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Compassion, Self – Awareness and the Decline of Empathy: Why a New World calls for a New Benchmark

Introduction

The World Health Organisation estimates that almost 800,000 people worldwide are lost to suicide each year.¹ That's approximately 2,192 people per day, 91 per hour;

one person every 40 seconds.

In 2017, Australia's share of this annual figure was 3,128² and presently, mental ill-health remains the third biggest cause of Income protection claims in the country³.

Looking at these confronting statistics it would be easy to assume that empathy, mindfulness and emotional intelligence are all 21st century constructs; the by-products of our desperate bid to quell the rising tide of complex discontent. The reality though is that these concepts are not new, but just merely growing in popularity and application.

As part of the question on which this paper has been based, the writer states that “...*the sympathetic handling of claims that involve mental illness have highlighted the empathy and interpersonal skills needed by front line claims managers.*” The writer then also adds: “*However, these skills need to function alongside clear judgment, objectivity and the need for rigor and accuracy in the assessment process.*”⁴ It is certainly true that claims managers need to demonstrate both empathy and clear judgement, however to indicate that there is a distinction between the two worlds, between the way we view, interact and feel towards others, and the way that we process, assess and rationalise our own judgements, biases and behaviour, is also a perfect illustration of why our understanding of empathy may no longer be enough to combat the growing needs of the insurance sector.

While the topic for this paper asks that I reflect upon on my own training of empathy and how effective I found it; in truth - I have no recollection of ever being trained to be empathetic. For

me, it is something that has always come quite naturally; however, I also note that much of the training I have undertaken, from person-centred planning to motivational interviewing, all have had a strong ethos of empathy at their core.

Perhaps though, the real issue is not about the effectiveness or appropriateness of the training offered by organisations, but instead the receptiveness and openness of the individual. Arguably, the more pertinent challenge to the industry is equipping staff with the necessary self-awareness skills that will enable them to independently determine the limitations of their own knowledge.

Instead of critiquing specific types of empathy training, this paper chooses to instead examine the specific difference between training and development in order to discuss what the proposed future of staff *development* should look like. It also aims to tackle the broader question as to whether or not empathy should even remain the benchmark for the insurance sector in a period where the complexity of claims is on the rise.

Empathy Erosion: How the digital age is also fast becoming the 'Age of Anger' ⁵

Psychology Today defines empathy as “the experience of understanding another person's thoughts, feelings, and condition from his or her point of view, rather than from one's own.”⁶ More colloquially speaking, empathy is often referred to as ‘walking a mile in someone else's shoes’. It is certainly not uncommon though for Case Managers and other frontline staff to regularly encounter customers whose values, actions or choices directly contradict our own moral compass.

During my time in the sector, I have personally encountered a range of confronting circumstances that include everything from million-dollar fraud to the repeated sexual abuse of a minor. While our referenced definition of empathy does not include caveats like “as long as they are a good person,” or “as long as their values align with ours,” quite often our ability to empathise with these more complex presentations is still significantly compromised by our reactionary judgements and personal values. While it is understandably expected that an organisation would require its staff to “treat all customers with respect, dignity and empathy,”⁷ simply providing staff with a roadmap of what empathy looks like may not actually mean that they have the capacity to successfully navigate their way there.

According to Zurich's review of the 2019 Global Risks Report, the world is currently experiencing a significant decline in empathy.⁸ Citing a relentless rise in technology, they note that people are today feeling more disconnected, discontented and angrier than ever before. From a leadership perspective, it is crucial to also note that these experiences are not isolated to just our customers, but also a risk needing to be navigated internally as well. In reflecting on these growing challenges, Zurich highlight the need for leaders to create mentally healthy workplaces that include working to mitigate cognitive biases.⁹

Author and educator Kendra Cherry states that while cognitive biases are employed by our brains as an attempt to simplify the processing of information, that there is also an inherent danger in not being aware of the role that they play in our decision making.¹⁰ Perhaps one of the most common cognitive biases relevant to the culture and wellbeing of an organisation is that of the *Actor Observer Bias* in which we tend to attribute our own shortcomings to external forces that are beyond our control, while attributing the shortcomings of others to inherent internal forces such as low motivation or laziness.¹¹ While this particular bias is

undoubtedly responsible for many a toxic workplace; it also significantly impacts our ability to put ourselves into the proverbial shoes of our customers.

Mirroring the research of cognitive bias, Australian company Smiling Mind, state that all humans perceive things through a lens of past experiences, connecting and drawing on these experiences to make sense of our world. They also state that “As we develop as humans, the mind can become more and more conditioned by past experiences, using these to develop attitudes, make decisions and project ideas about the future.”¹² So how do we stop workers from making subconscious judgements about which customers deserve empathy and which do not? And how do organisations address cognitive biases as well as individual perceptions when designing and delivering effective training?

Training vs. Development: Incentivising Self-Awareness for better organisational outcomes

According to learning management organisation Gyrus, there is a distinct difference between training and development with training focussing on job requirements, while development is about building on existing skills and improving the performance outcomes of the individual as a whole.¹³ As a Case Manager, one of the most common conversations that I have with individuals on claim, is that they wish they had done something sooner or wish they'd had the skills, knowledge or experience to avoid being in their current situation. It is a popular sentiment that 'prevention is better than cure' and arguably one of the distinct advantages of the technological age is the innovative approach it allows us to take to almost any problem.

One such model of this is AIA's Vitality program¹⁴ which centres on an online platform and app based service that allows users to earn significant rewards for taking care of their health and wellbeing. With points on offer for everything from going for a walk to getting a dental check-up, the app incentivises people paying attention to and prioritising preventative health. But what if we used the same principle and applied it to staff development? What if, in addition to the required training that is linked directly to an individual role, that staff members were also incentivised to further independently develop themselves as an individual? What if there was an app where instead of earning a \$5 voucher for walking each day, that staff could earn points and rewards for interacting with the TED Talks, articles and research papers that not only helped them to improve their work performance, but also their holistic wellbeing?

Would staff have a better understanding of how to apply empathy if they also had a better understanding of how cognitive biases influence their decision making? Likewise would they also be better equipped to meet the needs of vulnerable clients if they knew that women going through menopause can experience first onset of schizophrenia without any prior history?¹⁵ Would a TED Talk on the power of optimism in protecting the health of our brain, or an article linking the increase of stress hormones to a marked decline in a particular white blood cell – CD24, change the way we approach stress management in the workplace? Likewise, would their conversations and interactions with customers be enriched if they knew that during times of extremely heightened anxiety, fear or distress that the frontal lobe of the brain shuts down effectively switching off an individual's capacity for logical decision making?¹⁶

What if staff also earned points every time they engaged in a guided mindfulness activity? According to Smiling Mind, the staff that do, experience improved productivity, increased attention, clearer more focussed thinking, heightened performance and increased resilience. In support of this claim they have also published data obtained from Smiling Mind users with IBM reporting that 42% of staff felt more focussed since using the Smiling Mind workplace app while 79% of staff found it personally beneficial.¹⁷

In an article published last month in *Forbes* magazine, author Janice Marturano states that compassion and indeed self-compassion, demands rigorous self-awareness and self-examination.¹⁸ In this light would increasing the self-awareness of staff also allow them to be more compassionate? Given the reports of our eroding empathy, is compassion perhaps a better benchmark for individuals and organisations alike?

Unlike empathy, compassion does not specify a need to *understand* as part of its definition and instead, is merely defined as the sympathetic pity and concern for the sufferings or misfortunes of others.¹⁹ While in the past there has been some trepidation towards the thought of a sympathetic workforce; particularly regarding the case assessor's ability to balance sympathetic concern with the need to also deliver appropriate and sometimes adverse outcomes, in today's increasingly disconnected and discontent landscape, perhaps more sympathy may be just what the doctor ordered.

Additionally, Marturano also makes the point when we genuinely care about an individual and wish to alleviate their suffering that we are motivated to assist them to obtain what they *need*, rather than what they *want*.²⁰ In this respect, insurers have little to fear from activating greater compassion within their workforces and are unlikely to see a decline in sound judgement from assessors as a result.

Conclusion

As part of writing this paper I was asked to reflect upon a number of questions, but at the heart of all of them was: are we doing enough? While on any given day we might be tempted to answer with an optimistic *maybe*; with 40 people worldwide lost to suicide *every single second*²¹ the sad truth is, we probably aren't.

For years we have been taught to put ourselves in someone else's shoes but perhaps it is time that we stood firmly in our own and took a moment to reflect upon the inside view. Are we truly being the best possible versions of ourselves? Are we truly doing enough to improve not only the outcomes for those we are entrusted to serve, but also the outcomes for our society as a whole?

In a recent roadshow discussing the values of his organisation, AIA CEO Damien Mu stated that "we have to care all of the time; care about our customers, care about each other, care about the industry and the society that we live in."²² He also goes on to state that this requires that we make clear demands on ourselves in regards to the expectations and standards that we set for ourselves and also for each other.

In our day to day roles we are all required to be leaders in the eyes of the customer. We are tasked with standing beside them as they walk the path and holding the torch to illuminate the way. But how do we effectively role model an investment in growth, an investment in

development and an investment in engagement, when we are not consistently upholding these values on a personal level?

While the spirit of Motivational Interviewing is not just about making an individual *feel* heard, likewise the goal of empathy and compassion is not just about making the customer *feel* supported, but is instead about challenging ourselves to genuinely care for the wellbeing of *everyone* we encounter and not just those individuals whose values and motivations align with our own.

We need to find a way to genuinely and authentically reach out to people and rescue them from the 'Age of Anger'²³. We need to heal their thwarted sense of belonging and chronic disconnect and work together as one race to make technology empowering as opposed to oppressive. We need to also open ourselves to the infinite wisdom and growth that sits just outside of the lens of our own personal lived experience and be willing to also sit and unpack all of our own cognitive biases until we are no longer bound by them.

Do I believe that it is possible to make a true measurable difference in the lives of others?

As a collaborative force, does humanity truly have the capacity to end suicide through the elimination of emotional disconnection, social isolation and chronic disengagement?

For me, the answer is yes.

But first we have to care.

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