



## EDITORIAL

### Qualibroker-Swiss Risk & Care: liberating potential

Eighteen months ago, Qualibroker and Swiss Risk & Care initiated their merger with a strong ambition: to become one of Switzerland's leading brokers in insurance, pension and HR solutions. We will be taking the final step in this process in a few weeks with the legal merger of our two companies, now united under a single name: Qualibroker Swiss Risk & Care SA.

So, what makes us stand out? Three key strengths shape our DNA:

- **Our local presence**, with 10 branches in Switzerland that enable us to gain a detailed understanding of regional realities and real proximity to our clients
- **Our high-performance, multidisciplinary expertise** that is able to provide unique solutions to meet today's challenges. We are constantly reinventing risk management by making it ever more accessible, and ever more personalised
- **Our mindset that cultivates boldness, agility and creativity**, which are rare qualities in our sector and which enable us to shake up traditional market codes

With this dynamic of innovation and performance in mind, this new issue of *Insurance Inside* highlights a fundamental challenge for any company: the social climate. Beyond representing a pleasant working environment, it is a key lever for team performance and retaining talent. Companies are wise to evaluate this crucial aspect on a regular basis to understand its concrete repercussions on their success.

As creators of insurance solutions and HR services, we support companies in this area, providing them with the tools and expertise they need to construct a healthy, engaging and efficient working environment.

I hope you enjoy reading this edition!

**David Cochet**  
CEO of Romandy



# The power of surveys for employer branding

It is in the interests of companies to evaluate the work climate regularly in order to assess its real impact on their performance. By integrating appropriate survey tools, they will be able to identify strong points and areas for improvement, while fostering a culture of care and engagement. In this way, surveys become a real strategic lever to enhance employer branding. An explanation from Lucas Roveda, Training Consultant at Ismat Group.

## What are we talking about when we speak of “work climate”?

“The work climate has a direct impact on a company’s performance and productivity”, explains Lucas Roveda. “It also has repercussions on the degree of absenteeism, turnover, mental health and therefore psychosocial risks, as well as on the employer branding.” Despite the importance of creating a good work climate, many managers struggle to identify the practical levers for improvement. Whether it is office parties, table football or attractive remuneration, there are many preconceived ideas on how to improve the work climate and therefore employee engagement. In truth, several factors influence the climate within an organisation:

■ The clarity of each person’s role, which means defining what is expected of each employee and their fellow workers

■ Respect and the quality of communication

■ Social support, meaning the possibility for each employee to confide in someone within the company and be supported

■ The right work-life balance

■ Ergonomics, high-quality tools and a good working environment

■ Skills use (which creates a feeling of being useful) and the opportunity to develop new skills

■ Recognition from peers and manager(s)

- Involvement in decision-making
- The workload

“To gain an understanding of the work climate, it is important to measure these nine aspects”, specifies Lucas Roveda.

## Tools to measure and analyse the work climate

Three main, complementary tools are available to organisations. At the first level are **surveys** that give a snapshot of the climate, at a given moment, for the entire company. At a second level, **situational analyses or audits** provide a more detailed understanding of the areas for improvement. Lastly, **focus groups** enable employees to set out corrective action, leading on from the survey results. “It is the employees who, due to their experience, are the most ‘expert’ and who can therefore be a driving force behind new ideas”, adds Lucas Roveda.

While surveys may sometimes give a simplistic view, requiring some results to be studied in more detail, they nevertheless have a number of benefits: questionnaires can be digital and therefore easy to manage, guarantee total anonymity through tried-and-tested confidentiality processes together with a Confidentiality Charter, as well as enabling everyone to have a say. The reliability of the results

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*Lucas Roveda*

depends on the return rate. The higher the percentage, the more the results reflect the general feeling. Communication prior to the launch of a survey and the management’s commitment are absolutely crucial.

## Utilising the results and implementing an action plan

Companies have several available resources to help them understand the reasons for dissatisfaction that are revealed or confirmed by a survey: qualitative inspections (focus groups or audits), which are usually carried out by a third-party service provider; internal project groups, enabling employees to develop solutions; and finally, cross-referencing the results to determine if the dissatisfaction is general or if it involves one or more departments specifically. These different solutions can, of course, be used together in order to construct an effective action plan. “There can be no survey without an action plan”, insists Lucas Roveda. “Action plans are a means of



recognition and acknowledgement on the management's part." He mentions several key points that ensure the credibility of this approach:

- The importance of **clear communication** that presents all the results without omitting those which are less positive
- The announcement of **high-profile global measures** (of the top-down type): some of the reasons for dissatisfaction may already be known and reflection may already be in progress. Implementing rapid action demonstrates a true willingness to make significant improvements
- The implementation of **actions working jointly with the field** (of the bottom-up type) so employee solutions can emerge

*"At a later date, the effects of the implemented actions need to be measured, which means carrying out another survey two or three years afterwards",* concludes Lucas Roveda.

Specialists in the Ismat Group are available and will be happy to give further details.

They can be contacted at:  
admin@ismatgroup.com

## HR departments are faced with constantly evolving challenges

By Franck Czapski, Director of Ismat Group

The testimonies of human resource professionals all say the same: transformations are accelerating at an exponential rate, disrupting HR practices and requiring constant reassessment.

Some of the key issues facing HR departments are:

- **attracting and retaining talent** in a labour market under pressure
- **maintaining a high level of employee engagement** in a changing environment
- **handling the growing complexity of work** due to digitalisation and AI, with the new expectations they generate
- **meeting employees' search for life purpose**, which is becoming more and more visible
- **facilitating a good work-life balance**, which is now a major satisfaction criterion
- **developing inclusion, equity and diversity policies** to ensure a fairer and more efficient organisation
- **focusing on training and skills development** to support changes in professions
- **managing crises and strengthening organisational resilience** to cope with the unexpected
- **supporting wellbeing and mental health**, now at the heart of managerial concerns
- **adopting an ethical approach and strengthening corporate social responsibility (CSR)**

In the face of these challenges, HR departments must innovate and rethink their actions. Managerial practices are becoming more and more complex and precise. All managers must be able to anticipate, in order to meet employee expectations and keep up with transformations in the world of work. Surveys are among the tools that are able to anticipate issues in the future.

## THE INTERVIEW

**What were your objectives in launching a social climate survey?**

*We carried out two surveys: the first one in 2019, just after the General Directorate was created (through the merger of two distinct departments), and the second in 2024. We now employ over 460 workers, compared with 350 in 2019, and it was important to allow them to express themselves and evaluate changes in their job satisfaction. We therefore used the same questionnaire, though with several additional questions linked to teleworking and employer benefits. Both surveys obtained very high participation rates of over 80%. This is very satisfying as it shows the involvement of our employees and their confidence in the purpose of this survey.*



**Nadine Pinto**, HR Advisor and Project Manager at the General Directorate for Social Cohesion – Canton of Vaud

**What did you gain from the survey?**

*This survey enabled us to identify our strengths more accurately and obtain answers on key subjects, such as the most popular employer benefits. It also highlighted our areas for improvement and several critical points. Using the precise results from each entity, we can adjust our actions accordingly. The survey also enabled us to evaluate the effects of corrective actions set out following the first survey and to open dialogue on sometimes sensitive issues like workloads. Finally, it revealed that certain issues require solutions where we did not necessarily expect, thereby offering us a fresh look at our practices.*

**What advice would you give before launching a survey?**

*Clear communication is essential before, during and after the survey. The strong involvement of executives and managers strengthens the credibility of the approach. The aim is to give meaning to the approach with genuine attempts of persuasion. We placed a lot of emphasis on the fact that the higher the participation rate, the more significant the results would be and the more we could use them to improve things. A transparent presentation of the results is just as crucial. In our case, the results were presented to the Executive Committee, management and then the employees successively within a short period, to guarantee fair disclosure of the information. Local managers presented the results to their teams. They play a key role in taking ownership of the conclusions and the actions to be undertaken. It is also essential not to minimise the areas for improvement when presenting the results and to see the process through to the end with concrete and participative action plans, involving all the employees. Finally, enough time should be allowed to analyse and utilise the results. Surveys do not always offer instant solutions, but they indicate trends that can be explored in depth to help make the right decisions.*

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