



**ASSOCIATION POUR
LA SANTÉ AU TRAVAIL
DES SECTEURS
TERTIAIRE ET FINANCIER**

**ANNUAL REPORT
2022**

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The world is changing

One crisis can hide another. After the health crisis, the crisis in Ukraine. Who can say better?

The world as we knew it before 2020 no longer exists. We can not fool ourselves into the illusion of security anymore. Just as the coronavirus has shaken our confidence in medicine, the war in Ukraine has shaken our confidence in democracy. As for confidence in the economy, it has long since gone...

When beliefs in security, prosperity and freedom collapse, humans adopt a defensive attitude. Unable to manage the common good, he tries to defend the personal good: my health, my money, my privileges, my life. We will witness a disruption of values, an inversion of powers, a new world order. Unfortunately, in these cases, it is not the reason of the wisest with a long-term vision that prevails, but that of the strongest with a short-term advantage, such as: « Après moi le déluge ».

Job security has become precarious. People are nervous, disoriented. There is an ambiguity between giving my all to guarantee my job and protecting my privileges while I can still enjoy them. A kind of fatalism is setting in. I don't know where this is going to go, but I do know, because I see it every day, that it is not good for our mental health. Stress is everywhere. With one click we can contemplate climate disaster, the horrors of war, world hunger, race riots, strikes by the underprivileged, and of course the worst of all: falling stock market indices!

How can we still get away with this? How can we remain capable of managing our daily lives if we are beset by so many existential problems?

Perhaps we could focus on the solutions?

Instead of stirring up our defensive reflex by creating an anxious, threatening context and pointing at hypothetical scapegoats that make the populists happy, we could stimulate our creative reflex to create a productive and innovative context without pointing fingers at anyone. Perhaps this would make us less vulnerable to the manipulations of those who increase our anguish to calm their own. Perhaps!?

But only: pointing fingers is easier than changing something. And with all those fingers pointing, our field of vision is cluttered. So let's get rid of all those pointing fingers and put our whole hand to work instead!

And back to our daily lives, «mind your business!» means: take care of yourself, set personal and achievable goals, love your children, respect your colleagues and be grateful for the gifts life gives you. If everyone did the same, maybe we wouldn't be here. Perhaps!?



Dr Patrizia Thiry-Curziotti
GENERAL DIRECTOR



KEY FIGURES & TRENDS

In 2022, **662** companies were affiliated with the ASTF occupational health service (+24 companies compared to 2021).

ASTF activities during this year provided care for **13 735** employees, which represented more than 25% of **54 663** affiliated employees.

These activities included **9 330** hiring visits (+17,5%), **3 439** visits for special situations (number comparable to 2021) and **78** occupational reclassifications. It should be noted that the number of medical check-ups carried out in 2022 increased 2.5 times compared to 2021 (**839** vs 331).

These consultations are an opportunity for the ASTF team to convey awareness messages to employees on the primary prevention of occupational health risks and also those related to lifestyle. They are also an opportunity to issue recommendations on the behaviours to be favoured in order to actively and positively influence their state of health.

4964 vaccinations were given during the influenza vaccination campaign, which represents almost 500 more people vaccinated than the number of people vaccinated in 2021.

	2022	EVOLUTION	2021
Affiliated Companies	662	▲3,76%	638
Affiliated Employees	54 663	▲3,24%	52 950
Appointments & Consultations	13 735	▲16,74%	11 765
Medical examinations on recruitment	9 330	▲17,49%	7 941
Consultations for Special Situations	3 439	▲0,09%	3 436
Flu Vaccinations	4 964	▲9,68%	4 526
Medical Check-Up	839	▲153,4%	331
Employees Followed Up	11 031	▲20,98%	9 118
Professional reclassification	78	▲36,84%	57



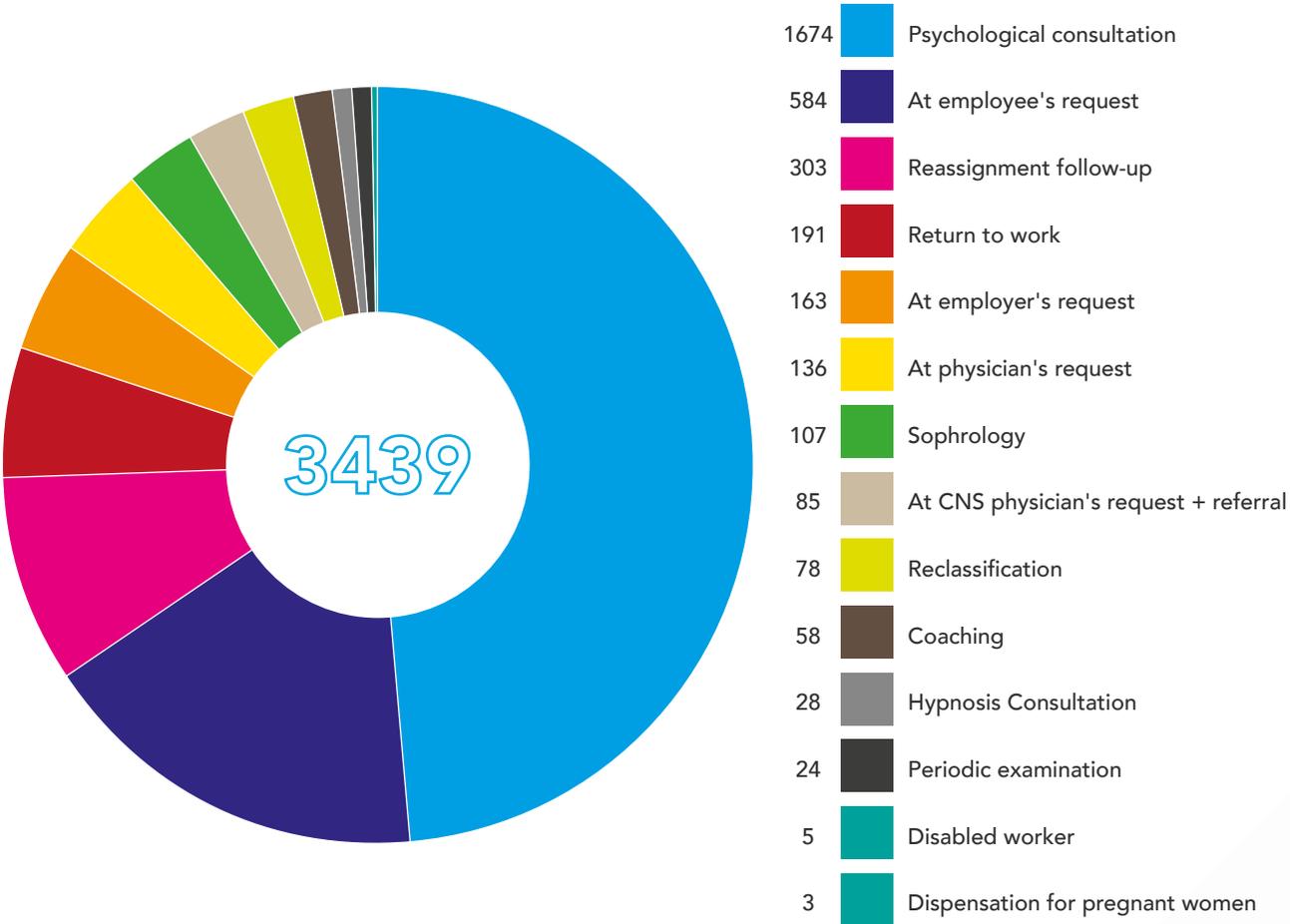
DETAILS OF CONSULTATIONS FOR FOLLOW-UP OF SPECIFIC SITUATIONS

In 2022, 3 439 consultations for specific situations were carried out, including 584 visits at the request of the employees (+14%), 163 visits at the request of the employer and 136 visits at the request of the occupational physician, which is similar to the figures for the year 2021.

1674 consultations were carried out by psychosocial workers.

These figures once again emphasize the importance of paying particular attention to psychosocial risks in the workplace, which include various factors such as work organization, interpersonal relations, working conditions and life conditions at work.

They are also evidence that the ASTF has been able to and continues each year to expand its field of visibility and interventions in companies and with employees who increasingly benefit from the communication, prevention and assistance skills of the occupational health service.



EXAMINATIONS UPON PROFESSIONAL REASSIGNMENT

The number of internal career reclassifications increased in 2022 to **78** (+36,84%)

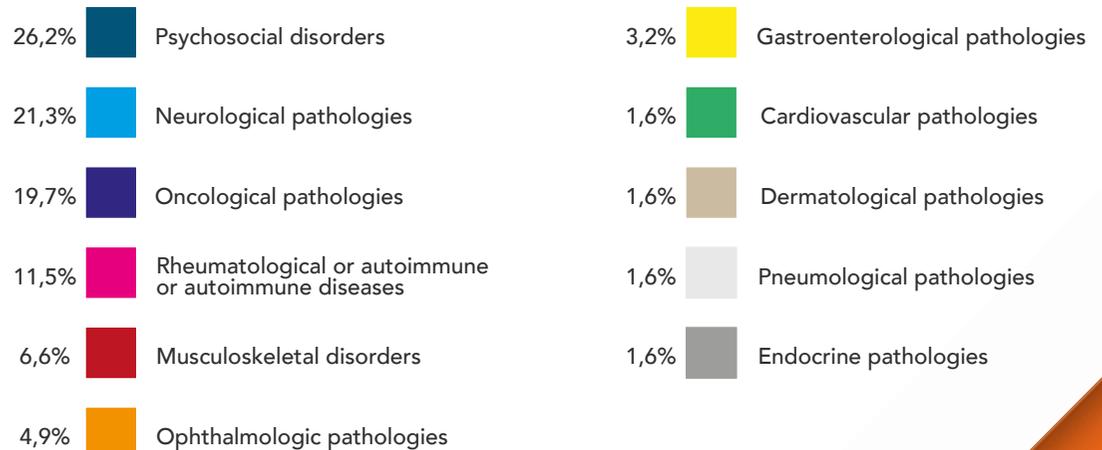
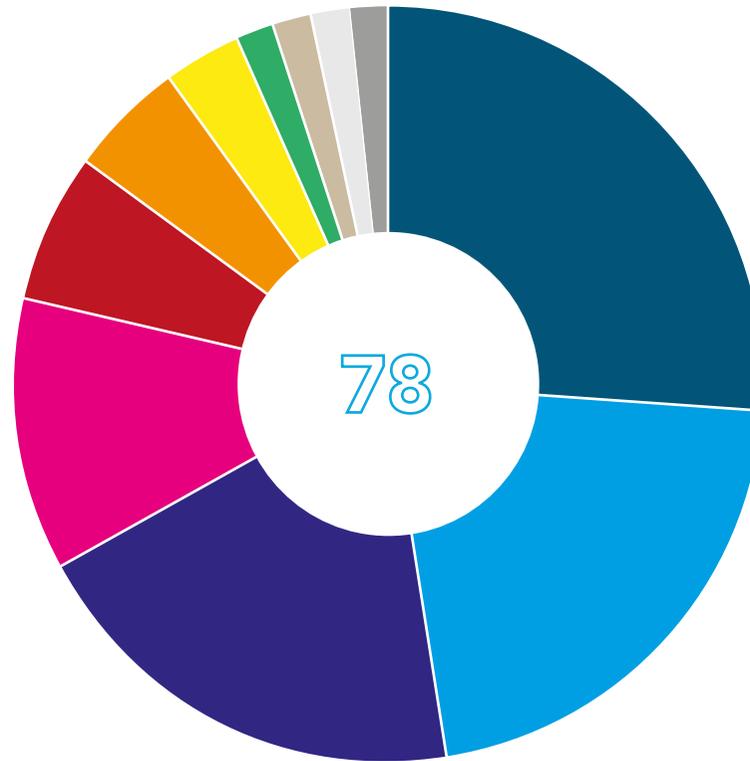
Regarding the reasons for these reclassifications, the first cause was psychological, including depression and burn-out (**26,2%**).

Then we find neurological diseases (**21,3%**) and oncological diseases (**19,7%**).

Finally, **11,5%** of the subjects benefited from a reclassification procedure due to autoimmune diseases, **6,6%** for orthopedic or traumatological pathologies, **4,9%** for ophthalmological pathologies, **3,3%** for gastroenterological pathologies. Cardiovascular, dermatological, pneumological and endocrine diseases each represent **1,6%** of the reasons for reclassification.



(illustration image)



BURN-OUT FOLLOW-UP

As in previous years, a comparative analysis was made of the responses to the «burn-out self test» questionnaires during medical check-ups versus other consultations for special reasons.

The medical check-ups make it possible, among other things, to list employees' medical problems but also to identify psychosocial risks and provide advice on how to deal with them or learn how to manage them.

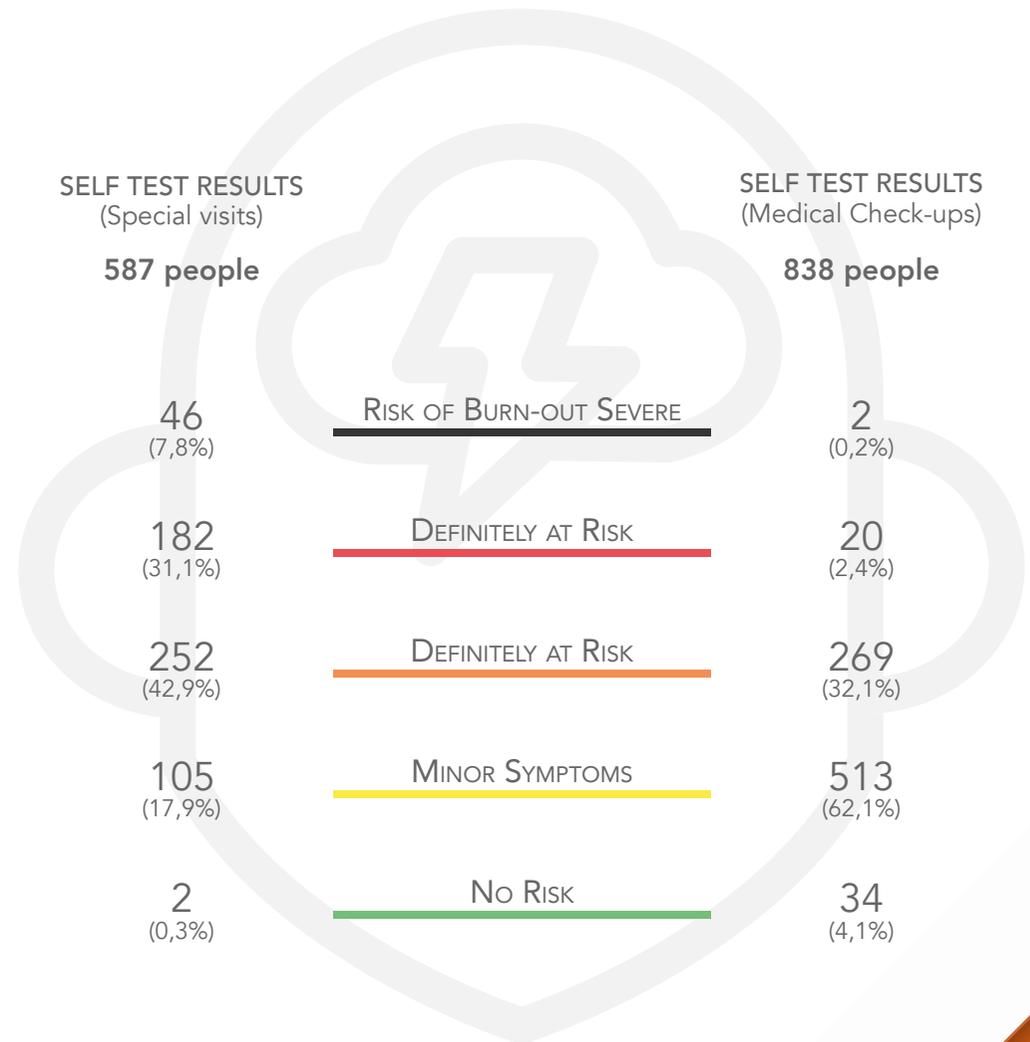
838 stress tests were performed during medical check-ups compared to 587 stress tests during consultations for special situations.

It appears that the «burn-out self test» scores are more favorable for employees seen during medical check-ups.

These results are comparable to those observed in 2021, but with a particular focus on the overall increase in scores for medical check-up patients.

In 2022, for all ASTF consultations combined (excluding recruitment visits), the number of new cases of burn-out recorded amounted to 204 (compared with 209 cases in 2021), 147 diagnoses of depression (i.e. more than 41 cases more than in 2021) and 26 cases of harassment (22 in 2021).

It is therefore necessary to continue efforts to address this issue in companies so that warning signals can be recognized and identified early in order to implement appropriate measures



MEDICAL CHECK-UPS

Review of check-ups for the year 2022

	2022	Evo.	2019
Companies	38	~	40
Participants	839	▲	768
Average age	47 y.o.	~	46
Men	449 (53,5%)	~	55%
Women	390 (46,5%)	~	45%
Pathologies screened	1226 (in 504 participants)	▲	712

After two years marked by the health crisis, which led to a drop in the number of check-ups, the year 2022 saw this activity return to its cruising speed.

In fact, **839** employees have benefited from a check-up.

This examination allows the identification of pathologies that were previously ignored by the patient, in particular cardiovascular pathologies (hypercholesterolemia, high blood pressure, hypertriglyceridemia). In addition, a check-up can also draw the patient's attention to his or her lifestyle and to certain risk factors. As far as the lifestyle habits of people coming for check-ups are concerned, we wondered whether the health crisis we have been going through for two years had had an impact on these lifestyle habits.

What about the results obtained for the year 2022 in relation to the practice of physical activity, smoking and alcohol intake but also the body mass index (BMI) of these patients?

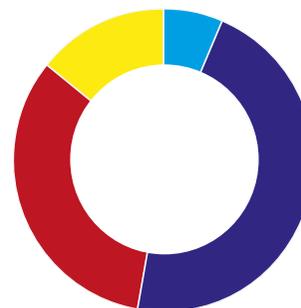
Physical activity



FREQUENCY	2022	Evo.	2019
1x per week	16,5%	~	17,5%
2x per week	23,5%	▲	21,5%
3x per week	16,5%	~	16%
4x per week	12%	▼	15%
Occasionally	5%	~	5%
Active	3%	~	4%
No physical activity	23,5%	▲	21%

We note that about 1 out of 4 patients does not practice sports at all. Most of the participants are not very sporty, in fact if we add to the occasional athletes, those who are just active and those who practice sports less than 3 times a week, the percentage rises to 48%, i.e. practically 1 person out of 2.

Body Mass Index (BMI)



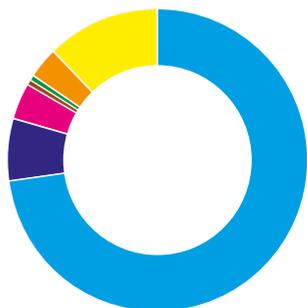
INDEX	2022	Evo.	2019
Less than 20	6,5%	~	5%
Between 20 and 25	46,5%	~	47%
Between 25 and 30	33%	~	35%
More than 30	14%	~	13%

Slightly more than half of the participants are at a good or low weight (53%).



MEDICAL CHECK-UPS

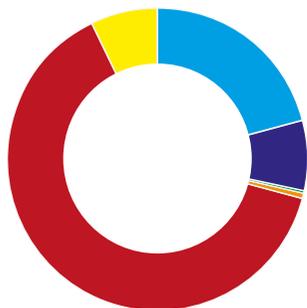
Tobacco



QUANTITY	2022	Evo.	2019
1 to 10 cigarettes per day	6,5%	~	8%
11 to 20 cigarettes per day	4%	~	2,5%
20+ cigarettes per day	0,5%	~	0,7%
Electronic cigarette	0,5%	~	0,3%
Occasional smoker	3,5%	~	2%
Ex-smoker	12%	~	10%
Non-smoker	73%	▼	76,5%

Almost three quarters of the participants in the check-up are non-smokers and even among the smokers, the majority smoke less than 10 cigarettes a day.

Alcohol



QUANTITY	2022	Evo.	2019
1x per week	21%	▲	18%
1 to 2 drinks per day	7,5%	~	6%
2 to 3 drinks per day	0,4%	▼	0,8%
3 to 5 drinks per day	0,1%	▼	0,7%
Occasionally	64%	~	64%
No alcohol intake	7%	▼	10,5%

Through these results, we note that there are few regular consumers since only 8% of the participants drink alcohol on a daily basis. The majority of participants (64%) were occasional consumers.

We compared the numbers in 2022 to those obtained before the COVID crisis. In 2019, the number of participants was 768 (vs. 839 in 2022), their average age was 46 (vs. 47 in 2022), and the male/female distribution was 55% & 45% (vs. 53,5% & 46,5% in 2022).

In summary, these are two relatively similar groups in terms of their characteristics, which made comparisons possible.

In terms of weight, there is no big difference between 2019 and 2022, since the percentage of participants with a normal BMI (between 20 and 25) is 47% vs 46,5%.

Regarding the practice of physical activity, the differences are small, however, we note an increase of 2,5% of people not practicing any physical activity. The percentage of people practicing sports 3 or more times a week goes from 31% in 2019 to 28,5 in 2022..

As for tobacco, the percentages are quite comparable. While non-smokers remain in the majority in both years, their percentage decreases by 3,5% in 2022 compared to 2019.

Finally, for alcohol, the percentage of occasional drinkers is stable at 64%, as is the percentage of daily drinkers. Between 2019 and 2022, we note an increase of 3% of participants consuming alcohol once a week.

In conclusion, we can deduce that the health crisis that we have been going through for two years has had little effect on the lifestyle of the employees in the financial and service sector who took part in the check-up.

The minimal changes observed are not especially positive since we find in 2022 less people having a physical activity more than 3 times a week (as recommended to take care of one's health) and more people having no physical activity at all.

We also note that there are more participants who smoke (mainly occasional smokers and those who smoke between 11 and 20 cigarettes per day).

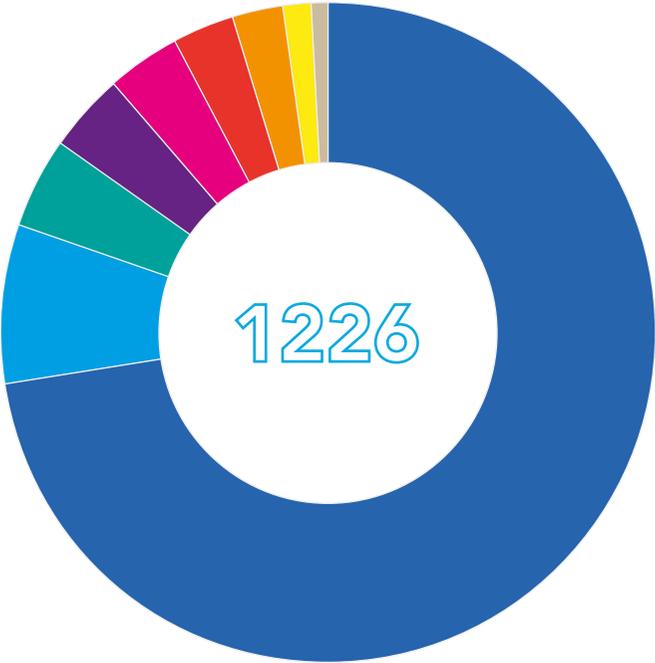
Finally, for alcohol, we note a slight increase in weekly consumers.

In other words, the COVID parenthesis did not have a notable and beneficial effect on lifestyle with the objective of taking care of one's health.



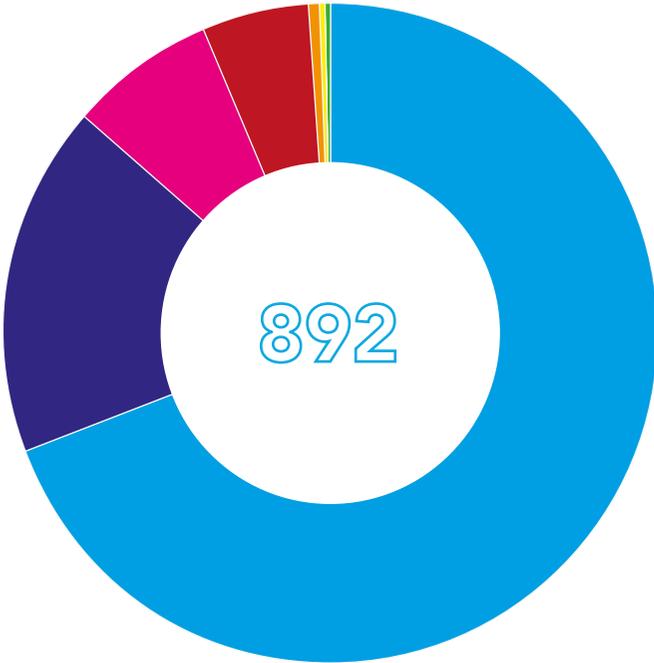
MEDICAL CHECK-UPS

Pathologies detected



- 72,8% Cardiology
- 7,7% System (fatigue, obesity)
- 4,5% Psychiatry
- 3,7% Various pathologies
- 3,7% Urology
- 3,1% Endocrinology
- 2,4% Ophthalmology
- 1,4% Hematology
- 0,7% Ear-Nose-Throat

Distribution of cardiac pathologies



- 69,3% Elevated LDL cholesterol
- 17,2% Hypercholesterolemia
- 7,3% High blood pressure
- 5,3% Hypertriglyceridemia
- 0,6% Rhythm disorders
- 0,2% Left ventricular hypertrophy
- 0,1% Heart murmur
- 0,1% Low HDL



TRAININGS

Knowledge is power

	TRAININGS	TIME
Human Capital	141	497
Healthy Lifestyle	29	104
Designated Workers	24	116
TOTALS	194	717

Training and learning help individuals to develop their personal skills but also to better manage their interpersonal relationships.

With this in mind, affiliated companies have increasingly turned to the ASTF for a wide variety of training

In 2022, the ASTF provided a total of 601 hours of training (+48% vs. 2021) in the areas of **human capital (497 hours)** and **lifestyle (104 hours)**.

In addition, **116 hours** were devoted to training **designated workers**.

This represents a total of **194 training sessions** (-12%) for **717 hours** (+25%).

The focus was on mental health management: **Mental health first aid training** has been available in Luxembourg since 2020 and trains people to act as contact points for people with mental health difficulties in companies.

19 sessions totaling **228 hours** were held.

We continued to use the **Process Communication Model (PCM)** and provided a total of **111 hours** (+17%) of active training, individual debriefings and refresher sessions.



(image d'illustration)

Leadership skills training was another highlight: as in 2021, **5 workshops** were held, totaling **30 hours**.

Healthy Leadership is a 6-hour workshop that uses a toolbox for the manager, allowing him or her to take control of their resources and put them to work for the health of themselves and their team.

Managers were also the focus of the **Preserving my well-being and that of my colleagues** training (6-hour workshop), which uses elements of constructive mental health management, burnout, psychological risk factors and communication. We offered the training in this format for the first time and held **22 sessions** totaling **132 hours**.

Burn-out Prevention (33 hours), **Stress Management (28 hours)** as well as **Sophrology sessions (22 hours)** were the subject of uninterrupted requests throughout the year 2022.

Trainings related to **Lifestyle, Nutrition, Sport and Sleep** represent **15 hours**.

One-hour trainings such as **A Perfect Day** and **Harassment Awareness Campaigns** were conducted **8 times** and **6 times** respectively).



TRAININGS

In addition to the focus on mental health, we were able to train an additional 16 Ergo-Scouts with a total of four **4-hour trainings** (+100%), or **16 hours**. By 2021, two trainings had been conducted.

As internal contact persons, ergo-scouts are confronted with ergonomic questions and challenges regarding workplace design, such as workstation set-up, lighting, room climate, safety issues, and thus contribute to the general well-being at work. This training has been validated by the ITM and is primarily aimed at designated workers and facilities managers.

In contrast, requests for **General Ergonomics, Workplace Design (11 hours)** and **Ergonomics and Telecommuting Mindset (5 one-hour trainings)** trainings for all staff decreased by 25% and 60%, respectively, compared to 2021.

As in 2021, the ASTF participated unchanged in the training of **designated workers**, with a total of **22 trainings** in **116 hours** on Communication, Psychosocial Risks and Ergonomics.

The list of courses is available on the www.astf.lu website.

We will be happy to help you set up training programs adapted to the needs of your managers and teams.

Human capital (141 trainings)

Preserve my well-being and that of my colleagues	22
Sophrology	22
Mental Health First Aid (MHFA)	19
Burn-out prevention	18
Stress Management	17
Process communication model (PCM)	14
A perfect day	8
Harassment	6
Healthy Leadership	5
Work-life balance	4
Psychosocial risks	2
In shape at any age	2
Seasonal depression	2

Healthy living (29 trainings)

Ergonomics	14
Nutrition	4
Ergo-Scout	4
Sleep	3
Sports	2
Cardiovascular risks	2

Designated workers (24 trainings)

Communication, PSR, ergonomics	24
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ASSERTIVENESS

An indispensable tool for learning to set limits in a professional setting.

As part of the activities proposed by the ASTF, the psychological unit intervenes on a varied and diversified range of problems related to the work environment. Assertiveness appears to be an essential state of mind for the employee, allowing him to set limits more easily and in this case to protect himself from exhaustion. In order to better understand this tool, we propose you to discover it.

What is « assertiveness »?

From its definition, to the solutions to become assertive, through the benefits of this behavioral quality, follow the guide to know everything about assertiveness at work.

« Assertiveness is a form of self-assertion with respect for the other »

which aims to

**« Taking into consideration one's own needs
while respecting the needs of the other »**

It is thus a question of gaining self-confidence, in order to assert oneself while respecting one's colleagues and hierarchical superiors. This self-affirmation requires effective and respectful communication.

What are the 10 benefits of being assertive at work?

1. Be able to approach situations **objectively** and therefore communicate clearly.
2. **Dare to express** one's opinion without fearing for oneself, in order **to free** oneself from an internal tension.
3. Know how to act constructively in order to be a force of proposal.
4. Control your **emotions** to avoid some of their negative effects.
5. Affirm your convictions by better understanding **your needs and those of others**.
6. Be less stressed, because **you can better identify** what you want with precision and realism.
7. Prevent conflict by generating constructive debate.
8. Maintain a « win-win » relationship.
9. Be in internal congruence between: « what I say, what I do, think and feel ».
10. Develop better professional relationships by working on your communication skills.



(illustration image)



More assertive in the workplace, but how?

We propose a series of 4 small easy to use tips to develop this state of mind.

First tip: To (re)know yourself

To be effective, we must be able to clearly recognize our needs, limits and priorities. At work, making concessions is normal. However, it is important to establish where your own needs are.

Second tip: Be positive

It is important, when you have the desire to express yourself, to do so in a positive and constructive framework. Starting, for example, with a positive formulation such as saying what you want and not what you don't want.

Third tip: Learn to say no

Saying no is difficult, especially when a person is not used to doing so. It is vital to remind employees that they have the right to do so when necessary. This is to protect their time and workload. Being able to know one's limits and workload will allow the person to better manage themselves, to learn to set limits and to develop assertiveness.

Fourth tip: Prepare for resistance

Assertiveness involves asserting one's views without infringing on those of others. It involves becoming aware of and abandoning our own limiting behaviors: passivity or aggressiveness in the face of disagreement. Really listen to what the person has to say. Remain calm and remember your goal: to assert your needs while respecting those of others. Be firm on your goals but be willing to make concessions on how to achieve them, as much as is possible and acceptable.

To conclude, if we want to acquire more ease and comfort in our communication, we must work on our own personal development because this is where our zone of control and influence belongs.

Gaining assertiveness can be an excellent means of inner journey, of personal development through the search for a better self-knowledge.

Knowing and valuing oneself better means better dealing with complex, problematic situations that arise in professional contexts.

Experiment with assertiveness to discover your inner home.

« I am not what happens to me, I am what I choose to become »

Carl Gustave Jung



(illustration image)



QUO VADIS ? The tertiary workstation

In the last two years, the service sector has undergone important changes related to working conditions, due in particular to the rise of teleworking since the Covid-19 pandemic. The organization of work spaces has been rethought.

New concepts of operation are implemented to better meet the needs of users. The much despised landscaped office of the 2010s has been given a makeover. The large, open floor plans are divided into a multitude of work spaces with different designs, intended for various activities in Flex-office or Coworking. Taking into account the work in Home Office.

The overriding objective of these redesigns is simple: to optimize the use of space, which has rarely been fully exploited in the past. Personally assigned offices are being replaced by workspaces that are better adapted to the different work modes, while trying to encourage employees to become more autonomous. The credo of all these actions is the desire to create a better well-being at work, to facilitate the return to work, to encourage conviviality, exchange, collaboration and to boost productivity

Despite all these efforts to break away from the sedentary behavior of workers, the arrangements of these unconventional workspaces seem to be rather suffered by their occupants than deliberately chosen.

Our statistics speak volumes and suggest that employees are struggling to conform to the new working conditions envisioned by the «pros» of office workspace design. The rising number of Ergonomics interventions proves that the majority of employees have returned to their corporate workstations and are struggling to adapt to the new designs of their workspaces.

The number of workstation visits has almost reached the pre-pandemic level, and face-to-face and remote workstation studies are increasing. Our new «Ergo-Scout» training course has generated a lot of interest and requests are constantly growing. The number of Ergo-Scouts trained in 2022 has doubled.

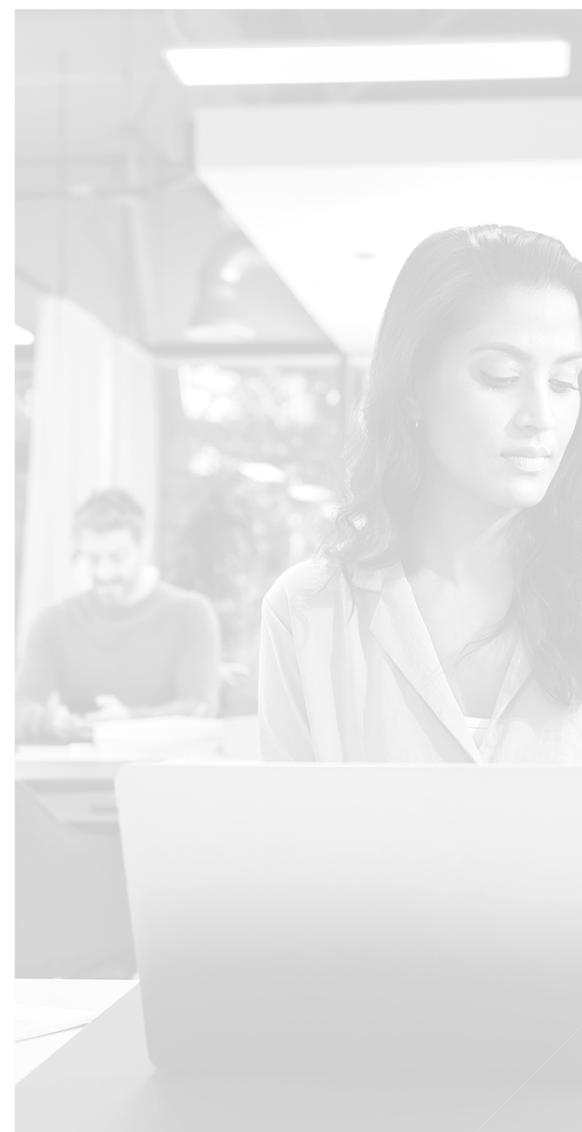
In the future, we should expect that the ergonomic approach to workstation design, focused on the health and well-being of the employee, will be more and more influenced by advances in information and communication technology, new work methods, as well as societal trends and cultural diversity in companies.

Tomorrow's workstations will be shaped in a more global approach, they will be designed to adapt to new work practices between face-to-face and remote, in order to offer a work environment conducive to the professional and personal development of employees, to guarantee their quality of life at work while safeguarding the balance between personal and professional life.



	2022	2021	2020	2019
Workplace Study following a Medical Advice	43	15*	21	125
Workstation Adaptation Follow-up	-	-	1	5
Workstation visit	110	22	64	156
Deck chair and work equipment assessment	-	9	1	8
Air Quality Analysis	-	2	2	5
Analysis of the Air Quality: in-company activity	-	5	7	25
Analysis of the Lighting Environment	-	-	1	3
Sonometric Analysis	-	1	-	-
Ergonomics Training in Companies	7	3	2	18
Continuing Education Ergo-Scout	4	2	-	2
Certified Ergo-Scouts	16	9		
Ergonomics and Home Office Webinars	9	17	-	-
Workspace and layout advice	2	1	1	2
Ergonomic Study on Plan	1	1	-	1
T.D. Interviews (in reference to Ergonomics and Pandemic Covid-19)	2	3	40 & 42	-
Health Day	-	-	-	2
Covid-19 assessment	-	3	82	-

*of which 38 were done remotely

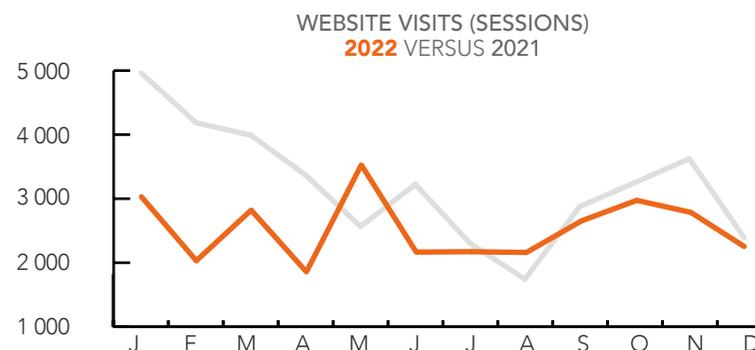


COMMUNICATION

The years follow each other and are similar... again !

The year 2022 no longer benefits from the extraordinary increases in visitors, consequent to the increase in searches for information about the covid-19 pandemic, as was the case in 2020 and part of the year 2021. This gradual return to normalcy was visible in the website visit statistics for the first quarter of 2021.

The years 2022 and 2021 are again comparable.



Website traffic

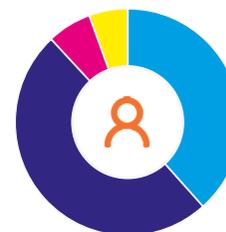
The number of visitors is significantly down compared to the previous year. The monthly average has dropped to **3 144** users vs. 3 641 in 2021. The total number of visitors, decreased from 43 687 to **37 729** (-13,6%), compared to 2019 (27 177 visits), this represents however an increase of over 10 000 new annual visits.

Acquisition and origins of visitors

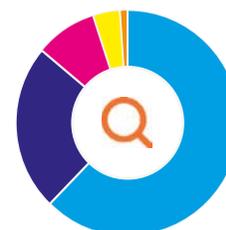
The proportions of the sources of traffic to the website are more or less identical to those of the previous year, with search engines remaining the main source of visitor acquisition (**62,5%**). Direct access continued to grow and represents **23,68%** (+2,21%), or almost a quarter of visitors. We note a slight decrease in the share of accesses by e-mail (**8,97%** or -3,43%). This decrease may be due to the fact that we were referring the newsletter readers to the webinars which are on a video hosting platform and not directly on the ASTF website. Visitors coming from incoming links (pages or sites pointing to the ASTF website) are slightly increasing (+1,41%). However, their total remains marginal (**3,97%**). As of December 31, 2022, the ASTF LinkedIn page had **504** members (+94 people).

Types of visitors and devices

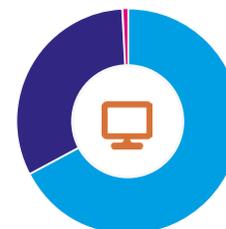
We see a shift, in more or less equal proportions, between French and English speaking users. In contrast to 2021, in 2022, the difference is explained by a generalized return to working in companies and the use of standardized computer equipment in English rather than personal computer tools as part of teleworking.



VISITORS	2022	EVOLUTION	2021
French speakers	38,47% (14 514)	▼8,22%	46,69% (20 396)
English speakers	49,81% (18 794)	▲7,68%	42,13% (18 406)
German speakers	6,42% (2 421)	▼0,16%	6,58% (2 873)
Others	5,30% (2 000)	▲0,70%	4,60% (2 012)
TOTAUX	37 729	Tx. Évo. ▼13,6%	43 687



ORIGINS	2022	EVOLUTION	2021
Research	62,50%	▲0,01%	62,49%
Direct Access	23,68%	▲2,21%	21,47%
Emailings	8,97%	▼3,43%	12,39%
Incoming Links	3,97%	▲1,41%	2,56%
Social Networks	0,89%	▼0,20%	1,09%



DEVICES	2022	EVOLUTION	2021
Computers	67,31%	▲2,23%	65,08%
Mobiles	31,90%	▼0,96%	32,86%
Tablets	0,79%	▼1,27%	2,06%



As in previous years, computer users (desktop or laptop combined) remain in the majority and the proportions of desktop (67,31%) vs. mobile (31,90%) remain identical. Tablet users are now below the 1% threshold of users. Their actual number melts by two thirds, going from 902 to 298.

Monthly newsletters

Eleven monthly newsletters were sent to an average of 1247 (-4,66%) recipients each month, except in August. The «off-series» newsletters related to targeted communications (General Assembly, invitations to specific events, training of designated workers, etc.) are not taken into account because they are addressed to a limited audience. The average number of e-mails delivered per year decreased to 1212 recipients (-73). This difference is not an actual decrease but a difference between the number of new subscribers and the number of unsubscribes. In comparison, the open rate (29,19%, -0,32%) and click-through rate (9,68%, -0,8%) remained similar to the previous years and decreased only slightly.

The difference between subscriptions and unsubscriptions can vary significantly from one month to another. The tool used does not allow us to extract a statistic or an annual average. It is clear that the number of recipients tends to decrease from month to month because the software purges obsolete addresses. The main reason is the deactivation of the e-mail address by the company (change of company, resignation, retirement, etc.). Problems with reception, a full mailbox or spam filtering are also criteria for automatic unsubscription.

It is important to continue to promote the monthly newsletter as the primary vehicle for ASTF communications.

Registration is free and open to all employees of affiliated companies.

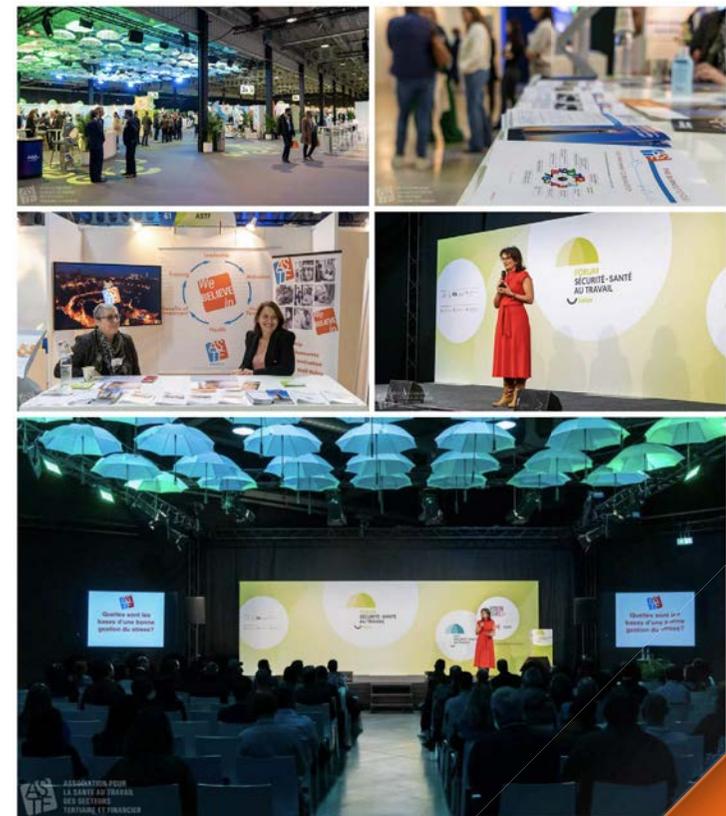
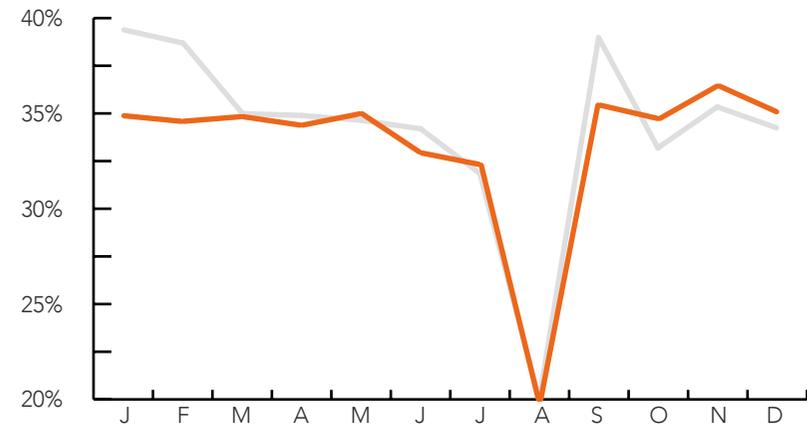
Webinars

Once again, 10 webinars were presented in addition to some of the news offered via the monthly newsletter. Some of these presentations were pre-recorded rather than live, which is the main difference with 2021.

Event

In 2022, the ASTF was present at the return of the Occupational Health and Safety Forum, organized by Vision-Zero and the Accident Insurance Association (AAA).

NEWSLETTERS OPENING RATE
2022 VERSUS 2021



(© ASTF)



ASTF STAFF

Direction



Dr Patrizia THIRY-CURZIETTI
General director



Dr Sandrine SCULFORT-TOMASINI
Medical director

Occupational physicians



Dr Clara GOEDERT



Dr Carole PICARD



Dr Stefan WEICHERDING-ROTH

Psychologists



Dr Wafa BOUNAIRA (until aug. 31st, 2022)



Samy BOUTIBA



Gilliane GRANDJEAN (since nov. 1st, 2022)

Sociologist, Personal development coach



Patrice MARCHAL

Nurses



Ouafae MARROU (since june 1st, 2022)



Sandra VAZQUEZ-PARRAS

Executive Assistant



Bernadette MARCHER

Interior architect / Ergonomist



Christiane RECKINGER

Digital Marketing Manager



Paul GRUNER

Medical Assistants



Claudia BARTH



Sandra NATALE-TIBERI

Administrative Assistants



Sonia RIBEIRO (until apr. 30th, 2022)



Roland SCULFORT



Dany WERDEL (since may 16th, 2022)



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ALTER DOMUS LUXEMBOURG SÀRL - ALTER DOMUS MANAGEMENT SARL - ALTER DOMUS PARTICIPATIONS SARL - ALTER DOMUS TRANSFER PRICING SARL - AMANCO SA - AMAZON INSURANCE & PENSION SERVICES SÀRL - AME LIFE LUX SA - AMFIE SCOP SA - AMICORP LUXEMBOURG SA - AMUNDI GLOBAL SERVICING SA - AMUNDI LUXEMBOURG SA - ANDBANK ASSET MANAGEMENT LUXEMBOURG - ANDBANK LUXEMBOURG - ANDREAS CAPITAL SA - APEX CORPORATE SERVICES SA - APEX FUND SERVICES SA - AQUILA CAPITAL INVESTMENT GEGSELLSCHAFT MBH, ZWEIFIGNIEDERLASSUNG LUXEMBOURG - ARENDT & MEDERNACH SA - ARENDT BUSINESS ADVISORY SA - ARENDT REGULATORY & CONSULTING SA - ARENDT SERVICES - ARISA ASSURANCES SA - ASSENANGO ASSET MANAGEMENT SA - ASSICURAZIONE GENERALI S P A - LUXEMBOURG BRANCH - ASSOCIATION DES DEBANQUES ET BANQUIERS, LUXEMBOURG (ABBU) - ASSOCIATION DES COMPAGNIE D'ASSURANCES ET DE REASSURANCES (ACA) - ASSOCIATION LUXEMBOURGEOISE DES JURISTES DE DROIT BANCAIRE ALIB - ASSOCIATION LUXEMBOURGEOISE DES PROFESSIONNELS DU PATRIMOINE A.S.B.L - ATALUX SA - ATOZ-ATOZ ADMINISTRATION SA - 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BANK OF CHINA LIMITED LUXEMBOURG BRANCH - BANKING CIRCLE SA - BANKINTER LUXEMBOURG SA - BANQUE BCP SA - BANQUE CENTRALE DU LUXEMBOURG - BANQUE DE COMMERCE ET DE PLACEMENTS (SUCCURSALE DE LUXEMBOURG) - BANQUE DE LUXEMBOURG SA - BANQUE DE PATRIMOINES PRIVÉS - BANQUE DEGRÖOF PETERCAM LUXEMBOURG SA - BANQUE HAVILLAND SA - BANQUE INTERNATIONALE À LUXEMBOURG - BANQUE J.SAFRA SARASIN (LUXEMBOURG) SA - BANQUE RAIFFEISEN SC - BANQUE TRANSATLANTIQUE LUXEMBOURG SA - BAYERN INVEST LUXEMBOURG - BCB & PARTNERS SA - BDO ADVISORY SA - BDO AUDIT - BDO SERVICES LUXEMBOURG - BDO TAX & ACCOUNTING - BDO TECHNOLOGY - BELAIR HOUSE - BEMO EUROPE - BANQUE PRIVÉE - BGL BNP PARIBAS - BHW BAUSPARKASSE AG, NIEDERLASSUNG LUXEMBOURG - BIL MANAGE INVEST SA - BIL-LEASE SA - BLACKROCK (LUXEMBOURG) SA - BLACKROCK OPERATIONS (LUXEMBOURG) SÀRL - BLACKROCK PROPERTY LUX SÀRL - BLI - BANQUE DE LUXEMBOURG INVESTMENTS - BLINDTRUST SÀRL - BML EXPERTISE SA - BNP PARIBAS ASSET MANAGEMENT - BNP PARIBAS LEASE GROUP LUXEMBOURG SA - BNP PARIBAS LEASING SOLUTIONS SA - BNP PARIBAS S.B.RÉ SA - BNP PARIBAS SECURITIES SERVICES - BNP PARIBAS SUCCURSALE DE LUXEMBOURG - BNY MELLON FUND MANAGEMENT (LUXEMBOURG) SA - BONN & SCHMITT - BONN & SCHMITT SÀRL - BONN STEICHEN & PARTNERS SE C.S. - BOP PROPERTIES SA - BOS WEALTH MANAGEMENT EUROPE SA - BOURSE DE LUXEMBOURG - BPCE LIFE - BPER BANK LUXEMBOURG SA - BROUJEL & RABIA, LUXEMBOURG LAW FIRM - BROWN BROTHERS HARRIMAN (LUXEMBOURG) S.C.A. - BUSINESS ELEMENTS SA - BUSINESS OFFICE SERVICES SÀRL (B.O.S.) - C-WORLDWIDE FUND MANAGEMENT SA - C-CLERC SA - CA INDOSUEZ WEALTH (ASSET MANAGEMENT) - CA INDOSUEZ WEALTH (EUROPE) - CAIEIS BANK, LUXEMBOURG BRANCH - CALASTONE LIMITED LUXEMBOURG BRANCH - CALI EUROPE (CA LIFE INSURANCE EUROPE) - CALISTA DIRECT INVESTOR SA - CAMCA ASSURANCE SA - CAMCA REASSURANCE - CANDRIAM LUXEMBOURG SUEZ - CAPITALATWORK FOYER GROUP SA - CARDIF LUXVIE - CARMIGNAC GESTION LUXEMBOURG - CARNE GLOBAL FINANCIAL SERVICES LUXEMBOURG SÀRL - CASTIK CAPITAL SÀRL - CATELLA BANK SA - CDCM LUXEMBOURG - CEDRUS PARTNERS LUXEMBOURG BRANCH - CENTAUR FUND SERVICES (LUXEMBOURG) SA - CENTRALE INFORMATIQUE SA - CETREL SECURITIES SA - CF CORPORATE SERVICES - CF FUND SERVICES SA - CGFP ASSURANCES SA - CHARLES RUSSELL SPEECHLYS SCS - CHINA CONSTRUCTION BANK (EUROPE) SA - CHINA CONSTRUCTION BANK CORPORATION LUXEMBOURG BRANCH - CHINA EVERBRIGHT BANK (EUROPE) SA - CHINA EVERBRIGHT BANK CO.LTD, LUXEMBOURG BRANCH - CHINA MERCHANTS BANK (EUROPE) SA - CHINA MERCHANTS BANK CO., LTD LUXEMBOURG BRANCH - CIBC CAPITAL MARKETS (EUROPE) SA - CITCO BANK NEDERLAND NV, LUXEMBOURG BRANCH - CITCO C&T (LUXEMBOURG) SA - CITCO C&T HOLDINGS (LUXEMBOURG) SA - CITCO REIF SERVICES (LUXEMBOURG) SA - CITIBANK EUROPE PLC, LUXEMBOURG BRANCH - CLAREMONT CONSULTING SERVICES SA - CLEARSTREAM BANKING - CLEARSTREAM INTERNATIONAL - CLEARSTREAM SERVICES - CLIFFORD CHANCE, SOCIÉTÉ EN COMMANDITE SIMPLE - CNA INSURANCE COMPANY EUROPE SA LUXEMBOURG - CNP LUXEMBOURG - COLOMBE ASSURANCES - COMMERZ REAL FUND MANAGEMENT SÀRL - 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DENTONS LUXEMBOURG - DEUTSCHE BANK AG, FILIALE LUXEMBOURG - DEUTSCHE BANK LUXEMBOURG SA - DIGITS SOLUTIONS, SÀRL S - DINAMIK SA - DKV ASSET MANAGEMENT SA - DNB LUXEMBOURG SA - DNCA FINANCE LUXEMBOURG BRANCH - DOCK FINANCIAL SA - DSQUARED2 HOLDING SA - DSQUARED2 TM SA - DWS INVESTMENT SA - DZ PRIVATBANK SA - EAST-WEST UNITED BANK SA - EBC EUROPEAN BUSINESS CONSULTING SÀRL - ECE REAL ESTATE PARTNERS SÀRL - ECGEST SA - ECOVIS IFG AUDIT SA - EDMOND DE ROTHSCHILD (EUROPE) - EDMOND DE ROTHSCHILD ASSET MANAGEMENT (LUXEMBOURG) - EDMOND DE ROTHSCHILD ASSURANCES ET CONSEILS (EUROPE) - EFG BANK (LUXEMBOURG) SA - EFG INVESTMENT (LUXEMBOURG) SÀRL - EFRONT SOFTWARE LUXEMBOURG SÀRL - ELAVON FINANCIAL SERVICES (EFS) - ELVINGER HOSS PRUSSEN SOCIÉTÉ ANONYME - ELVINGER SÀRL - EM SERVICES SÀRL - ENERGY ASSET MANAGEMENT SÀRL - ENERGY INFRASTRUCTURE PARTNERS - ENGELWOOD ASSET MANAGEMENT - EQUENSWORLDLINE LUXEMBOURG - EQUIOM (LUXEMBOURG) SA - ERNST & YOUNG BUSINESS ADVISORY SERVICES - ERNST & YOUNG SERVICES SA - 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FIDUCIAIRE DU PARC SÀRL - FIDUCIAIRE ELVINGER SA - FIDUCIAIRE FERNAND FABER - FIDUCIAIRE FREULET - FIDUCIAIRE GÉNÉRALE DU LUXEMBOURG SÀRL - FIDUCIAIRE JOSEPH TREIS SARL - FIDUCIAIRE LUXEMBOURGEOISE SALAIRES & TRAITEMENTS SA - FIDUCIAIRE LUXEMBOURGEOISE SARL - FIDUCIAIRE MULLER & ASSOCIES SA - FIDUCIAIRE THILL SA - FIDUO - FIDUO CORPORATE & FUND SERVICES SA - FIDUPAR - FIDUPLAN SA - FIL (LUXEMBOURG) SA - FIL HOLDINGS (LUXEMBOURG) SA - FIL INVESTMENT MANAGEMENT (LUXEMBOURG) SA - FIN CONTROL SA - FINERGE GLOBAL HOLDING - FINEXIS SA - FISI PRIVATBANK SA - FISCALITÉ, COMPTABILITÉ, GESTION SÀRL - FISGOS SÀRL - FISHER INVESTMENTS LUXEMBOURG SÀRL - FISOGEST SA - FLB EXPERTISE SÀRL - FLOSSBACH VON STORCH INVEST SA - FM INSURANCE EUROPE SA - FONDATION DE LUXEMBOURG - FONDATION LHOFT - FORESIGHT GROUP LUXEMBOURG SA - FORTUNA BANQUE SC - FOX AND BEAVER ADVISORY SA - FOYER ARAG SA - FOYER ASSURANCES SA - FOYER FINANCE SA - FOYER SA - FOYER SANTE SA - FOYER VIE SA - FRANKLIN TEMPLETON INTERNATIONAL SERVICES SÀRL - 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HANSAINVEST LUX SA - HARMONIC FUND SERVICES LUXEMBOURG SA - HAUCK & AUHFÄUSER ALTERNATIVE INVESTMENT SERVICES SA - HAUCK & AUHFÄUSER FUND SERVICES SA - HAUCK AUHFÄUSER LAMPE PRIVATBANK AG, NIEDERLASSUNG LUXEMBOURG - HC0B SECURITIES SA - HMS LUX SA - HOCH PARTNERS CORPORATE SERVICES SA S - HORUS AUDIT & ASSOCIÉS SÀRL - HOUSE OF TRAINING - HSBC CONTINENTAL EUROPE, LUXEMBOURG - HSBC INVESTMENT FUNDS (LUXEMBOURG) SA - HSBC PRIVATE BANK (LUXEMBOURG) SA - ITRUST REAL ESTATE SA - IF GROUP SA - IF-PAYROLL & HR - IKANO CAPITAL SA - IKANO INSURANCE ADVISORY SA - IKANO SA - IMMO GESTION SÀRL - IMS LUXEMBOURG ASBL - INDUSTRIAL AND COMMERCIAL BANK OF CHINA (EUROPE) SA - ING LEASE LUXEMBOURG SA - ING LUXEMBOURG - ING SOLUTIONS INVESTMENT MANAGEMENT SA - INNOPI OFFICES SA - INSTITUT DES RÉVISEURS D'ENTREPRISES - INTEGRALE LUXEMBOURG SA - INTER FUND MANAGEMENT SA - INTERACTIVE BROKERS LUXEMBOURG SARL - INTERNATIONAL FINANCIAL DATA SERVICES (LUXEMBOURG) SA - INTERTRUST (LUXEMBOURG) SÀRL - INTESA SANPAOLO BANK LUXEMBOURG SA - INTESA SANPAOLO SERVITIA SA - INTESA SANPAOLO WEALTH MANAGEMENT SA - INVESTING FOR DEVELOPMENT SICAV - INVESTRE SA - IP CONCEPT FUND MANAGEMENT SA - IQ EQ (LUXEMBOURG) SA - IQ EQ ADVISORS SA - IQ EQ DEPOSITORY (LUXEMBOURG) SA - IQ EQ FUND MANAGEMENT (LUXEMBOURG) SA - IQ SOLUTIONS - J.SAFRA SARASIN FUND MANAGEMENT (LUXEMBOURG) SA - J.P.MORGAN ASSET MANAGEMENT EUROPE SÀRL - J.P.MORGAN SE, LUXEMBOURG BRANCH - JANUS HENDERSON INVESTORS EUROPE SA - JEAN REUTER, EXPERT COMPTABLE, RÉVISEUR D'ENTREPRISES - JINFA SA SÀRL - JOHN DEERE BANK SA - JOHN DEERE CASH MANAGEMENT - JOHN DEERE LUXEMBOURG INVESTMENT SARL - JUPITER ASSET MANAGEMENT INTERNATIONAL SA - KBA FUND CONSULTING SA - KBC ASSET MANAGEMENT SA - KIEGER CAPITAL PARTNERS SARL - KPMG LUXEMBOURG, SOCIÉTÉ ANONYME - KPMG SERVICES - KREDIETRUST LUXEMBOURG - KROLL LUXEMBOURG MANAGEMENT COMPANY SARL - LA LUXEMBOURGEOISE SOCIÉTÉ ANONYME D'ASSURANCES - LA LUXEMBOURGEOISE-VIE SOCIÉTÉ ANONYME D'ASSURANCES - LA MANCHA HOLDING SÀRL - LA MONDIALE EUROPARTNER - LA SECURITE ROUTIERE ASBL - LANDES BANK BADEN-WÜRTTEMBERG LUXEMBOURG BRANCH - LBO FIDUCIAIRE SÀRL - LEONIQ SÀRL - LFE EUROPEAN ASSET MANAGEMENT SARL - LFFS LUXEMBOURG BRANCH - LINDEN MARIE JEANNE - LINK FUND SOLUTIONS (LUXEMBOURG) SA - LINKLATERS LLP - LM INVESTMENT PARTNER SA - LODGING PRODUCTS AND SERVICES SÀRL - LOMBARD INTERNATIONAL ASSURANCE SA - LOMBARD ODIER (EUROPE) SA - LOMBARD ODIER FUNDS (EUROPE) SA - LOMBARD ODIER T&O SERVICES (EUROPE) SA - LRI INVEST SA - LUT LAGET TAX AUDIT & ACCOUNTANCY - LUX NORDIC WEALTH MANAGEMENT SA - LUX-DEVELOPMENT - LUXCELLENCE MANAGEMENT COMPANY SA - LUXCSD SA - LUXEMBOURG ALTERNATIVE ADMINISTRATORS ASSOCIATION (L3A) - LUXEMBOURG FINANCE LABELLING AGENCY (LUXFLAG) - LUXEMBOURG FOR FINANCE - LUXEMPART SA - LUXFACTORY CONSULTING SARL - LUXFACTORY SA - LUXGEST ASSET MANAGEMENT - LUXLAURIDSEN SÀRL - LUXLIFE SA - LUXSALAIRES SA - LYXOR FUNDS SOLUTIONS SA - MANDATUM LIFE FUND MANAGEMENT SA - MARGUERITE ADVISER SA - MARGUERITE INVESTMENT MANAGEMENT SA - MARSH MANAGEMENT SERVICES LUXEMBOURG SÀRL - MAZARS FAS - MAZARS LUXEMBOURG SA - MEDIOBANCA INTERNATIONAL (LUXEMBOURG) SA - MERCK FINANCE SÀRL - MFX LUXEMBOURG SA - MGI GROUPE FIDUCIAIRE LUXEMBOURG SÀRL - MIDDLEGEM VENTURES SA - MIRABAUD ET CIE (EUROPE) SA - MITSUBISHI UFI INVESTOR SERVICES & BANKING (LUXEMBOURG) SA - MIZUHO TRUST & BANKING (LUXEMBOURG) SA - MJ HUDSON MANAGEMENT SA - MOJO CAPITAL SA - MOMENTUM ASSET MANAGEMENT SA - MONUMENT ASSURANCE LUXEMBOURG SA - MOORE AUDIT SA - MORGENFUND GMBH, ZWEIFIGNIEDERLASSUNG LUXEMBOURG - MUFU LUX MANAGEMENT COMPANY SA - MULTICONCEPT FUND MANAGEMENT SA - MUTUALITÉ DES PME - NATIXIS WEALTH MANAGEMENT LUXEMBOURG - NAUTADITILH AVOCATS LUXEMBOURG SÀRL - NBG ASSET MANAGEMENT LUXEMBOURG - NHP INVESTMENTS SÀRL - NINETY ONE LUXEMBOURG SA - NOBIS ASSET MANAGEMENT SA - NOMURA BANK (LUXEMBOURG) SA - NORD/LB LUXEMBOURG SA - COVERED BOND BANK - NORDEA BANK SA - NORDEA INVESTMENT FUNDS SA - NORDEA VERNMÖGENSMANAGEMENT LUXEMBOURG SA - NORTHERN TRUST GLOBAL SERVICES SE - NOVI FINANCIAL LUXEMBOURG SA - NOVO BANCO SA - SUCCURSALE DE LUXEMBOURG - NS PARTNERS EUROPE SA - NTT LUXEMBOURG PSF SA - NUCLEAR INDUSTRY REINSURANCE ASSOCIATION NIRA - OAKLEY CAPITAL HOLDINGS SARL - OB CORPORATE SERVICES (OBCS) - OCORIAN (LUXEMBOURG) SA - OCORIAN FUND MANAGEMENT SA SÀRL - OCORIAN SERVICES (LUXEMBOURG) SÀRL - OCTOGONE EUROPE SA - ODDO BHF ASSET MANAGEMENT LUX - OKOWORLD SA - OMNITRUST SA - OPTIMIND LUXEMBOURG SA - OPTIMIND RISK SERVICES SA - ORBIT PRIVATE ASSET MANAGEMENT SA - ORDRE DES EXPERTS COMPTABLES - OREA CAPITAL - PARADOCS BIS SÀRL - PARADOCS TER SARL - PARFININDUS SÀRL - PARTNERS FINANCES - PAYPAL (EUROPE) SÀRL ET CIE, S.C.A. - PECOMA ACTUARIAL AND RISK SA - PÉTIILLANCES SÀRL - PGIM REAL ESTATE LUXEMBOURG SA - PICTET & CIE (EUROPE) SA - PICTET ALTERNATIVE ADVISORS (EUROPE) SA - PICTET ASSET MANAGEMENT (EUROPE) SA - PINSENT MASONS LUXEMBOURG - PPRO PAYMENT SERVICES SA - PRIME AIFM LUX SA - PRIME CAPITAL AG, LUXEMBOURG BRANCH - PRIVALUX MANAGEMENT SA - PWC ACADEMY SÀRL - PWC SOCIÉTÉ COOPÉRATIVE - PWC TAX INFORMATION REPORTING SÀRL - QUALIX SA - QUINTET PRIVATE BANK (EUROPE) SA - R+V LEBENSVERSICHERUNG AG NIEDERLASSUNG LUXEMBOURG - RAIFFEISEN VIE SA - RAKUTEN EUROPE BANK SA - RAM ACTIVE INVESTMENTS (EUROPE) - RBC INVESTOR SERVICES BANK SA - RBS INTERNATIONAL DEPOSITORY SERVICES SA - RCB BANK LTD LUXEMBOURG BRANCH - REDLINE CAPITAL MANAGEMENT SA - RISK & REINSURANCE SOLUTIONS SA - RIVERBANK SA - ROBDELL LUXEMBOURG VGMH - ROOSEVELT & PARTNERS CORPORATE SERVICES SARL - ROOSEVELT & PARTNERS SA - RSA LUXEMBOURG SA - RSM AUDIT LUXEMBOURG SARL - RSM FINANCIAL SERVICES SÀRL - RSM FUND MANAGEMENT LUXEMBOURG SA - RSM TAX & ACCOUNTING - S.F.C. CONSEIL SOCIÉTÉ FIDUCIAIRE SÀRL - S.F.C. FIDUCIAIRE, SOCIÉTÉ FIDUCIAIRE ET COMPTABLE SÀRL - SALTGATE SA - SANNE GROUP (LUXEMBOURG) SA - SANNE LIS - SAPHICO S.A. R.L. - SAPHILUX SA R.L. - SAPHIR PARTNER SA - SCOTTISH WIDOWS EUROPE - SD WORX SA - SEB INVESTMENT MANAGEMENT AB LUXEMBOURG BRANCH - SEEREA TECHNOLOGIES SA - SEI INVESTMENTS LUXEMBOURG SA - SG FINANCING AND DISTRIBUTION - SIMON THEIS, EXPERT COMPTABLE - SKANDINAVISKA ENSKILDA BANKEN AB (PUBL), LUXEMBOURG BRANCH - SMBN NIKKO BANK (LUXEMBOURG) SA - SMBN NIKKO INVESTMENT FUND MANAGEMENT COMPANY (LUXEMBOURG) SA - SOCIÉTÉ GÉNÉRALE ISSUER - SOCIÉTÉ GÉNÉRALE LIFE INSURANCE BROKER SA - SOCIÉTÉ GÉNÉRALE LUXEMBOURG - SOCIÉTÉ GÉNÉRALE PRIVATE WEALTH MANAGEMENT SA - SOCIÉTÉ GÉNÉRALE RÉ SA - SOCIÉTÉ NATIONALE DE CRÉDIT ET D'INVESTISSEMENT - SOFINEX SA - SOGELIFE SA - SPIRIT ASSET MANAGEMENT SA - SPORT TOTAL INTERNATIONAL SA - STATE STREET BANK INTERNATIONAL GMBH, LUXEMBOURG BRANCH - STATERA AUDIT SÀRL - STEVENS ET DE MUNTER SA - STIBBE AVOCATS - STONEFORT CAPTIVE MANAGEMENT SA - STONEFORT INSURANCE HOLDINGS SA - STONEFORT INSURANCE SA - STONEFORT REINSURANCE SA - STONEX FINANCIAL EUROPE SA - STRUCTURED INVEST SA - SUMITOMO MITSUI TRUST BANK (LUXEMBOURG) SA - SVENSKA HANDELSBANKEN AB (PUBL), LUXEMBOURG BRANCH - SWISS LIFE (LUXEMBOURG) SA - SWISS LIFE ASSET MANAGERS LUXEMBOURG - SWISS LIFE PRODUCTS - SWISS RE EUROPE SA - SWISSQUOTE BANK EUROPE SA - SYNCORDIS PSF - SYNCORDIS SA - T. ROWE PRICE (LUXEMBOURG) MANAGEMENT SA SÀRL - TATA CONSULTANCY SERVICES LUXEMBOURG SA - TAX CONSULT SA - TDR CAPITAL SARL - THE BANK OF NEW YORK MELLON SA/NV - LUXEMBOURG BRANCH - THE ONE LIFE COMPANY SA - THE ROYAL BANK OF SCOTLAND INTERNATIONAL LIMITED, LUXEMBOURG BRANCH - THE SHIPOWNERS' MUTUAL PROTECTION & INDEMNITY ASSOCIATION (LUXEMBOURG) - THE WEST OF ENGLAND SHIP OWNERS MUTUAL INSURANCE ASSOCIATION (LUXEMBOURG) - TIQUEST SARL - TMF LUXEMBOURG SA - TOKIO MARINE EUROPE SA - TRADITION LUXEMBOURG SA - TRANSRE EUROPE SA - TRUST INTERNATIONAL LUXEMBOURG SA - TRUSTERS SA - TUSPARK CAPITAL MANAGEMENT (LUXEMBOURG) SARL - TYCO FIRE & SECURITY S.C.A. - U.S. BANK GLOBAL FUND SERVICES (LUXEMBOURG) SÀRL - UBP ASSET MANAGEMENT (EUROPE) SA - UBS EUROPE SE, LUXEMBOURG BRANCH - UBS FUND MANAGEMENT (LUXEMBOURG) SA - UNICREDIT BANK AG LUXEMBOURG BRANCH - UNICREDIT INTERNATIONAL BANK (LUXEMBOURG) SA - UNION BANCAIRE PRIVÉE (EUROPE) SA - UNION INVESTMENT LUXEMBOURG SA - UP CONSULTING SA - USAA INTERNATIONAL SERVICES SARL - VALORIS AND BENEFITS SARL - VAM GLOBAL MANAGEMENT COMPANY SA - VICTORY ASSET MANAGEMENT SA - VITIS LIFE SA - VOTORANTIM CIMENTOS INTERNATIONAL SA - VP BANK (LUXEMBOURG) SA - VP FUND SOLUTIONS (LUXEMBOURG) SA - WAYSTONE MANAGEMENT COMPANY (LUX) SA - WEALINS SA - WILDGEN SA - WORLDLINE EUROPE - WORLDLINE FINANCIAL SERVICES (EUROPE) SA - WORLDLINE LUXEMBOURG SA - XINEX SÀRL - ZEDRA FUND SERVICES SA - ZEDRA LUXEMBOURG - ZIFFER LU SÀRL - ZIMMER & PARTNERS SA - ZOUGOR MANAGEMENT SÀRL - ZURICH EUROLIFE SA

ASSOCIATION POUR LA SANTÉ AU TRAVAIL DES SECTEURS TERTIAIRE & FINANCIER

(image d'illustration)

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