



# UNDER PRESSURE

## MENTAL HEALTH AND THE WORKPLACE

QBE EMPLOYEE WELLBEING SERIES

Made possible





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# Introduction

A recent BBC news item reported up to 300,000 people a year leaving their job as a result of depression or other mental health illnesses. The figure was taken from Thriving at Work: a Review of Mental Health and Employers, a government-commissioned independent study that also found that mental health illness costs the economy nearly £99bn a year.<sup>1</sup> Mental illness is the largest single cause of disability in the UK and the range of mental health conditions can make its management challenging<sup>1</sup>.

Almost 16 million workdays were lost in the UK last year because of poor mental health.<sup>2</sup> It is becoming one of the key reasons behind employee absence and we know that the line manager plays a critical role in returning employees back to work.

While attitudes towards mental health have improved over the last decade, there remains a stigma attached to the condition, most probably due to a lack of understanding and awareness. It is in the workplace that this ignorance can sometimes be commonplace and where organisations can play a pivotal role in tackling the issue.

Like any other illness or condition in the workplace, mental health issues should be treated with the same approach. A period of anxiety can be just as debilitating as a broken leg. It is encouraging that by 2021 the NHS is aiming to treat mental illness on the same level as physical ailments.

Financially, it makes business-sense to be aware of the impact it can have and, from a human perspective, looking out for someone else can be just as rewarding.

This guide aims to raise the awareness of employers when it comes to mental health; to know what signs to look out for if you suspect one of your employees might be suffering, and how to create a workplace environment so workers can feel comfortable expressing any difficulties they may be experiencing.

<sup>1</sup> ACAS Mental Health Report 2016

<sup>2</sup> Office For National Statistics

Mental health issues are the largest cause of disability in the UK (NHS)

# Mental health and work-related stress

Everyone has times when life can get on top of them – whether it is work related, due to poor health, relationship issues or bereavement. The value added to the economy by people who are living with mental health problems is as high as £226 billion per year, representing 12.1% of the UK's total GDP.<sup>3</sup>

It is important for employers to differentiate between mental health and work-related stress, and understand how one can affect the other.

Mental health is defined as how we think, feel and behave and there is no clear medical definition for it. Stress can cause other mental health problems and make existing conditions worse, conditions such as anxiety and depression can become extra sources of stress. A key word to realise is pressure; being under pressure is a normal part of life and can also help us take action, be more energised and get results. However, if individuals are frequently overwhelmed by stress, these feelings could start to be a problem, leading them to feel unable to cope.

Work-related stress is the adverse reaction people have to the pressures or demands placed on them at work. Increased stress could be as the result of increased workloads, greater responsibility or conflict in the workplace. Stress on its own is not an illness – it is a state. However, if stress becomes too excessive and prolonged, mental and physical illness may develop.

Work-related stress is, by its definition, specifically caused by factors surrounding work and therefore employers have greater control and also a duty to make adjustments to the work environment of those who are suffering.

Mental health problems such as anxiety and depression can (but not always) be triggered by an external life event such as divorce, bereavement, moving house or problems at work.

It is perfectly possible for somebody to manage a mental health condition such as anxiety without it affecting their work. However, work-related stress can trigger an existing mental health condition and may even exacerbate it. Given the similarity in symptoms between stress and anxiety it can be difficult to separate the two.

One in four individuals  
have experience of  
mental health issues.

<sup>3</sup> Added Value: Mental Health as a Workplace Asset 2016 Unum







# A broad range

Unlike a broken leg which can be seen, diagnosed and given a timeframe for recovery; mental health conditions such as depression cannot fit inside a neat timeframe or medical prognosis. Often the condition will remain with someone for the majority of their life, with the treatment consisting of management, therapy, time and sometimes medication.

Common mental health problems include;

- Anxiety
- Depression
- Obsessive-compulsive disorder
- Panic attacks
- Personality disorders
- Phobias
- Postnatal depression and perinatal mental health
- Post-traumatic stress disorder
- Stress

Depression, stress and anxiety are the most common types of mental health problems experienced in the workplace. Stress, according to statistics from the Health and Safety Executive (HSE) is the second most commonly reported condition among self-reported work-related illnesses, behind musculoskeletal.

The NHS wants to put mental health on an equal footing as physical health by 2021 (NHS)

# Post – traumatic stress disorder (PTSD) in the workplace

PTSD is an anxiety disorder caused by very stressful, frightening or distressing events . The disorder affects thousands of individuals across the world and women are twice as likely to develop PTSD as men. The symptoms of PTSD include (but are not limited to) depression, anxiety, social isolation, guilt, lack of pleasure, hyper-vigilance, hyper-arousal, sleep interruption, flashbacks and nightmares. Although symptoms of PTSD can vary person to person, they can be triggered or exacerbated by the work environment.

Challenges can occur as a result of memory problems, lack of concentration, poor relationships with co-workers, absenteeism, alongside unreasonable reactions to situations that trigger memories, fear and anxiety.

In the course of our everyday lives, any of us can experience something that is overwhelming, frightening, and completely beyond our control, such as a car accident, being the victim of crime or bullying, or a witness to a serious work accident. For the majority of us such events will be rare, however, for those that do experience them, employers need to be acutely aware of the numerous symptoms and challenges PTSD can cause.

On average, each person who was suffering from work-related stress took an estimated 23 days off in 2014/15 (HSE)



# Employers' legal responsibility

When dealing with issues of mental health in the workplace, it is essential to understand that employers' obligations are underpinned legally by **The Health and Safety at Work etc Act 1974**. This overarching legislation requires employers to secure the health, safety and welfare of employees at work, which includes those employees affected by mental health issues.

Other occupational legislation that encompasses the management of employee well-being includes; **The Management of Health and Safety at Work Regulations 1999**, which requires suitable and sufficient assessments of health and safety risks at work to be carried out; and **The Workplace (Health, Safety and Welfare) Regulations 1992**, which requires employers to provide adequate welfare for their employees.

Further legislation, the **Equality Act 2010**, means that in some cases, an employee suffering with a mental health condition could be considered to have a disability if it affects their normal day-to-day activity and lasts over a long-term period, usually 12 months or more.

If an employee is defined as having a disability due to a mental health issue then the onus is on the employer to ensure that they are making reasonable adjustments to accommodate them in the workplace, just as they would if the employee was suffering from a physical condition.

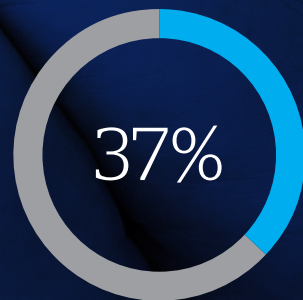
An estimated 440,000 workers in 2014/15 suffered from stress caused or made worse by their current or past work (HSE)



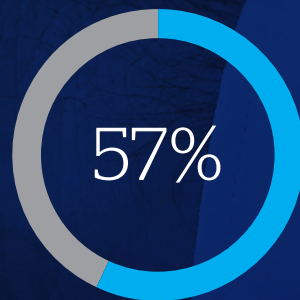
# Why is understanding and addressing mental health important?

The Department of Health advises that one in four of us will experience mental ill health at some point in our lives. It is therefore important that employers and their staff take steps to promote positive mental health and support those experiencing mental ill health.

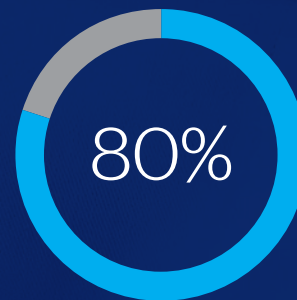
A recent Chartered Institute of Personnel and Development study, Employee Outlook: Focus on Mental Health in the Workplace (2016), highlighted the impact that mental ill health can have on organisations. The study found that:



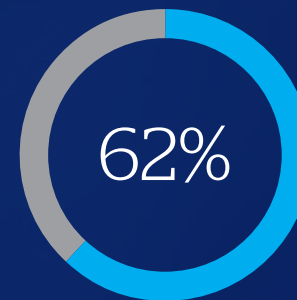
of mental health sufferers are likely to get into a conflict with an employee



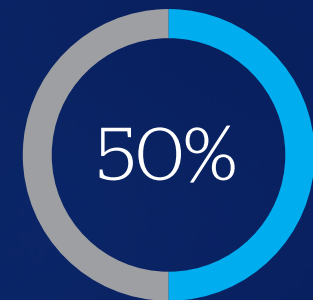
of mental health sufferers find it difficult to perform multi-tasks



of mental health sufferers find it difficult to concentrate



of mental health sufferers take longer to do tasks



of mental health sufferers are potentially less patient with customers

# What you can do

With a shift in attitude towards health in the workplace, the same procedural approach to safety is now being applied to well-being. This includes, for example, carrying out adequate mental health risk assessments and promoting mental health training for line managers

However, spotting mental health issues can be problematic and someone who is suffering may find it difficult to convey how they are feeling. The following steps will help deal with the situation:

## Prevention

Early intervention and proactivity make all the difference. Employers should consider incorporating the following practical tips in their workplace mental health strategy:

- Try to promote an inclusive and open working environment so employees feel comfortable in sharing any difficulties they are experiencing.
- Ensure strong policies in equality, harassment and anti-bullying are in place and promoted as these will help employees feel confident about airing any issues.
- Help your line managers. Provide relevant training to equip them with the tools to support their direct reports and encourage them to be pro-active but sensitive around any issues that arise. Where possible this should be led in consultation with a workplace's HR department.
- Encourage a healthy work-life balance among your employees.
- Consider introducing a confidential employee helpline.
- Educate all staff about mental health issues.

## Identification

Be aware of the warning signs of an employee struggling to cope and ensure those with line management responsibility are alert to these also. Indicators can include:

- Changes in behaviour
- Difficulty in concentrating
- Tiredness
- Lack of appetite
- Chest and/or other musculoskeletal pains
- Dizziness
- Feeling restless
- Nervous twitches
- Irritability

## Action

Once an issue has been identified, it is important to:

- Arrange meetings at the earliest convenience with the employee to discuss concerns and support measures.
- Consider adjustments such as flexible working arrangements (e.g. working from home), extra training or extended deadlines. Each individual's needs and requirements have to be considered, for example an employee whose depression is founded on feelings of loneliness and isolation is not likely to benefit from flexible working.
- Obtain, but do not rely solely on medical advice – employers should make their own assessment with input from the employee on their current and future capabilities.
- Keep clear records of discussions from meetings, however be conscious of the sensitive nature of personal data and ensure it is dealt with confidentially.

An estimated 9.9 million working days in 2014/15 were lost in total due to work-related stress, depression or anxiety (HSE)



## Case study: QBE

QBE takes the wellbeing of its people seriously. If our people are operating to the best of their ability, we can deliver more to our customers. The frenetic pace of life today affects people differently and at different periods of their lives and at some point it is highly likely that we will all need a little extra help. QBE runs a programme to raise awareness of mental health issues in the workplace to foster an environment where our people feel confident to ask for support when they need it and their managers are equipped with the tools to provide it. This programme includes:

- Mental Health training for all line managers - which is designed to help people managers spot the signs of a team member who is suffering, approach the issue sensitively with that person and to work in partnership with them to develop coping strategies.
- A proactive Employee Relations team empowered to refer those struggling with mental health issues to a variety of QBE-funded support services and with the ability to work with line managers to adapt working practices and expectations to alleviate undue pressure.
- Access to an Employee Assistance Programme which our people can use to confidentially discuss any aspect of their personal and/or professional life, which they are struggling to cope with.
- Subscription to a QBE-funded online 'brain training' tool, which encourages people to take time out from stressful situations and find the means to manage work demands positively

Our Diversity & Inclusion programme also includes a Workability network, which focusses on raising awareness and increasing understanding of physical and non-physical challenges in the workplace. The Workability network has Board-level sponsorship and runs a series of events and campaigns throughout the year on different aspects of employee wellbeing with a focus on giving people the confidence to speak up if they need help.

Early feedback is positive. The number of people working with our Employee Relations team to get a handle on something that's holding them back has grown to a level that we feel truly reflects the pressures of today's work and life environment and support for employee wellbeing campaigns throughout the business continues to grow at a steady rate.

# Rehabilitation

A key point for employers to consider is the length of time that employees could find themselves away from work while they recover from mental health episodes. Work place absence due to mental health can be rather fluid and employers should be aware of the business impact that a lengthy and intermittent return-to-work process can have.

Workplace rehabilitation always benefits with early intervention, and mental health need not be treated any differently. It is therefore worth considering what kind of rehabilitation support is part of your Employers' Liability cover and how it might address the needs of your workforce.





## Further reading

REPORT – Department for Work and Pensions and Department of Health  
**Thriving at Work: a Review of Mental Health and Employers (2017)**  
<https://www.gov.uk/government/publications/thriving-at-work-a-review-of-mental-health-and-employers>

REPORT – Chartered Institute of Personnel and Development  
**Employee Outlook: Focus on Mental Health in the Workplace (2016)**  
<https://www.cipd.co.uk/knowledge/culture/well-being/outlook-mental-health>

## Useful websites

**[www.mind.org.uk](http://www.mind.org.uk)**

UK mental health charity includes details on conditions and advice on spotting warning-signs.

**[www.hse.gov.uk](http://www.hse.gov.uk)**

The Health and Safety Executive website includes information on stress in the workplace from an employees' and employers' perspective. Covers your legal obligations and outlines wellbeing risk assessments.

**[www.iosh.co.uk](http://www.iosh.co.uk)**

The Institute of Occupational Safety and Health, the UK's largest safety and health membership organisation, has content covering stress, anxiety and depression in the workplace.

## QBE Rehabilitation

Our award-winning Rehabilitation team helps companies look after their injured people and keep their claims costs down. As well as offering guidance around risks relating to mental health and how to promote employee wellbeing, we offer rehabilitation support for any employees involved in an incident at work. The injury assessment and self management advice provided in the first 30 days is completely free and does not appear on a customer's claims history.

## QBE Return

QBE Return supports injured employees and their employers in the period immediately post accident. Employees can receive an immediate assessment of their injury and advice on how to manage it, as well as telephone support.

## QBE Return+

QBE Return+ offers personalised rehabilitation support, complementing the services an employer already has in place. Some clients, for example, may have proactive occupational health services, but no facility to fast-track physiotherapy – which is where we'd step in.

For more information about QBE's Rehabilitation offering, visit **[www.QBEurope.com/rehabilitation](http://www.QBEurope.com/rehabilitation)**



# About QBE

QBE is a specialist business insurer and reinsurer. We're big enough to make a difference, small enough to be fleet of foot. We may not be the best known, but a large part of the modern world depends on our cover. We have clients as varied as bus and coach fleet drivers and major international infrastructure consortiums. For them, we're the buffer between the best-laid plans and uncertain reality. People who deal with us find us professional, pragmatic and reliable – this is one of the reasons we're still here after 130 years.

Our underwriters are empowered to take decisions that are important to you. (Because we know no computer can replace that human ability.) And we don't just cover your risk. We help you manage it, meaning that you're less likely to have to make a claim in the first place.

## Cover for all your business needs

Our extensive product range includes:

- Accident and health (including commercial PA and business travel)
- After the event insurance
- Commercial (including fleet, haulage, bus and coach, motor trade)
- Commercial combined
- Commercial crime
- Contractor all risks/EAR
- Energy – offshore and onshore
- Entertainment and leisure industry
- Environmental impairment liability
- Financial and professional liability (cyber liability, directors' and officers', professional indemnity)
- General liability (employer's liability, public liability, tradesman)
- Marine
- Motor
- Pharmaceutical and medical
- Political risk and terrorism
- Product guarantee and recall
- Product protection
- Property
- Reinsurance
- Scheme underwriting facility
- Specie
- Surety/bonds
- Trade credit
- Warranty and GAP

### Find out more

For more information about how we can help your business, please visit [www.QBEurope.com](http://www.QBEurope.com)





**Made possible**



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