

	<p>Core Business  <b>PROPERTY AND CASUALTY          INSURANCE AND          RETIREMENT ANNUITIES</b></p> <p>Headquarters  <b>CINCINNATI, OHIO</b></p> <p>Number of Employees  <b>5,500</b></p>	<p><b>JUDGES' COMMENTS</b></p> <p>"A fantastic example of what a simple, low-cost program design can achieve in terms of engagement and ROI."</p> <p>"AFG has shown an impressive drive to improve health care and increase employee participation."</p>
<p><b>Walking and Weight Programs Improve Health, Morale, ROI</b></p>		
<p><b>A</b>merican Financial Group (AFG) held its first biometric screenings in August and September 2007. From the 55 percent of employees who participated, the company learned that it faced two key obstacles to improving employee health: sedentary lifestyles (59 percent) and weight management (37 percent).</p> <p>"Addressing these two areas would provide the greatest health benefits for our employees, while offering the highest return on investment to the company," said AFG's director of corporate benefits, Spencer Stooksbury. "That led us to create the 'AFGGreatHealth Challenge' program."</p> <p>As Stooksbury and his team met to design this effort in the first three months of 2008, they developed specific and measurable goals:</p> <ul style="list-style-type: none"> <li>• Increase participation in on-site biometric screenings to at least 70 percent</li> <li>• Maintain or improve AFG's aggregate Health Index score</li> <li>• Motivate employees to increase physical activity in their daily lives and/or work toward meeting their weight-management objectives</li> <li>• Strengthen and support AFG's commitment to a wellness culture</li> <li>• Provide metrics to demonstrate the effectiveness of wellness initiatives &gt;&gt;</li> </ul>		

AFG developed partnerships to assist with the two-part Challenge program: walking and weight management. With the help of WalkingSpree®, all participants received a pedometer with a USB-port link. This allowed employees to input the number of steps they were taking into an AFG-branded Web site. The site also connected them with other employees to start or join walking clubs. With the help of Weight Watchers®, employees could attend meetings at work, learn about nutrition, set their goals, and track their progress.

Employees earned raffle entries whenever they participated in an activity. This included walking and weight-management activities, taking Challenge health screenings, seeing improved Health Index scores, walking 1 million steps, or losing 10 percent of their body weight. Employees could also team up with a co-worker or his or her spouse and earn an additional “Buddy Bonus” entry if both met the walking or weight goal. Entries were applied to three levels of awards. The largest was the companywide Challenge Awards, which were available only if certain overall company goals were achieved. The grand prize was a 2009 Saturn Sky convertible, followed by \$10,000 and \$5,000 shopping sprees.

“We thought it was very important to develop a program that gave employees not only a number of ways to get involved, but also provided incentives to healthy as well as unhealthy participants,” Stooksbury explained. The AFGreatHealth Challenge took place from May through October 2008, giving employees the chance to improve their health before biometric screenings in September. The program was heralded in April by employee meetings – where those who attended received red toy convertibles – and Web casts. This was followed by a marketing campaign featuring brochures that explained the program, a message from the CEO, an intranet site, posters and regular e-mails. Each month, the employee newsletter highlighted the top 10 walkers and included a “Where has your pedometer been?” column, as well as success stories.

The Challenge inspired more than 75 percent of employees to get involved. And the progress was tangible:

- 2,722 employees joined the walking program and walked an average of 8,777 steps per day over the six-month Challenge period
- 279 participated in the weight-management program, losing an average of 18 pounds
- 73 percent did biometric screening in 2008 (nearly a 33 percent increase from 2007 and exceeding the 70 percent goal)

- AFG’s aggregate Health Index score improved by 5 points
- The number of people scoring in the highest health-risk levels decreased by 25 percent
- The number of people scoring in the healthy range increased 4 percentage points (to 73 percent)
- The number of people with sedentary lifestyles decreased by 13 percentage points (to 46 percent)

There also was an important wellness cultural shift. In 2007, only 23 percent of employees strongly agreed that “AFG is committed to my health and wellness.” Near the end of 2008, this had risen to 41 percent. In addition, 96 percent of those who participated in the Challenge said it positively affected their health.

“The Challenge also led to key intangible changes,” added Stooksbury. “I’ve seen the positive momentum in employee morale. Lines of communication have opened as employees are walking and talking together – something we hadn’t anticipated! Many people have shared the stories of how their lives have improved, including spouses reconnecting over evening walks.” ■