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ANALYSES OF EXPERIENCES OF VICARIOUS TRAUMATISATION IN SHORT-TERM INSURANCE CLAIMS WORKERS

by Marné Ludick

ABSTRACT

The research entailed a comprehensive study of vicarious trauma in short-term insurance claims workers, compared to trauma counsellors and a control group of holiday booking consultants. A well-known, comprehensive model of compassion fatigue/secondary traumatic stress, developed for therapists formed the basis of the study. The research attempted to determine whether this model can be applied more widely to include administrative populations exposed to traumatised clients on a regular basis. To this end, the model was deconstructed into its eleven constituent parts and each element was investigated in addition to other variables of interest to the study. This was done to determine the importance and applicability of each model element and other selected variables to the administrative context.

A mixed methods approach was utilised, which combined quantitative and qualitative data. The results yielded by the study were collectively utilised to construct an etic and an emic voice from the research. At the same time, effects from vicarious trauma were considered from an overarching bio-psychosocial stance, systematically gauging effects on various levels of functioning. Scores from quantitative measures on secondary traumatic stress, negative cognitive schemas, empathy, social support and compassion satisfaction were statistically analysed, which revealed significant differences between the worker groups. Widely accepted relationships between the study variables were tested and found to hold true within and across groups. Regression analysis determined the roles of empathy, social support and compassion satisfaction in vicarious trauma, as measured by secondary traumatic stress and negative cognitive schemas. In addition, constructivist self-development theory was employed to interpret the negative cognitive effects from vicarious traumatisation.

Qualitative data were utilised to further elucidate the role and nature of vicarious trauma in each of the worker groups. The themes of exposure to client suffering, detachment, level of empathic engagement, personal trauma history and difficult life demands were unearthed from the qualitative data, which illuminated the importance and role of each of these elements to claims workers. Other areas of interest, being utilisation of sick-leave as a means to cope, work-related illness, attitudes towards professional counselling, feelings evoked by traumatised clients, and the language utilised

by workers in response to client traumata were investigated. Further effects on participants as well as effects that reach beyond the person were identified and examined. Effects on the social and work contexts were also elucidated.

Finally, interesting themes that emerged spontaneously from the data were considered. The consideration of the various model elements and other areas of interest systematically revealed that administrative workers dealing with traumatised clients are also affected by the process of vicarious trauma. Furthermore, the model was found to be largely suitable to the context of claims workers. However, the model was expanded to augment its usability within the more general administrative domain. Finally, the overarching aim was to enrich, contextualise and elaborate on the experiences of claims workers within their unique work context, to facilitate insight and a deeper understanding of vicarious trauma in more administrative populations that have largely been overlooked in research.

Keywords:
Trauma; vicarious trauma; Figley's model of compassion fatigue; secondary traumatic stress; compassion fatigue; post-traumatic stress disorder; negative cognitive schemas; empathy; social support; compassion satisfaction; short-term insurance claims workers; trauma counsellors; holiday booking consultants; emotional contagion; call centres; mixed methods research; bio-psychosocial model; constructivist self-development theory.