

Preventing Burnout by Helping Employees Find Meaning at Work

Employee burnout continues to challenge organisations across the UK, affecting productivity, retention and overall workplace morale. While workload and stress are key contributors, a growing body of research suggests that a lack of meaning at work is a significant and often overlooked driver of burnout.

According to recent UK workforce insights, employees who feel disconnected from their work are more likely to experience disengagement, fatigue and reduced job satisfaction. Conversely, those who find purpose in their roles tend to be more resilient, motivated and committed to their organisations.

The Link Between Meaning and Burnout

Meaningful work provides employees with a sense of direction and value. When individuals understand how their contributions align with broader organisational goals, they are more likely to remain engaged, even during periods of stress.

In contrast, employees who perceive their work as repetitive, undervalued or misaligned with their personal values may struggle to maintain motivation. Over time, this disconnect can contribute to emotional exhaustion and burnout.

Strategies to Promote Meaning at Work

Employers can take several steps to help employees find greater meaning in their roles:

- **Clarify organisational purpose.** Communicating company goals and values clearly helps employees understand how their work contributes to a larger mission.
- **Encourage autonomy and ownership.** Providing employees with greater control over their tasks can increase engagement and a sense of responsibility.

- **Recognise contributions regularly.** Acknowledging employee achievements reinforces their value and strengthens their connection to the organisation.
- **Support career development.** Offering training and progression opportunities helps employees see a future within the organisation.
- **Promote open communication.** Encouraging feedback and dialogue allows employees to express concerns and feel heard.

The Business Impact

Addressing burnout is not only beneficial for employee well-being but also critical for organisational performance. Burnout is linked to increased absenteeism, higher turnover rates and reduced productivity—all of which can have financial implications.

By nurturing a workplace where employees feel valued and purposeful, organisations can strengthen engagement, improve retention and build a more resilient workforce.

Conclusion

Helping employees find meaning at work is a practical and effective way to reduce burnout and support long-term organisational success.

Contact the insurance professionals at MacKay Corporate Insurance Brokers for more information about supporting employee well-being initiatives and developing risk management strategies tailored to your organisation.

2026 Underinsurance Challenges: A Strategic Approach for Commercial Buildings

Underinsurance remains a significant concern for UK commercial property owners in 2026, driven by factors such as rising construction costs and increasing climate-related risks. Without accurate and up-to-date valuations, businesses may face substantial financial shortfalls when making a claim.

Why Underinsurance Is Increasing

Construction costs continue to rise across the UK. According to industry data, building material prices increased in the year leading up to early 2026, placing upward pressure on rebuild costs. If sums insured are not regularly updated, policies may no longer reflect the true cost of rebuilding, increasing the risk of uncovered losses.

Regulatory developments, such as the Building Safety Act and evolving energy efficiency standards, are also increasing the complexity and cost of rebuilding for certain properties. Furthermore, many commercial buildings include specialist features, bespoke layouts or historic elements that may not be fully reflected in standard valuations.

Compounding these issues, climate change is contributing to more frequent and severe weather events, increasing the likelihood of damage and the cost of repairs.

The Hidden Risk of the Average Clause

Underinsurance does not impact only total losses. Most commercial property policies include an “average” clause, meaning that if a property is underinsured, any claim payout may be reduced proportionately—even for partial losses.

Despite this risk, many organisations fail to regularly review their sums insured. Industry research suggests that a majority of businesses overlook routine property valuation updates, leaving them exposed.

Risk Mitigation Strategies

Organisations can take several steps to reduce the risk of underinsurance, including the following:

- **Base sums insured on rebuild cost.** Ensure valuations reflect the full cost of rebuilding, not market value.
- **Account for property-specific factors.** Consider listed status, specialist materials, bespoke interiors and regulatory requirements.
- **Review cover annually.** Regular reviews help ensure that sums insured remain aligned with current costs and risks.
- **Obtain professional valuations.** Commission periodic rebuild cost assessments to maintain accuracy.
- **Reassess business interruption cover.** With more complex repairs and supply chain delays, indemnity periods should be reviewed to ensure adequate protection.

Looking Ahead

Underinsurance is likely to remain a key concern as construction costs, labour shortages and supply chain pressures continue to shift rebuild values. At the same time, evolving building safety and energy efficiency requirements may increase reinstatement costs, particularly for older or complex properties.

Climate-related risks are also intensifying, with more frequent severe weather events driving higher repair costs and longer recovery times.

In this environment, organisations should take a proactive approach that includes regularly reviewing valuations, accounting for emerging risks, and working closely with brokers and risk advisers to maintain appropriate levels of cover.

For more risk management guidance, contact us today.

