



ISW Limits &



AG Insurance

EAP: well-being on and beyond the work floor

AG Insurance is a firm believer in running the extra mile when it comes to ensuring the employees' well-being. In addition to many other initiatives they considered it useful to implement ISW Limits' EAP (Employee Assistance Programme) as an extra means to increase their well-being.

AG Insurance is Belgium's largest insurance company, selling mainly to financial institutions, insu,,ostly of life insurance and claims insurance products. AG Insurance Belgium employs over 4,000 employees, 34% of them have been working there for more than 20 years.

AG Insurance believes that a firmly grounded well-being policy is a cornerstone of a solid HR policy; it helps to increase employee satisfaction and engagement. It also helps to attract new employees and retain the current employees.

It has therefore launched a lot of initiatives that can be grouped into 3 categories. The first category, Easy@work, is a collection of initiatives to make employees' lives easier such as: a fitness room in two of the offices, a 'conciergerie' (where you can get all sorts of services done: groceries, dry-cleaning, etc.). Flexiwork bundles all initiatives to improve



the work/life-balance: activity based environment and teleworking. Finally Well@work includes various initiatives to help the employees feel better, both at work and in their private life. "We try to educate them to take care of themselves as they do for AG insurance customers: our customers can count on you but can you count on yourself?" explains Georges Volders, National Prevention Advisor at AG Insurance.

Well@Work



Some of the Well@work initiatives include using a fully automated interactive coaching program to change their behaviour in 8 different domains, such as: balanced eating, moving more, quitting smoking and sleeping better; a free fruit per day per employee; training management; 'lunch & learn sessions; and a well-being charter.

Since October 2012, AG Insurance has added EAP (Employee Assistance Programme) to its list of initiatives to increase the employees' well-being. EAP is a support line that employees can call to obtain information about matters such as legal issues but also to

assist and refer employees or their family with any sort of problem, whether it be legal, psychological or financial. Georges Volders: “AG Insurance chooses to implement an EAP because it helps to increase employees’ well-being and thus also their level of engagement. It is also consistent with our values and our policy of well-being. And it helps in cases of non-work related stress, an area that is more difficult to cover by AG Insurance itself.”

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Georges Volders – AG Insurance

EAP is a service that consists of a 24/7 helpdesk that employees can access directly for support and information for themselves and their family members. This helpdesk is staffed by ISW Limits employees and can provide psychological counselling, legal advice, management coaching and budget management, both for work-related and private issues. “And most importantly: the people staffing the helpdesk and providing the information and advice are bound by their professional code to guarantee complete confidentiality. This is another important reason why we chose renowned external professionals such as ISW Limits.”



AG Insurance also created a new internal network of stress consultants. These stress consultants can be contacted by stressed employees who then can be referred to internal and external support services like the EAP. The stress consultant can indicate when a worrying trend appears e.g. when several people from the same

department or team start complaining about comparable problems within a short period. When this happens the 'stress cell' can take appropriate action. The stress consultants also generate anonymised statistics which can provide useful insights to AG Insurance.

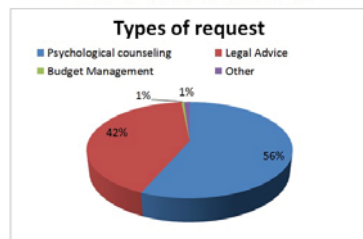
Statistics

One year after the launch of ISW Limits' EAP within AG Insurance both parties agreed it was the right time to look at the statistics in order to evaluate the programme's success and reveal other useful insights. The first result was very encouraging: 4.7% of the employees - about 200 - have used the EAP at least once. "This is more than average for an EAP programme" comments Georges Volders "so this can be considered a real success."

More than half of the requests concerned psychological counselling, legal advice was requested by 42% of the employees that used EAP. The vast majority of the requests were for personal issues. 67% of the psychological counselling and no less than 94% of the legal advice was not work-related.

AG Insurance's EAP after 1 year

Total utilization rate of 4,7%



Among the personal psychological issues child issues or issues round parenting were the most frequent (33%), followed by relationship issues (21%) and depression (18%). Work-related psychological issues were in decreasing order: burn-out/exhaustion (28%), stress and stress-related symptoms (17%) and conflicts with colleagues (14%).

One striking, but not in the least surprising, statistic: 67% of the

employees that contacted EAP were female, whereas only 52% of the total AG Insurance workforce is female. It still appears a general truth that men are less inclined to seek help or open up with their personal problems. And to conclude: although EAP is open to employees and their family members, only 16% of the employees sought help for others than themselves: 8% for their child, 5% for their partner, 3% for other family members.

Successful initiative

It is hard to measure the effectiveness of an EAP programme, especially when this is used in combination with other initiatives promoting well-being at work admits Georges Volders “but we do have some indicators which suggest that our EAP can be considered successful. ISW Limits measures the so-called Outcome Rating Scale (ORS) at the opening of each case and when closing the case the ORS is measured again. This ORS, which measures the relative level of happiness, rose from 4.6/10 to 6.6/10, which can be considered a real improvement and statistically significant. Moreover most employees declared themselves satisfied or very satisfied with the assistance that EAP had provided.”

Strengthened by these results, and by external research that also indicates that companies with EAP programmes experience an increased work performance and a lesser degree of absenteeism, AG Insurance is determined to continue this programme and to promote it even further than in the past.

“We are very happy with ISW Limits’ contribution to this success” concludes Georges Volders: “not only is the quality of their support - and of the external stakeholders such as the psychologists and the lawyers - excellent, and is their guarantee of confidentiality as an external partner an important factor of the success. They have

also actively contributed to the communication campaign and provided some high-quality reports which exceeded our expectations.”

All in all the EAP programme can be called a more than satisfactory partnership which has led to the desired results: an above average utilisation rate, a significant higher level of well-being for the employees that have used EAP. Another effective contribution to AG Insurance’s impressive list of efforts to increase all employees’ health and well-being and to remain an attractive employer for new hires as well as current employees.

THE CHALLENGE: AG Insurance wanted to provide their employees with a means to improve their well-being by offering external assistance for work-related and non work-related issues.

THE SOLUTION: They called upon ISW Limits to implement an EAP programme, providing 24/7 assistance for employees in the utmost confidentiality.

THE RESULT: : The employees that have used the EAP programme have felt a significant rise in their level of well-being. This success contributes to AG Insurance’s overall efforts to become an employer of choice.