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Resilience in Difficult Times: How Liberty Mutual Helps Employees Adapt and Stay Productive

Liberty Mutual Insurance & meQuilibrium Case Study



SEPTEMBER 2021

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Introduction

The Covid-19 pandemic brought on an unprecedented amount of disruption to businesses. This case study looks into how Liberty Mutual Insurance leveraged meQuilibrium's solution to minimize disruption and increase resilience among its thousands of U.S. and Canadian employees.

In May 2021, HR.com's HR Research Institute met with key HR professionals from Liberty Mutual Insurance and Liberty Mutual Canada to discuss how meQuilibrium (meQ) helped them be more resilient.



In this case study we learn:

- Why Liberty Mutual chose meQuilibrium as their wellbeing solution
- How meQuilibrium helped Liberty Mutual during the Covid-19 pandemic
- What made the rollout in Liberty Mutual Canada so successful

Liberty Mutual INSURANCE

About Liberty Mutual Insurance:

At Liberty Mutual, we believe progress happens when people feel secure. By providing protection for the unexpected and delivering it with care, we help people embrace today and confidently pursue tomorrow.

In business since 1912, and headquartered in Boston, today we are the sixth largest global property and casualty insurer based on 2020 gross written premium. We also rank 71st on the Fortune 100 list of largest corporations in the U.S. based on 2020 revenue. As of December 31, 2020, we had $43.8 billion in annual consolidated revenue.

We employ over 45,000 people in 29 countries and economies around the world. We offer a wide range of insurance products and services, including personal automobile, homeowners, specialty lines, reinsurance, commercial multiple-peril, workers compensation, commercial automobile, general liability, surety, and commercial property.

For more information, visit www.libertymutualinsurance.com

The need for a new wellbeing solution

Melanie Foley, Executive Vice President and Chief Talent and Enterprise Services at Liberty Mutual, identified a growing priority for organizational resilience. “Resilience is an important skill to build especially today as the world is experiencing an accelerated pace of change. At Liberty Mutual, we know resilience is tied to keeping employees engaged, and resilient organizations fare better during economic downturns because their people are more prepared and motivated to weather change,” Melanie says.

This emphasis on resilience was one driver that led Liberty Mutual to switch wellbeing platforms in 2018. They were looking for tools that were more personalized and more compelling, particularly around stress management. Sari Kalin, Assistant Director of Health and Wellbeing Strategy at Liberty Mutual, says that they wanted something their employees would actually use, and would want to use. Not a one-size-fits-all solution.

They narrowed it down to three programs: meQuilibrium, a mindfulness app, and a brain game app. As we will see, proactively having the proper tools in place when there is no major crisis made it much easier for Liberty Mutual to navigate the Covid-19 crisis.

meQuilibrium

About meQuilibrium: meQuilibrium is the #1 digital solution for building employee resilience at scale for Fortune 500 global enterprises, helping businesses innovate and navigate uncertain times. meQuilibrium harnesses the science of resilience, AI, predictive analytics, biometrics and neuroscience to help businesses build workforce wellbeing and potential. Learn more at www.meQuilibrium.com

So, why did Liberty Mutual choose meQuilibrium?

Of the options, meQ seemed most aligned with Liberty Mutual's goals and values. At Liberty Mutual, resilience is a key area of focus. "We liked that meQ had a framework that was built on science and built on resilience," Sari says. "How do we build organizational resilience? How do we get our leaders and people to adapt and really thrive in the face of change?"

This focus on resilience and reducing stress would become valuable for Liberty Mutual in January of 2020 and the turbulent months that followed. Liberty Mutual would also go on to introduce the platform to their Canadian population in January 2021 to much success.

"It's another tool in the toolbox … We're trying to provide a large variety of tools, and then people can choose what is most effective and works for them," Sandy Bernier, Senior Vice President, Human Resources at Liberty Mutual Canada, says.

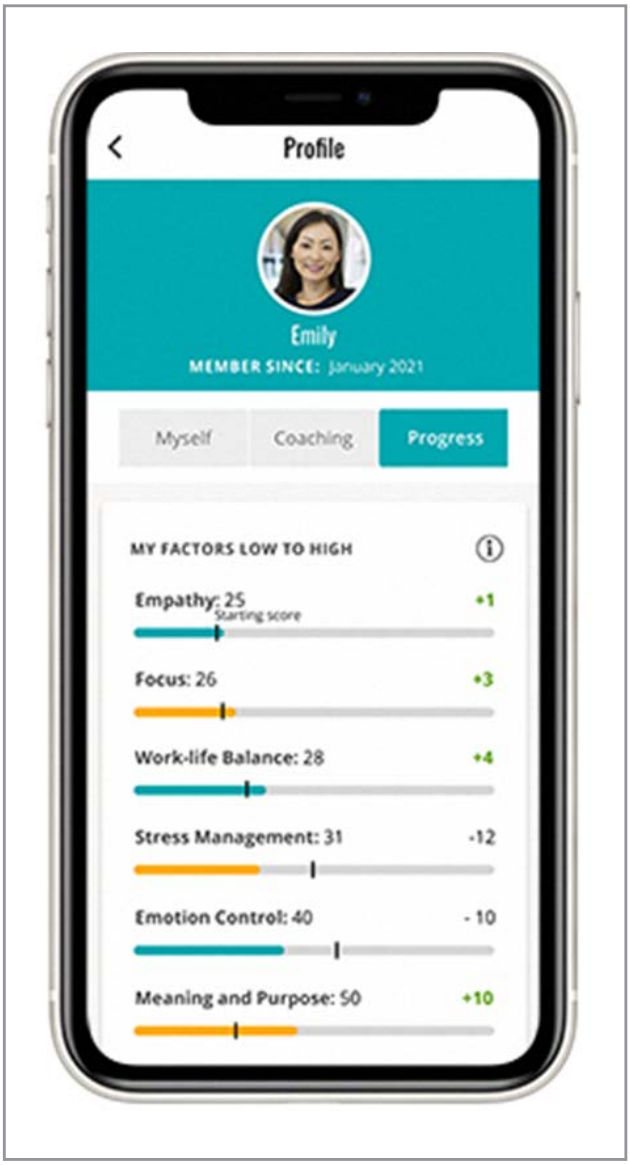


How does it work?

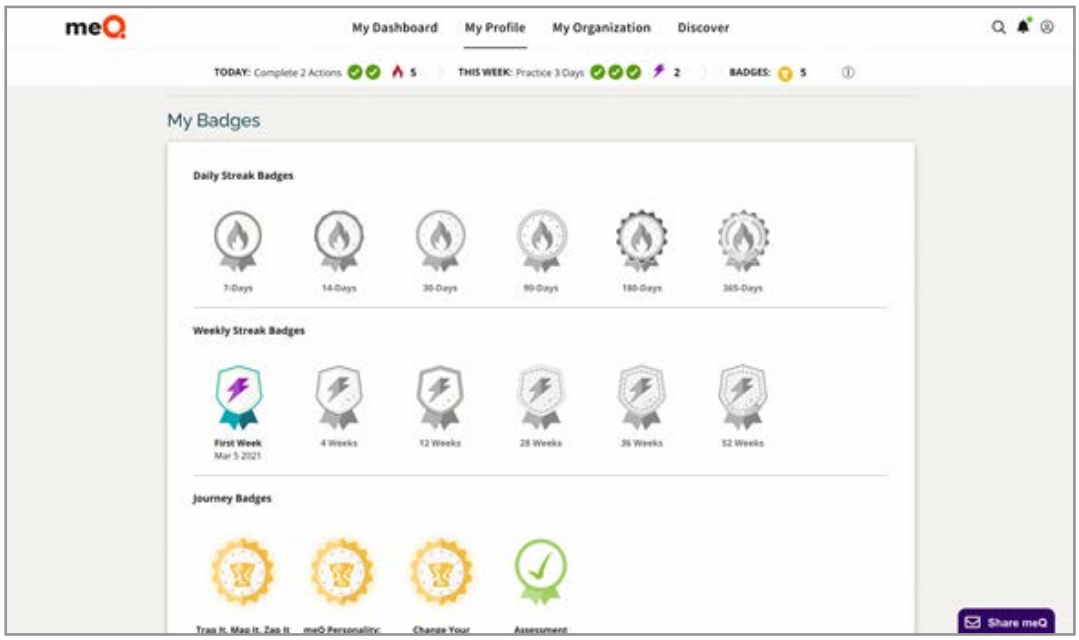
First, an employee takes an initial assessment, roughly ten minutes, to see how they are managing stress, what their strengths are, and what can be improved. Once complete, they can start their journey with a personalized program to learn how to better build personal resilience. The assessment is not "set in stone"; members can take a reassessment test at any time.

Jodi O'Brien, Senior HR Consultant at Liberty Mutual Canada, says that the personalization component of the app is one of the reasons they were drawn to meQuilibrium. It takes away from the "one size fits all" aspect and tailors it to each individual employee. So, if one person needs more support and resources in one area, it will push that content out to them.

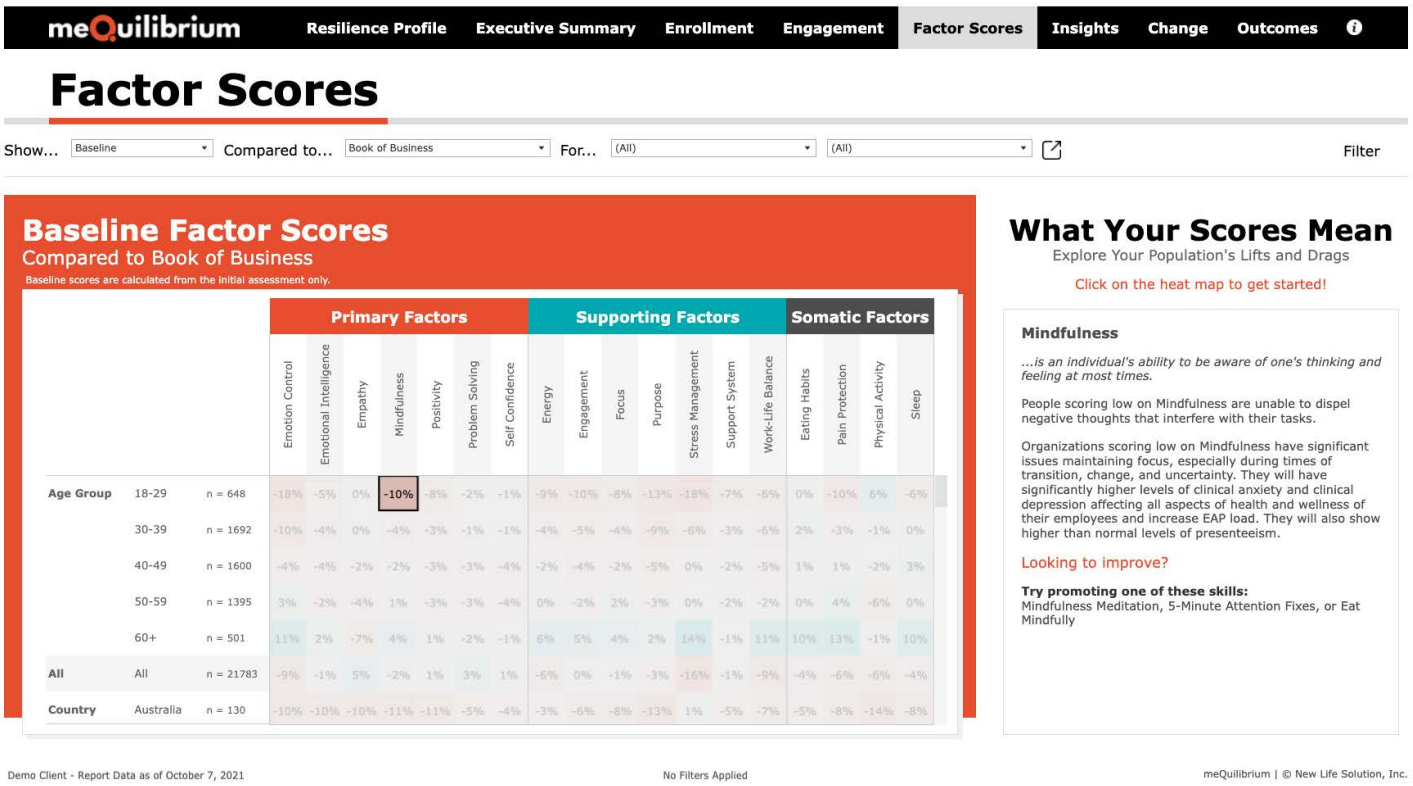
meQuilibrium offers "bite-sized" pieces of content. It doesn't work by directing employees to a one-hour pre-recorded webinar and then calling it a day. It has a variety of content types such as podcasts, quick reads, meditation tutorials, etc. The key is that it isn't necessarily a huge commitment of time. "It's quick, it's easy," Sandy says. "If you only have a couple of minutes, there's something that you can do and absorb in two minutes."



It also has some gamified aspects. For example, users can get badges for accomplishments and tasks completed.



What can leaders see?



Liberty Mutual leaders can see an aggregate meQuilibrium report which includes overall employee stress levels, the top sources of stress, risk for burnout, where employees are making the most improvements, and where improvements are stagnant. Also, now that they have introduced meQuilibrium to their Canadian employees, leaders will also be able to see and compare the reports for each country. It will further help personalize their HR strategy if U.S. employees are struggling in one area but Canadian employees aren't.

The most important thing is that leaders can keep an eye on trends and adjust accordingly before those trends become a bigger problem within the organization. "If we're seeing something unusual develop as a source of stress, we can introduce different programming related to it," Sari says.

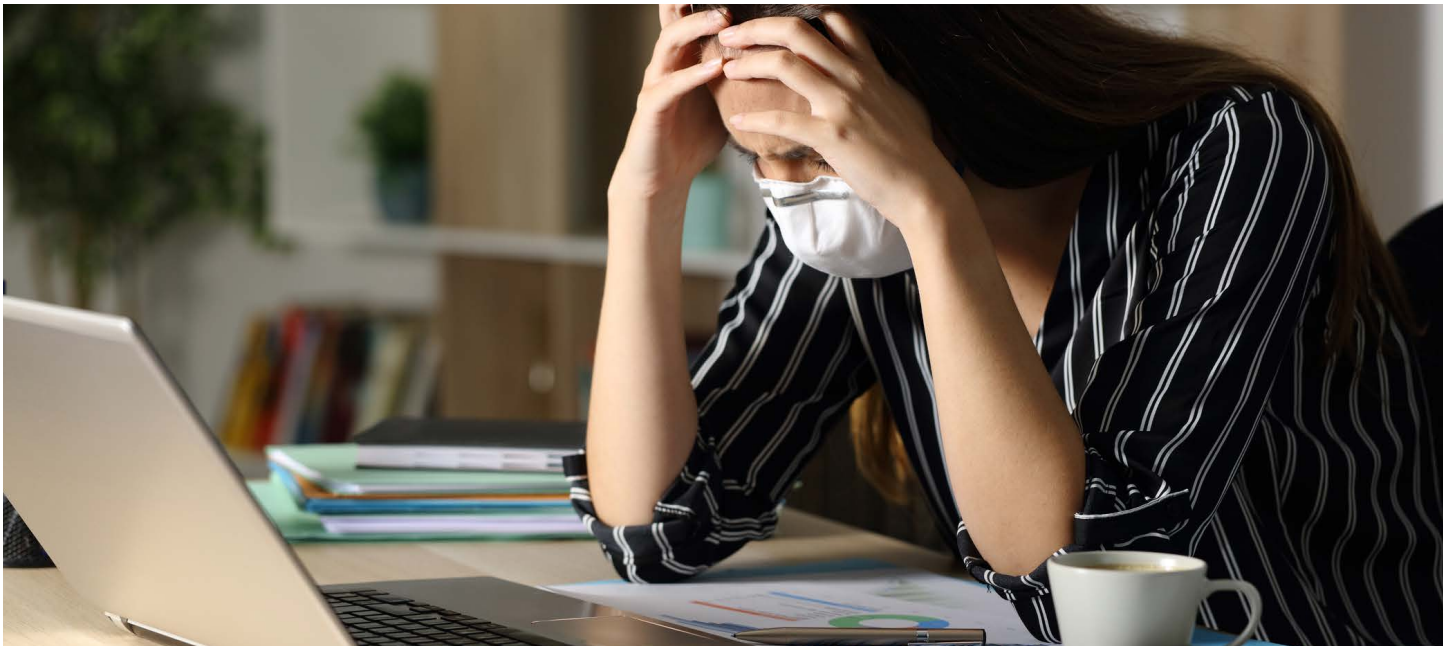
Challenges of the pandemic

Naturally, the pandemic increased stress levels. Many workplaces changed almost overnight. Employees who had never worked from home were suddenly experiencing new work arrangements. Organizations and managers had to figure out how to make these new arrangements viable and productive for their employees. Some experienced burnout as the lines between work and life got blurred.

However, Liberty Mutual's pre-pandemic focus on resilience put the organization in a better place to pivot their workforce to keep them safe. "I'm really glad we had [meQuilibrium] in place before the pandemic," Sari says. Since Liberty Mutual already had the tools in place, it was a great opportunity to use meQuilibrium to reinforce resilience levels.

In fact, the tool was clearly useful for its U.S. employees. Participation doubled over the course of 2020.

Sari says, "Our core values are to put people first, to act responsibly, and to make things better. So, when the pandemic hit, we knew we had a responsibility to put our employees' health and wellbeing first and see what we could bring to the forefront to support them during this time."



How has meQuilibrium helped Liberty Mutual employees during the pandemic?

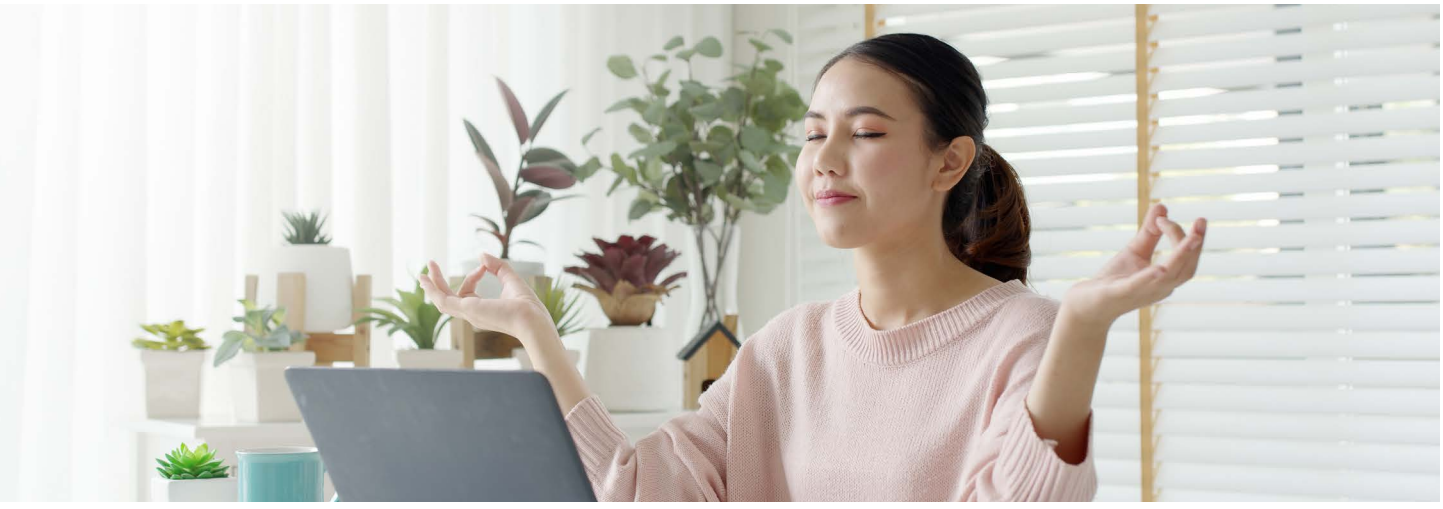
Employee wellbeing is a priority for Liberty Mutual, and giving employees the tools they need to build resilience in a hassle-free way was key. “meQ does a really great job supporting its customers … they make this as easy as possible to get this out to your employees,” says Elizabeth Bramwell, Senior Consultant of Health and Well-being Strategy at Liberty Mutual.

For example, during the pandemic, meQuilibrium created a microsite that was updated daily with content related to managing uncertainty. Employees could test-drive meQ content without having to take the time to register for or log into the meQ platform, offering an easy on-ramp into their personalized program.

Further, Melanie Foley, a user of meQuilibrium herself, regularly mentioned meQuilibrium in her employee-facing emails and blogs as well as with her talent and enterprise services employees.

Liberty Mutual and meQuilibrium collaborated on a series of high impact presentations for Liberty Mutual’s U.S. employees with one of the more high profile webcasts being a conversation with Melanie Foley about moving through uncertainty.

“We stepped up our resilience-building efforts during the pandemic and meQ stepped up with us,” Sari says.



Canada rollout success

Seeing the benefit of meQuilibrium in its U.S. population, Liberty Mutual decided to roll out the tool to its Canadian employees at the end of January 2021, and saw astounding success.

The employee pick up was incredibly quick: in two weeks they had 20% enrollment. And in March 2021—just two months after being introduced—30% of their Canadian employees were using it. Based on the success seen in Canada, the company has started roll outs in other offices outside of the U.S. as well.



> Senior leadership buy in and support is critically important
>
> - Sandy Bernier, Senior Vice President, Human Resources at Liberty Mutual Canada

Why was the Canada rollout so successful?

Liberty Mutual Canada introduced meQuilibrium to the senior team first prior to releasing it to the general employee population. This allowed leaders to familiarize themselves with the tool, see what works specifically for their needs so they could "champion" it and lead by example.

"One of the things I think is incredibly important is senior leadership support and buy-in … we introduced the tool in advance to the senior leadership team so they were aware of it, so they could speak to it," Sandy says.

The rollout itself was pretty in depth and comprehensive. In addition to having the senior leadership team involved, they officially rolled it out during Liberty Mutual Canada's annual organization kick-off meeting in January. All Canadian employees attend this event so it was the perfect opportunity for a highly visible introduction to the platform. In it, they had a mental health and wellness component where they formally introduced meQuilibrium as a tool available for employees. Further, meQuilibrium team members attended this meeting to go over the functionality of the tool as well as answer any questions.

"We wanted to do it during a live meeting as opposed to just an email because employees get so many emails," Sandy says. But, it also wasn't a one-and-done introduction. It is still frequently reinforced through multi-channel communications.

In fact, former Liberty Mutual Canada President Garth Pepper (and now President of Middle Market, Global Risk Solutions in North America) is a big supporter of the platform. In his weekly blog that was shared internally with employees, he highlighted ways that meQ resonated with him and that he thought might help others. It was seen as yet another way to reinforce the platform's utility to employees.

The future of work

At the time of this case study's release, the global Covid-19 crisis is far from over, but there is light at the end of the tunnel. Whatever happens with the pandemic however, the next few years will likely bring a range of other challenges and hurdles. Its leaders say that Liberty Mutual's focus on employee mental health will stay strong. "Mental health and wellbeing has always been a priority at Liberty Mutual, and while the pandemic heightened its prominence, it will continue to be a main area of focus and priority for our benefits team," Sandy says.

Sari agrees: "We're not going to be pulling back on any of the wellbeing support after the pandemic."

While the past year has been challenging, the coming year will have a whole new set of challenges that will require considerable agility and resilience, Sandy explains. As Liberty Mutual transitions to the next normal, meQuilibrium will still be a very helpful tool for our employees. Returning to work may bring on new stresses such as dealing with childcare and Liberty Mutual understands the need for flexibility and support. "meQ will be an important tool to help employees through that journey," Sandy says.

Anticipatory anxiety is expected as the gradual transition back into the workplace begins. In addition to regular communication and transparency from Liberty Mutual, meQuilibrium can also help reduce this anxiety by strengthening resilience skills and stress management.

> The past year has been hard for most people, so we've put a greater focus on equipping our managers to lead through change and uncertainty.
>
> - Melanie Foley,
> Executive Vice President and Chief Talent and Enterprise Services at Liberty Mutual

Conclusion

Building the foundation for resilience takes time, effort and dedication. However, as we have seen over the past year, having a resilient workforce can make or break an organization during an unforeseen crisis.

If looking to improve your organization's resilience, consider the following:

- be proactive: have resilience tools in place prior to crisis
- put employee wellbeing and mental health first
- lead by example
- reinforce updates through multi-channel communication methods so employees are aware of:
  - any organizational changes
  - what support is available

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