



Strengthening Workplace Mental Health

Actionable mental wellness strategies
for Asian businesses

 **QBE**
At the heart of it



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Few workplace issues are as topical or universal as mental health



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Businesses of all sizes and from all corners of the world realise that a happy and content workforce equates to robust company performance, irrespective of industry. Time and again, research and data consistently prove this notion.

While there is much intent on the part of companies to support mental wellness, action remains limited. In our conversations with customers about this topic, overwhelmingly the largest barriers to promoting workplace mental wellness are knowing where to start, what to focus on — and in many cases, justifying spend.

This report is designed to help businesses better understand the many mental health issues that employees and leaders experience. It examines the issues that exacerbate it, legal and regulatory considerations, and ways to reach out to colleagues who are suffering from one disorder or another. We also suggest ways to measure and monitor company wellness; and crucially, outline the business case for investing in mental health.

At QBE, we recognise that mental wellbeing is now a fundamental part of creating a safe, productive, and resilient workplace. While we have long invested in supporting the wellbeing of our own people, we also understand that our clients and partners face similar challenges, in caring for their teams and managing

the evolving risks of today's working environment. By sharing insights, raising awareness of emerging risks, and providing practical, evidence-based guidance, our goal at QBE is to help organisations strengthen their workplace culture, reduce preventable incidents, and enable employees to perform to the best of their abilities. When mental wellbeing is prioritised, businesses see stronger engagement, lower turnover, more sustainable performance, and fewer workplace accidents.

We publish this report because we believe it can make a meaningful difference in raising awareness and supporting our clients and partners — as they create safer, healthier, and more resilient workplaces for their people.



The business case for workplace mental health

Mental health is an extremely important topic for many employees today. Yet the proportion of Asian businesses that consider the issue a mission-critical asset remains extremely low.

Part of the challenge for business leaders is understanding what exactly this topic encompasses, current and past best practices, and the types of programmes companies can run. Despite showing interest, the majority of business leaders remain largely uninformed about this topic. Of the few leaders that understand the benefits of good mental health, most have yet been unable to close the gap between awareness and action.

Recent research underscores the cost of overlooking the topic. Globally, some 12 billion days are lost to depression and anxiety alone, with US\$1 trillion lost in productivityⁱ.

In Asia, 82% of workers have moderate to high risk of developing mental health issuesⁱⁱ. This puts the region at significant risk of lowered

productivity associated with conditions like anxiety and depression. For comparison, Asia has a productivity score of 47.2 out of 100, compared to 66.7 for the US and 60.1 for Europeⁱⁱⁱ. In 2022, the Singapore economy lost an estimated US\$11.72 billion to reduced productivity due to anxiety and depression^{iv}. Worse, it is not just productivity that is impeded; staff turnover correlates highly with untreated mental conditions, as does absenteeism, and the inability of staff to perform.

On the whole, Asian workforces feel their employers are not stepping up to meet the challenge. One study found 56% of workers in Singapore felt that their employers didn't provide enough support for mental well-being^v. Other research unearthed that in Vietnam, just 21% are satisfied with their company's culture of openness and psychological safety; while in Malaysia, only 13% are highly satisfied with their company's mental wellness resources^{vi}. And in Hong Kong, only about 12.5% of employees

received any support from their employer, the region's Legislative recently revealed^{vii}. However, it's important to remember that it's not just 'rank and file' employees who are impacted: directors, senior management, and business owners also experience workplace mental health challenges.

Of note, mental health directly impacts how staff behave with colleagues and customers: 37% of sufferers are likely to get into conflict with a colleague; while 80% find it difficult to concentrate; and 50% are likely to be impatient with customers^{viii}.

With so many mental health challenges ahead for Asian workplaces, how should their leaders respond?

The many forms of mental conditions

When most people think about mental illnesses, depression and anxiety are probably the first two that come to mind. But there are many, many more mental disorders that affect our thoughts, emotions, and behaviour at work. In fact, the American Psychiatric Association, the US's top industry group promoting psychiatric education and research, recognises over 200 disorders^{ix}.

The most common can be categorised into a handful of groups^x:

- **Anxiety disorders**, including post-traumatic stress disorder (PTSD), obsessive-compulsive disorder (OCD), social phobia, and generalised anxiety disorder.
- **Mood disorders**, including various forms of depression and bipolar disorder.
- **Neurodevelopment disorders** such as attention-deficit/hyperactivity disorder (ADHD), or specific learning disorders like dyslexia.

- **Personality disorders**, including paranoid, narcissistic, and histrionic personality disorders.
- **Psychotic disorders** including schizophrenia.
- **Disruptive behaviour disorders** encompassing conduct disorder.
- **Eating disorders** such as bulimia nervosa.
- **Substance use disorders** like alcohol use disorder or tobacco use disorder.

All 200-plus conditions affect people in slightly different ways. Furthermore, their impact varies from person to person in terms of level of severity. It is not unusual for patients to experience multiple disorders simultaneously^{xi}.

Additional workplace mental health risks are psychosomatic disorders^{xii}—physical illnesses whose symptoms are caused or worsened by psychological factors. Stress and anxiety, for example, typically worsen physical health conditions such as:

- Arthritis
- Diabetes
- Heart disease
- High blood pressure
- Obesity
- Skin conditions including psoriasis and eczema
- Seizures
- Sleep disorders

Mental disorders can therefore hinder workers from carrying out their daily tasks. This is a noteworthy risk for workers engaged in manual labour, particularly in fields like construction, hospitality, or manufacturing, which may require them to man heavy or complex machinery, among many other roles.

Workplace issues exacerbating mental disorders

There are many matters that can trigger or worsen existing mental disorders. These generally belong to two groups.

The first, working conditions. These include excessive workloads and long unsociable hours, contributing to poor work-life balance and bouts of depression. Unsafe and poor physical working conditions typically lead to heightened levels of anxiety. Under-use of skills and capabilities can also result in depression, as well as conditions associated with self-worthlessness. Discrimination and exclusion lead to the same mental health issues — as does job insecurity, inadequate pay, and underinvestment in career development.

Negative workplace relationships and culture can be equally as distressing for most workers. Authoritarian supervision and an overall lack of support from colleagues are frequently cited as key drivers of anxiety — as too are violence, harassment, and bullying.

Similarly, poorly organised businesses are widely understood to cause much distress, as are workplace cultures that encourage bad behaviour, which can lead to PTSD.

Poor management is arguably the most influential factor in creating a negative work culture. If left unattended, businesses not only risk losing employees; they may also be in breach of their legal responsibilities as an employer.



Legal and regulatory compliance

Legislation like Singapore's Work Injury Compensation Act (WICA) or Hong Kong's Employees' Compensation Ordinance (ECO) vary regarding coverage of mental disorders. As do illnesses compensated by Malaysia Government's Social Security Organisation (SOCSCO)^{xiii}. In all instances however, there are provisions that employers should consider. Plus, they should also note that regulations may change, and hence, employers should keep informed of all amendments.

A 2019 update of WICA clarified the Government of Singapore's stance regarding mental disorders. Employees can be compensated for these if three criteria are met: the injury is a clinically diagnosed mental disorder; the mental disorder is caused by an accident; and that the accident arose out of and in the course of work^{xi}. The update noted that between 2014 and 2019, there were three cases of psychological injury arising from work-related accidents that were compensated under WICA^{xv}.

Hong Kong's ECO excludes mental disorders. However, the region's Occupational Safety and Health Ordinance (OSHO) stipulates that employers must take reasonable care to safeguard employees' workplace health and safety — and it doesn't distinguish between physical and mental health and safety.

Therefore, it is possible that an employer who doesn't address causes of mental disorders could be viewed as being non-compliant with OSHO — and hence potentially liable for employee compensation^{xvi}.

In Malaysia, SOCSCO compensates between 400 and 500 mental health claims annually^{xvii}. Only conditions that are diagnosed by a psychiatrist and deemed treatment-resistant are eligible for compensation^{xviii}; and claims can only be made to workers whose condition prevents them from earning one-third of their income^{xix}.

Meanwhile, Vietnam's compulsory Social Insurance (SI)^{xx}, a scheme that provides coverage for illnesses and diseases that necessitate time off work and medical treatment, may include inpatient care for severe mental health conditions. Business leaders should therefore seek expert legal advice in their respective jurisdictions on what mental disorders are covered by local work injury compensation laws.



Care and consideration

Offer support, and give them time to respond to your observations.

Arguably the toughest challenge for business leaders is how to approach a member of staff who is believed to be mentally unwell. Even in companies that have extensive wellness programmes, employees tend to be reluctant to talk about their mental well-being. Some 90% of employees refuse to seek help with mental conditions, for fear of being stigmatised^{xxi}.

Sufferers of mental disorders typically show a few noteworthy symptoms. These range from out-of-character behaviour to mood swings and performance issues. They also tend to exhibit loss of interest, difficulty concentrating, paranoia, and the inability to cope with daily stress. While some people will welcome such a conversation, most will initially be in denial.

Rather than merely ask how they are, as you are likely to receive the conversation-ending response of “OK”, approach the issue tactfully. Choose the right time and place for a private, calm discussion. Share observations rather than outright questioning if they have an issue.

Offer support, and give them time to respond to your observations. Learn more about the condition they are experiencing. Should they accept help for their condition, there are several different types of treatments available, namely:

- **Therapy** with mental health professionals, to better address the issues individuals are facing.
- **Medication** like antidepressants to treat moderate to severe depression; or anxiety medications that reduce worry, fear, and physical tension.
- **Alternative therapies** including yoga, meditation, tai chi, or aromatherapy, which can play an important role in boosting mental health.

In addition, there are numerous measures businesses can take to promote company-wide mental wellness. One is to appoint mental health champions, who organise activities and share resources to help colleagues manage various conditions. Another is to implement workplace policies and practices that are conducive to improving employee mental wellness — like work-from-home arrangements, or establishing policies that limit employer-to-employee contact outside of working hours. For staff who are already taking time off to recover, put in place return-to-work policies that allow them to resume their role at the appropriate time.

Employers must also train managers and senior executives about the importance of mental health; how to spot signs of distress; and how to approach an individual experiencing one or more disorder. Businesses should conduct regular conversations on mental well-being across all levels of the business.

Measurement and monitoring

Even though we may not observe any abnormal behaviour, it is likely that some of our colleagues are currently experiencing poor mental health.

Measuring company-wide mental health not only enables us to identify and address stress levels and burn-out; it also allows us to understand the many interlinked issues related to mental wellness, such as job satisfaction, absenteeism, and staff turnover.

Companies leading the way regularly conduct employee surveys to gauge the views and experiences of staff, particularly regarding areas directly impacting mental well-being, as well as symptoms for some of the more common conditions. They also analyse HR data to identify patterns in areas like absenteeism, productivity, and turnover rates.

Similarly, leading companies hold regular one-on-one meetings between staff and mental health champions. They also organise focus groups with external, skilled experts in this field.

Ultimately, to stay on top of mental wellness, businesses should consider a continuous wellness programme, which keeps company leaders abreast of the state of their business's mental health — while ensuring everyone receives the support they need to overcome whatever mental health challenges they face.



Turning insights into action

Most business leaders want to do more in this area, but don't know where to start.

In response to this, QBE has developed a three-point action plan for preventing, identifying, and supporting individuals with mental health conditions.

1. Prevent

Early intervention and proactivity make an enormous difference. To help individuals better cope with mental health, businesses should:

- Promote an inclusive and open working environment, so employees feel comfortable sharing any difficulties they are experiencing.
- Ensure strong policies in equality, anti-harassment, and anti-bullying are in place, as these will help employees feel confident about airing any issues.
- Support line managers, by equipping them with the training and tools needed to support their teams, while encouraging them to be proactive yet sensitive around any issues that arise. Where possible this should be led in consultation with the workplace's HR department.
- Encourage a healthy work-life balance among all employees.
- Consider introducing a confidential employee helpline.
- Educate all staff about mental health issues.

2. Identification

Know the warning signs of an employee struggling to cope, and ensure those with line management responsibility are alert to these. Indicators typically include:

- Changes in behaviour
- Difficulty concentrating
- Tiredness
- Lack of appetite
- Chest and/or other musculoskeletal pains
- Dizziness
- Feeling restless
- Nervous twitches
- Irritability

3. Action

Once an issue has been identified, businesses must:

- Arrange meetings with individuals at the earliest convenience, to discuss concerns and support measures.
- Consider new arrangements, such as flexible working, extra training, or extended deadlines. Each individual's needs and requirements must be considered.
- Obtain, but do not rely solely on medical advice, as employers should make their own assessment with input from the employee on their current and future capabilities.
- Keep clear records of discussions from meetings; yet be conscious of the sensitive nature of personal data, and ensure it is dealt with confidentially.

About QBE Asia

QBE has had a presence in Asia for more than 130 years with representation in Singapore, Hong Kong, Macau, Malaysia, and Vietnam.

QBE Asia is part of the International Division of QBE Insurance Group Limited, a general insurance and reinsurance company, headquartered in Sydney and listed on the Australia Securities Exchange (ASX).

To learn more about QBE, visit [QBE.com](https://www.qbe.com)



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