

Risk A/T[®] Work

"An ounce of prevention is worth a pound of cure." Benjamin Franklin 1736



We are pleased to introduce the next edition of **Risk A/T[®] Work**, a forum dedicated to sharing safety and loss control tips with our brokers and insureds. **Risk A/T[®]** is our proprietary risk management approach which promotes informed risk analysis based on two behavioral factors — **A**ptitude and **T**olerance.

ABOUT US

Sompo International Insurance works through a global distribution network of retail and wholesale brokers and MGUs to provide high-quality and responsive services to a broad range of clients from large multinationals to small businesses. We offer diverse specialty capabilities across a broad range of products and industry verticals.

If you would like to subscribe to **Risk A/T[®] Work**, please contact Victor Sordillo at vsordillo@sompo-intl.com

Disclaimer: The recommendations and contents of this material are provided for information purposes only. It is offered only as a resource that may be used together with your professional insurance advisor in maintaining a loss control program. Sompo International assumes no liability by reason of the information within this material.

To learn more, visit us at:
www.sompo-intl.com

Navigating Through Workplace Stressors

Kimberli Harris, CSP, Casualty Risk Control Specialist, Sompo Global Risk Solutions, kharris@sompo-intl.com

The impact of COVID-19 is widespread, and there is no blueprint on how to navigate through this unprecedented crisis. This pandemic has created an environment of uncertainty including financial instability, job insecurity and a heightened concern for one's personal safety and wellbeing. The stress that comes along with this uncertainty can directly impact your employees and your organization's bottom line.

According to the American Institute of Stress, job stress costs U.S. industries more than \$300 billion a year. As worker stress levels elevate, there is a corresponding increase in accidents, absenteeism, employee turnover and reduced productivity. Additionally, organizations can experience an increase in direct medical, legal and insurance costs.

Recognizing and Responding To Stress In The Workplace

Stress affects people differently. Chronically stressed conditions can lead to anxiety, sleep deprivation, and difficulty concentrating, potentially leading to varying levels of focus loss. This loss of focus is a leading contributor to increased employee accidents and/or fatalities in the workplace. So how can an organization recognize and respond to stress in the workplace to minimize safety risk? Below are a few tips to consider:

- **Review Existing Safety and Health Policies and Procedures:** Existing safety and health policies should be reviewed and modified as needed to address employee concerns and minimize stress. Functions which pose significant risk of injuries and where high levels of human reliability are essential should be identified with additional precautions put in place, such as the use of PPE, disinfecting common work areas and conducting regular touch-points with employees to gauge stress levels. Additionally, management should ensure that wellness programs are available and encourage employees who are exhibiting signs of stress to seek assistance.
- **Training:** Managers and supervisors should be trained to recognize the signs and symptoms of stress and how to combat the safety impact. This could include reassigning an employee that demonstrates increased stress levels and re-evaluating productivity expectations to ensure additional stress is not negatively impacting employee safety.
- **Investigate Employee Accidents:** Workers experiencing high levels of stress may be more likely to commit errors in their work, which in turn can lead to accidents. A stressed worker is more likely to be thinking about his/her stress source and be less focused on the task at hand. Review accident trends to recognize whether external stress may be elevating injury/illness rates within your organization. Personnel responsible for accident investigations (i.e., managers, supervisors, etc.) should be trained to consider the possible contribution of both occupational and non-occupational stress when investigating the causes of individual incidents. Lastly, make leadership aware that the stress effects of the current pandemic situation may continue well after quarantines and shelter-in-place guidance have been lifted.
- **Acknowledge Near Misses:** Whether your organization refers to near misses as close calls, narrow escapes, good catches or near hits, they need to be reported. "Near miss" events should be documented and tracked to identify potentially dangerous conditions/actions that may eventually result in an accident if left unaddressed. Remember when stress levels increase the risk of an accident, whether large or small, is more likely to occur.

We Are Here To Help

Your Sompo International Risk Control team is available to assist you and provide support during this time of concern. If you need us, please call your Sompo GRS Risk Control Specialist or our emergency hotline at +1 877 667 5733 or email GRSRiskControlQuestions@sompo-intl.com.