

a.s.r.
de nederlandse
verzekerings
maatschappij
voor alle
verzekeringen

Annual review 2019

a.s.r. foundation

Helping by doing



About a.s.r. foundation

The a.s.r. foundation encourages staff, in addition to their job, to engage in social activities, as part of a team and individually at home. a.s.r. makes hours and financial resources available for this every year. a.s.r. foundation initiates, always with the help from volunteering colleagues, projects relating to Financial self-reliance and Rolling up one's sleeves.

Financial self-reliance

Helping people is a.s.r.'s *raison d'être*. We help clients in sharing risks and building up capital for later. With the long term as a starting point, we contribute to solving social issues. We consider it important that people are able to make deliberate financial choices and are financially self-reliant. Unfortunately, this is not a matter of course for everyone. This is what a.s.r. foundation helps with. #asrdoethet #helpendoortedoen

In the Netherlands, one in five households has high-risk or problematic debts. On average, the debt burden is €40,000 divided between fourteen different creditors. The chance of a person running into debt, depends on several factors. For example, a disorderly accounting records, the lack of a good financial education and poor literacy have shown to be factors that increase the risk of debt.*

*Households in debt (2015), National Institute for Budget Information (Nibud), Stichting Lezen & Schrijven (2018).

What are we focusing on?

- Reading to children and teaching to promote the financial education of children and young people
- Supporting households with (a risk of) problematic debts.



spelersbus FC Utrecht

National Reading Aloud Days

During Children's book week, we organised a reading aloud activity together with our partner FC Utrecht Maatschappelijk. In the players bus, youth player Luka read to children from groups 3 and 4 of the Pastoor Dr Delteytschool.

READING TO CHILDREN

As many as half of the people with financial problems have the indication 'low literacy'. If a child grows up in a linguistically rich environment, there is less chance of low literacy*. That is why we want to contribute to children's language development.

* Reading=/Understanding, University of Groningen and Stichting Lezen & Schrijven (2018).

National Reading Days

During the National Reading Days more than 100 colleagues read to children of primary schools in Utrecht and environment. Children from the Utrechtse Voorschool Op Dreef came to visit our office for a special Reading Breakfast. Our CEO Jos Baeten and other colleagues took much pleasure in reading to the children.



'Why did I take part? It's actually very simple: small effort, great pleasure! The enthusiasm of the children is heart-warming.'

EDDY VAN DER HEIDEN
online marketer

Together with FC Utrecht Maatschappelijk we organised a maths quest for children of the Groen van Prinsterenschool and the Berkenschool. At the same time, we gave the parents a workshop on financial education.

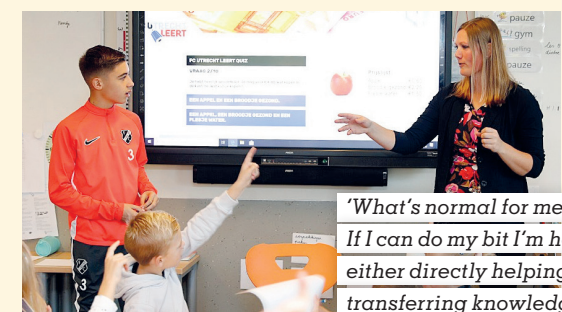
MoneyWays

Many intermediate professional education (MBO) students have financial problems or even debts. MoneyWays is a national MBO education programme aimed at youngsters aged 14-24. The lessons on 'how to deal with money' are taught by peer educators, youngsters from the same age group who have experience with financial challenges. In order to help them, they are given a training course and an a.s.r. buddy who is available online for questions on insurance during the guest lecture. Research has shown this to be very effective. This year, there were 17 buddies and we financed 27 teaching programmes in Utrecht.

*Nibud, MBO students and money matters (2015)

Digital teaching package FC Utrecht

In 2018 together with FC Utrecht we launched the digital teaching package 'FC Utrecht teaches' for groups 5 and 6 of schools for primary education. In the teaching package, the players of FC Utrecht are role models. a.s.r. financed the module financial education. In 2019 too, we provided guest lectures with this package, for example during the Children's Book Week at the Pastoor Dr Delteytschool.



'What's normal for me isn't obvious to everyone. If I can do my bit I'm happy to contribute by either directly helping with something or by transferring knowledge'

WILLEMIJN VAN DER SPEK
advisor a.s.r. Non-life

'We have joined forces with a.s.r. to get all the children of Utrecht and their parents to talk about money. An excellent cooperation right now, which will even have more effect later: because by teaching residents how to handle money when they're still young, we contribute to a debt free Utrecht. And that's great!'

BERDIEN VAN DER WILT
policy advisor municipality of Utrecht



TEACHING

People who do not learn how to deal with money during their childhood are, as adults, twice as likely to be in arrears and three times as likely to have payment problems*. That's why we think financial education for children and young people is important.

*Financial education and behaviour as an adult, Nibud (2016)



'I taught classes 7 and 8 of primary school De Rank in Sprang Capelle, the kids were very enthusiastic and thought the game was fantastic!'

WIM JONKER
register coordinator Fraud Control

Week of the Money

a.s.r. participates every year with great enthusiasm with Money Week. This year with a record number of guest lecturers: over 140 colleagues gave a financial guest lesson to groups 6, 7 and 8 of primary schools. In total, they played it with 173 classes the game Fix your Risk or the Cash quiz to learn kids in a playful way more about insurance, saving, pocket money and borrow. because learning this young lays the foundation for financial self-reliance later.

Week of the Money 2020

In 2020, on the initiative of a.s.r. foundation an Utrecht Week of Money will be organised. In cooperation with the municipality of Utrecht and other social partners become all activities are offered clustered to schools in Utrecht to reach as many children as possible.

LEF

The LEF foundation also wants to give young people insight into their financial situation. LEF offers a teaching module of three successive guest lessons about money and financial behavior. We are partner and hosted the training meetings. This year, 21 colleagues gave as guest lecturers lesson.

Life Events Pensions Workshop

Life events can cause payment problems due to a - temporary - drop in income. Consider for example dismissal, divorce but also retirement. Together with U Centraal we give monthly workshops to give people insight into the changes in income upon retirement.

'I notice that in recent years we have really set out a firm line on financial self-reliance in which context our commitment is seen and appreciated by our social partners. We want to be a reliable partner that really get things done. Fortunately, we hear that from others, too. We can be proud of what we accomplish, thanks in no small part to the efforts of all our colleagues.'

DAPHNE VISSER
a.s.r. foundation



SUPPORT

At least 40% of Dutch people are struggling with their financial administration, while a disorderly administration increases the chance of running into debt*. That is why we support households with (a risk of problematic) debts and help parents with the financial upbringing of children.

*Financial administration in the digital age, Nibud (2018).

Financial Volunteer at Home

Helping households with payment problems with financial and administrative knowledge: that's what our Financial Volunteers do! They help to put the administration in order. They support in making financial overviews and plans, sorting mail, digital banking and applying for supplements. We work together with De Tussenvoorziening (former homeless people) and U Centraal for guidance of volunteers and clients.

'As a Financial Volunteer at Home I always ask clients: what do you want to achieve? That goal is often more than merely financial. For example, I have a 70-year-old client who wanted to feel more self-assured. She recently went on holiday to Spain on her own by bus. "I would never have made that choice without you," she said.'

HANS HENDRIKS
a.s.r. health insurance manager



Financial Education Workshop

Also this year we gave the workshop 'I never get anything' which we developed together with Nibud to help parents with the financial education of their children. During the workshop parents talk about propositions within five themes: pocket money, making choices, telephone, saving and safe payments. We gave the workshop among other things during the Money Week at Resto VanHarte Overvecht, kicked off by Utrecht alderman for Work & Income Linda Voortman.

Cooperation

In 2019 we worked on projects within financial self-reliance with the following (social) organisations: De Tussenvoorziening, Diversion, FC Utrecht Maatschappelijk, Giovanni van Bronckhorst Foundation, Dutch Banking Association, Nibud, Life and Finance Foundation (LEF), U Central, Association of Insurers and Money Wise.

Rolling up one's sleeves

There are many vulnerable groups in the Netherlands who could use a helping hand. The civil society organisations that dedicate themselves to these groups often depend on volunteers to do something extra. a.s.r. foundation encourages colleagues to volunteer for a day or part of a day in order to 'roll up their sleeves' with civil society organisations. This can be done as a team or (individually) at home.



AS A TEAM

Social Team Activities (Maatschappelijke Teamactiviteiten; MTA)

Colleagues can do a social team activity as a team. 2019 featured a new calendar with various activities divided into two categories. For example, our 'Rolling up one's sleeves' teams went out doing odd jobs, pruning, painting or a day's outing with, for example, elderly people, young people or people with a disability. At 'Fresh Views' teams helped civil society organisations tackle strategic issues with their (professional) 'fresh view'.



'What an enthusiastic team came to visit us! We were able to do a lot of work thanks to all the help and their tools and materials'

ELIZE HEUVELING
location manager Stichting Philadelphia Zorg

'I'm just so proud of my colleagues and this company! We get beautiful responses from civil society organisations when a team has visited them, that makes me happy. Our colleagues have a warm and social heart, they really want to make a social commitment, and they find it special that a.s.r. supports this. I think it's great to help make this possible. I'm so happy that this is my job!'

MANDY VAN SCHAAIK
a.s.r. foundation



AT HOME

Stimulus Plan

With the Stimulus Plan we encourage volunteer work in the private environment. If colleagues volunteer for a civil society organisation, we can give them a helping hand with a financial contribution. Colleagues may apply for a Stimulus Plan once per calendar year.



Susan Hoornweg, advisor at HR, walked 20 kilometres during the Dam-to-Dam Run to raise 1,000 euros for research into Huntington's disease. 'A good friend of mine has this terrible and degrading disease, which resembles a combination of Alzheimer's, Parkinson's and ALS. It is not yet possible to cure or even slow down the disease, research is needed for this.'

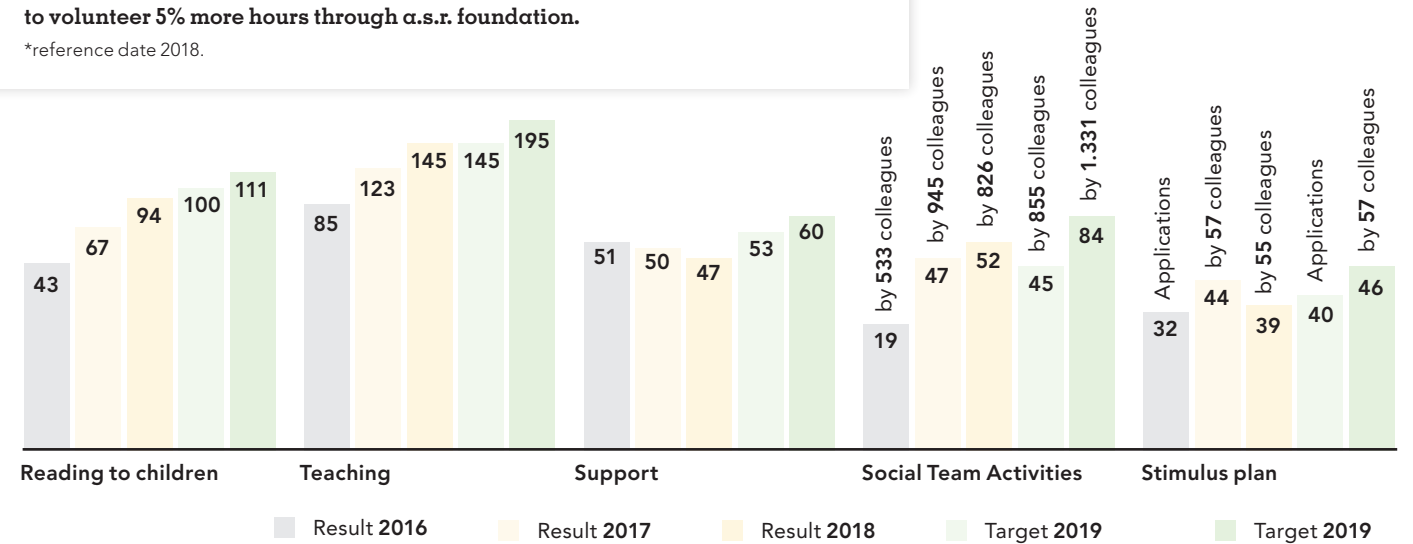


Harry Tolboom of IT&C is responsible as director for the fundraising and renovation of an old library building. 'The building will have a social function: young people from a difficult home situation can get a studio here and there will be a meeting place for people with early onset dementia.'

a.s.r. foundation in figures

Since 2019 a.s.r. is one of the first insurers in the Netherlands to have a non-financial target for its contribution to society: every year* we want colleagues to volunteer 5% more hours through a.s.r. foundation.

*reference date 2018.



Voluntary input

1.754 times*
(2018: 1.167 times)
(2017: 1.256 times)
(2016: 769 times)

Time investment
12.413 hours
(2018: 8.733 hours)

Households reached
153

Children and youngsters reached

8.671

in 377 classrooms
(2018: 6.739 children and youngsters in 293 classrooms)

Social organisations
76

Investment in time distribution

Year	Financial self-reliance	Rolling up one's sleeves	Total
2016	2.002	3.632	5.634 hours
2017	3.996	5.441	9.437 hours
2018	4.263	4.470	8.733 hours
2019	4.670	7.743	12.413 hours

Team a.s.r. foundation



From left to right: Daphne Visser, Marijke Troost, Mascha van Treijen, Mandy van Schaaik, José la Fleur

* Een collega kan zich voor meerdere projecten hebben ingezet.

Oh, and we did much more in 2019:

- Foundation kick-off for a.s.r. volunteers
- Reading to children breakfast at FC Utrecht and reading to children activity at SV Gio
- Participation in the 'Utrecht Debt-free' city talks
- LEF Finance Run
- Guest lecture Fix your Risk to group 7/8 of Luc Stevensschool at a.s.r. head office with subsequent sale of children's stamps
- Host kick-off Money Week 2020
- Meeting with civil society organisations for Social Team activities 2020
- Thank you meeting a.s.r. volunteers during Volunteer Day
- Senior citizens dinner FC Utrecht: sponsoring a Christmas dinner table for lonely elderly
- Sponsorship Volunteer Dinner VC Utrecht