

## **Stress in Women Employee; A study on influence of Age (With reference to Insurance Sector)**

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**Abstract:** *Occupational stresses and causes work load and job nature that produced stresses among the insurance employees seek to identify in the present scenario of the insurance industry. The present study is about measuring the satisfaction level of females in an insurance sector and to evaluate the relationships between occupational stress, health and job satisfaction. The main aim of this study to measure the influence of age factors on occupational stress among insurance employees. And to evaluate the impact of occupational stress level on job satisfaction among the insurance employees. For this purpose a structured questionnaire was designed to collect information and statistical tool was applied on the data. The purpose of this study is occupational stressors among females in an insurance company.*

**Key words:** *occupational stress, insurance employees.*

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### **I. Introduction**

Occupational stress is the major part in insurance industry. Occupational stress is stress involving work. Stress is defined in terms of its physical and physiological effects on a person, and can be a mental, physical or emotional strain. It can also be a tension or a situation or factor that can cause stress. Occupational stress can occur when there is a discrepancy between the demands of the environment/workplace and an individual's ability to carry out and complete these demands. Often a stressor can lead the body to have a physiological reaction which can strain a person physically as well as mentally. A variety of factors contribute to workplace stress such as negative workload, isolation, extensive hours worked, toxic work environments, lack of autonomy, difficult relationships among coworkers and management, management bullying, harassment and lack of opportunities or motivation to advancement in one's skill level.

Stress is a prevalent and costly problem in today's workplace. About one-third of workers report high levels of stress. One-quarter of employees views their jobs as the number one stressor in their lives. Three-quarters of employees believe the worker has more on-the-job stress than a generation ago. Evidence also suggests that stress is the major cause of turnover in organizations. With continued stress at the workplace, workers will develop psychological and physiological dysfunctions and decreased motivation in excelling in their position.

The Kenexa Research Institute released a global survey of almost 30,000 workers which showed that females suffered more workplace stress than their male counterparts. According to the survey, women's stress level were 10% higher for those in supervisory positions, 8% higher stress in service and production jobs than men, and 6% higher in middle and upper management than men in the same position.

### **II. Review of literature**

Lakhwinder Pal Singh and Harmanpreet Singh (2012) said that the present study is measuring the satisfaction level of males in an insurance industry and to assess the relationship between occupational stress, ill health and organizational commitment. In this the chi square test was applied on the data. The data value of chi square was calculated at a level of 0.05 and the null hypothesis was found to be significant. In this study dissatisfaction level of employees was found to be the main cause of stress. he concluded that the satisfaction level of males is dependent upon education level, age, regular or over time, fear of failure, respect in organization and unrealistic targets and is independent of company name, public or private sector, marital status and nature of job.

Harmanpreet Singh, Lakhwinder Pal Singh and Vikas Monga(2012),said that ,the present study is dissatisfaction level of females was found to be the main cause of stresses and it assess the relationship between occupational stress, ill health and organizational commitment. For this purpose a structured questionnaire was designed to collect information and chi square test was applied on the data. The value of chi square was calculated at a level of 0.05 and the null hypothesis was found to be significant. It was concluded that there exist high level of stress in the Indian insurance industry which affect personal health significantly. It may be concluded that the satisfaction level of females is dependent upon education level, age, and regular or over time, and is independent of company name, public or private sector, marital status, nature of job. Further the

satisfaction level of females is dependent upon A,C and non A.C. results show that there is a more stress in insurance industry and job dissatisfaction and stress were significantly positively correlated and also results show that long work hours creates stress and completely in-balance the life of insurance employees.

Swati Goyal and Vinay Kashyap(2010) said that in this study examined the sources of organizational role stress among insurance employees and to compare the level of stress in different demographic factors of the employees. In this study was an insurance company belonging to different cities of Punjab mainly in Jalandhar, Patiala, Ludhiana, and Gobindarh. In this study 250 sample size was taken from private and public companies. The results revealed that there is a significant correlation among the source of organizational role stress and role isolation was the main concern of the insurance employees that lead to stress at work place. He concluded that certain demographic variables do influence the level of stress among managers.

W. J. Coetzer and S. Rothmann(2006) said that, the objectives of this study were to assess the internal consistency of the ASSET(An Organizational Stress Screening Tool), to identify occupational stressors for employees in an insurance company and to assess the relationships between occupational stress, ill health and organizational commitment. In this study cross-sectional survey design was used. The sample size 613 was taken; ASSET was used as measuring instrument. He concluded that job insecurity as well as pay and benefits were the highest stressors in the insurance industry. Two stressors, namely job characteristics and control were statistically significant predictors of low organizational commitment. Physical ill health was best predicted by overload and job characteristics. Three stressors, namely work-life balance, overload and job characteristics best predicted psychological ill health.

### **Statement of the problem**

Insurance is a social security measures, across all over the world playing a major role. Today, insurance in India is highly competitive area with several schemes and benefits. As limited numbers of studies in India are conducted to job satisfaction level of female employees of insurance sector. Hence the present study is designed to understand the stress levels in the female employees in insurance sector.

### **Need for the study**

Although work is sometimes enjoyable. Stress is inevitable in most cases, so everyone deals with stress differently. Every organization goal is depending on the employee's performance. Too much stress affects health, less job satisfaction, less productivity and failure to meet targets. Some employees work poorly under stress and this negatively impacts their organization. Therefore, this study is undertaken to be finding out stress level experienced by female employees of insurance sectors and how to manage it properly.

### **Objective of the study**

The main aim of this study to measure the influence of age factors on occupational stress among insurance employees.

### **Hypotheses of the study**

The following hypotheses have been indentified to test in this study

Ho: There is significant relationship between occupational stress and age of the insurance employees.

H1: There is no significant relationship between occupational stress and age of the insurance employees.

### **Scope**

The purpose of the study is to understand the stress levels in the female employees. The study the study was confined to occupational stress of insurance sector. For the purpose of this study female employees in insurance sector in Karnataka were taking into consideration. The research survey was conducted during janury2013 to march2013, among 50 respondents of Karnataka state which covers urban as well as rural employees. Public and private insurance companies operating in Karnataka such as ING Vysya Life Insurance Company, BAJAJ ALLIANZ, LIC, RELIANCE, MET LIFE, HDFC life insurance, and SBI life insurance companies are selected for the research based on their performance.

## **III. Research Methodology:**

The study is designed as descriptive one based on the survey method. Both primary and secondary data were used for the smooth conduct of the study.

**Primary Data**

Primary data were collected from 100 respondents through a structured questionnaire covering female employees in the insurance sector in Karnataka. Random sampling was used for selecting the sample respondents from the population.

**Secondary Data**

A part from primary data the secondary data is being collected through text books, records of public sector banks, journals from library, and academic reports used for this study.

**Sampling Design**

Random sampling was used for sample selection.

**Methodology**

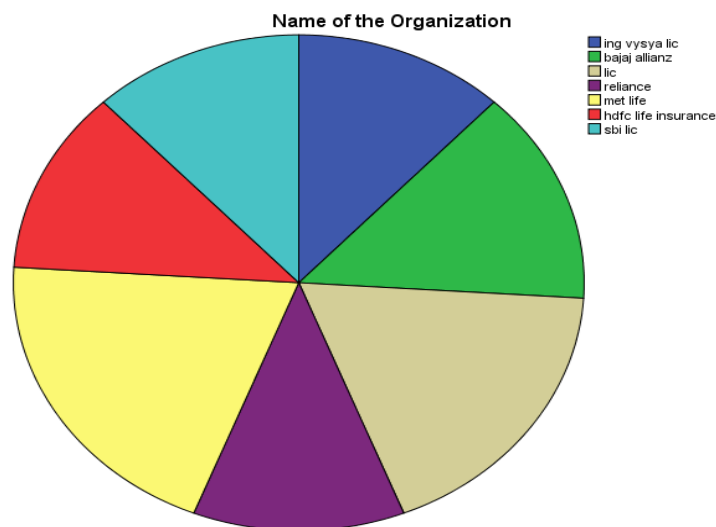
Since no work is reported on the job satisfaction level of women employees in insurance industry, so we decided to work on respective field. Seven different insurance companies ING Vysya Life Insurance Company, BAJAJ ALLIANZ, LIC, RELIANCE, MET LIFE, HDFC life insurance, and SBI. Were chose for the study. The main reasons of choosing these companies are that these companies are well established and reputed in an insurance industry in these days and everybody has trust only on reputed and well established companies. Also the information being collected from the literature survey of the various research papers and from questionnaire. The main motive of this questionnaire was to measure the satisfaction level of females surviving in insurance industry and covers all the questions related to stress in insurance industry.

**Table No .1 Name of the Organization &No of Respondents**

Name of the Organization	No of Respondents	Percent
Ing Vysya	12	12.0
Bajaj Allianz	14	14.0
LIC	18	18.0
Reliance	12	12.0
Met Life	20	20.0
HDFC Life Insurance	12	12.0
SBI LI	12	12.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

Source: Primary data

Table 1 above and Chart 1 below, shows that 12.0 per cent of the respondents are belongs to ING Vysya and 14.0 percent of the respondents belongs to Bajaj Allianz and 18.0 percent of respondents belongs to LIC and 12.0 percent of the respondent belongs to Reliance and 20.0 percent of the respondents belongs to Met Life Insurance and 12.0 percent of the respondents belongs to HDFC Life Insurance and the rest of 12.0 per cent respondents belongs to the SBI LI.

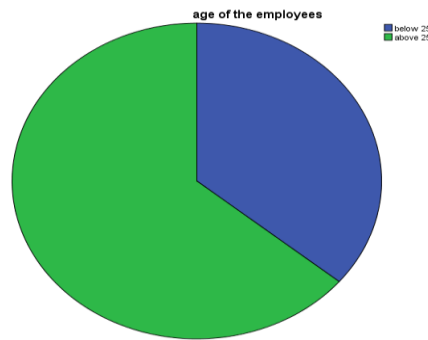


**Table No. 2 Age of the Employees & No of Respondents**

Age of the Employees	No of Respondents	Percent
Below 25	36	36.0
Above 25	64	64.0
Total	100	100.0

Source: primary data

Table 2 above and Chart 2 below, shows that among the total respondents, 36.0 percent belong to the age group of less than 25 years , 64.0 per cent of the respondents are belongs to more than 25 years.

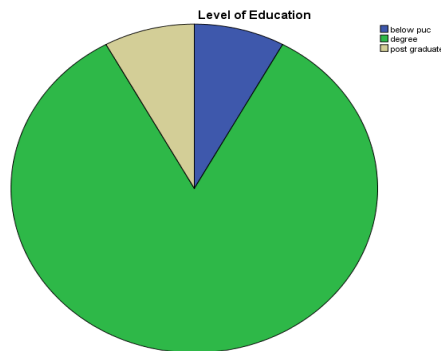


**Table No. 3 Level of Education & No of Respondents**

Level of Education	No of Respondents	Percent
Below PUC	8	8.0
Degree	84	84.0
Post Graduate	8	8.0
Total	100	100.0

Source: Primary data

Table 3 above and Chart 3 below, shows that among the total respondents 8.0 per cent are Below PUC and 84.0 percent of respondents belong to Degree holders and 8.0 percent of the respondents belong to Post Graduates.



**Table No. 4 Marital Statuses & No of Respondents**

Marital Statuses	No of Respondents	Percent
Married	44	44.0
Unmarried	56	56.0
Total	100	100.0

Source: primary data

Table 4 above and Chart 4 below, shows that among the total respondents,44.0 percent of the respondents belong to the married people ,56.0 percent of the respondents are belongs to unmarried people.

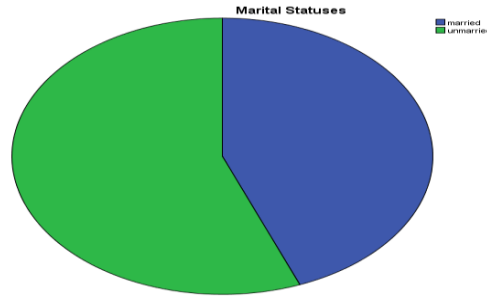
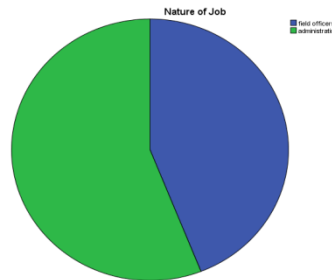


Table No. 5 Nature of Job & No of Respondents

Nature of Job	No of Respondents	Percent
Field officers	44	44.0
Administration	56	56.0
Total	100	100.0

Source: primary data

Table 5 above and Chart 5 below, shows that among the total respondents, 44.0 percent of the respondents belong to the Field Officers and 56.0 percent of the respondents are belongs to Administration work.



**Analysis and interpretation:**

Table 6 ANOVA

ROLE AND RESPONSIBILITIES		Sum of Squares	df	Mean Square	F	Sig.
How often you clear about your duties and responsibilities	Between Groups	4.988	1	4.988	5.315	.023
	Within Groups	91.972	98	.938		
	Total	96.960	99			
Are you clear about the objectives and goals of the organization	Between Groups	.090	1	.090	2.352	.128
	Within Groups	3.750	98	.038		
	Total	3.840	99			
How often do you get targets deadlines?	Between Groups	2.668	1	2.668	3.041	.084
	Within Groups	85.972	98	.877		
	Total	88.640	99			
How often do you feel unrealistic targets	Between Groups	3.484	1	3.484	5.055	.027
	Within Groups	67.556	98	.689		
	Total	71.040	99			
Do you think targets are difficult to achieve?	Between Groups	13.938	1	13.938	10.176	.002
	Within Groups	134.222	98	1.370		
	Total	148.160	99			
Does it affect/disturb your family Life?	Between Groups	.071	1	.071	.395	.531
	Within Groups	17.639	98	.180		
	Total	17.710	99			
Do you feel stressed due to work pressure?	Between Groups	6.084	1	6.084	7.223	.008
	Within Groups	82.556	98	.842		
	Total	88.640	99			
Did you get any demotion when you could not achieve the targets?	Between Groups	.134	1	.134	.105	.746
	Within Groups	125.306	98	1.279		
	Total	125.440	99			
Are you getting respectable remuneration/ salary?	Between Groups	.810	1	.810	3.489	.065
	Within Groups	22.750	98	.232		
	Total	23.560	99			
Are you satisfied with your job?	Between Groups	.188	1	.188	1.084	.300
	Within Groups	16.972	98	.173		
	Total	17.160	99			
Do you get the opportunity to use	Between Groups	67.240	1	67.240	51.886	.000

your knowledge and skill on the job?	Within Groups	127.000	98	1.296		
	Total	194.240	99			
Do you feel that you are not qualified for your job?	Between Groups	.004	1	.004	.041	.839
	Within Groups	10.556	98	.108		
	Total	10.560	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and age of the insurance employees in insurance sectors. Often you clear about your duties and responsibilities (F=5.315; P=0.023), often do you feel unrealistic targets (F=5.055; P=0.027), Do you think targets are difficult to achieve (F=10.176; P=0.002), Do you feel stressed due to work pressure (F=7.223; P=0.008), Do you get the opportunity to use your knowledge and skill on the job (F=51.886; P=0.000), P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value of the employees Are you clear about the objectives and goals of the organization (F=2.352; P=0.128), often do you get targets deadline (F=3.041; P=0.084), Does it affect/disturb your family Life (F=.395; P=0.531), Did you get any demotion when you could not achieve the targets (F=0.105; P=0.746), Are you getting respectable remuneration/ salary (F=3.486; P=0.065), Are you satisfied with your job (F=1.084; P=0.300), Do you feel that you are not qualified for your job (F=0.041; P=0.839), P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that role and responsibilities of the insurance employees significantly influence the occupational stress and age of the insurance employees.

**Table 7 ANOVA**

WORKING ENVIRONMENT		Sum of Squares	df	Mean Square	F	Sig.
Are the working procedures of organization easy and logical?	Between Groups	2.351	1	2.351	14.501	.000
	Within Groups	15.889	98	.162		
	Total	18.240	99			
working time/day	Between Groups	.160	1	.160	.784	.378
	Within Groups	20.000	98	.204		
	Total	20.160	99			
over time/ week	Between Groups	2.668	1	2.668	4.844	.030
	Within Groups	53.972	98	.551		
	Total	56.640	99			
Do you get the respect at work place from your superiors whom you deserve?	Between Groups	.490	1	.490	2.705	.103
	Within Groups	17.750	98	.181		
	Total	18.240	99			
opportunities of promotion in your organization are negligible	Between Groups	.751	1	.751	3.081	.082
	Within Groups	23.889	98	.244		
	Total	24.640	99			
Is your work place totally committed to health and safety regulation?	Between Groups	1.868	1	1.868	12.433	.001
	Within Groups	14.722	98	.150		
	Total	16.590	99			
Do you work in A.C environment?	Between Groups	.401	1	.401	1.736	.191
	Within Groups	22.639	98	.231		
	Total	23.040	99			
Does it affect your efficient?	Between Groups	29.521	1	29.521	20.282	.000
	Within Groups	142.639	98	1.455		
	Total	172.160	99			
Do you receive regular feedback about your performance?	Between Groups	1.034	1	1.034	4.342	.040
	Within Groups	23.326	98	.238		
	Total	24.360	99			
Do you have to work under noisy/ crowed environment?	Between Groups	1.361	1	1.361	1.124	.292
	Within Groups	118.639	98	1.211		
	Total	120.000	99			
Do you feel uncomfortable with the political climate of the organization?	Between Groups	4.340	1	4.340	20.588	.000
	Within Groups	20.660	98	.211		
	Total	25.000	99			
Does your colleague help you when your work becomes difficult?	Between Groups	.210	1	.210	.990	.322
	Within Groups	20.790	98	.212		
	Total	21.000	99			
Do you have to work very fast?	Between Groups	.010	1	.010	.045	.832
	Within Groups	21.750	98	.222		
	Total	21.760	99			
Do you spend most of your time on fighting fires rather than working on a plan?	Between Groups	1.960	1	1.960	8.351	.005
	Within Groups	23.000	98	.235		
	Total	24.960	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and age of the insurance employees in insurance sectors. Are the working procedures of organization easy and logical (F=14.501;P=0.000), over time/ week (F=4.844; P=0.030), Is your work place

totally committed to health and safety regulation (F=12.433; P=0.001), Does it affect your efficient (F=20.282; P=0.000), Do you receive regular feedback about your performance (F=4.342; P=0.040), Do you feel uncomfortable with the political climate of the organization (F=20.588; P=0.000), Do you spend most of your time on fighting fires rather than working on a plan (F=8.351; P=0.005), , P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value of working time/day (F=0.784; P=0.378), Do you get the respect at work place from your superiors whom you deserve (F=2.705; P=0.103), opportunities of promotion in your organization are negligible (F=3.081; P=0.082), Do you work in A.C environment (F=1.736; P=0.191), Do you have to work under noisy/ crowded environment (F=1.124; P=0.292), Does your colleague help you when your work becomes difficult (F=0.990; P=0.322), Do you have to work very fast (F=0.045; P=0.832), P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that working environment of the insurance employees significantly influences the occupational stress and age of the insurance employees.

**Table 8 ANOVA**

HABITS		Sum of Squares	df	Mean Square	F	Sig.
Do you take tobacco, pan, gutkha, chutki etc?	Between Groups	.040	1	.040	.327	.569
	Within Groups	12.000	98	.122		
	Total	12.040	99			
Do you drink?	Between Groups	.218	1	.218	1.614	.207
	Within Groups	13.222	98	.135		
	Total	13.440	99			
Do you practice any of the following to overcome/ reduce the stresses? if yes mention below	Between Groups	3.004	1	3.004	4.115	.045
	Within Groups	71.556	98	.730		
	Total	74.560	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and age of the insurance employees in insurance sectors. Do you practice any of the following to overcome/ reduce the stresses (F=4.115; P=0.045), P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value Do you take tobacco, pan, gutkha, chutki etc (F=0.327; P=0.569), Do you drink (F=1.614; P=0.207), P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that habits of the insurance employees significantly influence the occupational stress and age of the insurance employees.

**Table 9 ANOVA**

BEHAVIORAL CHANGES DUE TO JOB		Sum of Squares	df	Mean Square	F	Sig.
Have often you get irritated at home?	Between Groups	.490	1	.490	.965	.328
	Within Groups	49.750	98	.508		
	Total	50.240	99			
Have often you get irritated at work place?	Between Groups	8.028	1	8.028	12.298	.001
	Within Groups	63.972	98	.653		
	Total	72.000	99			
Does your seek reassurance and emotional support from family members?	Between Groups	3.240	1	3.240	2.220	.139
	Within Groups	143.000	98	1.459		
	Total	146.240	99			
Do you feel that other people are responsible for what happened?	Between Groups	1.210	1	1.210	1.860	.176
	Within Groups	63.750	98	.651		
	Total	64.960	99			
Do you Spend time in the company of children?	Between Groups	27.388	1	27.388	18.139	.000
	Within Groups	147.972	98	1.510		
	Total	175.360	99			
Have you Talked to a family member who can do something concrete about the problem?	Between Groups	.028	1	.028	.034	.854
	Within Groups	79.972	98	.816		
	Total	80.000	99			
Have you help others in trouble or distress?	Between Groups	14.400	1	14.400	12.202	.001
	Within Groups	110.933	94	1.180		
	Total	125.333	95			
Does your higher authorities do care for my self- respect?	Between Groups	26.694	1	26.694	22.301	.000
	Within Groups	117.306	98	1.197		
	Total	144.000	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and age of the insurance employees in insurance sectors. Have often you get irritated at work place (F=12.298; P=0.001), Do you Spend time in the company of children (F=18.139; P=0.0000), Have you help others in trouble or distress (F=12.202; P=0.001), Does your higher authorities do care for my self- respect

( $F=22.301$ ;  $P=0.000$ ), P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value Have often you get irritated at home ( $F=0.965$ ;  $P=0.328$ ), Does your seek reassurance and emotional support from family members ( $F=2.220$ ;  $P=0.139$ ), Do you feel that other people are responsible for what happened ( $F=1.860$ ;  $P=0.176$ ), Have you Talked to a family member who can do something concrete about the problem ( $F=0.034$ ;  $P=0.854$ ), P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that behavioral changes due to job of the insurance employees significantly influence the occupational stress and age of the insurance employees.

**Table 10 ANOVA**

PSYCHOLOGICAL CHANGES DUE TO JOB		Sum of Squares	df	Mean Square	F	Sig.
Do you get stress due to ignorant behavior of clients?	Between Groups	.423	1	.423	1.730	.192
	Within Groups	23.937	98	.244		
	Total	24.360	99			
Do you get stress due to ignorant behavior of your boss?	Between Groups	.111	1	.111	.456	.501
	Within Groups	23.889	98	.244		
	Total	24.000	99			
Do you feel stressed when management interrupt you for your priorities?	Between Groups	.028	1	.028	.023	.881
	Within Groups	119.972	98	1.224		
	Total	120.000	99			
The fear of failure is cons candy in your mind?	Between Groups	.028	1	.028	.170	.681
	Within Groups	15.972	98	.163		
	Total	16.000	99			
Do you fear that someone is going to take over your job?	Between Groups	.010	1	.010	.045	.832
	Within Groups	21.750	98	.222		
	Total	21.760	99			
Have you noticed any recent change in frequency of making love with your partner(if married)	Between Groups	1.068	1	1.068	4.762	.031
	Within Groups	21.972	98	.224		
	Total	23.040	99			
How often you feel dissatisfaction with the system environment of the organization?	Between Groups	.526	1	.526	2.148	.146
	Within Groups	23.984	98	.245		
	Total	24.510	99			
Iam unable to carry out my assignment to my satisfaction on account of excessive load of work and lack of time?	Between Groups	.218	1	.218	.211	.647
	Within Groups	101.222	98	1.033		
	Total	101.440	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and age of the insurance employees in insurance sectors. Have you noticed any recent change in frequency of making love with your partner (if married?) ( $F=4.762$ ;  $P=0.031$ ), P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value Do you get stress due to ignorant behavior of clients ( $F=1.730$ ;  $P=0.192$ ), Do you get stress due to ignorant behavior of your boss ( $F=0.456$ ;  $P=0.501$ ), Do you feel stressed when management interrupt you for your priorities ( $F=0.023$ ;  $P=0.881$ ), The fear of failure is cons candy in your mind ( $F=0.170$ ;  $P=0.681$ ), Do you fear that someone is going to take over your job ( $F= 0.045$ ;  $P=0.832$ ), How often you feel dissatisfaction with the system environment of the organization ( $F=2.148$ ;  $P=0.146$ ), Iam unable to carry out my assignment to my satisfaction on account of excessive load of work and lack of time ( $F=0.211$ ;  $P=0.647$ ), P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that psychological changes due to job of the insurance employees significantly influence the occupational stress and age of the insurance employees.

**Table 11 ANOVA**

PHYSICAL CHANGES DUE TO JOB		Sum of Squares	df	Mean Square	F	Sig.
Have often you feel un-necessary tiredness?	Between Groups	1.690	1	1.690	3.200	.077
	Within Groups	51.750	98	.528		
	Total	53.440	99			
Do you feel weakness in daily routine life?	Between Groups	.040	1	.040	.170	.681
	Within Groups	23.000	98	.235		
	Total	23.040	99			
Do you have problem of blood pressure?	Between Groups	.293	1	.293	2.308	.132
	Within Groups	12.457	98	.127		
	Total	12.750	99			
Do you suffer from pear pressure? (Colleagues), or non co-operation from colleagues?	Between Groups	.080	1	.080	.411	.523
	Within Groups	19.160	98	.196		
	Total	19.240	99			
Do you feel sleep disturbance?	Between Groups	.284	1	.284	.413	.522
	Within Groups	67.556	98	.689		
	Total	67.840	99			
Do you take sleeping pills while	Between Groups	5.444	1	5.444	3.282	.073



sleeping?	Within Groups	162.556	98	1.659		
	Total	168.000	99			
Are you losing your weight day by day?	Between Groups	.934	1	.934	5.292	.024
	Within Groups	17.306	98	.177		
	Total	18.240	99			
Are you suffering from any diseases due to job stress?	Between Groups	.000	1	.000		
	Within Groups	.000	98	.000		
	Total	.000	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and age of the insurance employees in insurance sectors. Are you losing your weight day by day ( $F=5.292$ ;  $P=0.024$ ), P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value Have often you feel un-necessary tiredness ( $F=3.200$ ;  $P=0.077$ ), Do you feel weakness in daily routine life ( $F=0.170$ ;  $P=0.681$ ), Do you have problem of blood pressure ( $F=2.308$ ;  $P=0.132$ ), Do you suffer from pear pressure? (Colleagues), or non co-operation from colleagues( $F=0.411$ ;  $P=0.523$ ), Do you feel sleep disturbance ( $F=0.413$ ;  $P=0.522$ ), Do you take sleeping pills while sleeping ( $F=3.282$ ;  $P=0.073$ ), P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that physical changes due to job of the insurance employees significantly influence the occupational stress and age of the insurance employees.

The results revealed that there is a significant relationship among the sources of occupational stress and job satisfaction. It was found that role isolation was the main concern of the insurance employees that lead to stress at the work place. The results also indicated that certain demographic variables do influence the level of stress among employees. In insurance business the employees involved in the selling of insurance policies may faces several stress due to varied reasons. The worst work related stress is caused by jobs where people have little control over the activities and the rate at which they have to deal with it. 80 percent of respondents reported that maintaining balance between their personal and professional lives was their most effective strategy for coping with that stress.

#### IV. Conclusion:

From the present study it may be concluded that the job satisfaction level of females is dependent upon education level, age and is independent of the company name, marital status and nature of job. Employees working in the Insurance industry were not satisfied from their job and it is very difficult task for them to survive in this field. Most of the employees are suffering from stresses in insurance industry. Actually in this analysis it is realize that in insurance industry targets are unrealistic and sometimes unachievable and consequently they have to spend long hours. Therefore, due to long working hours the employees were not able to give attention on their health. Due to more work pressure in this field, most of the employees do over time and most of the employees work pressures significantly disturb their family life. The occupational stress can be managed through practicing meditation, physical work, morning walk and many more things to remove theses stresses. The study is shows that most of the employees suffer from stress. Though some of the employees have low stress, they do not adopt proper coping strategies. So, the management should provide organization-wide stress avoidance and coping techniques that would help the employee to manage their stress.

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