

rmp

**Risk control**  
Stress Risk Management



In partnership with

  
**GALLAGHER  
BASSETT**  
GUIDE. GUARD. GO BEYOND.

# Risk Control

## Stress Risk Management

### What is Stress?

Stress is a major cause of sickness absence in the workplace. It affects individuals, their families and colleagues by impacting on their health but it also impacts on employers with costs relating to sickness absence, replacement staff, lost production and increased accidents<sup>1</sup>.

Stress has been defined in different ways over the years. Originally stress was believed to be caused by the environment in which one was put or found oneself, then later as 'a strain from within'. Today the definition focusses on both the situation and the individual. Basically stress results from a lack of a person's ability to cope with the demands and pressures of a situation<sup>2</sup>.

At one time or another most of us will experience stress in one form or another. Some individuals find stress motivating whilst in others it can potentially lead to ill health.

This document will focus on work-related stress, its causes, signs and symptoms but also on what a manager is required to do to meet legal requirements.

### Work-Related Stress

There are six main factors that can lead to work-related stress if they are not managed properly. These are: demands, control, support, relationships, role, and change.

For example, employees may say that they:

- Are not able to cope with the demands of their jobs
- Are unable to control the way they do their work
- Don't receive enough information and support
- Are having trouble with relationships at work, or are being bullied
- Don't fully understand their role and responsibilities
- Are not engaged when a business is undergoing change

Stress affects people differently – what stresses one person may not affect another. Factors like skills and experience, age or disability may all affect whether an employee can cope<sup>3</sup>.

### Signs and Symptoms

These can be divided into two distinct areas for the workplace. There are 'team' signs but also individual ones.

### Teams

Teams can experience stress at times where there could be heightened or just simply unusual activity which removes them from their usual workplace. Some simple signs can include:

- Increased arguments and disagreements
- Increased staff turnover
- Increased sickness absence
- Decreased morale
- Decreased performance
- Increased complaints and grievances

### Individuals

It is important that we look at the person to see how behaviour and attitude may have changed. Individual stress can manifest itself in various forms<sup>3</sup> such as:

- Mood swings
- Becoming withdrawn
- Loss of motivation, commitment and confidence
- Increased emotional reactions – being more tearful, sensitive or aggressive
- Becoming nervous or 'twitchy'

Or they may seek to remove themselves more from the workplace by:

- Increased absences
- Being late and / or leaving early

### Remote Working

Many organisations have changed changing their operating models over recent years, moving to dynamic or remote working to allow more flexibility for the workforce. One of the critical issues now faced for these organisations is how to manage the remote worker. For some managers this may be a relatively new challenge. Remote working is still a relatively new concept for many.

As remote working is a relatively new concept, little research has been done to identify whether such working generally increases or decreases workplace stress.

Some common issues facing remote workers include:

- Reduced social interaction
- Ability to work longer hours
- Blurring of the work-life balance
- Less visible signs of stress due to not being in the traditional workplace

All these symptoms can have serious repercussions from adverse mental health effects through to working burnout.

All these issues require management recognition and action to ensure that these risks are properly managed.

## Management Standards

The Health and Safety Executive (HSE)<sup>4</sup> have laid out six key areas to support organisations in their task of managing stress in the workplace and failing to do so can negatively impact on employee's health and wellbeing.

The six areas are:

- 1 Demands:** Includes issues such as workload, work patterns and the work environment.
- 2 Control:** How much say do the people have over the way they work?
- 3 Support:** Includes encouragement, sponsorship and resources provided by the organisation, line management and colleagues.
- 4 Relationships:** Includes promoting positive working to avoid conflict and dealing with unacceptable behaviour.
- 5 Role:** Do people understand their role within the organisation and does the organisation ensure roles are not conflicting?
- 6 Change:** How organisational change is (large and small) managed and communicated?

It is important that each of these areas is identified and that systems are in place to respond to any group or individual concerns. It is important that those involved in the Management Standards approach understand the need to focus on prevention and on managing the root causes of work-related stress, rather than trying to deal with problems only after they occur and people are suffering from exposure to excessive pressure. This will stop the problem from developing to the position where people are significantly adversely affected.

To support organisations, the HSE has developed a risk assessment template to be used in managing this area of business which is available from their website<sup>5</sup>.

## Management Intervention and Support

Managers should be expected to identify potential traumatic or stressful situations and support staff through such events.

They should be trained to identify and support workers who may be having difficulties not just through those unusual and traumatic events but to general day to day issues.

Employees should, as a minimum, receive awareness training, needs-based interventions and access to independent counselling and support services via the Occupational Health Service or Employment Advisory Service.

Some instances may require that the organisation has in place a system for on-going support for events that may be protracted and unusual. It is important that all employees should have access to Occupational Health Services and an Employment Advisory Service.

It is vital that, where managers have themselves identified or had such events or issues brought to their attention, they ensure that where possible mitigating factors are put in place. Any person or persons identified as possibly being affected by such incidents should have properly trained interventions to assess what help they need.

Organisations should have identified within any stress management policy the following three principle intervention types: primary, secondary and tertiary (see table below).

Organisations need to be proactive to demonstrate compliance with the HSE's Management Standards in order to protect their employees from harm.

## Three Principal Intervention Types

Intervention Type	Response Type	Orientation	Focus	Example
<b>Primary</b>	Proactive	Prevention and Awareness	All employees/ Organisation wide	Conflict-management training, work management awareness, wellness programmes. TRiM awareness
<b>Secondary</b>	Proactive and potentially reactive	Prevention - Removal of risk	At risk employees and/or Organisational risk factors	Coping skills training, job redesign, employee fitness assessments, targeted attention on known risks. TRiM intervention
<b>Tertiary</b>	Reactive		Employees in need of support/assistance	Personal Cognitive behavioural intervention sessions, post illness support programmes, external independent counselling

## References

- 1 <https://www.hse.gov.uk/pubns/wbk01.pdf>
- 2 <https://oem.bmj.com/content/59/1/67>
- 3 <https://www.nhs.uk/every-mind-matters/lifes-challenges/work-related-stress/>
- 4 <https://www.hse.gov.uk/stress/causes.htm>
- 5 <https://www.hse.gov.uk/stress/standards/downloads.htm>

## Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

## Get in touch

For more information, please contact your broker, RMP risk control consultant or account director.



### **Risk Management Partners**

The Walbrook Building  
25 Walbrook  
London EC4N 8AW

020 7204 1800  
rmpartners.co.uk

This newsletter does not purport to be comprehensive or to give legal advice. While every effort has been made to ensure accuracy, Risk Management Partners cannot be held liable for any errors, omissions or inaccuracies contained within the document. Readers should not act upon (or refrain from acting upon) information in this document without first taking further specialist or professional advice

Risk Management Partners Limited is authorised and regulated by the Financial Conduct Authority. Registered office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company no. 2989025.