

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 to unemployment and f

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.



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