

Top-ranked small businesses



Employees of Knauff Insurance participate in an after-work Wii session at their South End office. photo NANCY PIERCE

For insurer's wellness plan, it's one step at a time

Company takes patient approach to seeing payoff from plan, but knows getting started was crucial step

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 CONTRIBUTING WRITER

When your business is about mitigating risk, your own operations invite scrutiny.

For Knauff Insurance Agency, that meant walking the walk. The 42-year-old Charlotte insurance brokerage offers employee-benefit services and an array of insurance services.

Like other employers, Knauff noticed an unsettling increase in health-care costs for its 60 employees. Three years ago, the company launched an internal wellness program to promote healthy behavior among employees.

"If you truly believe that wellness is one of a few things you can do to affect long-term costs, you've got to be ready to jump in the pool yourself," says Keith Sharpe, vice president of the firm's employee-benefits division. "We are out in the marketplace trying to serve clients with strategies that work. What does it say about our belief if we aren't doing it ourselves?"

Knauff made itself a guinea pig to not only provide information from personal experience about the costs and benefits of a wellness program, but also to try to move the needle on the company's health-care costs. Knauff is one of the largest independently owned and operated full-service insurance brokers in the Southeast. It also offers traditional insurance



**Knauff
 Insurance
 Agency Inc.**

products, such as commercial property and liability, risk management, bonds and surety services, claims management and personal insurance lines.

"Being a small business ourselves, we've learned to do a lot with very little money and how to tap into resources," says Tish Williams, who oversees health and wellness programs for clients and manages the company's internal program.

Knauff encourages employees to have an annual physical with a plan that offers free doctor's office visits for wellness and provides two hours of paid time off for the appointment. Knauff regularly brings in health counselors to conduct biometric screenings that provide workers with the status of their body mass index, cholesterol

levels and other key indicators. They provide suggestions about lifestyle changes to improve those measures.

To get employees working toward a healthy, more active lifestyle, Knauff

offers employees access to the GlobalFit website and a \$30 credit toward the use of an online coach. The company also reimburses employees' gym-membership costs.

A wellness team of employees from different departments helps keep momentum going with informational lunches, summer outings, Wii dance parties at the office and use of a blood-pressure monitor. None of the measures has been expensive for the business, Williams says, but with strong management buy-in, they are affecting the culture.

"I can walk down the hallway and hear people talk about what exercise class they did last night or a recipe they tried if they are watching salt content," Williams says.

"I learn a lot, and I take that home and pass it along to my parents," says Ronda Bush, an account manager in Knauff's bonds department.

Bush and other employees recently won a company-sponsored walking contest in which they received pedometers and competed during a four-month period.

QUICKINFO

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Local HR contact: Karen Howison
No. of local employees: 60

"It's not about being skinny," Bush says. "It's about being healthy. If your thighs catch fire rubbing, maybe you should try to lose some weight."

Sharpe says it's not possible to

guarantee to a client it will save money the first year it implements a wellness program. Some clients conduct an ROI analysis; others take the leap purely on faith.

The sales pitch for a wellness program includes data from insurance carriers and pooled data from large groups of businesses that have seen declines in the costs of claims. Fully insured pooled plans can sometimes receive credits from carriers at renewal time if they've started a wellness plan. Self-funded plans may see an impact sooner and more directly, Sharpe says.

With a stable work force and an emphasis on good habits, Sharpe says some companies can affect employees' lifestyles. The impact of cost drivers such as diabetes, obesity or high cholesterol can be muted during the course of four to five years.

"You can't say, 'Do it this year and get savings next year.' Wellness takes time," Sharpe says. So the company tells clients and its own employees to draw a plan and take steps over time to reach wellness.