

# integrated

ISSUE 10

**AI** WE LOOK TO THE  
FUTURE OF CLAIMS AND  
INSURANCE TECH

**TEXAS**  
BIG FREEZE

**ESG**  
AND ITS GROWING IMPACT  
ON THE INDUSTRY



# integrated

ISSUE 10: Sep 2021

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**GUEST EDITOR**  
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Welcome to Issue 10 of "Integrated", our magazine devoted to keeping you up to date with all things Integra, whilst providing an engaging platform for sharing knowledge, experience and expertise. Integrated is purposely designed to encourage interaction and discussion, so please reach out to the authors directly should you have any feedback or would like to discuss their topics in more detail.

As we race towards the long-awaited light at the end of the tunnel and start to emerge and heal from a global pandemic, I feel, as an industry, we can be proud of how we have adapted, evolved, and grown during this trying period. We can look to the future with great optimism and Integrated 10 focuses on just that – providing an insight into the social, economic and environmental changes combined with the technological advances which appear to be taking centre stage.

Each of the articles in this publication has been developed with the support of numerous industry leaders specialising in that particular topic to ensure that the most accurate, avant-garde information has been shared. I would like to give a huge thank you to each of them for their invaluable assistance.

Integra continues to develop and execute its growth strategy with the implementation of supportive technology, data harvesting and targeted global recruitment. This year, we have expanded our practices in Asia Pacific and the UK.

IRIS (Integra's Remote Inspection Solution) goes from strength to strength as it is adopted more widely within the market. Since its inception in 2019, IRIS has been successfully implemented on over 100 claims, with claim values ranging from <£1,000 to >£100M. The cost, time savings and faster claims analysis brought about by IRIS streamlines the claims-handling process, most proficiently seen by its utilisation in the Texas Big Freeze.

Integrated 10 has been incredibly educational for me personally and I hope that you find this issue as invigorating and stimulating as I did. We all hope that you, your colleagues and families remain healthy and safe and we look forward to meeting face to face in the not too distant future.

**Best wishes**  
**Fraser Galbraith (Guest Editor)**

# AI: A SMARTER FUTURE FOR THE INSURANCE MARKET?



**Doug Horne**

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Artificial Intelligence (AI) is transforming our world. Embedded in everything from driverless cars to healthcare diagnostics, AI adoption is growing fast. Between 2015 and 2019, the number of enterprises using AI increased by 270% (Gartner). By 2030, AI is predicted to contribute US\$15.7 trillion to the global economy (PwC Global).

AI is intelligence performed by machines, as opposed to natural intelligence demonstrated by humans or animals. Often confused with rule-driven or 'smart' automation processes which perform robotic tasks, true AI operations go further to involve self-learning without human intervention. AI has universal potential to improve our lives, but how can insurance businesses harness this exciting technology to benefit themselves and their clients?

## Personal lines leading the way

AI is already used in personal lines insurance for fraud detection and claims automation. Here, much of the claim process can be streamlined by minimising time-intensive human workload and employing AI for everything from verifying policyholder identity and policy coverage to collating claim information and checking for evidence of fraud. But AI can also be used across the full policy lifecycle to encompass underwriting, claims management and renewal.

Switching from human to machine removes countless hours of manual workload, speeds claims resolution and adds extra certainty and transparency to the claims process. AI can compress the duration of claims processing from weeks to just a few hours. So, rather than replacing people, AI technologies release them from the burden of low-value repetitive tasks so they can dedicate more quality time to optimising customer experience.

**"WE HAVE SEEN OUR AVERAGE CLAIM LIFECYCLE REDUCED USING AI. THE TIME TO SETTLE CLAIMS, AND MORE ACCURATE INDEMNITY SPEND MEANS WE ARE ABLE TO PROVIDE AN ENHANCED CUSTOMER EXPERIENCE."**

Charles Bush, Head of Property & Energy Claims, Zurich

## Using AI in commercial lines claims handling

Whilst AI implementation is on the horizon for the majority of the commercial insurance market, hybrid solutions focusing on harnessing AI and people are already in use today. Currently, automation is used mainly to perform high-volume, time-intensive activities to support human decision making and allow claims handlers to focus their expertise more productively. However, as confidence grows in the sector AI can support even the most complex cases. This in turn can fast-track time to settlement and enhance the claims experience for customers.

**BY 2030**

AI is predicted to contribute

**US\$15.7 TRILLION**

to the global economy

PwC Global

## Smarter claims processing

Pioneering fintechs like Sprout.ai are using AI to cut the average time handlers spend reviewing policy documents from half an hour to just a few minutes. Automation has also made the checking of policies significantly more error-free when compared to human-only methods.

**"THE PARTNERSHIP WITH ZURICH HAS DELIVERED SUPERHUMAN PERFORMANCE OF 98% FOR POLICY CHECKING, INCREASING THE ACCURACY BY AT LEAST 5% FROM HUMAN-ONLY-LED PROCESSING."**

Niels Thone, Co-Founder and CEO, Sprout.ai

For highly complex claims such as Marine or Commercial Property, Sprout.ai's Natural Language Processing (NLP) assimilates vast pools of policyholder and claims data across diverse touchpoints. This empowers skilled humans to take intelligent decisions based on highly robust and reliable information.

## AI-ASSISTED LOSS ADJUSTING

Will AI ever be able to replicate the specialist skills and knowledge of a seasoned loss adjuster? Can a machine learn to manage the expectations of risk managers, brokers and insurers? Or to choose the right expert to perform loss mitigation, root cause analysis and metallurgy? Or create innovative commercial settlements with polarised views on policy interpretation. Undoubtedly, when compared to current AI capabilities, a skilled loss adjuster excels in all of these areas.

However, given that loss adjusters need to review a wealth of data when adjusting a claim (relating to both property damage and time element coverages), AI-driven technologies can still do much to optimise the adjusting process. Automation can speed damage assessment, especially on smaller, less complex claims where data from multiple similar incidents enables algorithms to 'learn' more effectively and deliver more accurate outputs.

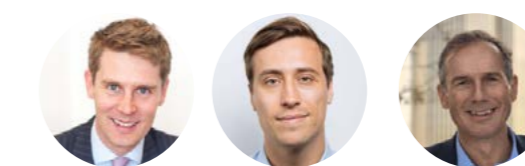
Even in large, technical claims AI can aid investigations with the smart interpretation of drone or satellite imagery, or ease claims management by taking on the 'heavy lifting' of handling large quantities of data across multiple sources. All this gives adjusters more head-space to do what they do best, leverage their specialised technical know-how, experience and inter-personal skills.

## THE FUTURE: INSURANCE WITHOUT HUMANS?

Parametric insurance is already creating a new paradigm in our industry, with fully automated, quickly executed pay outs to business policy holders triggered by events detected via remotely located IoT devices. These technologies are applied in all kinds of scenarios, from identifying floods in zones of high risk, to signalling food spoilage when refrigeration breaks down. In every case, the claims process is automated from start to finish, with no human intervention.

## IS THE COMMERCIAL INSURANCE MARKET READY FOR CHANGE?

In future, AI will certainly become commonplace for businesses across a variety of industries and applications. Widespread adoption is likely to inspire new waves of insurance products and bring about new classes of risk. But how quickly is the global insurance market ready to fully embrace these new technologies? Only time will tell.



Thanks to:  
**Charles Bush, Zurich**  
**Niels Thone, Sprout.ai**  
**Matthew Grant, InsTech London**

# THE TEXAS BIG FREEZE



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In February 2021, Texas USA experienced an unprecedented electricity and natural gas supply crisis caused by a series of severe winter storms. Prolonged electricity blackouts left millions of homes powerless for days as temperatures plunged as low as  $-19^{\circ}\text{C}$ , the coldest in the state for 70 years. These conditions and the 14-day duration of the freeze were completely unforeseen.

Outages led to shortages of heating, food and water and at least 210 deaths\*. The storms, extreme cold and utilities curtailments triggered an estimated US\$20.4 billion\*\* of claims. But blame for the devastation went beyond the storm itself. Texas's power grid and energy firms were judged to be poorly prepared for the extreme conditions and criticised for responding inadequately. The crisis produced a high number of personal and business insurance claims, and Integra loss adjusters were appointed to assist with a wide range of incidents across the state.



Satellite images of Houston before and after the storm. The dark patches in the right image depict areas left without electricity.

## RAPID ON-THE-GROUND ASSESSMENT FROM INTEGRA

Integra quickly deployed a team of expert, locally based adjusters with a broad portfolio of technical skills. Over 35 separate incidents were inspected across multiple locations, mostly energy assets, commercial property and manufacturing sites. In many instances in person inspections were hampered by Covid imposed restrictions on access.

We employed our IRIS (Integra Remote Inspection Solution) technology to provide fast, early-stage damage assessments. With IRIS, any representative of the insured can enable an on-site inspection using their smartphone under the guidance of a remotely located Integra loss adjuster. This gave our adjusters prompt, real-time visibility of damage and extra bandwidth to assess numerous sites concurrently. By leveraging our expertise both on site and virtually, we were able to quickly evaluate the extent of damage, speed up mitigation activities and adjust claims worth over US\$1.5billion.

USING IRIS TECHNOLOGY, WE WERE ABLE TO QUICKLY EVALUATE LOSSES, SPEED UP MITIGATION AND ADJUST CLAIMS TOTALLING APPROXIMATELY US\$1.5 BILLION



## LOSS ADJUSTING CONSIDERATIONS

### 1. The correct interpretation of wording

Service interruption (SI) is the interruption of utility services such as electric, gas or water caused by an insured event at a service provider's property. SI can lead to business interruption (BI) and a range of other outcomes. Key to claims assessment is an understanding of whether business interruption results from service interruption or from other causes.

In the case of the Texas 'Big Freeze', it was vital to evaluate the exact sequence of events. Did service interruption occur due to an imbalance of supply and demand during an unprecedented extended cold spell? Was the utility supply disrupted by physical damage to supplier assets? Also, events at the insured's facility after loss of service required consideration. Would physical damage have occurred regardless of service interruption? And if so, what was the type of damage, and did it stand alone from a coverage perspective?



## 2. How many events actually occurred?

What exactly constitutes an 'event'? This is an elementary but pivotal question. Which regulatory agency is responsible for declaring a Winter Storm? Are conditions deemed an event when named (in this case 'Uri') or when defined as an 'atmospheric disturbance' (typically a transient atmospheric event lasting a few days)? And in either case, what triggers the insurance policy? What is the relevance to a "72 Hours" clause?

The Weather Channel names storms to raise awareness and protect people and property, but it is neither a governing nor a regulatory agency. There are no set regulatory criteria for defining a winter storm. Instead, definition is simply based upon the anticipated impact on the local population. During the eight days preceding winter storm Uri, there were four other named storms (Quaid, Roland, Shirley and Tabitha) and at least one unnamed atmospheric disturbance. Typically, the naming of storms is not considered when handling these types of claims.

## 3. Energy price spike claims

Energy unit costs are subject to prevailing market conditions. During the events in February, limited energy supplies inflated prices by approximately 800%. These hikes in energy costs (both natural gas and electricity) triggered more insurance claims. One key question is whether insureds could have decided not to operate at this time and so avoid incurring the increased costs? Would they have been exposed to these high energy costs even if they had not made a claim?

## 4. Were freeze plans fit for purpose?

Most insureds had 'freeze plans' which were tested in the summer and autumn. However, many of these did not anticipate such a sustained and severe event. Disaster response strategies often require time to implement, and proved difficult to roll out when there was insufficient warning. For example, one plan called for production furnace temperatures to be reduced over a 24-hour period to avoid damage, but utility providers gave minimal notice, if any, of the interruption and cessation of supply.

## A SPIDER'S WEB OF COMPLEXITY

In all, the Texas 'Big Freeze' event precipitated a spider's web of complexity that created many investigative and adjustment challenges for all concerned. Multiple claims across dispersed locations with interconnected causations required rapid and thorough technical assessment by Integra's adjusting teams and technologies, which in some cases are ongoing.

## A FUTURE OF HEIGHTENED RISK?

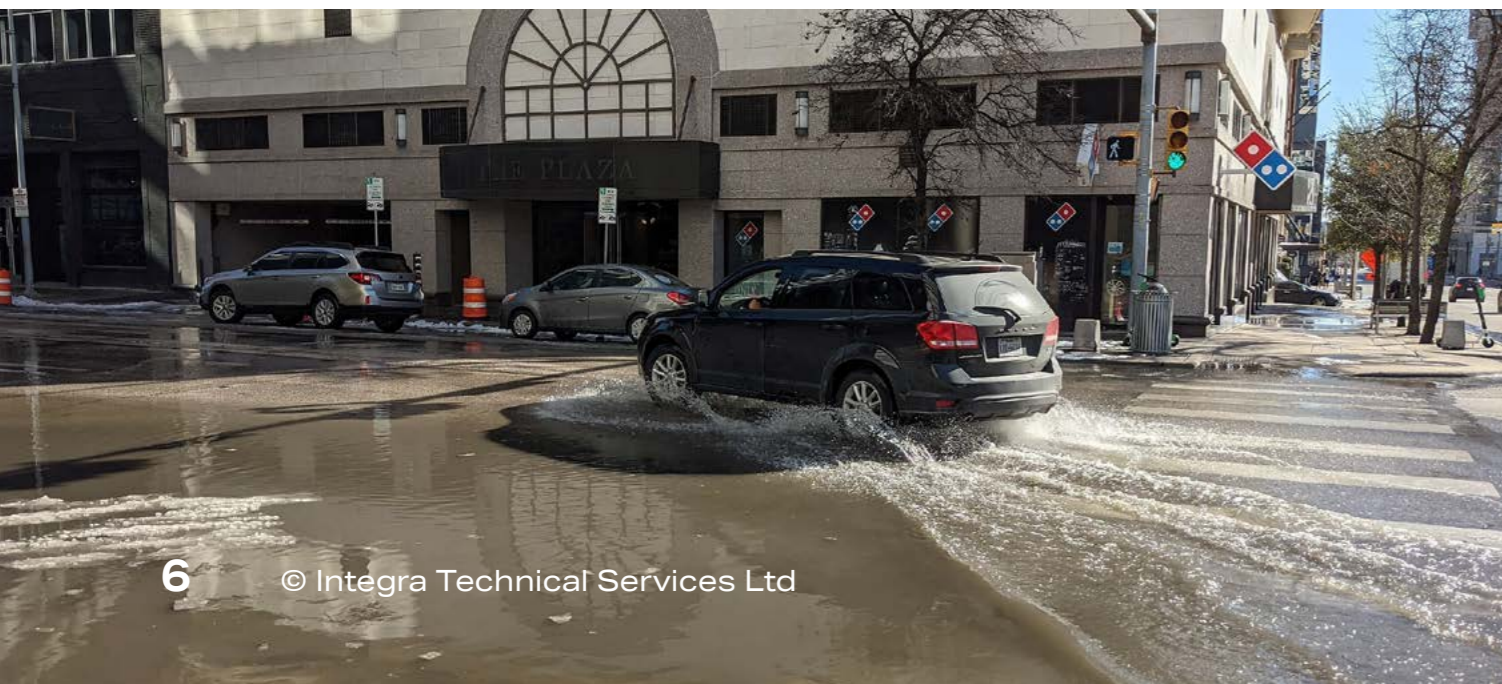
According to the World Meteorological Organisation, the global weather is becoming more hazardous and less predictable. The years 1970 to 2019, saw over 11,000 extreme water and weather-related events and a five-fold increase in weather-related disasters. Scientists point to climate change as the major culprit. With global temperatures set to rise further, it seems that catastrophic events like the Texas 'Big Freeze' may become more common. Science is telling us to expect a need for more robust infrastructure and a future of heightened risk.

**BETWEEN 1970 AND 2019,  
OVER 11,000 DISASTROUS  
EVENTS WERE RECORDED  
RELATING TO WATER AND  
WEATHER EXTREMES.**

### TEXAS POWER CRISIS – FEB 2021

<b>Date</b>	February 10-27, 2021
<b>Type</b>	Statewide power outages, food/water shortages
<b>Cause</b>	Multiple severe winter storms
<b>Deaths</b>	210*
<b>Property damage</b>	US\$20.4 billion**

\*New York Times 2021 \*\*NOAA 2021



# ESG AND ITS GROWING IMPACT ON THE INSURANCE INDUSTRY



**Paul Latimer**

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Environmental, social and governance criteria – ESG, or sustainability, as it is also known – are key drivers for long-term company investment and infrastructure policies. No longer a ‘tick-the-box’ exercise, regulatory frameworks to establish ESG credentials for all sectors are being formulated worldwide.

This has, and will continue to have, a significant impact on the insurance sector.

## WHAT IS ESG?

Company policy must consider these criteria:



### ENVIRONMENTAL

How a business interacts with the natural environment

Waste and pollution, resource depletion, greenhouse gas emissions, deforestation and climate change.



### SOCIAL

How a company treats people

Employee relations and diversity, working conditions, child labour and slavery, impact on local communities, and funding projects serving poor and underserved communities globally.



### GOVERNANCE

How a corporation is governed and polices itself

Tax strategy, executive remuneration, donations and political lobbying, corruption and bribery, board diversity and structure.

17 sustainable development goals (SDGs) were adopted by UN member states in 2015. These are designed to transform our world with a universal call to action to end poverty, protect the planet and improve the lives and prospects of everyone, everywhere.



## HOW IS ESG POLICED?

Most major ‘westernised’ countries are committing to cut greenhouse gas emissions, rapidly reduce renewable energy costs and effect social change. The UN-backed global initiative Principles for Responsible Investment (PRI) was launched in 2006. Aimed at creating a sustainable financial system, it now has over 3,000 signatories.

The UK was the first G7 country to legally formalise the target of becoming a net zero carbon area by 2050. The current administration’s ten-point plan for a “green industrial revolution”, involves £12 billion of public spending.

The US has re-joined the Paris Agreement on climate change and is prioritising reaching net-zero greenhouse gas emissions by 2050. The US power sector should be decarbonised by 2035.

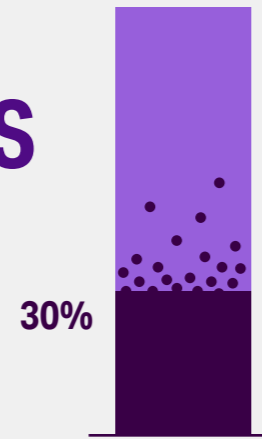
Regulatory frameworks will be used to guide project/asset management and risk management going forward. However, data is sketchy with a patchwork of reporting frameworks around the world. Standardisation is lacking and regulators are being forced to address this.

Companies are facing regulatory and investor pressure to give ESG policy greater weight in decision-making and strategy or face long-term negative consequences. However, greenwashing is on the increase.

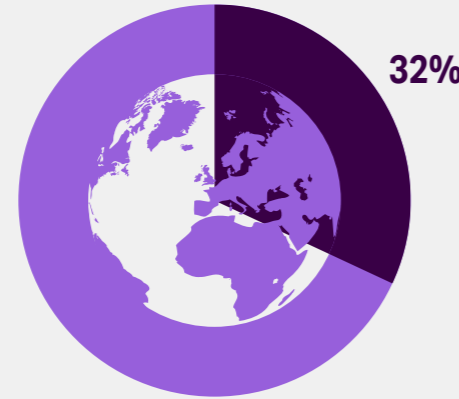
**THE UK WAS THE FIRST G7 COUNTRY TO LEGALLY FORMALISE THE TARGET OF BECOMING A NET ZERO CARBON AREA BY 2050.**



**THE CONSTRUCTION INDUSTRY GENERATES 30% OF TOTAL GREENHOUSE GAS EMISSIONS...**



**...AND USES 32% OF THE WORLD'S NATURAL RESOURCES.**



**THE CUMULATIVE VOLUME OF CONSTRUCTION IS EXPECTED TO REACH US\$212 TRILLION BY 2030.**

## HOW DOES ESG AFFECT THE INSURANCE SECTOR?

Climate, natural catastrophe, extreme weather and fire remain the main causes of insurance claims in the property and construction sectors in the long term. This is before the impact of the pandemic, which has not yet been fully assessed.

New ESG-led regulations will mean less demand for coal, oil and gas over the coming decades, potentially making some uninsurable in the long term. Having initially focused their efforts on integrating ESG filters into asset management activities, insurers are now looking at the underwriting side of the business.

Major insurers are implementing ESG frameworks that will limit their appetite for non-ESG risks and employing ESG experts to oversee this. New start-ups like Parhelion aim to offer green and sustainable insurance, arguing that without 'green' insurance company supply chains will not be fully sustainable.

## HOW CAN INSURERS LEAD BY EXAMPLE?

Insurers should be considering how to help clients with sustainability initiatives and providing new products. Lloyd's is embracing ESG with a leadership role. The Sustainable Markets Initiative (SMI) Insurance Task Force was convened by HRH Prince of Wales and chaired by Lloyd's to be an "influential platform for the sector to collectively advance the world's progress towards a resilient, net-zero economy".

For underwriting, ESG means a drive to a low-carbon global economy. There is increasing pressure not to underwrite certain exposures. New strategies will be needed to insure fossil fuel assets, for example, as public opinion and ESG requirements make it harder.

The construction industry generates 30% of total greenhouse gas emissions and uses 32% of the world's natural resources. The cumulative volume of construction is expected to reach US\$212 trillion by 2030. As the largest contributor to climate change, the construction industry will need to make the greatest reductions.

Companies that ignore ESG will lose relevance and market position. To maintain credibility they must act before being forced to.

## HOW WILL LOSS ADJUSTERS NEED TO ADAPT?

Loss adjusters will need to advise on rectification works that comply with client ESG criteria and current regulations. They will need to know what is "equivalent" and what would be "betterment" and interpret cover accordingly.

A robust due diligence process from risk assessment to claim fulfilment will be key.

### What will the future bring?

While ESG-assessed risk only accounts for a small percentage of the market currently, it is becoming increasingly significant.

**The time to act is now.**



# SPOTLIGHT ON AUSTRALASIA



**Leo Dixon**

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**“To be the first-choice adjuster in every sector we serve”** is Integra’s vision and the overarching theme of our future strategy. This involves enhancement of our existing offering through the development of resources, expertise and geographical reach.

Earlier this year, the execution of Integra’s strategy progressed with the recruitment of 17 new colleagues (14 adjusters and three operations personnel), the addition of three new strategic alliance partners and opening of four new office locations.

It is significant that Australia and New Zealand saw the bulk of this growth, with ten additional adjusters and the launch of offices in Brisbane and Melbourne. This is an opportunity to introduce our new Australia-based colleagues and give some brief insights into what they like to do when they are not investigating and settling specialty lines claims. **Meet our new colleagues...**



**Torben Bell**  
Country Manager,  
Australia & New Zealand

Torben joined Integra in July as Country Manager and specialises in Property, Liability, Construction & Engineering, Energy, Mining and Transportation and is based in Integra’s Melbourne office.

Torben was a secondary school teacher in London and South Africa before following in his father’s footsteps to become a loss adjuster, despite being told whatever he decided to do, he should avoid becoming a loss adjuster!



**Craig Jones**  
Senior Adjuster  
Sydney, NSW

Craig is a Chartered Loss Adjuster with an honours degree in Forensic Investigation. He specialises in Construction, Engineering, Liability and Commercial Property claims, having worked across the Middle East and Australia. Craig is a keen motorbike and car enthusiast and would love the opportunity to start building his own ‘project’ car.



**Alex Radcliffe**  
Executive Adjuster  
Brisbane, QLD

Alex joins Integra as Executive Adjuster and will focus on claims in the Construction, Energy, Power Generation (including Renewables) and Mining sectors.

Alex’s favourite meal would be a nice chicken balti, washed down with a few cold beers. If he could invite anyone to join him at the dinner table (apart from his family!), it would be Billy Connolly for his funny and interesting stories.



**Anand Javaji**  
Senior Engineering Adjuster  
Melbourne, VIC

Anand started his career as an engineering designer before working in insurance, undertaking risk engineering and insurance valuations for manufacturing companies and airports. He specialises in handling Construction & Engineering, Manufacturing, Power Generation, Rolling Stock and Specialist Liability claims.

You may not know but Anand walked on a headrace (a 3m diameter, 3.5km long steel pipe suspended on a mountain about 700m above sea level) without a harness – this happened to be the longest three hours of his life. When not risking his life, he likes to spend time with his family camping and gardening.



**Sumeet Bhardwaj**  
Senior Engineering Adjuster  
Brisbane, QLD

Sumeet is an experienced engineer who spent 12 years working for large corporates in the UK and Australia, before moving into loss adjusting in 2019. His focus will be Construction and Engineering losses.

Sumeet says his favourite genre of music is Disney songs, which has nothing to do with his children! Although he does add that you can’t beat 90s and 00s chart music. He also collects model cars as a hobby.



**David Barry**  
Executive Adjuster  
Melbourne, VIC

David’s adjusting experience lies in Construction, Power Generation and Energy where he has handled complex claims occurring both during the construction and defect liability stages of Erection All Risks projects, in addition to Renewable Energy and Infrastructure sectors.

David loves to catch up with friends over a beer and food, ideally Vietnamese, and enjoys documentaries and books about historical man-made disasters and war criminals.



**John Wigg**  
Executive Adjuster  
Melbourne, VIC

John is primarily focused on investigating and settling complex losses in Property and Construction across the Asia Pacific region. A specialist in the interpretation and application of policies, he is often asked by industry bodies to advise on aspects of policy wordings.

John’s favourite day would be waking up to the sounds of the Australian bush and water running over rapids, brunch with his family and a leisurely walk or swim, ending with an evening sat around a fire with a bottle of wine.



**Eoin Lawless**  
Loss Adjuster  
Auckland, New Zealand

Eoin is a Liability Adjuster specialising in Public & Product, Professional Indemnity and Dispute Resolutions. He holds a practising certificate as a barrister and adjudicates and mediates disputes.

Eoin enjoys classic rock and motorcycling, and would invite Augustine of Hippo (if he was still alive) to a dinner party for his wit and wisdom.



**Glenn Nadworny**  
Senior Adjuster  
Auckland, New Zealand

Glenn graduated with a degree in Civil Engineering and was a professional engineer in the Canadian petroleum industry for over 15 years, before becoming a technical loss adjuster handling both property and liability claims, mostly in the Downstream Oil, Gas & Petrochemical, Mining and Power Generation sectors.

Glenn enjoys walking, travelling and reading. His perfect day would be a dawn beach walk, and an evening with his wife watching their favourite British murder mystery series.



**Iain McLennan**  
Executive Adjuster  
Sydney, NSW

Iain trained as a quantity surveyor before moving into insurance as a loss adjuster in 1995. Although focused on Construction, he has also handled claims across Infrastructure, Education, Health, Food Processing Facilities, Power Generation, Manufacturing and high net worth clients.

Iain believes that if his family are happy, he is too, and enjoys rock and heavy metal music, golf, walking, gardening and the occasional beer.



**Suzie Young**  
Executive Assistant/Team Administrator, Melbourne, VIC

Suzie has worked in the insurance industry for over 20 years assisting executive loss adjusters with claims in Construction, Power & Energy, Mining, Commercial Property and Liability.

Suzie loves rock music, especially Fleetwood Mac, The Eagles, Bee Gees and The Beatles. Her perfect day would be relaxing on the beach or by the pool in Hawaii enjoying Mai Tai cocktails.



**Andy Donnelly**  
Executive Adjuster  
Melbourne, VIC

Andy has over 20 years' commercial adjusting experience and will be focusing on adjusting losses arising from both construction projects and operational risks within the commercial industrial and government sectors.

His ideal dinner party guest would be Jurgen Klopp, mostly for the giant bear hug he would get on arrival. Andy was a professional ballroom dancer and worked for a year on a cruise ship as part of their production team.



**Malia Foti**  
Executive Assistant  
Brisbane, QLD

Malia, like Suzie, will be providing a wide range of support to Integra's growing team including administrative, claims analysis and communication with clients. She has over six years' specialty insurance experience.

Malia enjoys a challenging mountain climb and is looking to complete the Kokoda Track one day, as she believes it would be a rewarding and testing experience, both physically and mentally.








# 6 OFFICES



**20**  
ADJUSTERS

**4**  
OPERATIONAL

## SECTORS COVERED:

-  **CONSTRUCTION & ENGINEERING**
-  **ENERGY (INC RENEWABLES)**
-  **MANUFACTURING**
-  **MARINE & TRANSPORT**
-  **MINING**
-  **SPECIALIST LIABILITIES**
-  **PROPERTY**
-  **TECHNOLOGICAL INDUSTRIES**
-  **CYBER**



# PEOPLE WELLBEING

The Foundation of a Company's Common Good



**Natalia Staina**

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How are you? Did you have time to stop and think about it today? Remember what it was like when you were a child? Maybe you were going to the zoo with your mum and dad, the beach with your friends, or a party with your best mates? Compare that past feeling with your current state of mind and you can understand how much stress you are carrying right now.

Most of us were carefree as children. We could gaze at the stars, wait for an alien ship, play video games and not worry about tomorrow. But now, as grown-ups, we have responsibilities. We go to sleep stressing about things like work tasks or the wellness of our loved ones.

## A PANDEMIC OF STRESS

After more than 18 months of the pandemic, extra stress and pressure have become part of everyday life, and our wellbeing is more important than ever. Last year the world changed unexpectedly, leading to a prolonged crisis which is set to have a widespread effect on our collective wellbeing. This may not be noticeable in the short term, but will definitely become evident in years to come.

When humans have to deal with an urgent or unexpected crisis, we often go into stress response mode and adapt by consuming our internal energy resources. The many small changes we make to our habits, routines and schedules combine to induce stress too. But, instead of acute stress, disruption causes chronic stress which is much more dangerous. In the same way that food deprivation over a long period is more serious than fasting for a day, chronic stress is far more detrimental to health than short-term acute stress.

**EVEN IN A SMALL ORGANISATION WITH 50 EMPLOYEES, IT'S LIKELY THAT AT LEAST TWO PEOPLE WILL HAVE A HISTORY OF DEPRESSION WITHOUT KNOWING IT.**



## MORE STRESS AND LESS ENERGY

Chronic stress can result in our energy reserves being depleted faster than normal. We may work the same amount of hours and make the same number of calls as we did before the crisis, but we find ourselves twice as tired. For many months since the pandemic began, people have relied on their 'internal batteries', been deprived of positive emotions and lacked opportunities to recharge their energy levels.

So, next time you are talking to a colleague who is slightly more irritated than usual or wants to discuss their kids or weekend with you, they are probably looking for a bit of much-needed social connection to make them feel better!

The World Health Organisation estimates that over 300 million people suffer from depression worldwide. So, even in a small organisation with 50 employees, it's likely that at least two people will have a history of depression without knowing it.

**AFTER MORE THAN 18 MONTHS OF THE PANDEMIC, EXTRA STRESS AND PRESSURE HAVE BECOME PART OF EVERYDAY LIFE.**



# HAPPY PEOPLE ARE PRODUCTIVE PEOPLE

Oxford University research has found a strong link between happiness and professional performance and that happy employees are 13% more productive. The lack of work/life balance brought about by the pandemic has inspired many articles about wellbeing at work, but a Gallup study\* I particularly like finds that people who successfully combine five “elements of wellbeing” perform better.

**“These elements are the currency of a life that matters. They do not include every nuance of what’s essential in life, but they represent five broad categories that are essential to most people.”**

- **Career Wellbeing:** how you occupy your time or like what you do every day
- **Social Wellbeing:** having solid relationships and love in your life
- **Financial Wellbeing:** managing your economic life effectively
- **Physical Wellbeing:** having good health and the energy to get things done daily
- **Community Wellbeing:** the engagement you have with where you live

Whilst 66% of people do well in at least one of these areas, just 7% thrive in all five. If we struggle in any one of these domains, as most of us do, it damages our overall wellbeing and impacts our daily lives.

Improvements to any one of these areas yields benefits in the days, months, and decades to come. Address all five and we are most likely to get the most out of life.

**HAPPY EMPLOYEES ARE 13% MORE PRODUCTIVE.**



# HOW TO ENSURE BETTER WELLBEING

## Surveys:

If your company doesn't have a corporate psychologist to monitor employees and offer support, why not conduct staff engagement and performance surveys? The more regular, the better.

## Relationships:

Managers need to establish more human, less formal relationships with their direct reports. Promoting cooperation and collaboration is always better than a 'request and isolation till the work is done and time to report back' type approach.

## Sociability:

Social activities, Friday tea times and virtual coffee breaks are all opportunities to see your colleagues, even if it's next to your favourite cat mug(!) on a Teams call rather than beside the office coffee machine.

## Time management:

Businesses need to encourage employees to look after their wellbeing by setting Outlook reminders on when the working day should end. In the home workplace, it's very easy to fall into a timeless rabbit hole, just like Alice did in Wonderland.

## Exercise:

Sport, physical activity and meditation should be encouraged. Sitting in the same position for extended periods can cause long-term health issues, unless balanced with regular movement or activity.

Last but not least, please don't be like me in the past. Never eat in front of your laptop when you're distracted by emails. Your stomach won't thank you for that.

I wish you all well!

\*Gallup Study  
*'The Five Essential Elements of Well-Being'*

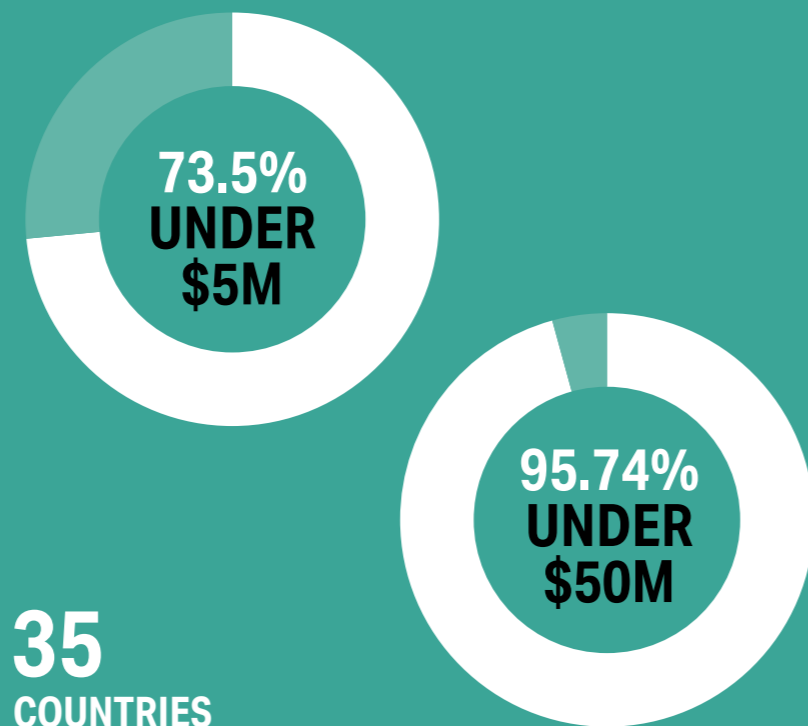


# GROWTH FOR INTEGRA IN H1 2021

It's been an exciting start to the year for Integra. Take a look at our stats or visit us at [integratechnical.com](http://integratechnical.com)

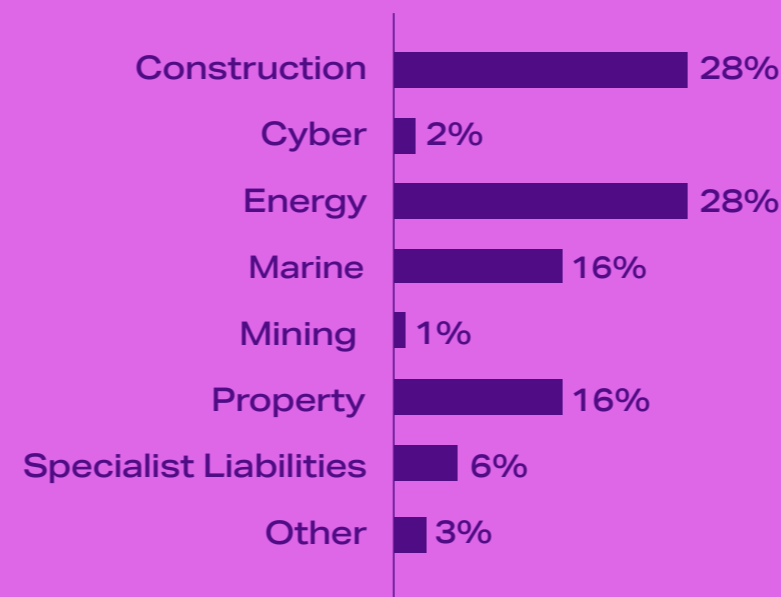
329 CLAIMS HANDLED IN H1 2021

CLAIMS VALUE:



35 COUNTRIES

## % CLAIMS SETTLED BY SECTOR H1



## OUR COLLEAGUES

51  
ADJUSTERS

19  
OPERATIONS & FINANCE

## INSTRUCTIONS BY REGION H1

TOTAL: 329



17 OFFICES 17 STRATEGIC ALLIANCES

LOCATIONS:

AUSTRALIA  
CHILE  
GERMANY  
MEXICO  
NEW ZEALAND  
SINGAPORE  
UAE  
UK  
USA



IRIS STATS:

USED ON 30 claims instructions

84 live sessions

114 videos

OVER 45 HRS of video coverage

1760 photographs



# integrated

## ISSUE 10

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