organized by you are most beneficial to individual employees and to the company?

The medical check-up is supplemented by a number of actions taken within the Bank itself. As far as nutrition is concerned, balanced menus and a dietary breakfast are offered to employees; healthy products take pride of place in our snack dispensing machines. For example, confectionery has been replaced by fresh fruit... This approach helps to ensure that all our staff attend to their diet. In the case of employees who have been found to be overweight or have a cholesterol level which is too high, these measures enable them to follow the nutritional advice given by the ASTF doctors more easily.

On the subject of preventive measures to safeguard health, our employees had an opportunity to attend a conference organized at our Bank with Doctor Sculfort-Tomasini and Doctor Thiry-Curziotti from the ASTF, our company restaurant manager and the chief

trainer at our fitness centre. To encourage implementation of the nutritional recommendations, our employees are now able to attend cookery classes to learn how to cook healthier meals.

We also offer flu vaccination every year and have set up a "back school" for our maintenance teams.

All these actions help to safeguard the health of our staff and encourage them to look after their own state of health. What is more, they certainly have an impact on the atmosphere at work and are a good way of showing consideration for our employees.



Can you mention any examples of specific situations in which the ASTF was able to help you?

The check-ups have enabled serious pathologies such as cancer to be diagnosed.

The ASTF is also asked to help when persons in difficulty require psychological follow-up.

Employees appreciate this opportunity for a dialogue with an occupational physician who approaches the case differently and in a way which backs up the work of the general practitioner.

What action are you taking at Banque de Luxembourg to control stress at work?

We have organized workshops to help employees manage certain stress situations more effectively. The ASTF doctors have given more detailed information about stress factors and explained how to detect and respond to them, in particular by stressing the benefits of sport in this area. With that end in view, the sports facilities provided by the Bank which was a precursor in this field 15 years ago, facilitate access to sport.

A “stress and nutrition” project is also due to be put in place in the near future.

In your view, what services could the ASTF offer in future to improve its employees' health?

Continuing action in the field of prevention is essential. An opportunity to measure the improvement of the state of health of our employees following the check-ups would also be desirable.

In parallel, communication with other companies which do not yet work with the ASTF could be intensified; that would familiarize them with the activities and assistance measures on offer.

Key figures and salient facts

	2008		2009
Recruitments	6891	→	3892
Special examinations	586	→	893
Check-ups	739	→	624
Eyesight tests	2074	→	1345
Seasonal flu vaccinations	4812	→	6100
A/H1N1 flu vaccinations			640
A/H1N1 flu lectures			35

A/H1N1 influenza

2009 saw the emergence of an A/H1N1 flu virus which was different from seasonal flu, highly contagious and whose potential gravity was hard to predict. The declaration of a pandemic state by the WHO generated great anxiety among the whole population and in the world of work.

Preventive strategies had to be put in place within the companies.

Employers were advised to draw up business continuity plans based on several different absenteeism scenarios.

This pandemic increased the workload of companies. To improve the way in which it was handled and provide better information, the ASTF organised lectures, explanatory brochures and a vaccination campaign.

Harassment and violence at the workplace

Transposition of the European framework agreement against harassment and violence at the workplace into the Grand-Ducal Regulation of 15 December 2009, which stipulates compulsory application of the convention on harassment and violence at the work signed between the AGB-L and LCGB trade unions on one hand and the UEL on the other.

Medical statistics

Statistics of medical consultations

The year 2009 saw a steep reduction in the number of medical examinations on recruitment. 3892 such examinations were performed in 2009 against 6891 in 2008, i.e. 3000 fewer. On the other hand, special examinations linked to specific pathologies

and psychological consultations increased sharply.

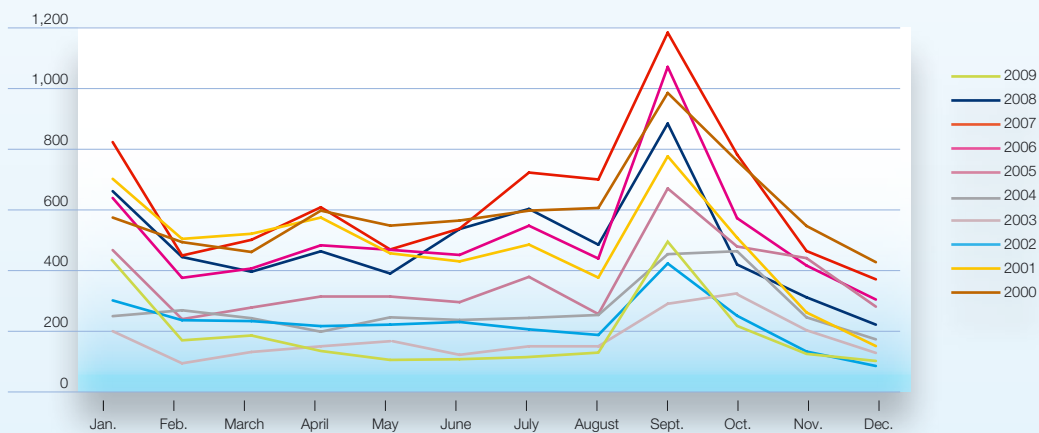
488 special examinations and 405 psychological consultations, making a total of 893 consultations, took place in 2009 against 586 in 2008.

- **3,892** medical examinations on recruitment
- **488** special examinations (reassignment, examination at the employee's or employer's request...)
- **405** psychological consultations
- **87** dispensations for pregnant women
- **14** regular examinations
- **2** for a driving licence
- **2** for a residence permit



Statistics concerning medical examinations on recruitment

Trend in the number of recruitments



	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
January	573	707	307	200	251	470	639	823	664	433
February	491	507	240	97	271	238	374	447	445	170
March	458	524	237	134	244	277	405	499	396	186
April	596	578	220	148	198	314	482	607	464	136
May	546	459	225	165	247	314	467	467	390	106
June	563	432	234	117	238	295	450	536	538	109
July	596	488	209	154	245	380	547	722	605	115
August	605	378	190	157	255	255	438	699	486	130
September	989	782	432	293	462	677	1,074	1,186	889	495
October	762	511	255	308	472	482	572	782	420	219
November	545	262	134	202	247	443	415	462	311	126
December	424	150	85	126	172	280	302	368	220	103
Total	7,148	5,778	2,768	2,101	3,302	4,425	6,165	7,598	5,828	2,328

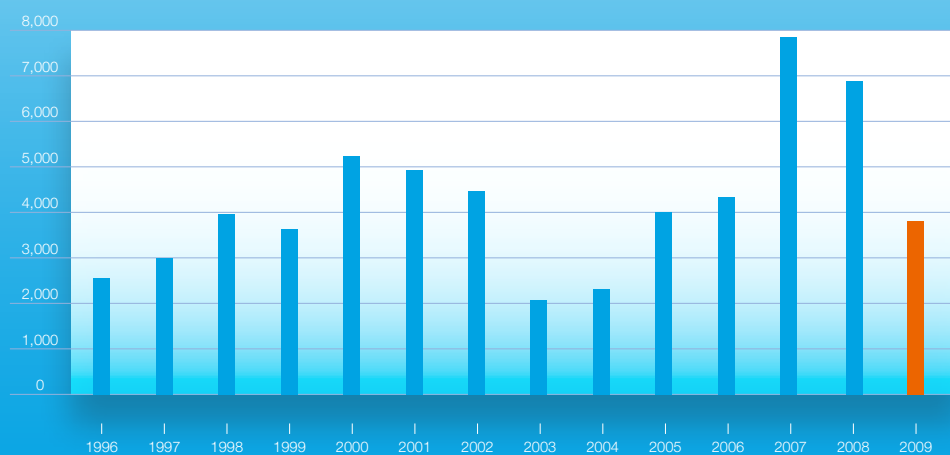
Conclusion

The decline in the number of recruitments linked to the financial crisis observed since July 2008 continued and even worsened in 2009.

The number of new recruitments stood at 2328 in 2009.

This figure is equivalent to less than half the number of recruitments made in 2008 (5828) and less than one-third of the exceptionally high number recorded in 2007 (7598).

Number of recruitment examinations



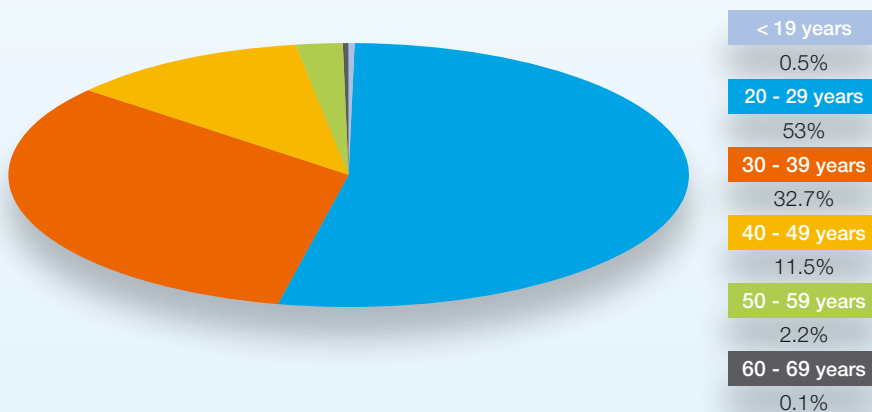
Conclusion

After two years which saw record numbers of recruitment consultations, the number of examinations on recruitment performed in 2009 was comparable to the figures recorded in 2005 and 2006.

3892 medical examinations on recruitment took place in the course of the year 2009.



Distribution of recruitments by age



Conclusion

Although the number of examinations on recruitment is lower than in previous years, the characteristics of the employees concerned remain unchanged. The allocation of recruitments as a function of age is almost identical to the situation in 2008 and 2007.

More than half the recruitments were of young employees aged between 20 and 29 (53%), while 33% of the new recruits were aged between 30 and 40. In other words, a total of 86% of the employees examined upon recruitment are in the 20 – 40 age group.

Recruitment examinations for employees aged over 40 represent less than 14% of the ASTF's activity.

Distribution men/women



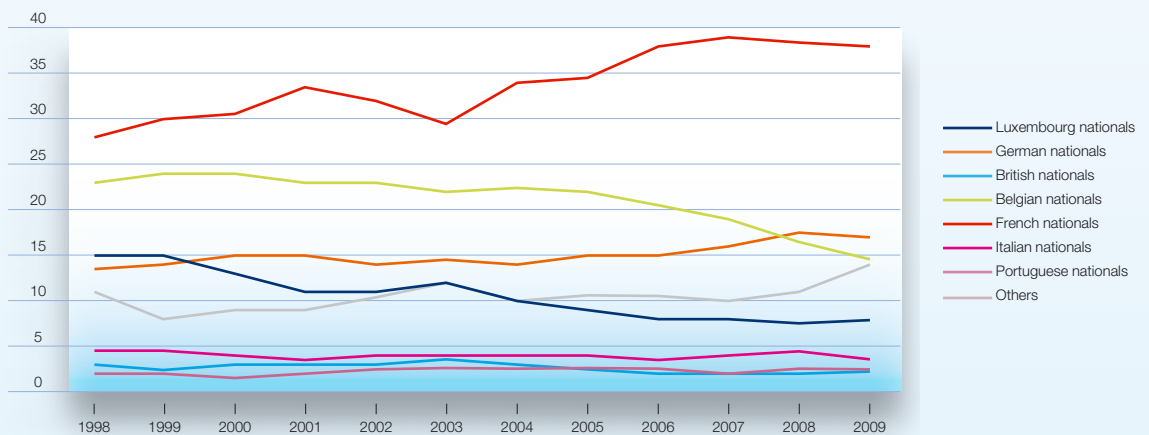
Conclusion

As is the case with age, the distribution between men and women remains unchanged.

Men who attended for a recruitment examination were rather more numerous: 54.5% against 45.5% for women.



Distribution by nationality



	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Luxembourg nat.	15.0%	15.0%	13.0%	11.0%	11.0%	12.0%	10.0%	9.0%	8.0%	8.0%	7.5%	8.0%
German nationals	13.5%	14.0%	15.0%	15.0%	14.0%	14.5%	14.0%	15.0%	15.0%	16.0%	17.5%	17.0%
British nationals	3.0%	2.5%	3.0%	3.0%	3.0%	3.5%	3.0%	2.5%	2.0%	2.0%	2.0%	2.0%
Belgian nationals	23.0%	24.0%	24.0%	23.0%	23.0%	22.0%	22.5%	22.0%	20.5%	19.0%	16.5%	14.5%
French nationals	28.0%	30.0%	30.5%	33.5%	32.0%	29.5%	34.0%	34.5%	38.0%	39.0%	38.5%	38.0%
Italian nationals	4.5%	4.5%	4.0%	3.5%	4.0%	4.0%	4.0%	4.0%	3.5%	4.0%	4.5%	4.0%
Portuguese nat.	2.0%	2.0%	1.5%	2.0%	2.5%	2.5%	2.5%	2.5%	2.5%	2.0%	2.5%	2.5%
Others	11.0%	8.0%	9.0%	9.0%	10.5%	12.0%	10.0%	10.5%	10.5%	10.0%	11.0%	14.0%

Conclusion

The distribution of recruitments by nationality remains identical to the situation in previous years.

The percentage of French nationals remains the highest, accounting for 38% of all the employees examined (38.5% in 2008). German citizens come in second position and repre-

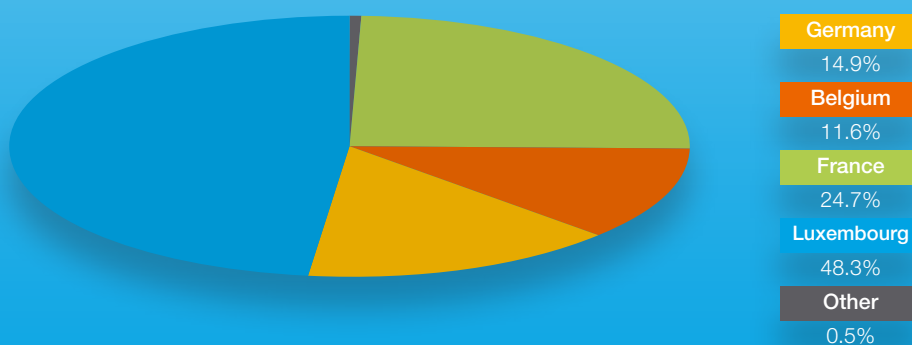
sent 17% of the persons seen.

They are followed by Belgian employees at 14.5%. The percentage of Luxembourgers remained stable at 8% in 2009 against 7.5% in 2008.

In 2008 and 2009, the number of German employees overtook their Belgian counterparts. Since 2004,

the percentage of German employees has increased constantly (14% in 2004 and 17% in 2009), while the proportion of Belgian nationals is diminishing. The number of recruitments of persons of Belgian nationality in fact fell from 22.5% in 2004 to 14.5% in 2009.

Distribution by place of residence



Conclusion

Newly recruited Luxembourg residents were more numerous in 2009 than in previous years. They accounted for 48.3% of all medical examinations in 2009 against 42% in 2008 and 2007.

Although the gap between Luxembourg residents and frontier workers is narrowing, the latter remain slightly more numerous at 51.2% in 2009.

The distribution of recruitments as a function of the place of residence can be compared with the equivalent figures for nationality: 24.7% French, 14.9% German and 11.6% Belgian.



Distribution of recruitments by branch of activity



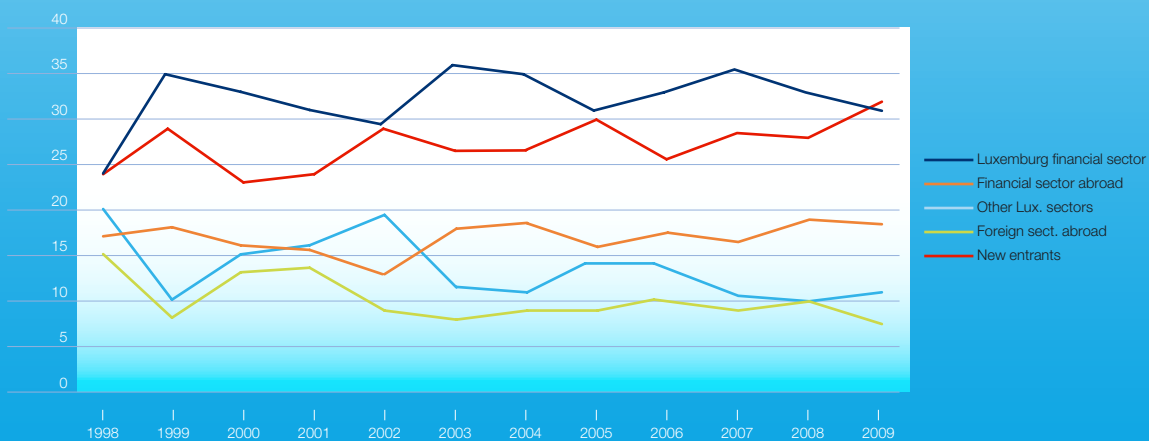
Conclusion

Just under half the employees who underwent a recruitment examination came from member companies of the ABBL, representing a total of 1887 persons for the year 2009.

26% of the new recruits were to businesses belonging to the Institute of Company Auditors (999 persons).

8% of the new employees depend on the Luxembourg International Management Services Association (LIMSAs with 326 persons), while 7% belong to the Association of Insurance Companies (ACA with 285 new recruits).

Distribution as a function of previous professional activity



Conclusion

Unlike the situation in previous years, a majority of the persons called for a medical examination on recruitment are young diploma holders who are taking up their first job. They represent 32% of the new recruits in 2009 against 28% in 2008.

Whereas in previous years, a majority of persons who signed a new employment contract came from the Luxembourg financial sector, in 2009 this category ranked in second place

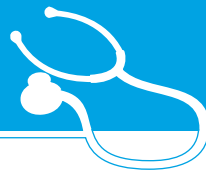
with 31% of the employees who were examined (down slightly on 2008 when the equivalent percentage was 33%).

Turnover in the Luxembourg financial sector therefore remains considerable although the trend is slowing.

The percentage of employees coming from the foreign financial sector remains stable (18.5% in 2009 against 19% in 2008).

The same applies to employees from other employment sectors in Luxembourg (11% in 2009 against 10% in 2008).

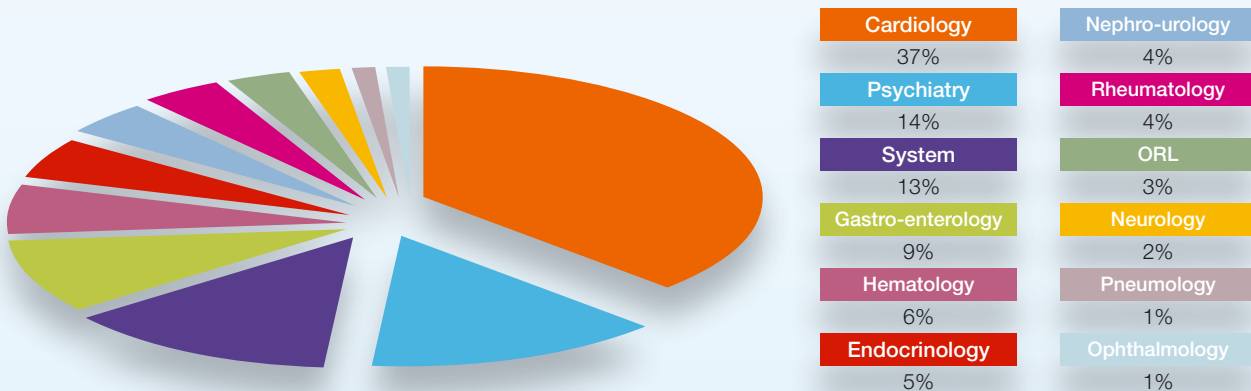
On the other hand, recruitment of employees from foreign sectors not specializing in finance fell.



Preventive Medicine

Prevention being one of the ASTF's priorities and working on the principle that the "health of the company depends upon the health of its employees", the ASTF was again active on this front in 2009. Alongside its habitual actions (check-ups, vaccinations, eyesight tests), new developments also occurred. These include the "Health Day" programme and a "Heartware, Softcare" programme, focussing more specifically on the prevention of cardiovascular illness, is due to be launched in the 1st quarter of 2010.

Pathologies dépistées sur 624 Check Up 2009



Check-up

The check-ups again proved a great success with our members because 624 examinations were made. As was the case in 2008, cardiovascular conditions (37%, in particular dislipidemia and hypertension), overweight (13% of persons), stress and overwork (14%) held the first 3 places in the ranking of pathologies detected. Once again, these outcomes prove just how useful it is for these check-ups to be performed.

Eyesight tests

Eyes are the vital tool of employees working in the tertiary sector and must therefore be tested regularly. The eyesight tests offered by the ASTF and performed at the workplace enable employees to review the condition of their eyesight and also to receive practical ergonomic advice designed to reduce eye fatigue when working at a VDU unit. This test should preferably be repeated once every 3 years.

Vaccination

As is the case every autumn, the ASTF offered its members influenza vaccination. Once again, this vaccination campaign proved a great success.

In view of current developments, a campaign of vaccination against A/H1N1 flu was also offered by the ASTF. In addition to the vaccination sessions, the medical team from the ASTF also travelled to many companies to hold information meetings with employees on this topic or to help employers to draw up their "business continuity plan".

Trainings

Stress management

Stress is a very important contributory factor to the origin of cardiovascular illnesses.

The Interheart study conducted in 52 different countries showed that the impact of myocardial infarct was significantly higher among persons exposed to stress. It makes no difference whether the origin of this stress is professional, private or financial. The authors believe that medical treatment of stress could prevent the occurrence of 37% of all heart attacks!

The ASTF organizes a stress management course which deals with the bases of sound stress management, both professional and private. Against the background of the financial crisis and the resulting workload for financial sector employees, this course proved particularly useful and showed how necessary it is to provide assistance for employees who are exposed to great pressure in their jobs.

Quit Smoking

The ASTF continues to support the initiative taken by businesses to prevent the use of tobacco. The Quit Smoking campaign comprises five phases and takes place entirely within the business itself. It deals with the mechanisms of tobacco, the means which are available to help people to stop smoking, soft methods and diet. Employees wishing to quit smoking have a series of personal discussions with the physician and may ask for tests to determine the carbon monoxide concentration and measure their respiratory functions.

Nutrition

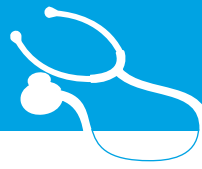
Metabolic disorders, such as diabetes, hypertension, gout and cardiovascular diseases, are the heavy tribute which we must pay to a diet that is too rich in sugars and fats and too weak in vitamins and minerals. ASTF-Prevention has a duty to provide information about nutrition and to advise employees on the choice of a healthy diet.

The “Health Day” programme

The demands of modern life often make us sacrifice a healthy life hygiene; leaving home early in the morning without taking breakfast, eating a sandwich at the desk at lunch while continuing to work, returning home tired in the evening to flop down in front of the television and finally fall into a disturbed sleep which brings little rest.

We take practically no exercise, eat too much fatty food and sugar and sleep badly until one day we find ourselves in a state of complete burn out without having seen it coming.

To remedy this situation, the ASTF has developed a training course which is designed to familiarize employees with the bases of sound life hygiene, which permits an active and successful professional life in harmony with a fulfilled private life. This training is intended for all companies wishing to safeguard the mental and physical equilibrium of their employees because a company can be worth no more than the potential contribution of its human capital. The programme comprises elements of stress management, communication, nutrition and ergonomics and deals with the issues of physical activity and sleep disorders. It includes workshops which enable participants to take away ideas that they can begin to apply immediately. This programme lasts for one day but can also be broken down into two half-day sessions.



Review of 2009

Vaccination

6,100 vaccinations against seasonal flu
640 vaccinations against A/H1N1 flu

Eyesight tests

1,345

- Accenture International Sàrl
- Accenture Sàrl
- Amfie S.C.
- Argenta Life Luxembourg SA
- Argentabank Luxembourg SA
- Axa Assurances Luxembourg SA
- Axa Assurances Vie Luxembourg SA
- Banque Raiffeissen S.C.
- BNP Paribas Asset Management Luxembourg
- BNP Paribas Luxembourg
- BNP Paribas Securities services
- Cardif Lux International
- Crédit Suisse (Luxembourg) S.A.
- Deka International SA
- Dekabank Deutsche Girozentrale Luxembourg SA
- Deutsche Bank Luxembourg SA
- European Fund Administration S.A.
- Fideuram Bank (Luxembourg) SA
- Fideuram Gestion SA
- Fidupar
- Natixis Private Banking International

- Servitia SA
- Société Européenne de Banque
- Svenska Handelsbanken SA
- Unicredit International Bank (Luxembourg) SA
- Unicredit Luxembourg SA
- VP Bank (Luxembourg) SA
- VPB Finance SA

Check-ups

624

- Accenture International Sàrl
- Accenture Sàrl
- Association des Banques et Banquiers Luxembourgeois
- Aviva Investors Luxembourg
- Axa Assurances Luxembourg SA
- Axa Assurances Vie Luxembourg SA
- Banque de Luxembourg S.A.
- Banque Degroof Luxembourg
- Banque LB Lux Société Anonyme
- BGL-BNP Paribas
- BNP Paribas Luxembourg
- BNP Paribas Securities Services
- Caceis Bank Luxembourg
- Citibank
- Clearstream Banking

...



Check-up (continuation)

- Clearstream International
- Clearstream Services
- Credit Agricole Luxembourg
- Deutsche Bank Luxembourg S.A.
- Dexia Asset Management Luxembourg
- Dexia- Banque Internationale à Luxembourg
- DWS Investment S.A.
- Fastnet Luxembourg S.A.
- Fiduciaire des PME
- Fortis Intertrust (Luxembourg) S.A.
- Fund Market
- HSBC Trinkhaus & Burkhardt (International) SA
- HSBC Trinkhaus Investment Managers SA
- Institut de Formation Bancaire Luxembourg
- Intertrust (Luxembourg) S.A.
- KPMG Audit Sàrl
- KPMG Global Advisory Support Sàrl
- LBBW Luxembourg SA
- Lombard International Assurances
- LRI Invest SA
- PriceWaterhouseCoopers Sàrl
- Profil
- Sal. Oppenheim Jr & Cie SCA
- Servitia SA
- Société Européenne de Banque
- Société Générale Bank & Trust

- Svenska Handelsbanken SA
- Van Lanschot Bankiers (Luxembourg) S.A.

Health day

1

- BGL-BNP Paribas

Health Day

1

- Deloitte

Training

Stress Management

6

- Banque de Luxembourg S.A.
- Banque Privée Edmond de Rothschild Europe
- Commerzbank International S.A.
- Lombard International Assurances
- Nordea Bank S.A.
- Vitis Life S.A.

Nutrition

3

- Banque de Luxembourg S.A.
- Lombard International Assurance
- Natixis Private Banking International



Ergonomics

The term ergonomics is derived from the Greek word “Ergon” meaning work and “Nomos” rule. It was not until the second half of the 20th century that people began to take an interest in this new discipline which consists in adapting work to the needs of the human being; today this is a rapidly expanding discipline.

Even if ergonomics can apply to every area of daily life, ergonomic intervention occurs mainly in the world of work.

Ergonomics studies the interactions between man and his situation at work and takes account of all the risk factors associated with work. The aim is to give employees the benefit of the best possible working conditions.

Safety, health and comfort of employees, as well as performance determined by productivity, quality and dependability, are the routine concerns of ergonomists.

In parallel with the increasing prevalence of work on visual display units, pathologies such as back and neck pains, MSD (musculoskeletal disorders) and anxiety conditions have become more and more frequent.

Ergonomic intervention is part of an approach to prevention which is defined by the nine principles of prevention set out in the Law of

17 June 1994 on the occupational safety and health of workers in Article 5, General obligations of employers:

- avoid risks
- assess risks
- fight risks at their source
- adapt work to man
- take account of the state of technical progress
- replace hazards by safe or less hazardous situations
- plan prevention
- take collective protection measures
- give appropriate instructions to workers

In all these actions, the ASTF, as the occupational medicine agency for the sector, is ready to assist employers. With that end in view, various actions specifically designed for the financial sector and more specifically for work on the visual display unit can be conducted in cooperation with the ASTF.

Interventions by the ASTF in the area of ergonomics

Individual or group workplace studies

The ASTF is able to perform a workplace study and give advice on ergonomic adaptation.

A good working position is essential to prevent back and neck pains as well as tendinitis. It is important for employees to be familiar with the ergonomic rules relating to a good position in front of the screen, good adjustment of the chair, good layout of working tools and of the position in relation to light sources...

The position at the workplace must therefore be examined in its entirety and prevention of inappropriate postures is vital to health and well being at work.

Air quality analysis

Complaints about the ambient air, i.e. temperature, dryness of the air or presence of draughts, can be made by employees.

To assess a possible malfunction of the air conditioning system objective measurements can be made using a calibrated instrument.

These measurements can be performed at one point in time or in some cases at regular intervals during a period of 24 hours or more.

Analysis of the lighting

Good lighting is vital to prevent visual fatigue. The intensity of the lighting must be adequate, but without causing dazzle. Reflections must be prevented. A specific study can be made to analyse the lighting.

Group ergonomic training

The ASTF provides a group ergonomic training course which can be adapted to the needs of every business. It lasts on average for between 90 minutes and 2 hours and generally comprises three phases:

- Theoretical training for a group of some twenty persons during which the basic notions of ergonomics and their practical application are explained. Notions of anatomy are also considered in order to properly understand the utility of the work system settings.
- Practical exercises of muscular relaxation which are easy to perform in the office and are explained by a professional sports trainer.
- Personal advice about the workplace of each employee who so requests.

Advice at the planning stage

Ergonomics must always be given preference at the design stage. It is easier to plan an ergonomic layout from the outset instead of trying to correct faults later on.

The ASTF interior architect can help you in this task.

Review of ergonomic activities in 2009

Air quality analysis

- Pictet & Cie (Europe) S.A.
- Danske Bank International S.A.
- BDO Compagnie Fiduciaire
- Tullet Prebon (Europe) Limited
- Banque de Luxembourg S.A.
- CACEIS BANK Luxembourg
- FASTNET LUXEMBOURG S.A.
- BNP PARIBAS LUXEMBOURG
- UBS (Luxembourg) S.A.

Ergonomic analysis of adjustments to the work space

- HVB
- CACEIS BANK Luxembourg
- FASTNET LUXEMBOURG S.A.
- Clearstream international
- ERNST & YOUNG Luxembourg S.A.
- SOCIETE GENERALE BANK & TRUST



- RBC DEXIA INVESTOR SERVICES BANK S.A
- Crédit Agricole Luxembourg S.A.
- Lombard International Assurance S.A.

Training in workplace ergonomics

- NATIXIS LIFE
- Clearstream international
- SOCIETE GENERALE BANK & TRUST
- Intertrust (Luxembourg) S.A.

Analysis of the lighting level

- BNP PARIBAS

Other

- PricewaterhouseCoopers sarl,
Secretaries Day
- BGL BNP Paribas,
Health Day
- Bâloise Assurances Luxembourg S.A.,
Questionnaire on well being at work

Communication

Internet site

www.astf.lu

Our Internet site has been trilingual since 2009 in French, German and English. We are the only occupational medicine site in Luxembourg (and probably in Europe) to publish in three languages.

Written press and television

During 2009, several media asked the ASTF for its opinion on health matters and in particular on the impact of the financial crisis on well-being at the workplace:

- Revue : Healthy in the crisis
- Entreprises magazine : Prevention of smoking at the workplace
- Paper Jam : Burn out
- RTL TV : Moral harassment

ASTF conferences

Two more themes have been added to our conference cycle:

- 45+, professional prospects and retirement
- A/H1N1 influenza and its repercussions on the world of work

Speaking at events

As is the case each year, physicians from the ASTF spoke at a number of events on the subject of health and safety at the workplace:

- UEL day : Harassment
- IMS conferences:
In-company preventive measures
Influenza pandemic
- BGL health day:
The sun and its effects on health
- ACI conference:
Stress management
- PWC secretaries' day:
Ergonomics of the VDU workplace

Fairs

The ASTF presented its services on a stand at the following events:

- Spring Fair:
in cooperation with the Ministry of Health for the promotion of physical activity and the prevention of obesity
- CSR Luxembourg 2009:
presentation of health check-ups by the ASTF at Kirchberg Hospital

Information bulletins

As is the case every year, we published information bulletins on a number of healthcare issues. All our bulletins can be consulted on our Internet site www.astf.lu



Brochures

This year, two new brochures were added to the list of those which are already at the disposal of our member companies. Here is a complete list of the documentation made available to you by the ASTF:

- Healthy diet (FR, DE, UK)
- Stress management (FR, DE, UK)
- Promotion of health and well being (FR, DE)
- Diabetes (FR, DE, UK)
- Cardiovascular risk factors (FR, DE, UK)
- Physical fitness (FR)
- Collected legislative texts (FR, DE)
- Tick bites (FR, DE, UK)
- Information about tobacco (FR, DE, UK)
- The sun (FR)
- Sleep disorders (FR)
- Work at a video display unit (FR)

We do of course provide many in-company trainings and presentations about the different topics covered by our brochures.

Information packs

The ASTF has prepared a pack containing all the brochures and useful information to familiarize our member companies with the role of the occupational physician and the services that we provide. These packs are intended for human resources departments and designated workers. They are handed over when we visit companies.

Social Medicine

For some years now the ASTF has been cooperating with professionals who specialize in the provision of assistance in the social medicine context.

In particular, a psychologist and a psycho-social worker deal with different situations, i.e. mobbing, depression, stress, addictive forms of behaviour and accompaniment in the treatment of special pathologies.

For this purpose, close cooperation between the occupational physician and the assistance professional (psychologist or psycho-social worker) is essential.

The world economy is in a situation of crisis and recession which affects every sector of activity in the business world and creates human and relational difficulties within the structures.

The Grand Duchy of Luxembourg cannot escape the consequences of this crisis which is bringing about changes

in the world of work. In Luxembourg a number of companies, more particularly in the financial sector, are undergoing restructuring, adopting social plans or being joined up by mergers.

This generates a difficult professional climate with repercussions on the various banks and insurance companies operating in the financial sector.

Psycho-social risk factors then make their appearance. They include stress, violence at work, harassment, conflicts and so forth.

Social medicine at the ASTF takes account of the specific characteristics of the world work today and has a duty to bear them in mind in the performance of its different functions.

In this context of changing employment relationships an inter-professional agreement was reached in June 2009 on harassment and violence at the workplace between the social partners. Signed on 25 June this agreement embodies the directives of the European framework agreement and the Grand Ducal Regulation of 15 December 2009.

What does this agreement say?

- It condemns all forms of harassment and violence.
- It confirms the obligation of the employer to protect his workers against the situation of harassment (zero tolerance policy).
- It encourages the definition of procedures to deal with potential cases of harassment and violence at the workplace.



In that spirit, and in conjunction with the inter-professional agreement, the ASTF gives its members the benefit of two approaches:

- A preventive approach: help businesses to define an internal preventive policy and encourage them to reflect on the issues involved. At the same time, the institution concerned must be helped to define a specific procedure to deal with situations of harassment. The complaints which are made must be examined and dealt with rapidly by a procedure defined in advance.
- A curative approach: make professional accompaniment in situations of violence at work available to the business structure; this accompaniment

will be conducted by professionals who respect the ethical principles of the profession and also ensure dignity, confidentiality, impartiality and equitable treatment. The victims must benefit from support and be assisted in their re-integration or their definition of a new professional pathway.

This process of reflection is not static and requires ongoing constructive work between professionals in the sector and the ASTF professionals who will work together to create secure and harmonious working relationships.

Les membres de l'ASTF

ASTF members

Die Mitglieder der ASTF

Associations Membre | Member associations | Vereinigungs-Mitglieder

- Association des Banques et Banquiers, Luxembourg (ABBL)
- Association des Compagnies d'Assurances (ACA)
- Association Luxembourgeoise des Professionnels du Patrimoine (ALPP)
- Institut des Réviseurs d'Entreprises (IRE)
- Luxembourg International Management Services Association (LIMSA)
- Ordre des Experts-Comptables (OEC)

Membres individuels | Individual members | Individuelle Mitglieder

- Association Luxembourgeoise des Fonds d'Investissement (ALFI)
- Banque Centrale du Luxembourg (BCL)
- CARL KLIEM S.A.
- DIMENSION DATA Financial Services
- European Fund Administration (EFA)
- HMS LUX S.A.
- Pecoma International
- SD Worx
- Société Nationale de Crédit et d'Investissement
- TRADITION Luxembourg S.A.



Le Conseil d'administration de l'ASTF

ASTF Board of Directors

Der Verwaltungsrat der ASTF

■ **Pierre Krier**

Président (IRE)
Chairman (IRE)
Vorsitzender (IRE)

■ **Claude Birnbaum**

Membre (ALPP)
Member (ALPP)
Mitglied (ALPP)

■ **Etienne Planchard**

Vice-Président (ABBL)
Vice-Chairman (ABBL)
Stv. Vorsitzender (ABBL)

■ **Christiane Deckenbrunnen**

Membre (ABBL)
Member (ABBL)
Mitglied (ABBL)

■ **Emile Lutgen**

Trésorier (EFA)
Treasurer (EFA)
Kassierer (EFA)

■ **Daniel Lehmeier**

Membre (ABBL)
Member (ABBL)
Mitglied (ABBL)

■ **Christian Eilert**

Secrétaire (ACA)
Secretary (ACA)
Sekretär (ACA)

■ **Jean-Jacques Rommes**

Membre (ABBL)
Member (ABBL)
Mitglied (ABBL)

Le personnel de l'ASTF

ASTF staff

Das Personal der ASTF

Direction | Direction | Direktion

■ Dr Claude Bollendorff

Directeur médical, Médecin du travail
Medical director, occupational health medical practitioner
Medizinischer Direktor, Arbeitsmediziner

■ Paul Krippeler

Directeur administratif
Administrative director
Verwaltungsdirektor

■ Dr Sandrine Sculfort-Tomasini

Directrice adjointe, Médecin du travail
Deputy director, occupational health medical practitioner
Beigeordnete Direktorin, Arbeitsmedizinerin

Médecin du travail | Company doctor | Arbeitsmediziner

■ Dr Patrizia Thiry-Curziatti

Médecin | Doctor | Arzt

■ Dr Isabelle Klopp

■ Dr Alexandre Magar (jusqu'au 31/03/2010)

■ Dr Colette Petit-Magar

Architecte d'intérieur | Interior Architect | Innenarchitekt

■ Christiane Reckinger

Infirmière | Nurse | Krankenschwester

■ Jacqueline Bugada

■ Eveline Neis

■ Regula Senn (jusqu'au 17/09/2009)

■ Alice Wasmer

Assistante médicale | Medical assistant | Medizinische Assistentin

■ Laure Knob-Schmitt

■ Bernadette Marcher

Assistant administratif | Administrative assistant | Verwaltungsassistent(-in)

■ Sonia Ribeiro

■ Roland Sculfort



■ **45, boulevard du Prince Henri**

L-1724 Luxembourg - Ville

Tél. : +352 / 22 80 90-1

Fax. : +352 / 22 80 81

■ **9, rue Edward Steichen**

L-2540 Luxembourg - Kirchberg

Tél. : +352 / 24 68 41-20

Fax. : +352 / 24 68 41-21

■ **E-mail : accueil@astf.lu**



ASSOCIATION POUR
LA SANTE AU TRAVAIL
DU SECTEUR FINANCIER

www.astf.lu