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January 2026

WORKPLACE OPTIONS

**MARKETING
NEWSLETTER**



Insurance Insights: Global Perspectives on Prevention and Support

As we begin 2026, insurers worldwide face evolving challenges in mental health, climate risk, and employee wellbeing. This edition explores how prevention strategies are reshaping insurance services across three key markets.

[Bracing for Impact: How Prevention Helps Canadian Disability Insurers Manage Mental Health Claims](#)

January can be a challenging month for many. As we transition from the holiday season, we may face various stressors: adjusting to routine changes, processing world events, and coping with shorter, colder days.

The third Monday of January, often referred to as "**Blue Monday**," isn't actually the most depressing day of the year. However, it does serve as a valuable reminder of the importance of mental health awareness and self-care, particularly during the winter months.

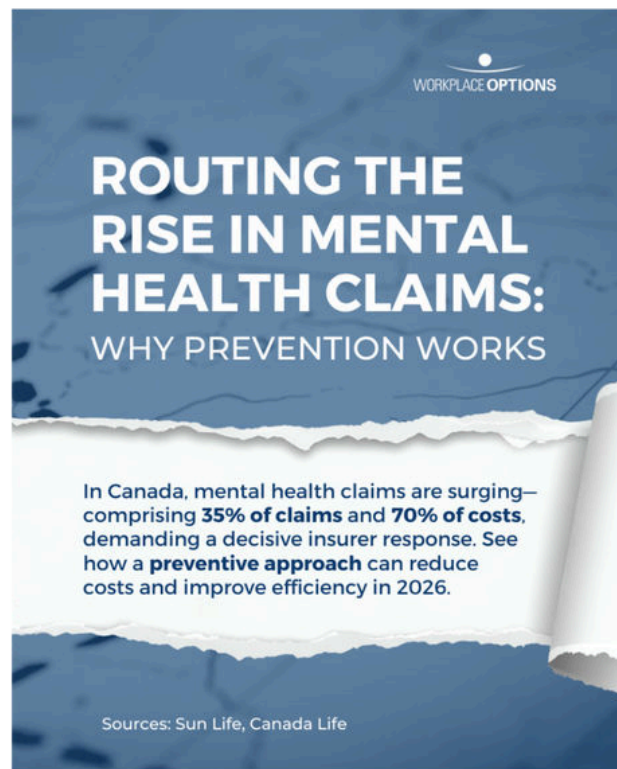
As Canadians take stock of their mental wellbeing, it would be equally valuable for disability insurers to do the same. For mental illness costs insurers up to **\$51 billion a year**—the largest and fastest-growing category of disability costs in the region—with depression dominating the reasons for a claim year over year.

To combat the rising tide of mental health-related claims, a more preventive approach is needed. As the country wrestles with a glaring **gap in curative care**, access to **preventive support** will increasingly determine **plan members' ability to maintain wellbeing and insurers' ability to manage and minimize claims**.

By partnering with a wellbeing provider like Workplace Options to deliver comprehensive support across the policy term, insurers can significantly reduce the volume and duration of claims, improve return-to-work rates, and empower plan members to take proactive steps to safeguard their mental health. **It all starts with a conscious choice from insurers to invest today—rather than paying for their inaction tomorrow.**

Find out how WPO helps build successful prevention strategies by connecting with us today.

[Read the article to learn more.](#)



Prevention as Protection: Containing Costs in the Age of Climate-Driven Property Loss

In today's volatile, crisis-driven world—where losses are no longer a risk but a guarantee—the **P&C insurance industry** is entering a new era of competition. As more people look to invest than ever before, **rising premiums** and **widening exclusions** are prompting many to think carefully about where their investment truly belongs—seeking insurers that deliver value across the policy term. What this means is that P&C insurers can no longer afford to stand still. **Today's policyholders want more than indemnity. They want support to help them avoid loss in the first place—or, at the very least, minimize its impact when the unthinkable occurs.**



As **Christian Mainguy, Senior Global Consultant at Workplace Options**, explains, “the new battleground for insurers is service differentiation.” More than efficient claims processing or competitive pricing, what policyholders want most is meaningful, value-added services that deliver ongoing support from policy inception through renewal—and well before a claim is ever filed. With WPO, insurers can deliver vital human support when and where it's needed most—helping policyholders build resilience against escalating disasters and protect their assets in a catastrophe-prone world.

That's where preventive support can serve a dual purpose—facilitating a smoother, cost-effective recovery for the insured, and a calmer, more cost-efficient operation for insurers. [Read more.](#)

[Grief Support: An Added Value in Income Protection Insurance](#)

In Mexico, grief is a growing but underestimated threat to workplace health. **1 in 3 people has experienced a loss they haven't been able to overcome**, increasing the risk of developing prolonged grief and health problems, from cardiovascular diseases to depression and anxiety.

For insurers, this means a higher risk of longer and more costly disability claims. Unaddressed grief costs organizations approximately **4 billion pesos annually in lost workdays, staff turnover, and decreased productivity**.

Specialized support makes the difference. With WPO, insurers can offer comprehensive support that helps members mitigate the effects of grief, recover their wellbeing, and return to work healthy and ready to thrive.

[Discover](#) how WPO helps insurers deliver value-added services in Mexico and globally.

LATEST RESOURCES

[Podcast Feature: Why Leaders Avoid Mental Health Conversations with Dr. Kennette Thigpen](#)

In the latest episode of [the High Octane Leadership Podcast](#) with Donald Thompson, Dr. Kennette Thigpen, LCSW., Chief Clinical Officer at Workplace Options, reveals why authentic leadership should be the starting point to any psychological safety exercise and how it can act as a business driver.

[Tune in](#) to find out why authenticity is the one thing you cannot get wrong in today's day and age.



[The Power of the Human-centered Workplace: 2026 Trends and Prediction](#)

The **Workplace Options – Center for Organizational Effectiveness'** 2026 Trends and Predictions Report offers a practical, research-backed look at the 2026 workplace trends shaping leadership, culture, and performance in an era of constant disruption. Grounded in **more than 1,000 executive touchpoints worldwide**, this report examines what practices are actually working inside organizations today—and what will matter most in the year ahead.

Inside the report, explore how leading organizations are balancing **AI adoption** with trust, **psychological safety**, and **employee engagement**; why empathy, curiosity, and inclusive leadership have become critical executive capabilities; and how opportunity systems, hybrid work strategies, and ERGs are evolving to support belonging, resilience, and productivity.

The report also addresses timely challenges, including flattening organizational structures, rising psychosocial risk, regulatory pressure, and persistent disengagement across the global workforce. Designed for executives, HR leaders, and people managers, this trend report connects data, real-world client insights, and actionable predictions to help organizations navigate uncertainty without losing momentum.

[Download the report](#) to understand the workplace trends that will define high-performing, human-centered organizations in 2026 and beyond.

[New Video: Welcoming 2026](#)

The year has started moving, and this feels like the right moment to pause and look forward... together. At the end of a busy January, we wanted to share something that reflects where Workplace Options is headed in 2026, and how we're showing up for our partners and clients. The best is still in front of us. And we're excited to build it with you.



[\(Re\)watch our full message for 2026.](#)

Thanks for reading.

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