

Suicide Prevention Initiatives Update

Introduction

This article is a follow-up to one published in September 2019, entitled “Suicide Prevention Initiatives and Claims Challenges.” In the previous article, we spoke about ASPiIN (Action for Suicide Prevention in Insurance), the newly formed U.K. life insurance industry working group that aims to identify suicide prevention opportunities within the insurance industry, and highlighted some of the ideas the group hoped to implement.

Shortly after that article was published, the world was hit by the outbreak of a novel coronavirus, which we now know as COVID-19. It was declared a global pandemic by the World Health Organization in March 2020, and the whole world has been in varying forms of lockdown since then.

The pandemic and the resulting lockdown restrictions can have a direct impact on mental health. People have been asked to isolate themselves and not socialize with each other, the ability to get outside and exercise has been restricted, and many have had to work from home and cannot interact with their colleagues. Others were put on a furlough scheme or even lost their jobs. The restrictions led to many people feeling lonely and bored or fearful and anxious.

Drinking alcohol as a coping method reportedly rose among Britons during lockdown,¹ which can exacerbate negative thoughts in those who already suffer from mental illness and can lead others to develop poor mental health.

A recent report from the British Medical Association¹ warned the impact of COVID-19 and the life it has forced people to live could have a considerable effect on mental health. We already know that unemployment and financial hardship increase suicide rates, and previous pandemics such as the 1918-19 flu pandemic and the 2003 SARS pandemic also caused rates to rise.

Now more than ever, there is a need for those on the insurance front line to be able to recognize and deal with customers who may be experiencing poor mental health. ASPiIN has implemented three ideas so far which they hope will go some way towards achieving this goal.



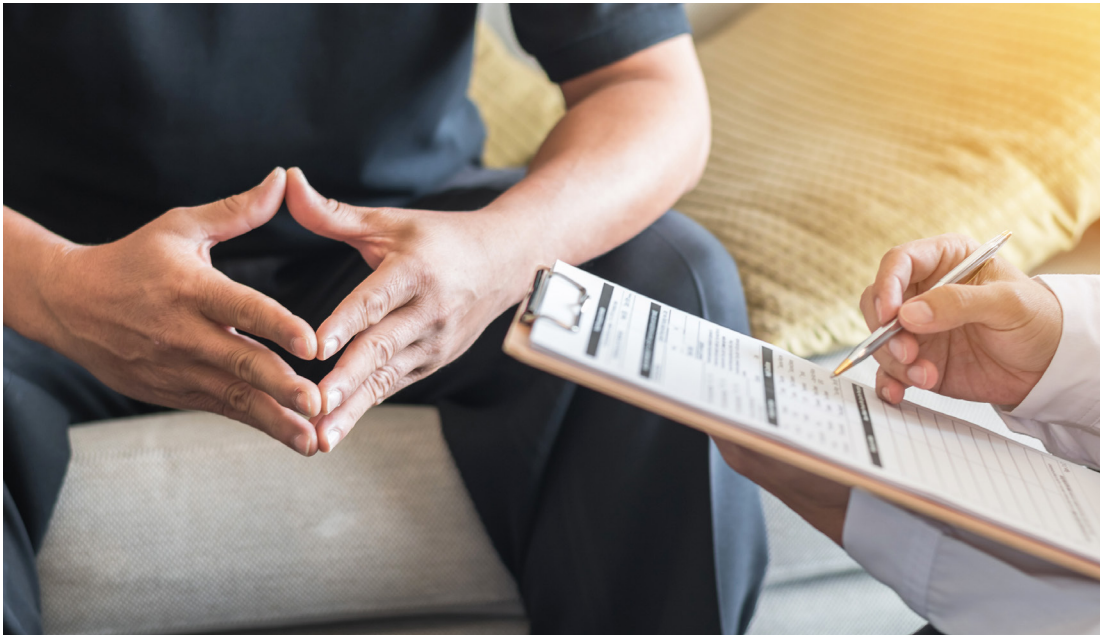
Guidance Document

ASPiN produced a guidance document of best practice principles for the insurance industry on how companies can talk about suicide in a safe and sensitive way in their website content. This may seem like a strange thing to mention on a company's website, but customers may need information about suicide, which is a reason for enquiries to call centers or financial advisors. A customer with a history of suicide attempts may want to learn about whether they can access insurance, or a family claiming a life insurance policy may want to understand more about the cover. These people need as much guidance and support as possible, and in some instances, directing customers to suicide support charities could save a life.

The **guidance document** talks about why providing information is important and dispels some of the myths about suicide and insurance, including those related to applicants who may have a history of suicide and the type of language that's appropriate and responsible to use. It would be easy for a company to inadvertently use upsetting language or use images that could spark emotions in someone who is vulnerable. ASPiN acknowledged Samaritans, a suicide prevention charity, for supporting and helping produce the document.

Since producing it, Sesame Bankhall Group, a U.K. network of financial advisors, has transformed the content of the guidance document into an online learning module that its 11,000 financial advisors will receive as training. The document was originally aimed to help guide and inform website content, but the material is equally applicable to direct communications with customers. Each of these advisors will have many customers, so the number of people this suicide prevention knowledge could reach may have a significant impact.

ASPiN also forwarded the document to an insurer that had a page on its website about suicide which, despite being factually correct, in essence assured the visitor that, 'it's OK, insurance does pay out for suicide.' Since considering the guidance document, the insurer has changed the webpage so that the first thing the visitor sees are resources for suicide prevention help and support. Again, this simple change could save the life of someone who may have been looking at the page, wondering about whether to act on their negative thoughts.



Training Directory

To complement the Guidance Document, ASPiIN produced a **Directory of Suicide Prevention Training resources**, offering a variety of different learning modules that frontline staff could benefit from. For those involved in selling insurance products or taking calls from customers who already have life insurance, being able to recognize someone who may be mentally unwell is vital. The directory is a list of U.K. organizations that provide training and resources that individuals or large companies can incorporate into their training.

The majority of these resources are free and readily available online. Having the skills to confidently and professionally deal with an enquiry from a customer asking for advice on suicide and insurance cover could help save a life.

Advisor Survey

Finally, ASPiIN created a survey which will be launched to advisors to gain a better understanding about their experience dealing with customers, in terms of both the sort of enquiries they may have received and any training they may already have in place to support the mental health of customers. The information gathered from this survey will help expand and improve the Directory of Suicide Prevention Training to produce a best practice guide for the benefit of the wider advisor community.

Deaths from suicide can be prevented, and in these difficult times, it's crucial that the insurance community uses the rich resources and expertise it has to play a part in reaching and helping those who may be struggling.

About ASPiIN

Action for Suicide Prevention in Insurance is a voluntary industry group that was established to identify opportunities within the industry to contribute to preventing suicide, to support those affected by the impact of suicide, and to act as a hub for sharing knowledge and engaging with groups within society who share these aims. The members of the working group come from a variety of operational roles including underwriting and claims. All have professional experience with the devastating impact of suicide and, supported by their companies, want to give their time to doing something about it.



Jennifer Oakey
UK Claims Manager
ASPiIN Committee Member

References

1. <https://www.bma.org.uk/media/2750/bma-the-impact-of-covid-19-on-mental-health-in-england.pdf> Referencing Global Drug Survey (2020) Special Edition on COVID-19. London, Global Drug Survey