



the insurance charities
for the things you can't insure against

Impact Report 2021/2022



a lifeline for the insurance industry since 1902

A Message from Annali-Joy Thornicroft

CEO of The Insurance Charities

Welcome to our second Impact Report. As a valued supporter or partner, we hope you can see the positive change we have delivered to current and former insurance professionals who are going through exceptionally challenging times.

We have continued to navigate the personal and professional challenges brought about by the pandemic, and are now working to ensure that the sharp rise in the cost of living is offset by additional and appropriate support from the Charity.

Some years ago, a major governance review identified the need to increase diversity, limit terms of office and embrace open recruitment across the Charity's Board and Committees. Over the past year we welcomed further volunteers, keen to commit their time and expertise to their dedicated industry charity, as Board and Committees members and local representatives. I am confident we have made huge strides forward to meet the needs identified through these recent appointments. We also said goodbye to several long-standing Trustees and Committee members as they reached the end of their terms. We are very grateful for all their past service.

In September, we welcomed Adrienne O'Sullivan as our first Honorary President. Adrienne joined the Charity's Board and Marketing Committee in 2003 and served as President from 2014-2015. This significant ambassadorial role recognises Adrienne's commitment and contribution to the Charity over many years, particularly in Ireland. We are thrilled she will remain a member of our Marketing Committee, helping us drive our work forward and reach insurance professionals in need throughout the UK and Ireland.

We have continued to help both new and existing beneficiaries over the last 12 months providing financial and practical support during times of uncertainty and worry. Although the total amount of financial support awarded over the past year was down on the previous year, this does not mean that the impact of our help was reduced. Support with

lower-value items remains life-changing for many. Financial help alone does not always solve an issue which is why we work to provide a tailor-made package of support and advice.

We value collaborating with our trusted partners to bolster our help and look forward to continuing these initiatives to help meet the needs of those in the industry. A huge milestone in the last year has been the delivery of the revised Domestic Abuse Toolkit for Employers, in conjunction with Business in the Community and The Employers' Initiative on Domestic Abuse. The original Toolkit was funded by us and launched in 2018. The updated version includes invaluable advice for those whose workforce now spends time working from home. Details of the launch, and highlights from our other collaborative working, appear later in the Report.

Insurance Charities Awareness Week each June is an important time for us as we engage with the industry to tell them about the support available to those in need. Many thanks to all who took part in last year's virtual Awareness Week and those who have supported the 2022 campaign.

At the end of this report, you will see comments from some of those we have helped over the past year. These powerful testimonials will give you some insight into the impact the Charity has made on real people facing real concerns.

Thank you to all of you who support our work with your time and expertise. We could not do what we do without you.



Annali-Joy Thornicroft

The Year in Numbers

We help insurance people and their dependants whenever difficulties arise, whether that be during their working life or after it has ended. Irrespective of their role in the insurance industry, our beneficiaries have in common that something has happened which has resulted in hardship, and a lifeline from the Charity has been given to help them get back on their feet.

£612k

awarded through one off and ongoing payments

120

beneficiary cases receiving financial support

Our active beneficiary cases

295 active beneficiary cases in total

MADE UP OF:

Individuals	145
Couples	41
Couples with children	60
Single parent families	49

Our volunteers

113 – beneficiary visitors, ambassadors, our Board and committee members

Enquiries for help

189 enquiries received
Advice given in **129** cases

Support for those experiencing domestic abuse

8 cases – **£70k** awarded

Support for those with mental health concerns

68 cases – **£293k** awarded

Support for those affected by dementia

1 case – **£19k** awarded

working in partnership

Aware

Supporting the Irish insurance community

After committing to improving access to practical support for insurance professionals in Ireland, we have been delighted to partner with mental health organisation, Aware, for a second year.



Three separate programmes of Cognitive Behavioural Therapy (CBT) were delivered in August 2021 and March 2022, comprising 90 minutes of free support each week, for those with mild to moderate stress, anxiety or depression.

With the pandemic causing uncertainty around job security and office working arrangements, coupled with changing government restrictions, all three courses were fully booked within a matter of days.

Feedback from participants was again extremely positive with many complimenting the high standard of trainers, programme resources and content delivery.

41

Irish insurance professionals took part in the programmes

Last year the partnership resulted in:

- 41 Irish insurance professionals took part in the programmes
- 18 hours of CBT funded through the initiative
- 85% of participants strongly agreed, and 15% agreed, that the programme had been helpful
- 100% of participants said they would recommend the programme to others

“I learned how to break things down into smaller pieces to achieve your goals rather than looking at something as one big problem. I also gained loads of tools to help me manage my emotions.”

“I now understand how to try and stop the vicious cycle and stop catastrophizing, as I learned that almost all of the time the bad things don’t even get to that stage.”

Alzheimer's Society Uniting against dementia

188 calls made by 5 insurance professionals

We are now into the fourth year of our partnership with Alzheimer's Society. In return for significant funding from our Charity, the partnership offers fast track access to an adviser for those affected by dementia and volunteering opportunities to insurance people wanting to give practical support.

Since the charities started working together, the partnership has evolved greatly. People affected by dementia were significantly hit by the pandemic and Alzheimer's Society faced a huge increase in demand for practical and emotional support, as people became isolated and unable to see loved ones. We have been delighted to continue promoting the Companion Calls initiative, launched in response to the Covid crisis, recruiting volunteers from the industry to provide weekly phone calls to those needing emotional support.

At the end of 2021, we were made an official Dementia Connect Referral Partner – a proud moment for the Charity. We can now signpost individuals to free tailored support, via the Dementia Connect service, for them or a loved one. The service offers help with a wide range of issues which can be challenging for those with dementia such as support with legal documents and Lasting Power of Attorney and advice on how to cope and live with dementia.

Last year volunteering made via the partnership resulted in:

- 188 calls made by 5 insurance professionals
- 4094 minutes contributed
- 5 individuals regularly volunteering, with more being onboarded and trained
- 12 service users benefitting from a regular call
- 92% of calls to people with dementia and 8% to carers

“The chat I had with the adviser made me feel as if I still have more things to offer. My wife and I have used the information provided, and it has taken a lot of the worry away.”

Dementia Connect Service User

“I’ve just made a call and I have to say it was probably the most worthwhile call I’ve ever made. She was quite down when I first spoke to her, but we were soon laughing about her dogs. Thank you for letting me be a part of this.”

Companion Caller



case study

Employers' Initiative on Domestic Abuse (EIDA)

Tackling domestic abuse

In May we were pleased to unveil an update to the popular resource: [Domestic Abuse: A Toolkit for Employers](#).



We were proud to have funded the update, driven by a recognition that the world of work, and awareness of domestic abuse, for many had changed dramatically in the three years since its original publication.

Covid-19 and the implementation of the Domestic Abuse Act highlighted the need for an update so, along with our partners at the Employers' Initiative on Domestic Abuse (EIDA), Business in the Community (BITC) and, what was then, Public Health England we acted.

The Toolkit provides business leaders, senior managers, HR, occupational health, and anyone involved with the health and wellbeing of staff with the information, resource, examples, and confidence to play their part in tackling abuse, raising awareness, and supporting their colleagues. The Toolkit can be adopted by any organisation, including charities and public sector bodies, irrespective of their size and is free to download.

“We launched our domestic abuse support programme in February, and in recognition that our managers need guidance on how to respond and support employees, we have identified resources, which include the Employers Toolkit for this purpose.”

Crawford and Company

With one in four women and one in six men reporting domestic abuse in their lifetime, employers have a vital role to play in society's response to this crime. Never more so than with the huge shift to home working during the pandemic, which effectively robbed many of their safe workspace and left them 24:7 in the path of their abuser.

The Toolkit, which was supported by Government with a Ministerial foreword, was launched exclusively to the insurance industry first and included a webinar with contributions from the one of the Charity's Directors, its CEO, and a domestic abuse survivor.

We remain committed to supporting financially those in the industry affected by domestic abuse, where needed, and encouraging the implementation of the Toolkit and EIDA membership throughout the industry.

Last year the financing of the Toolkit resulted in:

- 7,891 page views on the Business in the Community (BITC) website (2021/2022)
- The Toolkit remaining in the top ten of all downloads from the BITC website

“The Domestic Abuse Toolkit for Employers provided an invaluable guide and framework for us to establish a truly robust and supportive domestic abuse policy. We could not have created our policy without it.”

Canopus Group Ltd

The year ahead

We look forward to attending in person many of the events which are now filling the insurance industry calendar to talk about the support available to insurance colleagues.

We are about to embark on a period of consultation with those working in the industry to ascertain how we are perceived and the level of knowledge that exists about our work. This research will help inform any changes needed to our visual identity and messaging and ensure those who need us have every chance to hear about our work.

We will continue to collaborate with employers, industry bodies and networks to enhance the support they offer. This includes reaching out to those who have spent time in the industry but are no longer employed there, for whatever reason. In addition, we plan to engage with previously unreached areas of the industry, such as insuretech, where potential recipients of help may be. We are keen to tell insurance professionals about us from day one of their careers, and build a relationship which continues throughout their working life and changing circumstances.

With the economic landscape looking uncertain, and many concerned about their ability to manage, we will support both new and existing beneficiaries with appropriate financial support and signposting to advice on budgeting and mental health care. We will also be providing practical support for those looking for work who need a helping hand in the application process.

Through our work with our current charity partners, we will explore further opportunities in the UK and Ireland, to support the financial and practical needs of those working in insurance.

If you or someone you know, who has served the industry, is going through a difficult time financially, please get in touch so we can see how we can help.

Thank you to all of you who give your time and skills to support our Charity. We are truly indebted to you.

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A final word from some of those we have helped over the past year:

“I am in a much better frame of mind. I do not have constant worry. I am a better mother, friend, and person in general. With your help I was able to see a future.”

“It has been a very troubling time in my life, but your support has literally meant the difference between complete and utter disaster and being able to bounce back and confidently move forward.”

“I am forever grateful for the help given to help me navigate a very torturous period in my life.”



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