



## COVID-19 and Working From Home – How Will They Change a Claimant’s Journey?

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In Disability Insurance Claims management, claimants who cannot physically go to the office due to injury or illness are usually encouraged to commence a return-to-work plan. Previously, being back in the workplace was thought to provide more support and connection for recovering. However, working from home during the COVID-19 pandemic has proved a valuable strategy in mitigating the spread of the disease and has demonstrated how effectively colleagues can work together when away from the office. What impact will these changes have on development for management of Disability Insurance (DI) claims moving forward? The purpose of this article is to investigate how working from home was viewed and practiced prior to COVID-19 and how working from home during the pandemic may affect DI claims management moving forward.

### Working from home pre-COVID-19

Some companies had already introduced agile working prior to the COVID-19 pandemic; for example, fewer available desks in the office, hoteling concepts with no assigned desks, encouragement to work from home, or even the entire workforce working remotely. A survey conducted just prior found that globally an average of 60% of employers offered flexible working arrangements and 75% of people considered flexible working to be the new normal.<sup>1</sup> However, the arrangements on offer did not necessarily translate into employees working remotely. For example, reportedly only 3.4% of U.S. workers worked entirely remotely,<sup>2</sup> despite 69% of U.S. employers offering a flexible workspace policy. This showed increased flexibility by employers although the numbers of employees taking up the offer to work at home was low.

From a DI perspective, this meant a flexible return-to-work plan could be implemented with ease for claimants within companies operating agile working practices. In such companies a claimant, and his or her manager, know how to accommodate flexible working while ensuring the hours worked and duties done fall within the medical parameters for a safe and sustainable return to work.

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### About This Newsletter

*Risk Insights* is a technical publication produced by Gen Re for life and health insurance executives worldwide. Articles focus on actuarial, underwriting, claims, medical and risk management issues. Products receiving emphasis include life, health, disability income, long term care and critical illness insurance.

## Working from home – Now and in the Future

When countries started implementing social distancing guidelines, businesses needed to react and comply. Many large corporations already had business continuity plans, strong IT infrastructures with clear and effective communication to ensure a response to these social distancing guidelines and, as much as possible, a smooth transition for their employees into a working-from-home arrangement. By contrast, many small and medium-sized businesses may never have thought that such a scenario would occur and consequently may not have been prepared to undertake a shift of all staff working from home within a short time. It was evident that some small companies took a little longer as they needed to obtain and distribute the necessary tools for their staff to work from home. However, once small businesses had these tools in place – for example computer hardware, secure remote networks (VPN) and video call software – they were able to adapt to a flexible working arrangement with their employees. Overall, it was remarkable how quickly businesses were able to respond, and this ability to adjust is a positive sign of ingenuity across many industries.

Some companies in China require employees to send photos of them “Checking In” via WeChat to confirm they are starting the day on time. This can be useful; however, it can decrease the trust felt between the employees and management, leading to a sense of alienation. Other companies avoid that by focusing on output, rather than time spent online, which demonstrates trust from the management that the employees will complete their work and also an awareness that not all hours of the working day will be productive.

As the restrictions on free movement imposed during the pandemic are eased, the working world may return to previous ways where the flexible arrangements on offer are not necessarily taken up by employees. Alternatively, companies that found enforced home-working was effective may move to make it permanent by not asking their people to return to a centralised workplace. This allows employers and employees to negotiate what suits them best and respond accordingly.

### DI claims considerations

When assessing DI claims in the future, consideration needs to be given to a number of factors learned during the restrictions on working enforced during the pandemic, including:

- The flexible working arrangement policy
- The utilisation rate of the flexible working offerings
- What tools are in place to support flexible working
- The safest and meaningful manner to implement a gradual return to work

For starters, it is important to note that the purpose of supporting a claimant who’s performing modified duties and/or partial hours is to assist him or her to make a gradual, safe and sustained return to work and be financially independent. In fact, many countries now advocate for the health benefits of work, where the act of continuing to work and completing meaningful duties provides greater health benefits than when an individual is out of work.

### *What can working from home look like within a claim?*

There are key factors that apply to all key stakeholders involved in ensuring a sustainable working-from-home environment for a claimant. They include:

- Clear and consistent communication between the claimant, their employer, line manager, medical professional and insurer
- Structures that support the claimant in achieving a realistic output with flexibility (i.e., not focusing on time spent online) and completing meaningful duties
- Maintaining a daily or weekly routine, with enough rest breaks and variety in activities
- Staying engaged virtually with colleagues to maintain working relationships
- Taking care to ensure all parties communicate effectively



- Ensuring successful engagement by being sure not to conduct all your communication via email or instant messenger as those messages have no emotional tone and can easily be misinterpreted
- Sustaining a normal daily routine, which is essential in maintaining mental well-being and assisting in a return to work
- Introducing a daily structure to a claimant's day by including physical activity times, attendance of medical appointments, or spacing out rest breaks as needed, all while maintaining an appropriate level of productivity
- Creating a separate working space from the claimant's living area can help to create a barrier between work and home
- Staying physically and socially active
- Ensuring your home workstation is set up ergonomically<sup>3</sup>

### *When is it appropriate to incorporate working from home into a claim?*

When assessing a DI claim, the occupational review is an important assessment tool, particularly in its ability to identify potential workplace modifications. Identifying what modifications were provided at home during COVID-19 is useful in determining modifications that will be medically appropriate for the workplace and that will support not only the claimant but the employer and medical professionals in a safe and sustainable return to work. Many occupations have duties that can be completed via flexible tools such as a computer, tablets or smart phone. These duties can include meetings, report writing and client activities. When a claimant can work from home with available resources, those resources can be incorporated into the initial stages of a return to work as a good start before the claimant returns permanently. Of course, all the modified duties and the required hours must be medically approved, monitored and adjusted accordingly.

### *What are the areas of concern when working from home?*

Managing a claim that requires supporting a claimant who is working from home is quite a difficult task, and it may become more challenging in the future. Physical distance

can also be perceived as a divide between employer and claimant; however, with technology these days, that gap has decreased. Some claimants relish the flexible and remote working environments; for those who do not, a change to remote work at home while on claim can lead to an increase in occupational stress. This may be due to the uncertainty of the claimant's role, the change in working environment and a feeling of not being trusted by colleagues when working from home. Additionally, some reports have described that people are working longer hours at home due to the lack of disconnect between work and home; some people start working first thing in the morning and continue until late at night.

Not only claimants experience these concerns; people who are working from home indefinitely are also prone to some detrimental health effects. At the beginning of the lockdowns, some sports and exercise medicine doctors highlighted that when people work from home, they move around too little, sit too long, drink too much alcohol, and eat an unhealthy diet. All these modifiable risk factors can be attenuated when correct advice is provided and followed. In order to mitigate these risks, some insurers and employers have implemented health and wellbeing strategies.<sup>4</sup>

### *When is working from home not appropriate?*

People who don't have an ability to be flexible or work from home include pilots, nurses, doctors, police, supermarket staff, plumbers, brick layers, delivery drivers and public transport workers, to name only a few. Therefore, it is important to understand the duties of the occupation being assessed and the likelihood of success of any flexible workplace options that can be implemented.

## **Conclusion**

We don't know what the new normal will be like, but what we have learnt is that many of our workplaces and occupations have been able to adjust more than was expected to the social distancing requirements – and at a rapid pace. This demonstrates that current technology has provided flexibility, and indicates increasing opportunities for claims managers to utilise technology in making flexible working arrangements. When assessing an occupation for



a DI claim, it is important to identify the modifiable duties and to apply many of the lessons learned during COVID-19 restrictions to enhance this assessment.

Considering all this, appropriate modifications – and the implications for working from home – allow a claims agent to offer more support to a claimant to ensure a safe and sustainable return to work following injury or illness. This is ultimately a win-win, enabling better health for the claimant, and improved termination rates for the insurer.

## Endnotes

- 1 IWG Workplace Survey, 2019.
- 2 Forbes, Coronavirus Career Advice, 1 April 2020.
- 3 Health and Safety Executive UK, Homeworkers.
- 4 Deloitte, 2018 Global Human Capital Trends.

## About the Author

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