

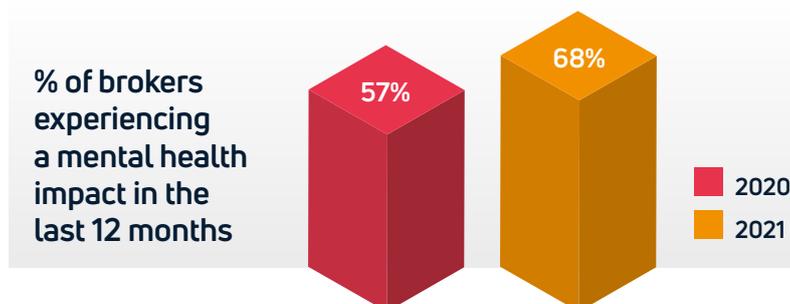
Broker Mental Health Temperature Check

Ecclesiastical Broker
Mental Health Report 2022

Introduction from Adrian Saunders

We've been running the annual Ecclesiastical Broker Wellbeing Survey since 2019, taking the stress temperature of around 200 brokers nationwide each year. Our broker network sits at the centre of what we do. Knowing how you feel about pressure, its mitigation and management puts us in a position to spot trends, call out problems and ask the experts to provide suggestions.

While the pandemic legacy is seismic, exacerbating existing workplace issues around mental health, it has also simultaneously focused people's minds on how to tackle them.



Adrian Saunders
Commercial Director
Ecclesiastical Insurance

These are significant figures that indicate that workplace stress is now at record levels. Our figures reflect wider trends in the UK's working population. 2021 public perceptions survey data from the [British Association for Counselling and Psychotherapy](#) (BACP) shows that the pandemic has raised workplace stress levels for 48% of people and 60% of key workers.

How did we get here?

We're all creatures of habit. The familiar is a comfort. Routine and rhythm are a foundation we rely on – at home, at work and at play. Positive routines are a crucial support mechanism in our lives that help us enjoy the good. Then deal with the bad and the ugly.

Even at the best of times, stress is ever-present in work. It comes in many forms: performance, workload, complexity, environment and interpersonal factors. That stress demands a solid foundation if it's to be addressed effectively.

In 2020, 57% of brokers experienced a mental health issue in the previous 12 months. In 2021, this figure increased dramatically to 68%. The leading broker workplace mental health issues today are: stress (61%), anxiety (41%) and feeling overwhelmed (36%).

The pandemic shook society and the workplace kaleidoscopes as never before. It arrived as one of the 'unknown unknowns'. We didn't know this would happen. No-one seriously considered we might literally wake up to a world where comfortable normality was yesterday's memory.

Severe disruption to accepted norms magnifies the negatives in our lives. Molehills can literally become mountains. Mental health at work is something that had been inching its way up the hierarchy of employer priorities – although perhaps patchily. From slow-burning fuse to sudden ignition, the pandemic turned the spotlight fully on mental wellbeing as a profound professional, operational and commercial issue that affects us all.

And where do we go now?

It's a question of resilience – and how we build it into our organisational cultures and structures. We know that investment in people's mental health pays performance and profitability dividends. It promotes stable operation and relationships that create trust, longevity and business predictability.

Resilience also helps reduce employee churn and attracts talent for competitive advantage. The cascade of benefits is deep and wide that sends a salutary message to employers in the insurance sector: paying lip-service to mental health is a false economy that will ultimately undermine your business.

In this report, we've included valuable guest commentary from three sources:

- **Claire Russell**, founder of workplace wellbeing advisers Mental Health in Business
- **Chris Moon**, former British Army officer and stress expert
- **Opinions from brokers** who wished to contribute but remain anonymous.

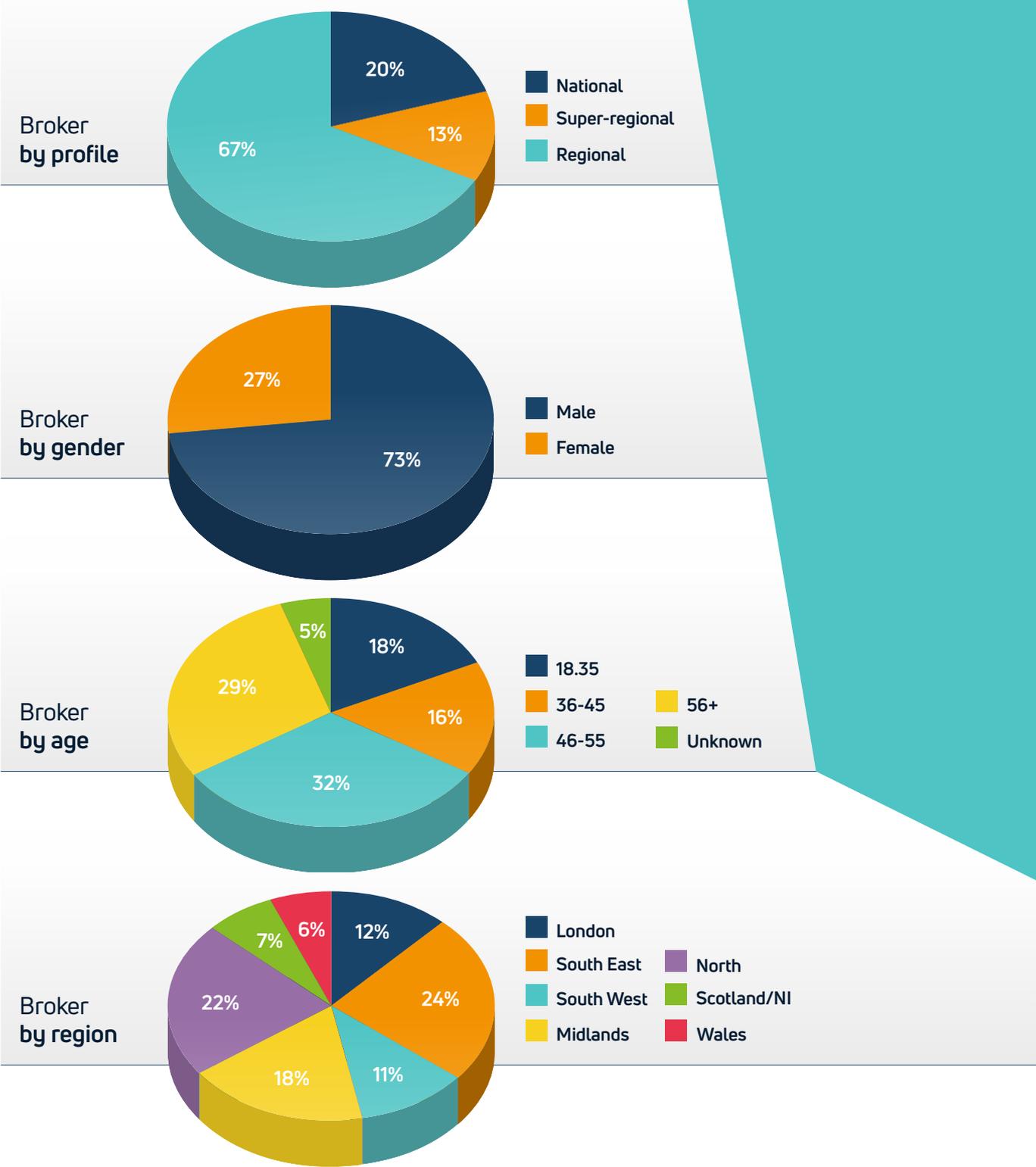
So, let's unpack the data, unpick the trends and draw some practical conclusions.



Adrian Saunders
Commercial Director
Ecclesiastical Insurance

Methodology

Our 2021 Broker Wellbeing Survey polled 200 brokers, asking 20 questions:



We also used a 1-10 Wellbeing Index and applied it across several criteria, including stress levels, mental health awareness and mental health understanding.

What we found

The stress index

The stress index rose just over two percent from 5.27 in 2020 to 5.42 in 2021, the highest level since we began the survey in 2019. Average stress levels were higher at national broker firms. The survey also showed a correlation between stress and age, with 18-35 year olds reporting lower stress levels than brokers aged 46-55. One of the starkest findings is that our female brokers are more stressed than their male counterparts, with an average index of 6.33.



Broker opinion

There's more recognition/awareness of pressures but not sure people understand because each individual case is different.



Causes of stress

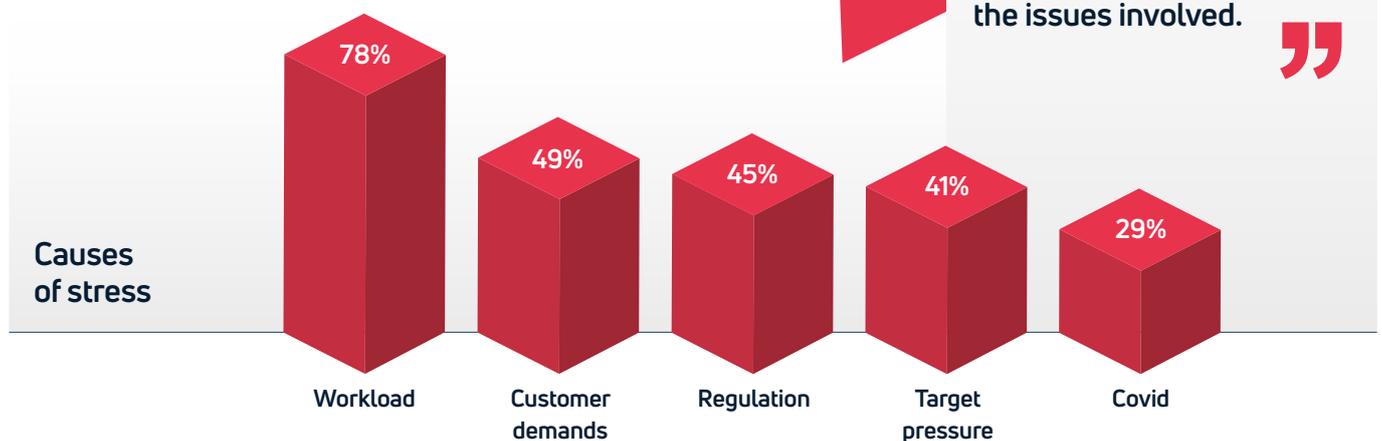
Heavy workloads (78%), customer demands (49%) dealing with regulation (45%), and pressure to hit targets (41%) are the biggest contributors to broker stress.

Nearly a third of brokers (29%) also cited concerns about COVID as a major source of mental pressure. We found most brokers (56%) are now mainly working in the office. One in five (21%) were working flexibly between home and the office and 23% mainly working from home.



Broker opinion

I think senior management are quite well informed about the subject now – but they need to educate middle management levels, who don't seem to have any understanding of the issues involved.



The scope of mental health concerns

In 2020 over half (57%) of brokers had experienced a mental health concern in the previous 12 months. This has increased to over two-thirds of all brokers (68%) in 2021 – up 16%. Stress (61%), anxiety (41%) and feeling overwhelmed (36%) are the leading mental health issues, with one in seven brokers (14%) also suffering from depression.



Broker opinion

I'd like us to improve our communications as a team so that we are able to identify problems and tackle them when they arise.

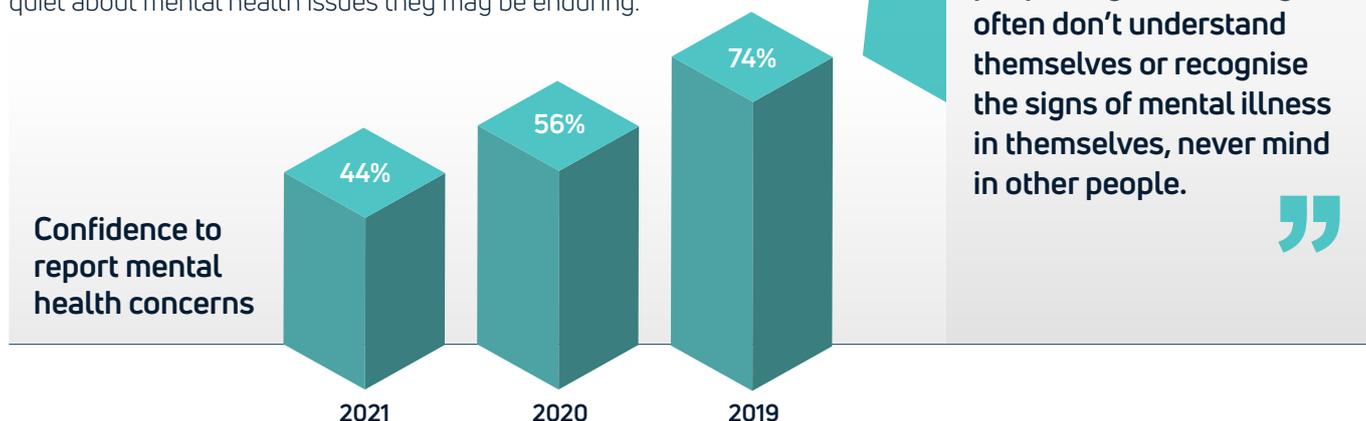


Brokers are more confident at recognising the signs of poor mental health in themselves, with 92% quite or very confident of self-diagnosis – up from previous years. The same percentage of brokers also feel that they have the tools to deal with stress. Just four percent of brokers who had experienced mental health issues in the past 12 months took time off work to recover.

Fewer people are sharing their concerns

However, in a worrying trend less than half of brokers (44%) now feel able to report their mental health concerns. This figure has declined steeply from 74% in 2019 and 56% in 2020.

While 77% of brokers say their organisation is supportive of people with mental health issues, only 43% feel comfortable talking to their manager, suggesting there are barriers at management level. However, managers in 68% of reported cases took action to help. It's also likely that the impact of COVID on re-structuring and perceptions of job security may be causing more people to keep quiet about mental health issues they may be enduring.



Broker opinion

It's all about a lack of self-awareness amongst people in general. They often don't understand themselves or recognise the signs of mental illness in themselves, never mind in other people.



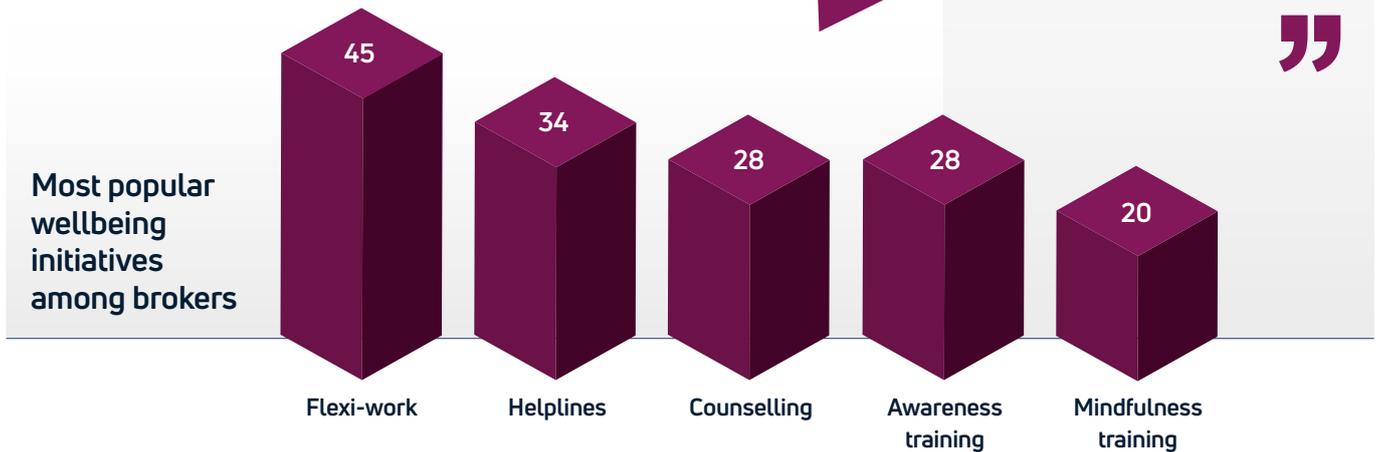
Positive responses by our industry

The good news is that nearly three quarters of brokers have introduced wellbeing initiatives in the workplace to support their people. In fact, a third of brokers said the pandemic has improved their employer's approach to wellbeing. There's more encouraging news:

- 92% of brokers feel confident they can recognise the signs of pressure on mental health in themselves.
- 77% of agree that their organisation supports employees suffering a mental health event
- 70% believe their firm is proactively committed to improving mental health.
- A further 61% say their firm is taking active steps to reduce the stigma of ill mental health.

Unsurprisingly, flexible working is the most popular wellbeing initiative (45%). This was followed by confidential helplines (34%), counselling support (28%), mental health awareness training for staff (28%) and managers (25%) plus mindfulness techniques (20%). One in ten broker firms has introduced yoga to help colleagues unplug and chill out.

In a positive sign for the industry, awareness of mental health issues is at its highest level, with an average score of 5.84 out of ten, up from 5.81 last year and 5.7 in 2019. However, understanding of mental health still lags and has fallen from 5.36 in 2020 to 5.13 in 2021.



Broker opinion

Think it's getting better; people are more likely to talk about it given the pandemic – it's at the forefront of people's minds.



What does the 2021 data tell us?

It's clear from the figures that brokers are under pressure more than ever. Heavy workloads and increasing demands from customers, along with the lingering impacts of the pandemic, are contributing to record stress and anxiety levels. Worryingly, brokers feel less able to report their concerns to their employers, with just two in five feeling comfortable talking to their manager. It's something that firms will need to address promptly if the trend isn't to become damagingly baked-in.

Conclusions: structuring a new approach

A key component of business resilience is the resilience of its people – especially when all the accepted norms of home and commercial life change quickly. Today, the mental wellbeing that drives that resilience varies with age, experience and personal circumstance. None of us are immune to the compound pressures of the last eighteen months.

- Working from home has become living at work for a significant minority of us, with very limited opportunities to mix and interact in person. In a strongly people-oriented business, that becomes uniquely demanding – and fast.
- 61% of brokers have experienced stress, split roughly 60:40 between workload and performance pressures.
- Pandemic fatigue has many symptoms: from indifference, irritability and motivational drift to indecision and an inability to disconnect work from home life.
- Technology can only go so far to recreate normality. It's fair to say we've all spent long periods paused in the present with few points of reference and little or no control over what happens next.
- An effective starting point for rebalancing mental wellbeing is to focus on what we can control, not that which we cannot.
- It takes around three weeks to embed new life routines. Separate home from work and focus on exercise, sleep and what invigorates us – sights, smells, places and experiences that lift the spirits.
- Take a fresh look at the way we all collaborate – there are always ways to improve how we work and how we can better support each other.

What makes a resilient organisation?

Resilience is about being able to thrive in the face of change – not just survive through gritted teeth. Organisations need systems, processes, people and technology aligned behind common objectives and values. This multi-layered approach must be robust but also flexible enough to deal with the unpredictable.

Claire Russell is a former senior financial services professional and founding CEO of **Mental Health in Business** – a leading adviser on wellbeing in the workplace.



Claire Russell

Resilient mental health at work is multi-layered and about depth of support. While firms have made significant efforts to address this issue since the pandemic broke in 2019, it's not enough just to help those who have become unwell. A reactive safety net is tactical but ultimately incident-led. And we all know that prevention is better than cure.

“Effective mental health strategies at work are proactive. Yes, they take commitment, time, energy and investment to build. But they create the conditions that put your people and business ahead of the stress curve. The key is creating a lived organisational culture backed by effective real-world processes so that people know they can get help if they need it.



At the core of that resilience sit people. We are infinitely adaptable, but only when we are empowered and supported. If the pandemic has taught us anything, it's that common purpose, cohesion, empathy and emotional intelligence are key to strengthening mental health at work.

We all know there's a strong correlation between employee resilience and organisational success. Positive mental wellbeing supports productivity: it engages and fulfils – plus supports and helps heal where necessary.

Great expectations

Expectations are a really important element of resilience. The way we work and the balance between work and home life has shifted significantly. It's clear that people are both strongly self-reliant and are willing to take control over how they work and develop. A positive, proactive approach to mental health is now a major component of those expectations. Good mental health demands a supportive culture and effective visible processes that need to be embedded from the boardroom down.

Resilience in leadership

When managers are resilient, it has a direct impact on leadership, affecting team performance and engagement. The less resilient management is, the fewer valuable leadership traits they exhibit, such as:

- Sharing confident, well-planned visions of the future
- Clear roles and objective setting
- Performance recognition and reward
- Creativity and problem solving
- Framing a healthy workplace culture.

Stressed leadership means isolation, greater passivity as well as decision and even responsibility avoidance. This has an inevitable – and corrosive – trickle-down effect on people, influencing employee attitudes and work behaviours.

Chris Moon is a former British Army officer who has overcome extreme odds to become one of the UK's leading motivational speakers on stress management.



Chris Moon

Nearly three quarters of brokers have experienced some mental health issues. Even in this survey, some people might not have felt comfortable admitting it. We all need to work hard to remove the stigma and create understanding. The last two years have taught us that uncertainty can create stress. We should worry about what we can control, not what we can't – and create positive routines.

“So, adapt organisations to empower people. Mental well-being is an important leadership function, but leaders need to manage their own because stress flows downhill. Asking for help is a sign of strength, but only if people can do so in a compassionate culture. That psychological safety builds trust, supports retention, reduces absence and increases performance is an undeniable fact.



What does resilience look like?

There are four main characteristics that come with resilience:

- A sense of control over one's choices and where the limits are
- Seeing change as an opportunity or challenge – not as a problem
- Secure professional relationships based on trust and mutual support
- A high tolerance of change, patience and strong adaptability.

It comes as no surprise then that a focus on mental health goes a long way to creating a resilient culture that is mutually supportive and commercially advantageous.

Mental health resources you can tap into

We're investing heavily in mental health support at Ecclesiastical – within our own organisation and in digital resources for our network of broker partners.

We have a range of broker wellbeing [video content](#) developed with [Chris Moon](#):

- Introduction to Chris and recognising stress
- Managing stress
- Opening up
- Helping others..

We've also teamed up with expert advisors [Mental Health in Business](#) to tackle [damaging stress at work](#), with webinars focusing on:

- How to future-proof mental well-being at an organisational level
- How to frame and create a healthy workplace culture
- How investment in mental health pays performance and profitability dividends
- The relationship between personal resilience and lasting mental health
- The factors that undermine our natural resilience
- Natural behaviors that boost everyday balance, outlook and perspective.



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