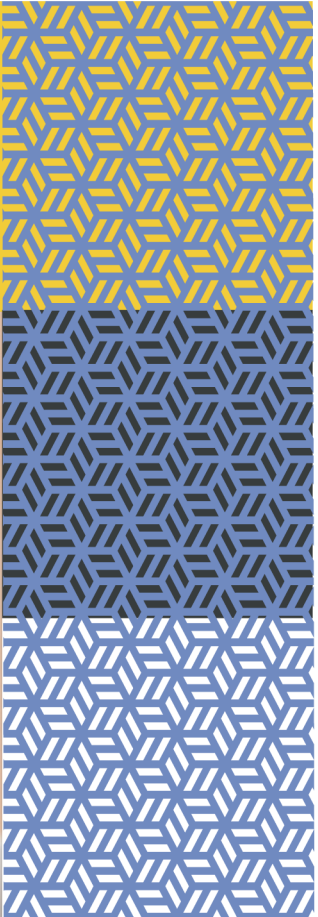


rmp

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 and costs over £5 billion a year in Great Britain. 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 (ref 1).

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 ability to cope with the demands and pressures of the situation (ref 2).

At one time or another most of us will experience stress. Some individuals find stress motivating whilst in others it can potentially lead to ill health (ref 3).

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

Work Related Stress

There are six main areas 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 (ref 4)

Signs and Symptoms of Stress

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 work place. Some simple signs can include;

- arguments
- higher staff turnover
- more reports of stress
- more sickness absence
- decreased performance
- more complaints and grievances

Individuals

With 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 such as:

- mood swings
- being 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:

- taking more time off
- being late or later to work or leaving earlier

Remote Working

The current situation has resulted in many organisations rapidly changing the dynamic in which its workforce now operates. Many have, where possible, moved to remote working to allow for some business activity to continue. One of the critical issues now faced for these organisations is 'How to manage the remote worker?' For many managers this will be an unknown and challenging concept. Remote working is still a relatively new concept for many. Prior to the Spring of 2020, it was reported that only 1 in 5 workers within the UK had homeworking opportunities (ref 5). Since that time, the numbers of employees working from home has, in all likelihood, increased significantly as organisations have sought to reduce risks to their employees. Many organisations may be realising the wider benefits of

homeworking and move to much more comprehensive home working policy in the future (ref 6).

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 (ref 5).

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

Management Standards

The Health and Safety Executive (HSE) 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 (ref 7). 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 negatively affected.

The HSE has developed to support organisations a risk assessment template to be used in managing this area of business which is available from their website (ref 8).

Management Intervention and Support

Line managers should be expected to identify potential traumatic or stressful situations and support staff through such events or times. Further managers 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 have awareness training, needs-based interventions and access to independent counselling and support services via the Occupational Health team or Employment Advisory Service (EAS).

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 a member of Occupational Health or some other qualified person.

It is vital that where managers have themselves identified or had such events or issues brought to their attention that they ensure that wherever 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 the need may be.

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

Local Authorities need to be proactive to demonstrate both compliance with the Health and Safety Executive's standards but more importantly to protect their own employees from harm.

Three Principle Intervention Types

Intervention Type	Response Type	Orientation	Focus	Example
Primary	Proactive	Prevention and Awareness	All employees/ Organisation wide	Conflict-management training, work management awareness, wellness programmes. TRiM awareness
Secondary	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
Tertiary	Reactive		Employees in need of support/assistance	Personal Cognitive behavioural intervention sessions, post illness support programmes, external independent counselling

References

- 1 Stress Workbook (HSE)
<https://www.hse.gov.uk/pubns/wbk01.pdf>
- 2 Causes and management of Stress at work Dr S Michie:
<https://oem.bmj.com/content/59/1/67>
- 3 Stress: <https://www.nhs.uk/conditions/stress-anxiety-depression/understanding-stress>
- 4 <https://www.hse.gov.uk/stress/causes.htm>
- 5 <https://www.skillsyouneed.com/rhubarb/stress-remote-working.html>
- 6 <https://www.theguardian.com/technology/2020/mar/13/covid-19-could-cause-permanent-shift-towards-home-working>
- 7 <https://www.hse.gov.uk/stress/assets/docs/perfect-cakes-risk-assessment.pdf>
- 8 <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 note is not intended to give legal or financial advice, and, accordingly, it should not be relied upon for such. It should not be regarded as a comprehensive statement of the law and/or market practice in this area. In preparing this note we have relied on information sourced from third parties and we make no claims as to the completeness or accuracy of the information contained herein. It reflects our understanding as at 9 June 2021, but you will recognise that matters concerning COVID-19 are fast changing across the world. You should not act upon information in this bulletin nor determine not to act, without first seeking specific legal and/or specialist advice. No third party to whom this is passed can rely on it. We and our officers, employees or agents shall not be responsible for any loss whatsoever arising from the recipient's reliance upon any information we provide herein and exclude liability for the content to fullest extent permitted by law. Should you require advice about your specific insurance arrangements or specific claim circumstances, please get in touch with your usual RMP Risk Control consultant or account director.

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.