

# Health and wellbeing

An Aviva Risk Management Solutions guide

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# Health and wellbeing overview

The [Aviva Risk Insights Report 2021](#) identifies the health and mental wellbeing of employees and customers as one of the top 10 major risks that businesses face right now. There's an increasing expectation for businesses to be 'good citizens' – not just for their employees and customers but for their communities and the planet as a whole. The risk is that failing to meet these expectations of corporate social responsibility could have a huge impact on the overall reputation of a business.

Considering employees' health to be of equal priority to their safety is key to taking a holistic approach to risk management. Scientific evidence increasingly shows that much can be done to prevent illness and the development of long-term health conditions, and even small changes can yield great benefits. We'll explore throughout this guide some of the steps, both simple and more complex, that can be taken to prevent mental and physical ill health in employees.



“At Aviva, our proactive prevention philosophy on risk management allows us to help our clients effectively manage the risks that may cause long-term mental and physical ill health. By sharing information and advice on how to reduce these risks and promote better wellbeing within the workplace, we hope that this guide will help you continue to protect your people and your business.”

**Chris Andrews**  
Director of Aviva Risk Management Solutions

# The fundamentals of health and wellbeing risk management

## Risk assessment

Undertake detailed occupational health and wellbeing risk assessments, focused on occupational disease exposures and factors that may negatively impact mental health and wellbeing. This will enable a cohesive action plan to be developed and implemented to eliminate, control and reduce potential causative factors to minimise risk.

## Risk profiling

Look to improving risk management by reviewing the root causes of incidents, occupational health screening outputs and sickness absence trends to identify 'hot spots' where resources can be targeted effectively.

## Focus on the hierarchy of control

Control and mitigation of risks using the rule of 'reasonably practicable' is the key to success. Focus initiatives and resources to foster a more holistic approach to the management of health, safety and wellbeing at work.

## Hierarchy of control

Most effective



Least effective

**Eliminate**

Eliminate the hazard, remove toxic behaviours and working practices, and introduce preventative solutions to improve health and wellbeing

**Protect**

Substitute, redesign or introduce engineering solutions, health screening programmes, safe working procedures, training and education to minimise risk and support wellbeing

**Control**

Implement measures such as PPE and signage to protect people from immediate risks



# Risk assessment

Effective risk assessments are an important element of any occupational health and wellbeing strategy. Whenever a general risk assessment identifies a risk as medium or high, it's critical to give that area its own separate, more detailed risk assessment, incorporating specialist surveys or screenings where necessary, e.g. noise exposures, hazardous substance exposures or chronic health conditions.

Often an employee will undertake several different tasks as part of their job role. A risk assessment should analyse the tasks completed by the employee over a typical working week, enabling you to estimate their overall exposure.

You'll also need to consider other lifestyle factors that may contribute to daily risk exposure such as hobbies, health, and financial and psychological factors. Finally, take a close look at the effectiveness of your current control measures. Are they working? If not, why not? And what changes could you put in place to improve outcomes?

**[Aviva loss prevention standard: Mind health and wellbeing](#)**

**[Aviva loss prevention standard: Physical health and wellbeing](#)**

**[HSE stress risk assessment](#)**

**[HSE occupational health risk management in construction](#)**

**[HSE COSHH risk assessments](#)**

**[INVC noise risk assessments](#)**

**[DriverMetrics: Improving Driver Well-being whitepaper](#)**

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# Mind health and wellbeing

It's costly for employers to be silent around mental health. Morally, it's the right thing for organisations to invest in employees' mental health to mitigate harmful effects, but it will also support full and productive work.

Your occupational health and safety strategy should always incorporate mind health and wellbeing as an integral part of the overall risk management approach. Encourage a more open workplace culture where employee relations are nurtured, honest feedback is welcomed and discussions on common issues and concerns are taken seriously.

Provide support when employees are struggling via employee assistance programmes, flexible working arrangements or referral to the appropriate medical services. And invest in education and awareness programmes to enable managers, supervisors and employees to gain a better understanding of this often-stigmatised topic. Petros, our Aviva Specialist Partner, are mental and emotional wellbeing resilience experts who may be able to help with this.\*

\*Any specialist partners referred to in this Risk Management Guide may be able to provide preferential rates to Aviva customers.

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**[Aviva loss prevention standard: Mind health and wellbeing](#)**

**[HSE Talking Toolkit for work-related stress](#)**

**[Innovate workplace health and wellbeing](#)**

**[Petros mental health consultancy](#)**



# Physical health and wellbeing

Over 38.8 million working days were lost due to work-related ill health in the UK during 2019/20.\*

Engage with your occupational health provider to explore what could be provided to boost physical health and wellbeing in the workplace. Consider areas that can be:

- 1. Controlled** – minimising exposure to noise, hazardous substances and repetitive manual handling tasks by making improvements to the physical work environment and organisational culture to encourage safe working behaviours.
- 2. Influenced** – encourage regular physical movement to combat an overly sedentary working life, e.g. for office workers or professional drivers. Nutrition, sleep, mental wellbeing and physical exercise can all be influenced through education and awareness programmes.
- 3. Monitored and measured** – such as via voluntary blood pressure measurements, cholesterol level testing and other routine checks. Consider introducing regular health clinics within the workplace.

**Aviva loss prevention standard: Physical health and wellbeing**

\*Source: HSE Working days lost in Great Britain. Labour Force Survey self reported estimates

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# Hybrid and home working

The rise of working remotely has been accelerated by the COVID-19 pandemic. It's anticipated that flexible working options will become the norm going forward, with businesses enabling staff to work from home or remotely more often.

A knock-on effect of home working is a rise in 'presenteeism' – where employees feel they can't log off, leading to longer working hours and an increase in mental and physical ill health issues such as stress and musculoskeletal disorders.

This, combined with remote working making it harder for managers to spot early signs of problems, means the risk of longer-term absence may be on the rise.

## Tips for supporting home workers include:

- Ensuring employees have the right equipment to work from home safely
- Scheduling regular chats and catch-ups between managers and team members
- Encouraging staff to schedule regular breaks, take annual leave allocation and set boundaries around their working day
- Nurturing an open culture where honest, transparent conversations are encouraged.

**Aviva loss prevention standard: Homeworking**





# Lifestyle factors

The changing workforce profile and increase in sedentary desk-based work can have a significant influence on the risk of developing physical health conditions such as musculoskeletal disorders.

The Equality Act 2010 protects employees against discrimination on the grounds of age, disability and other factors. It places the duty on employers to support workers with chronic or progressive illnesses.

Encouraging sedentary employees to move more while at work can have long-term benefits on their physical health. Increasing physical activity regularly can also have mind health benefits.

**Mental and physical health problems can also be exacerbated by negative lifestyle choices including:**

- Lack of physical exercise
- Lack of sleep or erratic sleep patterns
- Unhealthy diet
- Alcohol or drug abuse
- Ignoring signs and symptoms of illness or emotional strain.

**[Innovate workplace health and wellbeing](#)**

**[HSE Managing drug and alcohol misuse at work](#)**

**[D.tec International drug testing](#)**

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# Education and training

Investment in education and awareness programmes encourages employee empowerment in relation to their own health and wellbeing, while also providing better support to managers and supervisors when dealing with employees going through mental ill health and chronic health conditions.

## **An effective education and training strategy should include:**

- training for all – bespoke packages for managers, supervisors and specialist teams
- an emphasis that prevention of ill health is everyone's shared responsibility
- practical demonstration and practice opportunities
- 'micro-training' sessions to reinforce messages
- early intervention coaching, training and support e.g. physiotherapy, counsellors and mental health first aiders
- refresher training at predetermined intervals or more frequently following an incident.

**[EdApp mobile micro-learning tool](#)**

**[Petros mental health consultancy](#)**

**[Drive iQ driver safety and wellbeing programme](#)**





# Aviva Risk Management Solutions

At Aviva Risk Management Solutions, our team work alongside you to understand, analyse and help to minimise the health and wellbeing threats and exposures that can arise, and to support the development of strategies to control them.

We offer an integrated approach to employee health and wellbeing with bespoke in-house solutions and a network of external specialist partners.

- Health and wellbeing education and awareness
- Risk analysis and deep-dive exercises
- Strategy development support
- Early intervention
- Aviva Specialist Partners\*:
  - Petros
  - Innovate Healthcare
  - EdApp
  - Drive IQ

**Aviva Risk Management Knowledge Store**

**Aviva Risk Management Specialist Partners**

\*Aviva customers have access to preferential rates.

For further support from Aviva Risk Management Solutions,  
go to [aviva.co.uk/risksolutions](https://aviva.co.uk/risksolutions) or speak to your usual Aviva contact.

This document contains general information and guidance. It is not intended to be specific advice and should not be relied on as such. It may not cover every risk, exposure or hazard that may arise and we recommend that you obtain specific advice relevant to your circumstances. We accept no responsibility or liability in respect of any person who may rely upon this document.

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