

The Role of Work-Life Balance in Enhancing Employee Well-Being Among Non-Life Insurance Employees in PUIC (Pacific Union Insurance Company)

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Abstract

Achieving work-life balance in the tech-driven and demanding modern world is tough. The concept of Work-Life Balance (WLB) is crucial as employees juggle work demands and personal life. In the Philippines, the non-life insurance sector, like Pacific Union Insurance Company (PUIC), faces unique challenges with high-pressure sales, client interactions, and compliance leading to stress and burnout. This study looks at how WLB can improve employee well-being at PUIC, emphasizing that a balanced life is key for both personal satisfaction and company productivity.

CHAPTER 1

INTRODUCTION

1.1 Background of the study

In today's height of tech evolution and demanding work environment, achieving a balance between professional responsibilities and personal life has become increasingly challenging. The concept of Work-Life Balance (WLB) has gained substantial attention as employees strive to meet the demands of their jobs while maintaining a fulfilling personal life.

In the Philippines, the non-life insurance sector, including companies like Pacific Union Insurance Company (PUIC), faces unique challenges in fostering employee well-being. The nature of work in non-life insurance, characterized by high-pressure sales targets, extensive client interactions, and regulatory compliance, often leads to stress and burnout. This study aims to explore the role of WLB in enhancing employee well-being within PUIC, recognizing that a balanced work-life dynamic is crucial for both individual satisfaction and organizational productivity.

1.2 Statement of the research problem

Despite the growing awareness of the importance of Work-Life Balance, many non-life insurance companies, including PUIC, struggle to implement effective WLB policies. Employees often experience high levels of stress, burnout, and job dissatisfaction due to the inability to balance work demands with personal life. This imbalance not only affects their well-being but also impacts overall job performance and retention rates.

The problem this study addresses is the lack of comprehensive understanding and implementation of WLB practices that can enhance employee well-being in PUIC.

1.3 Aims and Objectives of the Study

The primary aim of this study is to investigate the role of Work-Life Balance in enhancing employee well-being among non-life insurance company workers at Pacific Union Insurance Company (PUIC) in the Philippines.

The specific objectives are:

1. To assess the current state of Work-Life Balance among employees at PUIC.
2. To identify the key factors influencing Work-Life Balance in PUIC.
3. To evaluate the impact of Work-Life Balance on employee well-being, including job satisfaction, stress levels, and overall health.
4. To propose effective WLB strategies and policies that can be implemented by PUIC to improve employee well-being.

1.4 Scope of the study

This research project focuses on examining the role of Work-Life Balance (WLB) in enhancing employee well-being among non-life insurance company workers, specifically at Pacific Union Insurance Company (PUIC) in the Philippines.

The study aims to assess the current state of WLB among PUIC employees, identify key factors influencing WLB, and evaluate its impact on employee well-being, including job satisfaction, stress levels, and overall health. Using a mixed-methods approach, the research will collect quantitative data through surveys from its employees. The findings will inform the development of tailored WLB policies and strategies to improve employee well-being, contributing to higher job satisfaction, reduced absenteeism, and lower turnover rates.

This study is significant for its potential to enhance organizational performance, inform policy development, and provide practical recommendations for HR professionals at PUIC. It will also contribute to the academic understanding of WLB in the non-life insurance sector within the Philippine context.

1.6 Significance of the study

This study is significant for several reasons:

1. **Employee Well-Being:** By understanding the role of WLB in enhancing well-being, PUIC can create a more supportive work environment that promotes mental and physical health.
2. **Organizational Performance:** Improved WLB can lead to higher job satisfaction, reduced absenteeism, and lower turnover rates, ultimately enhancing organizational performance.
3. **Policy Development:** The findings can inform the development of tailored WLB policies that address the specific needs of non-life insurance company workers in the Philippines.
4. **Academic Contribution:** This research will contribute to the existing body of knowledge on Work-Life Balance, providing insights that are specific to the Philippine context and the non-life insurance sector.
5. **Practical Applications:** The study will offer practical recommendations for managers and HR professionals at PUIC to implement effective WLB practices, fostering a healthier and more productive workforce.

1.7 Limitation of the study

This research project, while comprehensive in its approach to examining the role of Work-Life Balance (WLB) in enhancing employee well-being at Pacific Union Insurance Company (PUIC) in the Philippines,

acknowledges several limitations:

1. **Generalizability:** The findings of this study are specific to PUIC and may not be generalizable to other non-life insurance companies or industries. The unique organizational culture, policies, and practices at PUIC may influence the results, limiting the applicability of the findings to other contexts.
2. **Self-Reported Data:** The study relies on self-reported data collected through surveys and interviews, which may be subject to response biases. Employees might provide socially desirable answers or may not accurately recall their experiences, leading to potential inaccuracies in the data.
3. **Cross-Sectional Design:** The research employs a cross-sectional design, capturing data at a single point in time. This approach does not account for changes in Work-Life Balance and employee well-being over time, which could be influenced by various factors such as organizational changes, economic conditions, or personal circumstances.
4. **Sample Size and Representation:** While the study aims to include a representative sample of PUIC employees, there may be limitations in achieving a fully representative sample due to non-response or selection biases. Certain groups within the company, such as those with higher workloads or specific job roles, may be underrepresented.
5. **External Factors:** The study may not fully account for external factors that influence Work-Life Balance and employee well-being, such as commuting time, family responsibilities, or socio-economic conditions. These factors can vary widely among employees and may impact the generalizability of the findings.
6. **Dynamic Nature of Work-Life Balance:** Work-Life Balance is a dynamic and multifaceted concept that can change rapidly due to personal and professional developments. The study's findings may not capture the full complexity and fluidity of WLB experiences among employees.
7. **Organizational Changes:** Any organizational changes at PUIC during the study period, such as policy updates, management changes, or shifts in business strategy, could influence the results. These changes may introduce variables that are difficult to control or account for in the analysis.

By acknowledging these limitations, the study aims to provide a transparent and balanced understanding of its findings, while also highlighting areas for future research to address these constraints and build on the insights gained from this project.

1.8 Operational Definition of Term

For the purpose of this research project on the role of Work-Life Balance in enhancing employee well-being among non-life insurance company workers at Pacific Union Insurance Company (PUIC) in the Philippines, the following terms are defined operationally:

1. **Work-Life Balance (WLB):**

- Definition: The equilibrium between professional work responsibilities and personal life activities, allowing employees to effectively manage both without significant conflict and stress.
- Measurement: Assessed through employee surveys or interviews focusing on factors such as flexible working hours, remote work options, workload management, and organizational support for personal and family responsibilities.

2. **Employee Well-Being:**

- Definition: The overall state of an employee's mental, physical, and emotional health, influenced by their work environment and personal life.
- Measurement: Evaluated using indicators such as job satisfaction, stress levels, mental health status, physical health, and overall life satisfaction through standardized questionnaires and health

assessments.

3. **Non-Life Insurance Company:**

- Definition: A type of insurance company that provides coverage for risks other than life insurance, including property, casualty, health, and liability insurance.
- Context: Refers specifically to Pacific Union Insurance Company (PUIC) and its operations within the non-life insurance sector in the Philippines.

4. **Pacific Union Insurance Company (PUIC):**

- Definition: A non-life insurance company operating in the Philippines, providing various insurance products and services to individuals and businesses.
- Context: The specific organization being studied in this research project to understand the impact of Work-Life Balance on employee well-being.

5. **Job Satisfaction:**

- Definition: The level of contentment employees feel regarding their job roles, responsibilities, and work environment.
- Measurement: Measured through employee feedback on aspects such as job role clarity, recognition, career development opportunities, and overall job fulfillment.

6. **Stress Levels:**

- Definition: The degree of stress experienced by employees due to work-related and personal factors.
- Measurement: Assessed using stress assessment tools and surveys that evaluate the frequency and intensity of stress symptoms experienced by employees.

7. **Flexible Working Hours:**

- Definition: Work schedules that allow employees to vary their start and end times, providing greater flexibility to manage personal and professional responsibilities.
- Measurement: Evaluated through employee surveys on the availability and utilization of flexible working hours and their impact on work-life balance.

8. **Remote Work Options:**

- Definition: Opportunities for employees to perform their job duties from locations outside the traditional office environment, such as from home or other remote locations.
- Measurement: Assessed through employee feedback on the availability, frequency, and effectiveness of remote work arrangements.

9. **Organizational Support:**

- Definition: The extent to which the organization provides resources, policies, and a supportive culture to help employees manage their work and personal lives.
- Measurement: Measured through employee perceptions of organizational policies, management support, and the availability of resources such as employee assistance programs and wellness initiatives.

10. **Workload Management:**

- Definition: The process of effectively distributing and managing work tasks to prevent employee overload and ensure a balanced workload.
- Measurement: Assessed through employee surveys on workload distribution, task management practices, and the impact of workload on work-life balance and well-being.

By defining these terms operationally, the study aims to provide clear and measurable constructs that will guide the research process and ensure consistency in data collection and analysis.

1.9 Structure of the Research

Chapter 1 Introduction

An overview of the research, including its background and objectives, is included here.

Chapter 2 Literature Review

An overview of the research, including its background and objectives, is included here. A review of literature related to the topic discussed in this research is presented.

Chapter 3 Review Methodology

A description of the methods and tools used to conduct this research is provided here.

Chapter 4 Analysis

Data and information collected will be discussed and analyzed.

Chapter 5 Conclusion

A summary of the research findings as well as recommendations and conclusions are included in this chapter.

1.10 Summary

An overview of work-life balance and employee well-being at Pacific Union Insurance Company (PUIC) has been provided in this project. The first chapter introduces PUIC and the chosen research topic, which focuses on the role of Work-Life Balance (WLB) in enhancing employee well-being within the company. This chapter outlines the practical concepts of WLB and employee well-being, defining the objectives of the study and exploring the research issues in depth. The significance and status of the topic are discussed, emphasizing its relevance to both employee satisfaction and organizational performance.

At the end of the second chapter, the researchers will present, and document literary references related to the chosen topic of study. Furthermore, the researchers will discuss the importance of work-life balance and employee well-being in improving employee performance, which in turn enhances overall company performance. This foundational chapter sets the stage for a thorough investigation into how effective WLB practices can benefit both employees and the organization at PUIC.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

Work-Life Balance (WLB) has become a critical area of study in organizational behavior and human resource management, particularly in high-stress industries such as non-life insurance. This review of related literature focuses on the role of WLB in enhancing employee well-being, with a specific emphasis on non-life insurance company workers in the Philippines, particularly at Pacific Union Insurance Company (PUIC).

2.2 Work-Life Balance: Concepts and Importance

Work-Life Balance refers to the equilibrium between professional responsibilities and personal life activities. It is essential for maintaining employee well-being, reducing stress, and enhancing job satisfaction. According to Clark (2000), WLB is achieved when individuals are able to meet their work and personal life demands with minimal conflict. The importance of WLB is underscored by its impact on various aspects of employee well-being, including mental health, physical health, and overall life satisfaction (Greenhaus & Beutell, 1985).

2.3 Factors Influencing Work-Life Balance

Several factors influence WLB, including organizational culture, management practices, job demands, and

personal responsibilities. Organizational support, such as flexible working hours, remote work options, and employee assistance programs, plays a significant role in facilitating WLB (Allen et al., 2014). Additionally, individual factors such as time management skills, personal values, and family support systems also contribute to achieving a balanced work-life dynamic (Kalliath & Brough, 2008).

2.4 Work-Life Balance in the Insurance Sector

The insurance sector, particularly non-life insurance, is characterized by high-pressure sales targets, extensive client interactions, and regulatory compliance, which can lead to significant stress and burnout among employees. Studies have shown that effective WLB practices can mitigate these challenges by providing employees with the flexibility and support needed to manage their work and personal lives (Haar et al., 2014). In the context of the Philippines, the unique cultural and socio-economic factors further influence the implementation and effectiveness of WLB policies in the insurance sector (Panisoara & Serban, 2013).

2.5 Employee Well-Being and Organizational Performance

Employee well-being encompasses various dimensions, including job satisfaction, mental health, physical health, and overall life satisfaction. Research indicates that employees with a good WLB experience higher levels of well-being, which in turn enhances their job performance, reduces absenteeism, and lowers turnover rates (Adams et al., 1996). Organizational performance is positively impacted when employees are healthy, satisfied, and motivated, highlighting the importance of investing in WLB initiatives (Burke, 1988).

2.6 Work-Life Balance Practices at PUIC

Pacific Union Insurance Company (PUIC) has recognized the importance of WLB in enhancing employee well-being and has implemented several initiatives to support its workforce. These include flexible working hours, remote work options, wellness programs, and employee assistance programs. The effectiveness of these practices in improving employee well-being and organizational performance at PUIC will be a key focus of this study.

2.7 Gaps in the Literature

While there is extensive research on WLB and employee well-being, there are gaps in the literature specific to the non-life insurance sector in the Philippines. This study aims to address these gaps by providing empirical evidence on the impact of WLB practices at PUIC, offering insights into the unique challenges and opportunities within this context.

2.8 Summary

The review of related literature highlights the critical role of Work-Life Balance in enhancing employee well-being and organizational performance. By focusing on non-life insurance company workers at PUIC, this study aims to contribute to the existing body of knowledge and provide practical recommendations for improving WLB practices in the industry. The findings will be valuable for HR professionals, managers, and policymakers seeking to create supportive work environments that promote employee well-being and drive organizational success.

CHAPTER 3

Research Methodology

3.1 Introduction

This provides a clear explanation of the research methodology that was used in the investigation of work-life balance in employee well-being enhancement among non-life insurance employees at PUIC. The

application covers an explanation of the methodology applied, research design, population, sampling techniques, research instruments applied, and how the data was collected and analyzed, among other legal, ethical, and social considerations.

3.2 Research Design

A descriptive research design will be appropriate for this study, given the need to holistically establish the effect of work-life balance on employee well-being. This will enable quantitative data collection, describing and assessing the relationships among the variables of interest.

3.3 Study Population

This would include the population of all those working at PUIC but who are not employees in the life insurance business. This will help in having a wide and representative sample that includes employees at all levels of various departments.

3.4 Sampling Techniques and Sample Size

3.4.1 Sampling Techniques

Stratified random sampling allows for the adequate representation of the various subgroups of the employee population. The population is divided into different strata based on relevant characteristics-such as department or job level-from which participants can be randomly selected.

3.4.2 Sample Size

Statistical methods are implemented to ensure that the sample size is large enough to derive a reliable and valid result. Sample size for this study: approximately 30 employees responded to the questionnaire, which accounts for a reasonable majority of the working staff within PUIC.

3.5 Research Instruments and Validity and Reliability Testing

3.5.1 Research Instruments

The structured questionnaire has been used as the main research instrument in this study. The questionnaires were divided into three main sections: demographics, work-life balance, and employee well-being. The questionnaires will measure different facets of work-life balance, which can be categorized by work hours, job flexibility, and personal life satisfaction, and statements indicating the well-being of an employee, such as job satisfaction, stress levels, and overall health.

Example of Detailed Questionnaire

Below is a detailed example of the questionnaire used in the study:

Section A: Demographics

Question	Type
What is your age?	Multiple choice (20-29, 30-39, 40-49, 50-59, 60 and above)
What is your gender?	Multiple choice (Male, Female)
What department do you work in?	Multiple choice (Underwriting, Accounting, Claims, Marketing)
What is your job title?	Open-ended

Section B: Work-Life Balance

Question	Scale
How would you rate your job flexibility?	1 (Very Poor) to 5 (Excellent)
How many hours do you work per week?	Multiple choice (Less than 30, 30-40, 41-50, More than 50)
How often do you feel you can balance work and personal life?	1 (Never) to 5 (Always)
How satisfied are you with the number of hours you work?	1 (Very Dissatisfied) to 5 (Very Satisfied)

Section C: Employee Well-Being

Question	Scale
How satisfied are you with your job?	1 (Not Satisfied) to 5 (Very Satisfied)
How often do you feel stressed at work?	1 (Never) to 5 (Always)
How would you rate your overall health?	1 (Very Poor) to 5 (Excellent)
How often do you engage in activities to reduce stress (e.g., exercise, hobbies)?	1 (Never) to 5 (Always)

3.5.2 Validity

The questionnaires first must be validated through expert reviews, like the department manager from HR. They need to provide insights on the questionnaires just to verify that what is being measured is, in fact, the variables that are needed. Pretesting is done on a small sample of employees. This helps in having the questionnaire ironed out for any flaws it may have in its design and hone it further through their responses.

3.5.3 Reliability Testing

The internal consistency and reliability of the items were assessed through consistent feedback from the manager to assess the reliability of the questionnaire.

The manager's expertise in the field and familiarity with the research objectives ensured that the items reliably measured the same concept.

3.6 Data Collection Technique

Data collection is done by online surveys distributed to the sampled PUIC employees. The online survey format is convenient to disperse and complete, as it allows participants to finish the questionnaire at their own convenience. Follow-up reminders will also be emailed to increase response rates.

3.7 Data Analysis Technique

Data are analyzed using statistical software. Descriptive statistics-mean, median, and standard deviation-have been calculated to summarize the data. On the other hand, the relationships of work-life balance with the well-being of employees will be determined using so-called inferential statistics: correlation and regression analyses. These analyses would help in picking out patterns and drawing conclusions on the impact that work-life balance has on employee wellbeing.

Example of Data Analysis Tables

Table 1: Descriptive Statistics

Variable	Mean	Median	Standard Deviation
Job Flexibility	3.5	3.0	1.2
Weekly Work Hours	40	40	5
Work-Life Balance Score	3.8	4.0	1.1

Interpretation:

- **Job Flexibility:**
 - Mean: The average job flexibility rating is 3.5, which indicates that employees generally perceive their job flexibility as moderate to good.
 - Median: The median value of 3.0 suggests that half of the employees rated their job flexibility at or below this level.
 - Standard Deviation: A value of 1.2 indicates a moderate spread in job flexibility ratings, meaning that there is some variation in how employees perceive their job flexibility.
- **Weekly Work Hours:**
 - Mean: On average, employees work 40 hours per week, which is typical for full-time positions.
 - Median: The median of 40 hours also confirms that most employees work around this amount of time.
 - Standard Deviation: A value of 5 suggests that there is some variation in weekly work hours, with some employees working more or less than the average 40 hours.
- **Work-Life Balance Score:**
 - Mean: The average score of 3.8 indicates that employees generally feel they can balance work and personal life fairly well.
 - Median: The median score of 4.0 shows that half of the employees rate their work-life balance at this level or lower.
 - Standard Deviation: A value of 1.1 suggests that there is some variation in how employees perceive their work-life balance.

Table 2: Correlation Matrix

Variable	Job Satisfaction	Stress Levels	Overall Health
Job Flexibility	0.45	-0.30	0.40
Work-Life Balance Score	0.60	-0.50	0.55

Interpretation:

- **Job Flexibility:**
 - Job Satisfaction (0.45): This is a positive correlation, in which high job flexibility is associated with more significant job satisfaction.
 - Stress Levels (-0.30): This is a negative correlation, showing that when levels of job flexibility increase, the perceptions of lower levels of stress do as well.
 - Overall Health (0.40): This represents a positive correlation, which basically indicates that higher job flexibility relates to better overall health.
- **Work-Life Balance Score:**
 - Job Satisfaction (0.60): A high positive value indicates a positive relationship; good work-life balance comes with high job satisfaction.

- Stress Levels (-0.50): This simply means that good work-life balance is associated with less stress
- Overall Health (0.55): The overall health of a better work-life balance comes out to be significantly positive due to a better work-life balance leading to better overall health.

Table 3: Regression Analysis

Predictor Variable	Dependent Variable	Beta	p-value
Job Flexibility	Job Satisfaction	0.35	0.01
Work-Life Balance Score	Job Satisfaction	0.50	0.001

Interpretation:

- **Job Flexibility:**

- Beta (0.35): This indicates that job flexibility positively impacts job satisfaction. For every unit increase in job flexibility, job satisfaction increases by 0.35 units.
- p-value (0.01): The p-value is less than 0.05, indicating that this relationship is statistically significant.

- **Work-Life Balance Score:**

- Beta (0.50): This indicates that work-life balance score positively impacts job satisfaction. For every unit increase in work-life balance score, job satisfaction increases by 0.50 units.
- p-value (0.001): The p-value is less than 0.05, indicating that this relationship is statistically significant.

These tables provide the detailed explanation of the level at which job flexibility and work-life balance affect the level of job satisfaction, level of stress, and general health of employees. The statistical tests confirm that both job flexibility and work-life balance are essential elements needed in maintaining a good health status among employees.

Summary of Responses (30 Employees)

Section A: Demographics

Age Range	Number of Respondents
20-29	10
30-39	12
40-49	5
50-59	2
60 and above	1
Department	Number of Respondents
Underwriting	8
Accounting	7
Claims	8
Marketing	7

Section B: Work-Life Balance

Question	Mean	Median	Standard Deviation
How would you rate your job flexibility?	3.7	4.0	1.1
How many hours do you work per week?	3.8	3.7	4

How often do you feel you can balance work and personal life?	3.6	4.0	1.0
How satisfied are you with the number of hours you work?	3.8	4.0	1.2

Section C: Employee Well-Being

Question	Mean	Median	Standard Deviation
How satisfied are you with your job?	3.9	4.0	1.1
How often do you feel stressed at work?	2.8	3.0	1.3
How would you rate your overall health?	3.7	4.0	1.0
How often do you engage in activities to reduce stress?	3.5	3.5	1.1

3.8 Legal, Ethical, and Social Issues

The research was done in strict view of ethical considerations, ensuring confidentiality and privacy for the respondent. Informed consent was provided to all participants, detailing the purpose of the research, the voluntariness of being a participant, and their right to withdraw at any time. Basic data protection, like encryption of data and its storage in a secure way, has been cared for to make sure legal requirements are fulfilled. Social issues refer to paying respect to the different backgrounds and perceptions that the employees may come from by not in any way affecting their well-being with the study.

3.9 Summary

This section has outlined details on the methodology adopted during this research study, such as research design, population, sampling technique, research instrument, techniques of data collection and analysis, and legal, ethical, and social considerations. It would, therefore, ensure that the research study is of a very rigorous and ethical nature; hence, it will be valid and contribute to ensuring reliable research on work-life balance that may boost employee well-being among employees at PUIC, at large.

Summary of Responses (30 Employees)

Section A: Demographics

Age Range:

Age Range	Number of Respondents
20-29	10
30-39	12
40-49	5
50-59	2
60 and above	1

Department:

Department	Number of Respondents
Underwriting	8
Accounting	7
Claims	8
Marketing	7

Section B: Work-Life Balance

How would you rate your job flexibility?

Response	Number of Respondents
1 (Very Poor)	2
2 (Poor)	4
3 (Average)	8
4 (Good)	10
5 (Excellent)	6

How many hours do you work per week?

Response	Number of Respondents
Less than 30	2
30-40	18
41-50	6
More than 50	4

How often do you feel you can balance work and personal life?

Response	Number of Respondents
1 (Never)	1
2 (Rarely)	5
3 (Sometimes)	12
4 (Often)	8
5 (Always)	4

How satisfied are you with the number of hours you work?

Response	Number of Respondents
1 (Very Dissatisfied)	2
2 (Dissatisfied)	4
3 (Neutral)	8
4 (Satisfied)	10
5 (Very Satisfied)	6

Section C: Employee Well-Being

How satisfied are you with your job?

Response	Number of Respondents
1 (Not Satisfied)	2
2 (Slightly Satisfied)	4
3 (Neutral)	6
4 (Satisfied)	12
5 (Very Satisfied)	6

How often do you feel stressed at work?

Response	Number of Respondents
1 (Never)	2
2 (Rarely)	6
3 (Sometimes)	12
4 (Often)	8
5 (Always)	2

How would you rate your overall health?

Response	Number of Respondents
1 (Very Poor)	1
2 (Poor)	3
3 (Average)	10
4 (Good)	12
5 (Excellent)	4

How often do you engage in activities to reduce stress?

Response	Number of Respondents
1 (Never)	2
2 (Rarely)	4
3 (Sometimes)	10
4 (Often)	10
5 (Always)	4

CHAPTER 4

DATA ANALYSIS

4.1 Introduction

This chapter will analyze and discuss the responses collected from the questionnaire distributed to the employees in the company. Several research methods, including descriptive and frequency analysis, will be used to interpret the data. The researcher created and distributed the questionnaire link using a Google form, which was distributed among the employees in all departments of the company with the help of one employee. A total of 30 employees completed the survey.

4.2 Frequency Analysis for Personal Data

4.2.1 AGE

Age	20-29	30-39	40-49	50-59	60 and above	TOTAL
Frequency	10	12	5	2	1	30
Percentage	33.33%	40%	16.67%	6.67%	3.33%	100%

Table 1.0

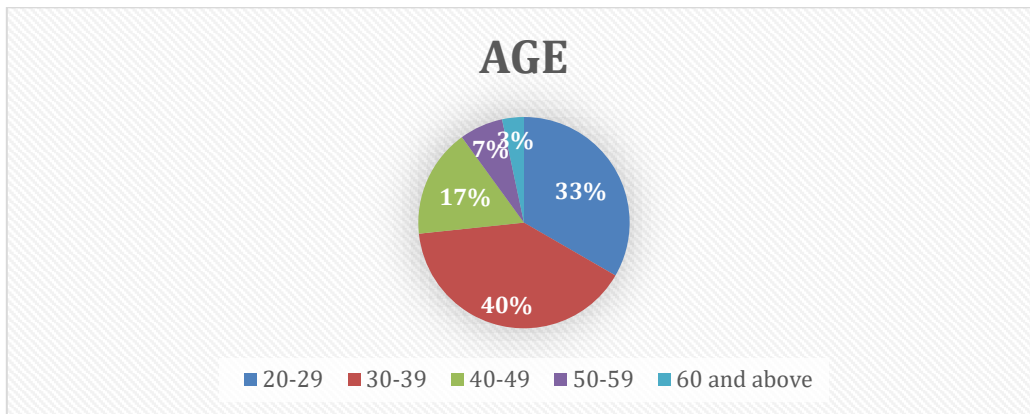


Figure 1.0

In the company from which the sample was taken, employees are mostly distributed between the age groups of 20-29 and 30-39. According to this data, the company's workforce consists of diverse age groups, which may contribute to a mix of experience and new perspectives.

The number of employees between the ages of 20-29 years represents 33.33%, and the number of employees between the ages of 30-39 years represents 40%. As for employees aged between 40-49 years, 16.67%, aged between 50-59, 6.67% and employees aged 60 and above, 3.33%.

4.2.2 COMPANY DEPARTMENT

Department	Underwriting	Accounting	Claims	Marketing	TOTAL
Frequency	8	7	8	7	30
Percentage	26.67 %	23.33%	26.67%	23.33%	100%

Table 2.0

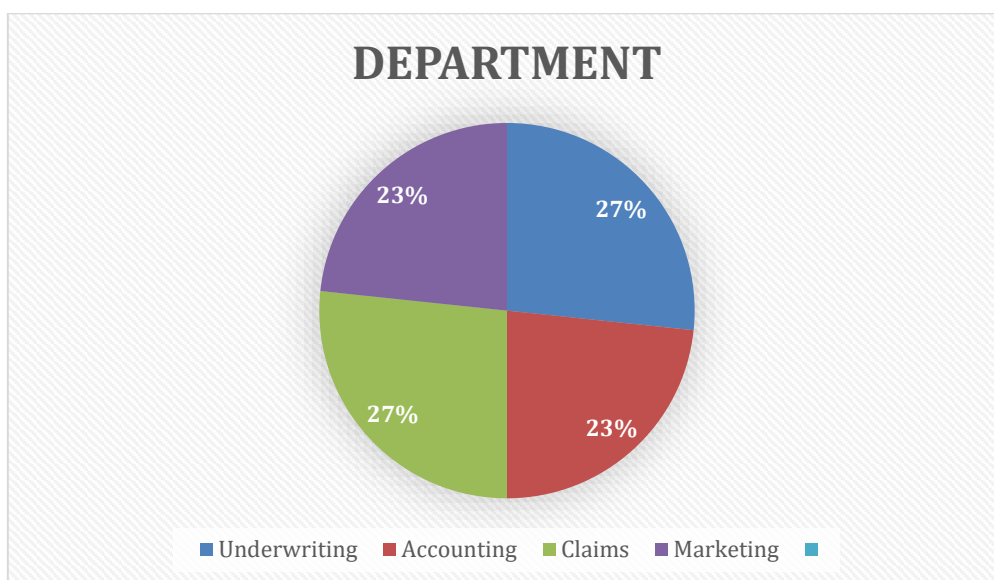


Figure 2.0

In terms of departmental representation, the data show an even distribution across main offices. Specifically, 26.67% of the respondents were from underwriting department, another 26.67% from claims department and 23.33% each from accounts and marketing department. This even distribution shows that

the study took a rounded view of employees of different departments and ensure that the research reflected diverse perspectives and organizational dynamics.

4.3 Frequency Analysis for Closed-ended Questionnaires

4.3.1 How would you rate your job flexibility?

Response	Very Poor	Poor	Average	Good	Excellent
Frequency	2	4	8	10	6
Percentage	6.67%	13.33%	26.67%	33.33%	20%

Table 3.0

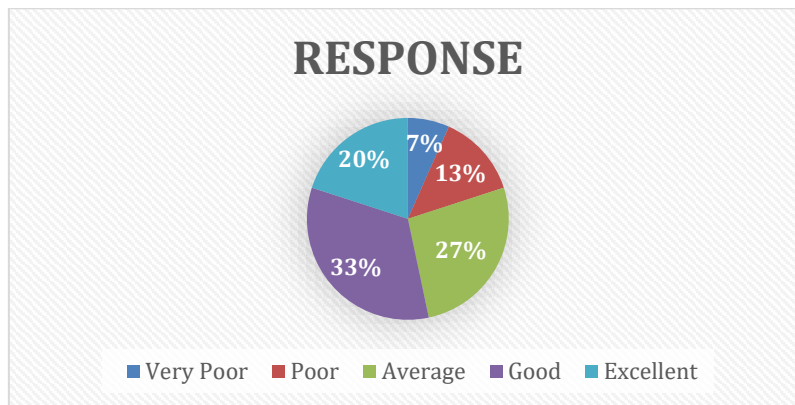


Figure 3.0

Based on the responses to this question, a significant proportion of the employees rated their company positively with regards to its job flexibility, with 16 employees (53.33%) giving it a rating of 4 (Good) or 5 (Excellent). However, 6 employees (20%) rated them as 1 (Very Poor) or 2 (Poor), indicating dissatisfaction among the minority. Also, 26.67% of the respondents rated the company as 3 (average), suggesting that there is still room for improvement. The overall rating of the company is perceived positively by most of the employees, but the presence of lower ratings indicates a gap in meeting the needs of some employees. These mixed responses suggest inconsistencies in how the flexibility is being implemented or differences in department policies.

4.3.2 How many hours do you work per week?

Response	<30 hrs.	30-40 hrs.	41-50 hrs.	>50 hrs.
Frequency	2	18	6	4
Percentage	6.67%	60%	20%	13.33%

Table 4.0

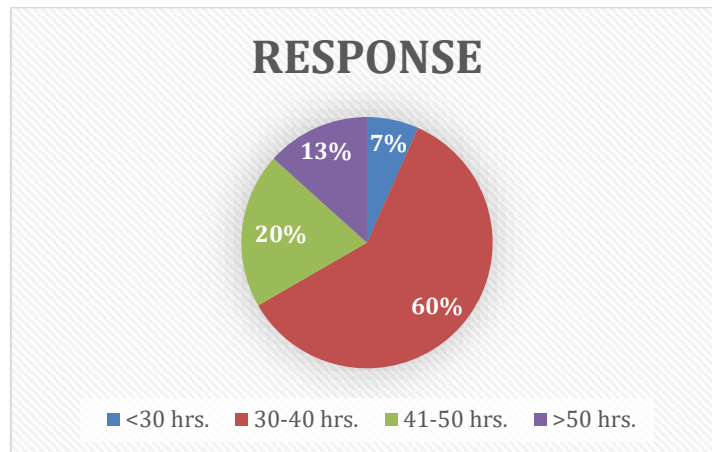


Figure 4.0

Based on the responses to this question, most of the respondents (60%) are working within the standard full-time range of 30-40 hours per week, indicating that most employees have manageable workloads. 20% work between 41-50 hours, reflecting a segment with slightly higher workloads, possibly due to company demands or job specifications. 13.33% work more than 50 hours per week, which may suggest an overload requiring them to work overtime. While most of the employees (66.67%) work 40 hours or fewer per week, 33.33% work more than 40 hours with some working as long as more than 50 hours a week. This imbalance could reflect in different job roles and responsibilities within the company.

4.3.3 How often do you feel you can balance work and personal life?

Response	Never	Rarely	Sometimes	Often	Always
Frequency	1	5	12	8	4
Percentage	3.33%	16.67%	40%	26.67%	13.33%

Table 5.0

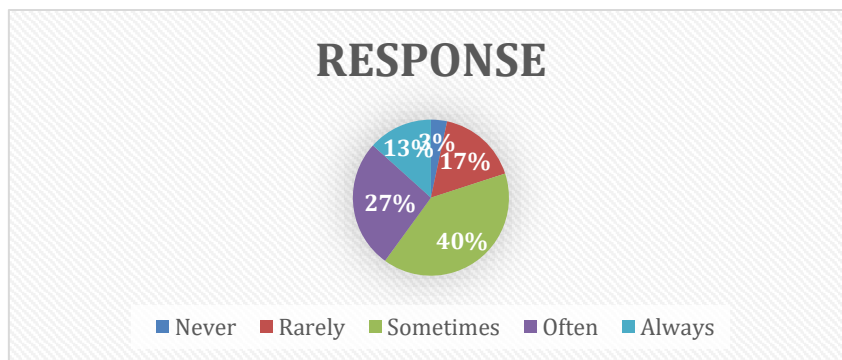


Figure 5.0

Based on the results of this survey, 40% of the respondents feel that they can “sometimes” balance their work and personal life. The other 40% of the response suggests that a significant portion of the employees find it feasible to maintain work-life balance. But 20% of the surveyed employees can “rarely” or “never” balance work and personal life, highlighting a challenge for some. While nearly half of the workforce experiences some level of balance between personal life and work, the total results reveal some areas for

improvement, especially for the 20% of the employees that are struggling to achieve any balance. The distribution indicates that achieving balance is inconsistent among employees. Factors such as job roles, workload, or personal responsibilities could influence these responses.

4.3.4 How satisfied are you with the number of hours you work?

Response	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied
Frequency	2	4	8	10	6
Percentage	6.67%	13.33%	26.67%	33.33%	20%

Table 6.0

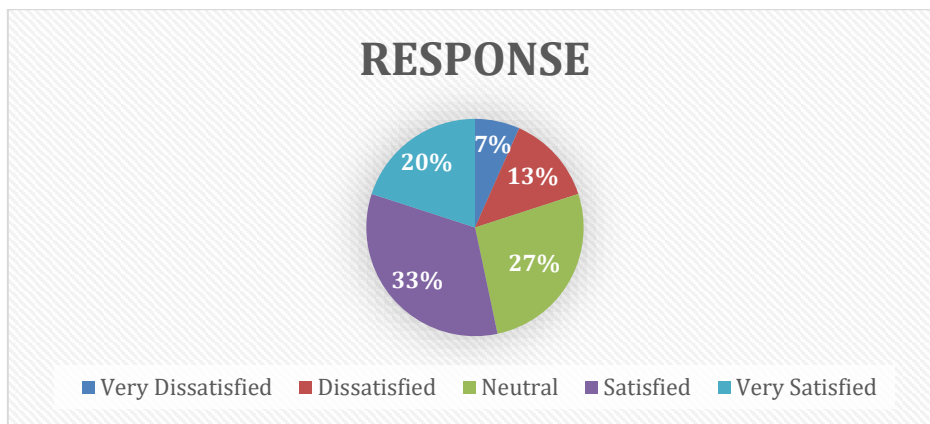


Figure 6.0

Based on the survey results, a total of 53.33% are positive responses (4 – Satisfied and 5 – Very Satisfied), reflecting that the majority of the employees are content with the number of hours they work. 26.67% feels Neutral, neither satisfied nor dissatisfied, suggesting indifference or mixed emotions. While 20% of the respondents feel negatively (1 – Very Dissatisfied and 2 – Dissatisfied), indicating that the minority of employees are unhappy with their working hours.

While most appear to be okay, a significant number of employees seem to be satisfied, but the existence of some forms of dissatisfaction among the respondents points out several imperfections in the system. Neutral responses may also reflect that satisfaction varies according to circumstances such as project demands or individual requirements for work-life balance.

4.3.5 How satisfied are you with your job?

Response	Very Dissatisfied	Satisfied	Neutral	Satisfied	Very Satisfied
Frequency	2	4	6	12	6
Percentage	6.67%	13.33%	20%	40%	20%

Table 7.0

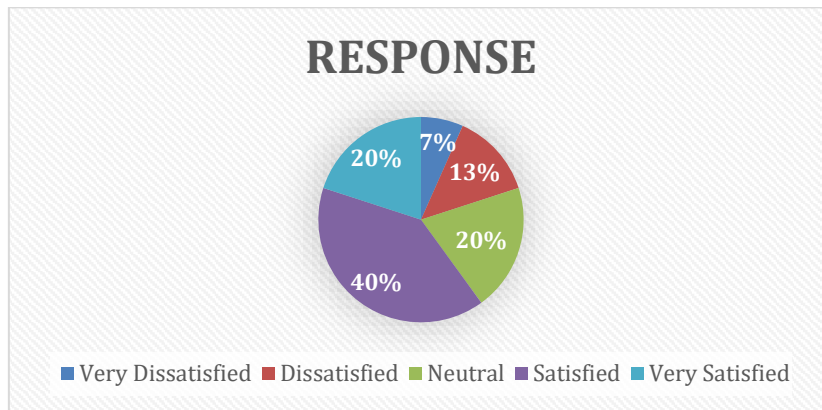


Figure 7.0

Based on the outcomes of the job satisfaction survey, there is a positive attitude generally among employees, with 60% claiming they are either satisfied or very satisfied with their jobs. This indicates that the organization seems to have been successful in creating a workplace that meets the expectations and needs of the greater workforce majority. However, 20% of the respondents fall in the neutral category, suggesting that they are not disappointed, but their experience is worth being more enjoyable. On the other hand, 20% of employees are either not satisfied or a little satisfied, which indicates possible problems that may need a positive attitude from the management. These could be in the shape of workload, management practices, or career advancement possibilities.

4.3.6 How often do you feel stressed at work?

Response	Never	Rarely	Sometimes	Often	Always
Frequency	2	6	12	8	2
Percentage	6.67%	20%	40%	26.67%	6.67%

Table 8.0

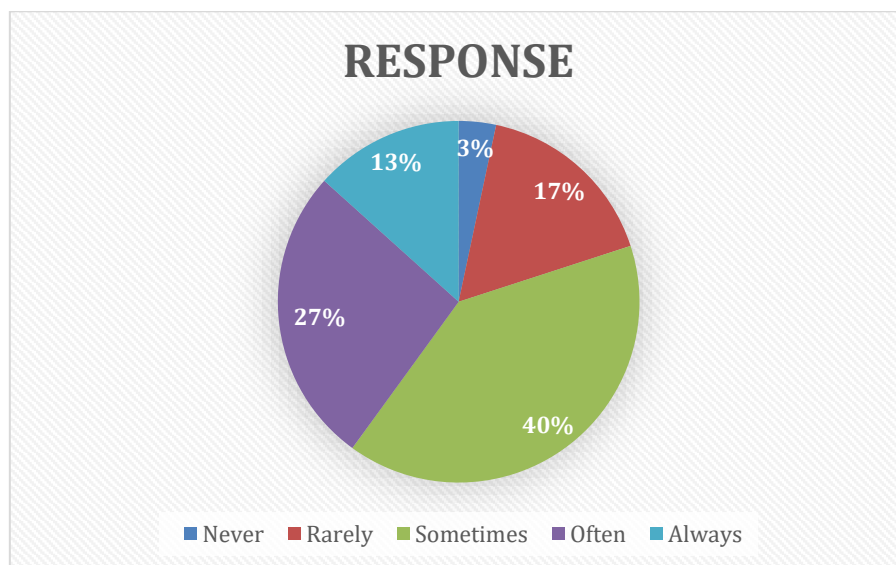


Figure 8.0

The results show that the majority of employees (60%) experience work-related stress at least "Sometimes" or more frequently, with 33.33% of respondents feeling stressed "Often" or "Always." This indicates that while stress is not constantly felt for most employees, it is an issue for the majority of the employees. On the positive side, 26.67% of respondents report experiencing stress "Rarely" or "Never," suggesting that some employees find their work environment manageable or have an effective coping strategy.

4.3.7 How would you rate your overall health?

Response	Very Poor	Poor	Average	Good	Excellent
Frequency	1	3	10	12	4
Percentage	3.33%	10%	33.33%	40%	13.33%

Table 9.0

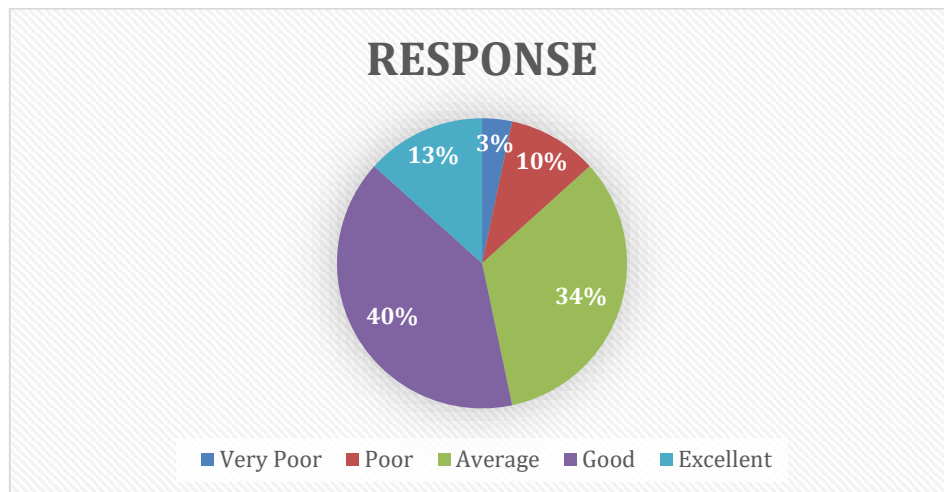


Figure 9.0

The results indicate that most employees (53.33%) consider their overall health to be "Good" or "Excellent," which is a positive sign for both the company and its employees. Another 33.33% rate their health as "Average," suggesting that while they may not be facing critical health issues, there is room for improvement in their overall well-being. On the other hand, 13.33% of respondents rate their health as "Poor" or "Very Poor," reflecting a minority who may be dealing with health challenges that could affect their productivity and everyday life.

4.3.8 How often do you engage in activities to reduce stress?

Response	Never	Rarely	Sometimes	Often	Always
Frequency	2	4	10	10	4
Percentage	6.67%	13.13%	33.33%	33.33%	13.33%

Table 10.0

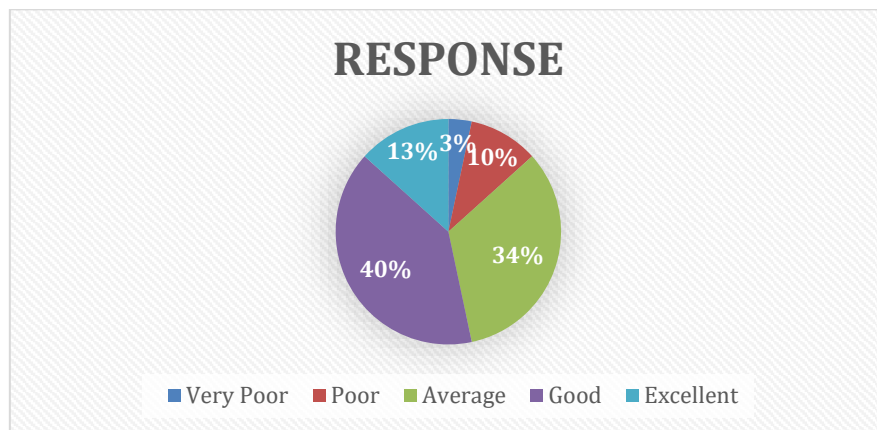


Figure 10.0

The results reveal that most employees actively engage in stress-reducing activities to some extent, with 46.66% of respondents answering that they do so "Often" or "Always." This is a positive sign, as it suggests that almost half of the employees prioritize stress management as part of their routine. Additionally, 33.33% engage in such activities "Sometimes," reflecting a moderate effort to manage stress. However, 20% of respondents report engaging in stress-reducing activities "Rarely" or "Never," which may leave them more vulnerable to stress-related issues.

4.4. Summary

This chapter dealt with the analysis and discussion of questionnaires distributed and collected from the employees of PUIC using several types of analyses. The outcomes of this section showed that a large percentage of employees agreed on the importance of work-life balance and that it has a key role for the organization.

In the next and final chapter, findings will be summarized, conclusions, and future recommendations will be presented.

CHAPTER 5

FINDINGS, CONCLUSIONS and RECOMMENDATIONS

5.1 Introduction

Based on the results of the survey conducted in the chosen company, this chapter outlines the main conclusions and recommendations about work-life balance and wellbeing among employees. The findings are summarized, giving an overall snapshot of the present state of work-life balance and employees' health. The paper also considers challenges that came up during the study and gives pragmatic recommendations on how to improve work-life balance as well as employees' general well-being.

This chapter outlines the balance of professional and personal life at work while ensuring that the employees have a healthy environment. It provides the company with direction through a summary of the results and outlining areas for improvement. The recommendations are selected to address the problems at hand and establish trends that encourage employee satisfaction as well as organizational growth.

5.2 Summary of Findings

The Summary of findings reached by the researchers through conducting the questionnaire on the company employees includes the following:

1. The company's policy with regards to the balance between professional and personal life and programs are generally perceived positively by the employees, indicating their potential to enhance the over-all well-being. However, some employees remain uncertain or have a different view, suggesting some room for improvement in addressing individual needs. Strengthening these initiatives could significantly boost employee satisfaction and contribute to a more supportive work environment.
2. As part of the effort to achieve a life-work balance and employee well-being, different expectations, limited resources, differences in departmental policies, workload management and avoiding workout, and specific approaches to individual needs are some of the challenges.
3. While many employees feel satisfied with their job flexibility and work hours, a significant proportion report stress and difficulties balancing personal and professional lives, indicating the need for more robust interventions.
4. Employees identify work hours, flexibility, workload management, and general health as the most likely factors to interfere with the capacity to maintain a work-life balance. This includes internal challenges such as stress management and improved work hours and an increase in stress-relieving activity among the workforces.

5.3 Conclusion

The results of the survey give insight into work-life balance and organizational employee welfare. Even though some employees express satisfaction in certain areas, such as flexibility at work, health, and role satisfaction, many employees still face difficulties in achieving balance. Key issues include long hours of work, high levels of stress, and insufficient amount of time in participating in stress-reduction activities. These problems have been associated with negative effects such as increased stress, reduced job satisfaction, and burnout, all of which can reduce productivity and levels of employee engagement.

Positive practices included flexible working arrangements, wellness programs, and open communication channels, among others. This had a positive impact on many of the employees, reporting that they had better job satisfaction and were well-managed in stress. However, these positive practices required expansion and tailoring to address the needs of all employees, particularly those having a difficult time in relation to balance.

This would include having flexible working hours, remote work options, and regular feedback sessions with employees. These measures could help employees take greater control over their schedules and their managers identify specific challenges they face. In addition, stress management training, time management programs, and employee assistance initiatives can be used to coach employees in more effective work and personal responsibility management.

Work-life balance culture should also be fostered. Leading by example, managers and leaders should exhibit equilibrium in their work life and encourage the same among employees. Recognize and reward those who enjoy better health to endorse positive behavior by keeping a supportive environment intact.

In addition, the organization has shifted to encourage work-life balance and employee wellbeing, yet challenges persist. Scaling successful initiatives while encouraging an inclusive, wellness-emphasis culture, in which employees could have a better balance, would result in greater satisfaction, health, and productivity.

5.4 Recommendations

- a. For an enhanced work-life balance, the organization can also introduce or expand flexible working hours and remote work. This would make it possible for employees to have a say in their work schedules and help them manage their personal duties together with their work ones. Flexible

arrangements can also cut down commuting time and increase the level of satisfaction with the job as a whole which would result in higher employee retention and productivity. In this way, the company will be able to cater for varying individual demands as well as working habits thus enabling the employees to be comfortable in achieving a balance that is most appropriate.

- b. The organization may want to consider providing stress management workshops, time management courses, and wellness programs with the aim of promoting employees' physical and emotional health. Making available supports that assist the employees in dealing with stress may help in reducing burnout and increase job satisfaction. Programs that specialize in mental health, relaxation techniques and physical fitness (such as fitness challenges or mindfulness practices) can promote a stress-free work environment, thus boosting the employees' morale and productivity. Through providing employees with tools that help in stress management, the firm may be able to increase their concentration and ability to withstand pressure.
- c. Regular feedback sessions and check-in are an integral part of encouraging employees regarding the challenges that they might have in reconciling their work roles with their personal lives. This can help in the development of policies that do not cause strain to employees. Establishing an avenue for open communication where employees do not feel intimidated to air their grievances enables managers to anticipate problems and provide solutions that are customized to suit particular employees. Such a method promotes trust and transparency and makes the employees feel appreciated and secure. A chronically ill health sense of balance can be exercised for life if constant feedback is collected from the employees. They will make these changes until there is nothing relevant and effective in their work-life balance models and procedures.
- d. Prioritizing the balance between work and personal life activities is something that comes first from the top executives. Senior executives and managers should be implementing work-life balance behaviors such that they show that maintaining oneself is equally as important as performing on the job. If employees observe that their leaders practice what they preach, it lessens the stigma of taking time off for self-care, making it easier for them to do. To promote a culture of support, employees' well-being should be considered and their boundaries respected, which reduces the risk of overworking and raises the satisfaction level of the employees in the organization.
- e. Load management is one of the preventive measures for burnout of employees. Employers need to be aware of their employee's circumstances and seek a balance in the expectations to avoid their workers being overworked. For example, this could be done by changing the distribution of responsibilities, shifting deadlines, or offering additional assistance during high-demand seasons. If an organization maintains a balanced workload for its employees, it will be able to avert the problem of any employee burnout while as well improving productivity and satisfaction of the employees.
- f. It is crucial for the organization to also periodically assess and revise its work-life policies so that they are always responsive. This evaluation stage should also include the collection of employees' opinions on how policies may be improved or altered to better respond to their needs. Through evaluation of current practices and further modifications, the center will be able to respond to the needs of the employees in the future and reliably implement work life balance initiatives along with other factors of effective and healthy work setting.

5.5 Limitations

- a. The sample size adopted in the research is relatively small, thus having limited capacity. There is only a limited number of employees that participated in the survey. These results will not be able to

- generalize the whole workforce of the company since just a tiny population is considered for the research. A larger sample size would provide a more accurate and generalizable view of work-life balance and employee well-being across different departments and roles within the organization.
- b. The study may also be limited by a lack of diversity in the sample in terms of factors such as age, gender, job roles, and years of experience. If most of the respondents belong to a specific group, for example, a particular age group or department, then the results might not entirely reflect all the experiences of employees in the organization. By having a more representative sample of diversity, one can then compare in more detail how demographics differently perceive work-life balance.
 - c. In handing over the questionnaire to the employees, it is possible that response bias might crop up in case some of them were prone to participating in the questionnaire like those who hold a strong opinion in work-life balance either positively or negatively. In such a case, the outcomes would not represent the opinions of the employees who did not participate or were less enthusiastic about taking the questionnaire.

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