

How COVID-19 Will Impact Health and P&C Insurance



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COVID-19 will have vast implications on both health and property and casualty insurance lines. Two of my articles, which are cover stories for two award-winning insurance industry magazines, offer the details.

The May 2020 issue of Leader's Edge covers the impact that the [coronavirus will have on health care](#). Actuarial Review's May/June 2020 issue looks at the [COVID-19 effect on property-casualty insurance](#) including workers' compensation and personal auto. Writing about both requires an understanding of how health and P&C insurance work. Each are vastly different but do influence each other.

Keeping a subject fresh for the far-in-advance print publishing deadline when information is changing multiple times a day is tough. Once an article is published, there is no correcting, changing or manipulating it. Producing printed articles requires a commitment to thoughtfulness and accuracy that cannot be changed and updated online. This necessitates old-fashioned shoe-leather journalism that showcases the experts and insists they tell the story.

It also means having the knowledge to carefully find useful information by sorting through a barrage of biased news reporting, knee-jerk comments, horn-tooting news releases and dizzying technical reports. (My inbox in March and April could have been a story of its own.)

MORE COVID-19

I've been a COVID-19 follower since the third week in January. Actuarial Review editor Elizabeth Smith asked me to run a piece on the coronavirus in [the March/April issue](#). I've been watching it ever since.

Just as my first article was coming online, the reality of COVID-19 hit the nation. As I began the COVID-19 cover stories, the lockdown began. During the first couple of weeks, the so-called “new normal” began. My husband moved into my home office. My daughter returned from college and cooped up in her library-quiet bedroom through finals. My other daughter, a senior in high school, waited for the school system to start online learning. It never worked out well.

Those weeks were eerie and confusing. We were waiting to learn if anyone in the family had caught COVID-19. While trying to finish interviews just in case sources got sick, my inner mother-bear/domestic goddess came out. Between interviews and research, I was making homemade chicken soup and sewing masks for that once-a-week visit to unpredictable empty store shelves.

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While the lockdown was challenging at home, it was nothing compared to the ordeals of others. Over time, the stories from friends and colleagues kept coming in. People died. Others lost jobs. Medical personnel were overwhelmed and exhausted. The fear was palatable. Nobody knew what was coming around the corner.

It reminded me a little bit of 9/11 when I lived three miles from The Pentagon. The next few days were suspended as we waited to see what was next. The messaging was clear. We were a country united. I had not felt so much patriotism since America’s bicentennial.

Not with COVID-19. It’s hard to consistently message about a moving target amid the fear and chaos ensuing from a potentially deadly virus. At first, we were told not to wear masks. Once the rate of the curve began to slow — and there were enough masks for everyone to wear — we are now to wear them. As states began to “open up,” the disease started to spread.

But too many people let down their COVID-19 guard. The virus had not changed, it has remained a threat. I just shook my head when the beaches began to open. Did we learn nothing from Spring Break?

When I think about everything I have heard, learned and written about COVID-19, it frustrates me that too many are forgetting that virus’s spread and its long-term impact are far from over. There is still time to positively influence the future outcomes of COVID-19, but it requires vigilance and thoughtfulness in a me-first culture. To protect the country, we *must* be united.

How well we protect the vulnerable says everything about who we are as people. There will be hard choices. Do we bring back jobs to the United States when goods are likely to cost more? How can we find ways to retrain people for jobs when the automated future is also at our doorstep? How can we encourage Americans to live healthier to reduce the demand on a limited health care system?

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In the meantime, my commitment to covering COVID-19 remains. Besides working on future articles,

I am also keeping a journal for Shenandoah County, Virginia as part of a project to record history for future generations. It is my way of giving back to the county's diarists who recorded daily life during the Civil War. Their now historic words have provided insight for a book I am writing about a war far too complex to be generalized in sound bites. It is an honor to give back.

Eventually, the time of COVID-19 will pass. But for now, we are all in this together. My hope is each of us will find ways to protect and support each other.