



Are we ok?

Yes, and no.

Our Wellness Survey finds insurance industry people expressing a range of emotions as the realities of the pandemic restrictions bite

In September Insurance News set out to gauge the mental health and wellness of insurance industry people who are dealing with the many challenges thrown up by the COVID-19 pandemic.

While we had published a range of articles about the human impact of the pandemic restrictions, we wanted to find out how people in the insurance industry specifically are coping.

No matter which state or territory they work in, or whether or not they have experienced lengthy lockdowns, insurance industry people and their peers in other industries have all been exposed to the dislocations of working from home, or in half-empty offices while wearing masks, or maintaining careful separation from colleagues and strangers alike.

But most important is the direct impact on people. What has been the human cost of a massive unpredicted and uncertain change in the way we work, coupled with hygiene, lockdowns, home-schooling, isolation, loneliness and uncertainty about the future?

That's what Insurance News set out to find out on R U OK? Day, September 13, launching our inaugural Wellness Survey. Readers were invited to anonymously provide feedback on how they were feeling and coping, support systems, the good and the bad. More than 820 responded – a large enough sample of our 30,000 subscribers to draw some interesting and important information.



What we have found overall is that for some respondents the changes to their working life have refreshed their lives, brought them closer to their families and shown them the unexpected possibilities and work/life options that technology makes possible.

But for others – particularly parents with small children in confined spaces, solo parents and people living alone or far from friends – the experience has been stressful and demanding. While much of the feedback was positive, there were also some disturbing findings.

“Staff are taking less leave trying to keep up with increased workloads, and the continued uncertainty is tiring and creates anxiety about the future and whether it is possible to have our previous freedoms back again.”

Many of the comments begin by saying the industry has done well overall, pivoting quickly and impressively to the COVID emergency. Some made the point that insurance lends itself to work from home set-ups and is fortunate not to have suffered widespread COVID-related job losses.

Around 28% of the respondents said they were seeking, or had considered seeking, mental health advice from a medical expert while they were in lockdown.

Probably the most alarming was the discovery that around 28% of the Insurance News Wellness Survey respondents said they were seeking, or had considered seeking, mental health advice from a medical expert while they were in lockdown.

Just under half said they were concerned about their mental health or wellbeing, and almost two-thirds said they have had experienced anxiety during the pandemic.

“I am grateful that the insurance industry is able to work remotely and I continue to generate an income, while there are so many people who aren’t able to work currently.”

“The insurance industry has been a frontrunner.”
– A comment from a respondent who also praised his employer’s mental health webinars, Zoom wine tastings and comedy shows, which “make me very proud to be in such a supportive industry”.

But even the positive commenters had criticisms when it came to the drawbacks of working from home. A standout bugbear is the loss of long-established norms, with comments ranging from finding it hard to contact employees to not enough attention being paid to the ergonomics of their home office.

“Using smaller laptop screens affects my eyes.”

“I am getting headaches and neck pain due to not having the proper equipment at my desk space.”

“Life goes on as normal in terms of deliverables but it’s more difficult due to constraints on time, lack of availability of key staff, time taken in meetings.”

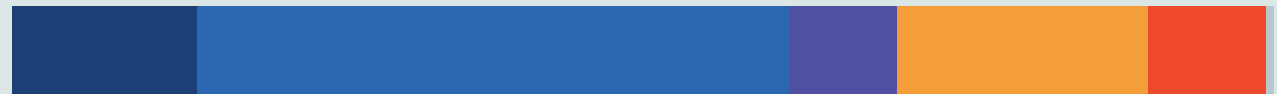
For brokers especially, the lockdowns and closed borders have been difficult to live with, hindering their ability to meet clients and forcing meetings on to Zoom or phone.

cumstances as an excuse for poor turnaround be it with claims or underwriting.”

“It has been extremely difficult to even contact insurers. They hide behind their automated quoting systems without picking up the phone.”

“There is a perception that a reasonable section of the insurance workforce who are working from home spend more time in front of Netflix instead of providing service to their customers.”

My current workload is manageable



I am able to maintain a good work-life balance



I have been able to keep within my usual working hours



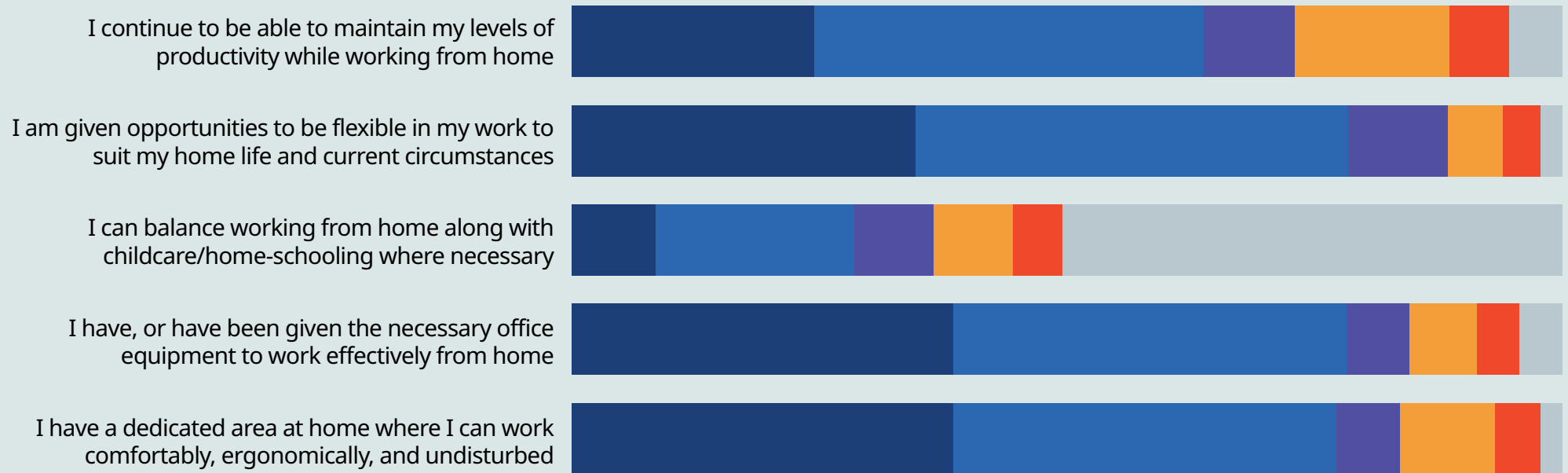
In a hard market it’s even more frustrating. Brokers’ frustrations illustrate what a tough challenge insurers have in keeping a diverse workforce happy and catering to the needs of brokers, customers and large workforces.

“A lot of people have lost motivation and the energy to get things done with any sense of urgency.”

While the vast majority of those surveyed want a hybrid remote-office mix in the future, feedback on working from home exclusively generated a very mixed response.

“Some insurers are using the current working cir-

Strongly agree Agree Neither agree/disagree
Disagree Strongly disagree N/A



“I love it and prefer it to an office hands down.”

“It’s a horrible idea for two working parents and young kids. It simply doesn’t work.”

“Working remotely is neither desirable nor sustainable and culture will suffer in the long run.”

Loneliness and Groundhog Day syndrome – where every day feels like the previous five weeks – also takes its toll on people living on their own. “Lonely” was a poignant single-word response from a young female working in underwriting.

More than half of the respondents said they have experienced stress about their workload or about balancing work and home life.

“It is okay to cry if you are overwhelmed. The pressure builds up and anything will set you off into a mini-meltdown. Starting working at 7.30am and finishing at 5pm, with only an hour access outside, does take its toll.”

“I find it difficult to get excited about much. I have also been drinking heavily which I realise is a problem and now stopped.”

■ Strongly agree
 ■ Agree
 ■ Neither agree/disagree
■ Disagree
 ■ Strongly disagree
 ■ N/A

“The industry has handled it exceedingly well. There is a greater acceptance and acknowledgement that people have a family life and it’s ok to ‘bring this to work’. The industry has continued to meet client needs and be supportive.”

“My business is being smashed because clients are closing their doors left, right and centre. Things are in a dark place.”

Asked whether they would like to retain some level of remote working even after it is safe to return to the office, 80% agreed they would like that, with less than 4% disagreeing.

“The industry has handled it exceedingly well. There is a greater acceptance and acknowledgement that people have a family life and it’s ok to ‘bring this to work’. The industry has continued to meet client needs and be supportive.”

Almost 80% agreed they were given the necessary equipment to work effectively from home and had a dedicated area for work.

Some 42% said they have not kept within the usual working hours and 22% admitted their productivity has declined since they started working from home. More than half said support was made available to

members of staff and that their company had clear procedures for dealing with issues that arose from working from home or feeling overwhelmed by the impact of the COVID crisis.

Mercer Marsh Benefits Pacific Head Sarah Brown says the mental health of employees has emerged from the pandemic as a risk requiring C-suite attention, with feelings of anxiety and loneliness higher than ever.

That is reflected in comments in our survey like this one:

“There is no clear separation between work and personal time, it all becomes blurred after a while. Back to back video meetings and calls are mentally and physically draining. It becomes very difficult to assess whether a team member is coping during the WFH scenario.”

Ms Brown says health and wellbeing has become “an urgent financial imperative” for organisations and there is a growing need to offer wellbeing programs amid a “cost containment crisis”.

Both human resources specialists and risk managers will be grappling to understand root issues and successful interventions over the coming weeks, months and years.

I am seeking or have considered seeking mental health advice (medical/expert) during lockdown



Insurance News survey's open-ended comment section attracted reams of feedback and unpacked the minutiae of thinking behind the survey answers, exposing a surprising coexistence of opposing viewpoints.

"Only positives have come. This time has allowed a very traditional industry to reassess how to view flexibility and technology," said one.

"I cannot work at home. There are too many distractions and it is very lonely," said another.

If there was one thing that united any sub-group of the Insurance News Wellness Survey, it was the parents of school-age children. Home schooling, they all agreed, is draining.

"I am working from 6am to 6pm every day. They interrupt me constantly. I have to stop them fighting, keep them fed, and ignore them for large portions of the day."

"Absolutely dreadful with kids off school – balanced life out the window."

"With 20 hours of my week dedicated to home

schooling, this is challenging."

"There could be more support offered by organisations to those directly impacted by home-schooling...to lower productivity expectations."

"I have let my children's schooling slip. I know I am not giving them my whole self."

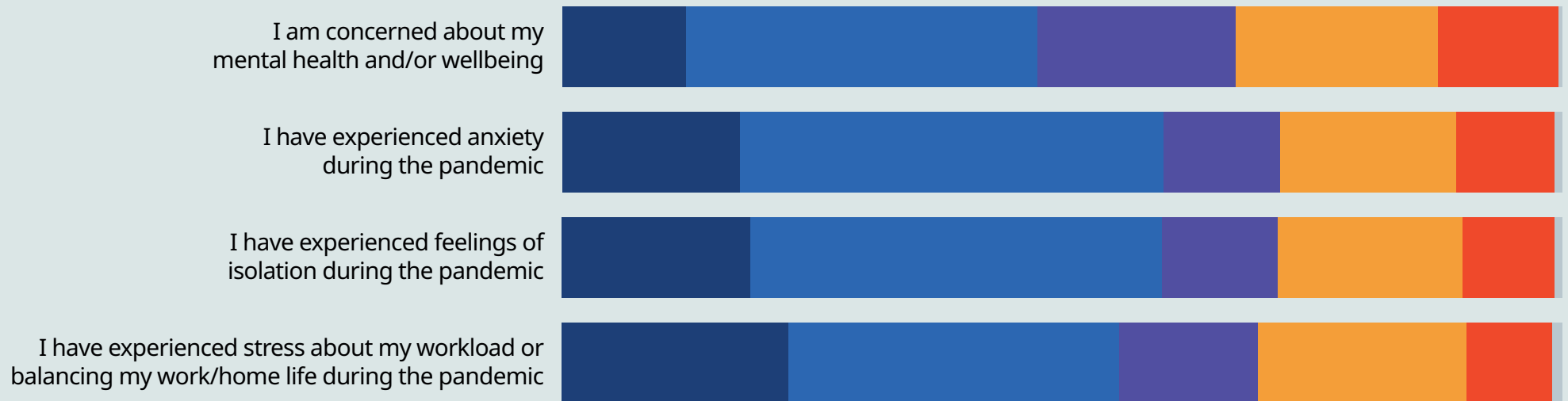
There was much appreciative feedback regarding insurance industry employers' efforts to maintain their people's wellbeing, although there were criticisms from a few that it has been "lip service only".

"A lot of colleagues that I talk to within the industry seem to be getting good support from their employer which is encouraging."

"My company has been fantastic, very open with allowing staff to work to the hours that suit their situation, allowing us to take leave if we need to, and understand that work output may reduce. We have support services/webinars to support positive mental health. I can't speak more highly."

"I am a foreigner and I am very impressed. My com-

■ Strongly agree
 ■ Agree
 ■ Neither agree/disagree
 ■ Disagree
 ■ Strongly disagree
 ■ N/A



pany has gone above and beyond to support us and I am so thankful for that.”

doubled and I am working longer hours for no extra pay.”

But some companies aren’t trying hard enough, their employees say.

“There is a never-ending abundance of feel-good statements. At the very same time there is the same demand of production, new business, upselling, pushing sales to make budget and bonus as there was pre-pandemic, and it’s demanded by the same executives and supported by the very same HR departments.”

“They need to lead by example, not say one thing but demand another”.

“The ever-increasing workload contradicts the concern/offer to help.”

“I hear all the right words being said, but when it comes down to it I still have to get my work done and no-one will do it if I don’t.”

“Managerial concern for the staff’s wellbeing is at best wafer thin, don’t scratch it.”

“I enjoy working from home, but the workload has

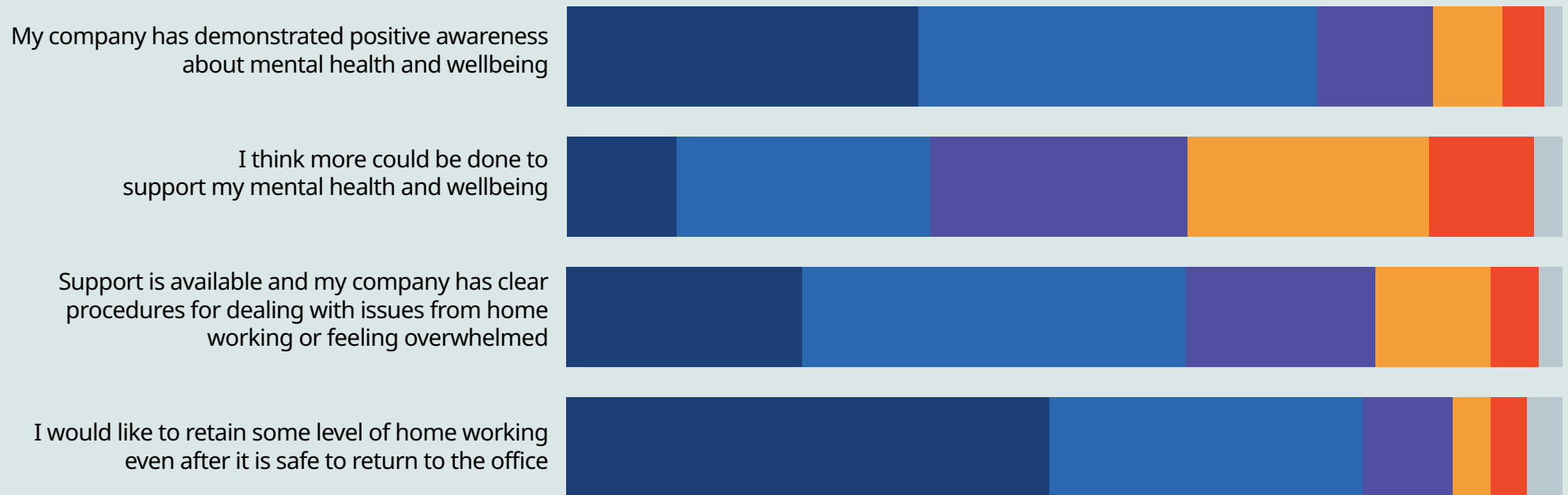
“More pressure to be doing more with less – sys-

■ Strongly agree
 ■ Agree
 ■ Neither agree/disagree
■ Disagree
 ■ Strongly disagree
 ■ N/A

tems, tools, capacity, more unknowns.”

Some of our survey respondents suggested the pandemic has forced the insurance industry to quickly move into a new era that was going to happen anyway. The best example:

“It needed a global pandemic to give the industry the kick to the guts it needed to employ work from home initiatives. Remote working should be the operational norm, not a privilege.”



Strongly agree Agree Neither agree/disagree
Disagree Strongly disagree N/A

What our readers had to say



The Insurance News Wellness Survey is anonymous and left plenty of space for respondents to say what they think, rather than just tick boxes (although they did that too).

Here's a random selection of those thoughts:

This has worked tremendously well for me. My productivity has been greater during lockdown, I can continue working remotely indefinitely with great satisfaction.

I will work full time from home moving forward. If my employer does not facilitate this I will leave.

Some staff appear to be taking advantage of working from home. Often we cannot get insurers on the phone. Brokers are being ignored.

It will be a tough call as to whether management are confident they can manage remote workers.

Senior managers seem to infer that everyone should have more free time but in reality most people are working longer.

Service standards have slipped dramatically, it would appear people need to go back to an office to be fully functional.

The insurance companies have really stepped up. It's been business as usual with very little disruption.

Working from home is so much more productive. However, the boss is completely against it and under no circumstances will it be considered.



It is harder to stay connected with team mates, it is important that we re-establish our regular office days once restrictions are removed.

I love working from home. I achieve so much during the day. The company is positive, supportive and flexible. My productivity and motivation levels are great.

It has reduced my travel by two hours per day and I am starting one hour earlier each day. Doing everything on Zoom means I am more productive. A hybrid model will be the most appropriate model going forward.

Entire teams of people have become uncontactable.

The challenge will be getting people back into the office.

It saves travel time but I like working in the office as I feel more professional.

I feel really flummoxed about how to balance full-time work when there is no childcare.

Sometimes a lot of proactiveness is required to stay connected but the fatigue can be a block in making that contact.

Working from home is the new norm. No more public transport, smog-laden cities, dirty offices and wasted transport time.

I would like to see discussions around a four-day working week.

I am more productive and less stressed and anxious working from home.

We do not have to attend the office five days a week. That has become old-school thinking. The pandemic has proved that.

Far more productive and suitable to work from home. Hours wasted every day spent travelling in peak hour in Sydney are no longer necessary. This outdated routine of 9-5, five days a week really doesn't suit too many people.

This has been a well-needed push into the modern way of living.

I am more productive, it is quieter and there are less distractions. I firmly believe an element of working from home aids in my mental wellbeing.

The insurance industry has relied upon remote working as an excuse to be slack in responding to broker enquiries.

About the survey:

More than 820 readers responded to the survey, which was emailed to insuranceNEWS.com.au's almost 30,000 subscribers. About 43% of respondents were from NSW, 25% from Victoria and 16% from Queensland. Almost 40% of respondents were brokers, with 17% in underwriting. More than three quarters were over the age of 40, with just 5% of responses coming from the under-30s.



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