

IF'S RISK
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**HEALTH &
WELLBEING**
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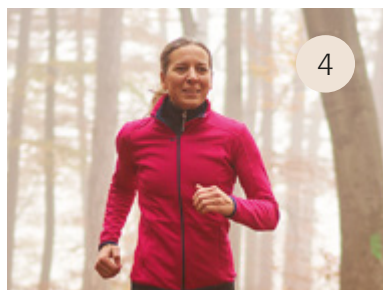
Sleep well
and stay safe

Risk Consulting

Insights into risk management and loss prevention



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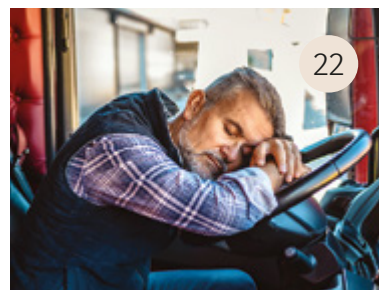
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Meet our experts



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Editorial

Focusing on employee health & wellbeing

By **Poul Steffensen**, Head of BA Industrial, If

The health and wellbeing of employees are at the core of any company's true success. A healthy workforce secures your business operations and keeps the work environment safe while helping to reduce the number of incidents and accidents.

During the global pandemic, employers came face-to-face with new challenges that directly impacted employees and conventional ways of working. As remote work was quickly adopted by many companies, new issues and questions emerged, ranging from conference etiquette to home office ergonomics as well as remote work health insurance terms and conditions.

Although telecommuting has been around for years, this established way of alternating work in the workplace and teleworking has also brought with it a new concept - hybrid work. The employer's responsibility for the health and safety of their employee applies to all forms of work, including hybrid work.

At its best, multi-location work supports work productivity and well-being. However, success requires different work practices, as well as an agreement about these practices between the employee and employer. Having clear guidelines and rules in place, will help create the foundation for success and support deliver of targets as well as adherence to legal obligations.



CHALLENGES REMAIN

An If survey, conducted in early 2021, mapped how employees felt about working from home in the various Nordic countries. The survey highlighted that longing for colleagues and a more fluid distinction between work and private life were the biggest challenges in life when working from home.

While some were mildly impacted by the pandemic, even fondly remembering the time spent with family during the lockdown, others have faced sorrow, heartache and serious medical challenges.

Before the pandemic, we could already see that musculoskeletal as well as mental disorders were emerging as the most significant causes of sick leave. Mental health is especially a growing concern. For example, according to the Norwegian Labour and Welfare Administration, just over 20% of absences certified by a primary physician were due to mental health issues.

In this issue of Risk Consulting we focus on health and wellbeing, and why prioritising employee wellbeing should be high on the corporate agenda. As the Nordic countries begin to open up, we all have a role to play in the healing and recovery process. ☐

Reader Survey 2021

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This year, the Editorial team of Risk Consulting would like to hear from our subscribers and readers. Please take a few minutes to complete the survey by scanning the QR-code and let us know how we are doing!



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Prioritising employee wellbeing

Today, there is more focus on employee health and wellbeing than ever before.

By Kristian Orispää

Contributors: Henrik Rahm, Markus Munter, Mark Welsh, Salla Lind-Kohvakka and Sofi Alverstrand



Health and wellbeing have become increasingly important issues for employees in recent years. Likewise, prospective employees now also put far greater emphasis on healthcare and medical benefits when looking for new jobs and career opportunities.

According to **Mark Welsh**, Head of Employee Benefits Underwriting, Norway, "The complete benefits package has become ever more important over the past decade, and this includes access to quality healthcare services. In fact, it is not uncommon for job interviews to include some time spent on which health service providers are offered by the recruiting company."

Alongside health benefits, people are looking for roles that offer more than just a paycheck. As noted in a recent *Gallup* report, How Millennials Want to Work and Live, millennials are "the least engaged generation in the workplace" and most likely to switch jobs, noting, "six in 10 millennials are open to new job opportunities."

"Millennials and younger generations are not solely driven by money," **Sofi Alverstrand**, Head of Employee Benefits Underwriting, Sweden, explains. "The trend for many years has been that younger employees prefer to 'hop' into new roles elsewhere, they actively look for new challenges, and are driven by the need to gain experience in different roles and across different industries."

In addition to the above, many employers are actively looking to promote and maintain the wellbeing of their employees. The aging workforce means that these efforts will continue well into the future, from on-premises gym facilities and healthy lunch campaigns to sports day events, with the aim of raising awareness of health-related issues, from nutrition to physical fitness and more.

PHYSICAL WELLBEING MAKES A DIFFERENCE

Looking at some fundamental concerns that employers face, at If Insurance we see two key challenges. One issue is the amount of exercise that employees are getting, and the other relates to the impact of ergonomics.

Markus Munter, Head of Employee Benefits Underwriting, Finland, states that, "General fitness and wellbeing are important for an employees' effectiveness at work. This also has a positive impact, for example, by decreasing the number of sick days."

A third key component concerns work-life balance. According to Eurostat, one of the biggest factors disrupting the Nordic workplace is time pressure. How can employees find the extra time to work out? And

in this respect, where, when and how will employees manage to keep active? Finding time for regular exercise can be a challenge, as people are increasingly short on free time. Some companies offer discounts to gyms or install gym equipment in the office to help with this issue.

As **Salla Lind-Kohvakka**, Nordic Digital Employee Benefits Development Manager, notes, "Add to this the fact that in general the workforce is aging, and therefore the focus on general physical health will only continue. Stress, burnout and anxiety are on the rise around the world and the coronavirus pandemic has not helped this situation. For many of us, sometimes what we need is rest, instead of an active workout. Therefore, a little bit of free time is easily filled with a quick nap, or just relaxing and enjoying a moment of silence."

COVID-19 AND THE WORKPLACE

While the negative impacts of long COVID, including muscular and skeletal disorders, are still being researched, more common issues have emerged during the pandemic, including decreased physical exercise and increased cases relating to depression. Furthermore, the global coronavirus pandemic has clearly raised concerns among existing and potential employees about the medical benefits and health-care services they have access to.

"In the United Kingdom, there are some two million people suffering from the impact of 'long COVID' which includes muscular and skeletal issues that have arisen following coronavirus infections," Mark Welsh, explains. "Similarly, chiropractors and physiotherapists are increasingly in demand to help people recover from the virus."

With new COVID-19 variants emerging (not least the Delta variant) and many nations now experiencing a third or fourth wave of infections, many employers are facing a rise in corona-related cases in their workforce.

From physical health concerns, extending to mental health issues, the ongoing pandemic has had, and continues to have, an impact on employee health. This has led to not only a decline in individual performances but has negatively impacted company productivity overall as a result.

According to Mark Welsh, "What we are seeing is that a greater emphasis on mental health cover is steadily growing. People are different and while some have managed well through lockdowns and possible periods of quarantine, others have truly struggled with the changes that have come with the pandemic."

Overall, general interest in health insurance has increased among employers. For many companies, one challenge lies in promoting the value of comprehensive health insurance to prospective employees. Meanwhile, across the Nordics, there are differences in the medical benefits offered to employees, as well as variations on what public health services are available to citizens. However, in many Nordic countries, public health services have not increased in line with the needs of an aging population.

Markus Munter continues, “In Finland, employers are providing more personal insurances for their employees, in comparison to previous years. In addition, the public health sector is struggling and is not able to manage the challenges of an aging population nor the increase in demand for medical services.”

“During the pandemic, we see that generally mental health cases are on the rise, as are musculoskeletal disorders. The latter is possibly a result of less exercise and poor remote working ergonomics. However, there are mixed results when we look at changes in the workload, and the impact on work-life balance. For example, many people are spending more time in meetings, leading to decreased productivity. Arguably, this issue has emerged slowly during the lockdown and employees need to consider new ways to reduce or limit the number of meetings.”

“As COVID-19 continues, and eventually (hopefully) subsides, remote work will continue to play an important role in many occupations and workplaces. The future hybrid way of working (e.g., 50% at home and 50% in an office) is something that employers need to take into consideration when thinking about the well-being of their employees,” Markus Munter concludes.

COST OF SICKNESS

According to the Swedish *Arbetsmiljöverket*, an employee on sick leave due to poor ergonomics costs a minimum of SEK 2,740 per day. However, this figure is only part of the actual cost employers pay in cases where an employee is sick. A poor work environment directly impacts productivity. In the study, “Lighting, air quality and high noise levels are three important factors that have an impact on how we perform at work. Poor lighting can cause load damage and a study shows that poor ventilation lowers performance by up to 15%.”

Sofi Alverstrand explains that “Employers are focusing more and more on preventive measures, and occupational healthcare workers are actively looking to reduce sick leave instances.”

For example, taking steps to prevent employees from stress-related burnout is of vital importance. In fact, stress is the leading cause of sick leave and absence from work. The *Arbetsmiljöverket* study found that employee burnout can cost “a minimum of SEK 388,000.”





GETTY IMAGES

“

In the Nordics, on average, one day away from work can cost between

300–500 euros per employee.

The true cost, however, is much higher, as indirect costs include replacement labour, lost sales, lost labour input and lost business opportunities.

MINIMISING ABSENCES, INCIDENTS AND ACCIDENTS

Promoting an active and healthy lifestyle includes having an approach that offers something for everyone, regardless of an employee's current physical condition, eating habits or medical history. Employers can encourage wellbeing in the workplace by providing healthy food in the canteen, fruit, as well as opportunities for walking meetings.

Salla Lind-Kohvakka notes, “Although this might not fix the immediate problems, it is a crucial step for employers to take. It takes time to create programs that aim to improve your employee's mindset towards health and wellbeing. Inspiring employees to be physically active and to eat healthily through positive efforts and promotions in the company is especially important. Consider working together with external partners for fresh ideas, theme days and new incentives for employees on topics relating to fitness and wellbeing.”

Henrik Rahm, Nordic Head of Employee Benefits Underwriting, concludes, “By raising awareness of health and wellbeing related issues and topics, you will provide your employees with the knowledge, services and support to inspire them. Enable your employees to make more informed decisions on health-related issues, from nutrition to sleep and recovery, as well as physical exercise. All these variables will help them improve their quality of life and physical wellbeing. As we all know, employers have a vested interest in having a healthy, productive workforce – this helps reduce the number of accidents and incidents and supports the overall performance of your company in its daily operations.” ☐



GETTY IMAGES



Multiple actors, one shared workplace

There are many benefits to having multiple organisations or companies working under one roof. This type of work environment has many benefits, but what are the opportunities and risks from an ergonomics and human factors perspective?

By **Päivi Kekkonen**, University of Oulu

From lobby services and cleaning staff to caterers and outsourced IT teams, we may be dependent on others working under the same roof. Furthermore, our actions can have an impact on the health and safety of others. Shared workplaces take place widely in industries, such as construction, manufacturing and mining. In addition to shared workplaces, there are workplaces of mutual hazards that lack an employer exercising the main authority, but in which there are also risks to the wellbeing of employees by other employees. Due to the nature of work in these workplaces, occupational health and safety is an important issue.

Furthermore, there are also situations which do not fit under either the definition of a shared workplace or a workplace of mutual hazards, but where the actions of another actor - who comes from, for example, another team, unit or other organisational entity - can influence the work of an employee in ways that impact both productivity and wellbeing. As the concept of a shared workplace itself is not very widely known, the situations that also share similarities with it, but do not fill its legislative definition, are often not identified. This is also reflected in the limited volume of the research that has been carried out to date regarding these types of situations.

THE EMERGENCE OF ORGANISATIONAL NETWORKS

Due to the increased networking of organisations during the last couple of decades, both shared workplaces and situations that share similarities with them, have become more and more common. Outsourcing of support functions, for example, has become widespread as it enables organisations to focus on their core expertise. This has enforced the emergence of organisational networks, with various modes of joint-operation and collaboration between organisations. These situations are often characterised by organisational complexity. Today, situations in which there are several actors working together in one workplace can be found in fields like healthcare, where several support services – which can be either internal or outsourced – are needed to enable the work of the medical and nursing staff. Another notable example is the municipal sector, where many service functions are provided by separate internal subdivisions, business units, shared service centres or external service providers.

In the previously depicted situations, a variety of both physical and psychosocial load factors can take place on which the employees working in these systems themselves cannot necessarily influence. These can include challenges, for example, related to premises and furnishing, such as tidiness or use of materials, or simultaneous actions taking place in the workplace.



There might also be a lack of communication between the employees of different units, such as the core process and a support service. This is often due to the employees not meeting directly during everyday work or a lack of time for communication. These load factors can have a negative impact on both the wellbeing and productivity of these employees.

DEFINING ERGONOMICS

The perspective provided by ergonomics and human factors (E/HF or HF/E) can aid in identifying and finding solutions to diminish these load factors in order to enhance wellbeing and productivity. The International Ergonomics Association (IEA, 2000) defines ergonomics (or human factors) as “The scientific discipline concerned with the understanding of interactions among humans and other elements of a system, and the profession that applies theory, principles, data, and methods to design in order to optimise human wellbeing and overall system performance.”

In addition to the most well-known area of ergonomics, physical ergonomics – which deals with physical characteristics of humans and their

relation to physical activity – the discipline also includes cognitive, and organisational ergonomics. Cognitive ergonomics concentrates on the mental processes of humans, and organisational ergonomics concerns the optimisation of sociotechnical systems in terms of their organisational structures, policies and processes. Organisational ergonomics provides a view that is especially beneficial in the examination of the increasingly complex networks that permeate today’s work life.

Through its design-driven nature and its ambition to fit different kinds of systems, technologies and environments to a human workspace, ergonomics and human factors offer a variety of methods to examine and (re)design work systems. Participatory ergonomics can be an aid in bringing together the views, knowledge, and experiences of the various actors in the system through collaboration. Involving the actors in participatory design and development actions, such as participatory workshops, can help deliver solutions to challenges related to both physical and psychosocial factors. Furthermore, good practices and opportunities can be identified and examined.



CREATING THE SHARED WORKPLACES FRAMEWORK

Enhancing wellbeing and productivity in shared workplaces, or other workplaces where there are several actors working together, is possible through participatory development. The following process was formed based on empirical research carried out in case studies of organisations in the healthcare and municipal sectors.

At the outset, the decision to start the development process, based on the need for change and the defining of an actor to lead the process, must be made. Secondly, all the relevant actors need to be identified and engaged in the development process. This can be aided by the categorisation by Dul et al. (2012), which divides the different stakeholders of the system into system actors (e.g., employees), system experts (e.g., engineers, designers), system decision-makers (e.g., managers) and system influencers (e.g., governments, insurers). Thirdly, information on the current situation at the workplace needs to be gathered and analysed to reveal possible challenges, as well as identify the elements that have already been

implemented correctly. Good practices that have been identified can be shared among different actors.

Subsequently, a comprehensive, holistic view of the situation in the workplace can then be created. The framework of the work system (Carayon 2009), which considers the employee, their work task, work environment, the tools and technologies they use, and the surrounding organisation, is useful for the categorisation of the different aspects of work and the interactions between them. Next, all the relevant actors need to be engaged and brought together for the participatory development process in order to find solutions to identified challenges and share already existing good practices. Finally, the implementation of new solutions and practices calls for the definition of responsibilities and resources. To achieve lasting change, attention needs to be paid also to the follow-up. The engagement of management has a key role to play in terms of a successful outcome for the process. [□](#)

The article is based on the doctoral thesis of the author entitled "Several actors, one workplace—Development of collaboration of several actors inside and between the organisations," which is available at <http://urn.fi/urn:isbn:9789526228327>

New tech tackles upper body disorders

Musculoskeletal disorders (MSDs) are a major cause of sickness absences from work in the Nordics, as well as throughout Europe. They have been among the top 10 risks for decades, and – perhaps surprisingly – they persistently remain in this notorious risk group, although new risks have appeared, and others have vanished due to the larger changes in our ways of working.

By Salla Lind-Kohvakka



FROM FIELDS AND FORESTS TO OFFICES

A century ago, most of the work performed by humans was physical. During recent decades, however, work has undergone dramatic changes and the number and variety of knowledge-intensive tasks have increased considerably. Yet, despite the shift, MSDs have persistently remained a common issue in many companies and industries. For desk-based office workers, for example, prolonged periods of sitting, repetitive movements when using the mouse and keyboard, and poor posture of the head and neck while working at a computer are just a few notable factors behind the cause of MSDs.

In addition to knowledge-intensive industries, a major part of our society still remains dependent on work that is physically strenuous. In these jobs, the common causes behind back and upper-body pain includes poor working postures, heavy lifting, and often a combination of both. In addition, the need to use sudden muscular power and/or conduct repetitive movements for extended periods, can soon contribute to symptoms that lead to increased absences from work. Healthcare, construction, the food industry and retail are just some examples of industries where a large percentage of core tasks are carried out by manual labour.

TACKLING MSDs AT VAASAN

In 2019, If's client, Vaasan, a Finnish bakery company, started an initiative that aimed to reduce the upper body workload of employees working in dispatch at Vaasan's bakeries. As part of the study, Vaasan conducted a master's thesis that was funded with a scholarship from the August Ramsay Foundation, hosted by If. The study had several objectives, with all of them aimed at further understanding the risks relating to MSDs at Vaasan, as well as in helping to identify methods and possible solutions to manage them.

As part of the research, and in order to understand which of the work phases caused the highest physical load, wearable technologies were utilised. In practice, this meant that a select group of employees wore special clothes that were equipped with sensors, which measured physical load while they were executing tasks. The sensors tracked physical workload

with EMG (electromyography) technology, or more simply, by recording the electrical activity of skeletal muscles. In addition, the devices utilised movement sensors and a heart rate monitor. The measurements were also recorded, and later analysed statistically in order to provide a detailed look at the causes of MSDs, in order to further understand both the risks involved and the ways to reduce them.

WHAT IS AN EXOSKELETON?

Interest in the practical utilisation of exoskeletons in real-world settings has increased in recent years. The focus of attention has been especially on their potential to reduce occupational exposure to physical stress, and to help employees to retain their workability for longer than before, through the increasing of their strength with the support of an exoskeleton.

Exoskeletons, in essence, may be described as wearable robots, providing additional muscular strength to the human form. Exoskeletons have been perceived as a technology with the potential to become an inherent part of various industries where human capabilities may benefit from added external power or precision.

The European Agency for Safety and Health at Work described exoskeletons in 2019 thus: "The idea of supporting human activities with automation and mechanisation such as robots and robotic devices is not recent. Robots and robotic devices, such as exoskeletons, typically perform or support the performance of tasks to improve the quality of life of intended users, irrespective of age or capability."

However, although the technology, and the concept itself may not be new, wearable solutions have been relatively rare in practice to date.

With an aging population now one of the major challenges confronting 21st century Europe, exoskeletons may turn out to be the warmly welcomed, low-threshold solution to help many businesses keep their competent and experienced employees at work for longer than previously was thought possible. At the same time, exoskeletons have the potential to help employees maintain their health and wellbeing despite conducting tasks that might otherwise be considered physically too demanding or strenuous.

Exoskeletons offer a potential solution especially in work environments where there are few alternatives to changing the way the task is performed. Exoskeletons can also provide a major advantage in those situations when an employee needs physical support and additional strength to be able to optimally execute tasks in their work.

REDUCTION OF UPPER-BODY STRAIN IN MANUAL WORK

At Vaasan, and particularly in their dispatch area, a significant part of employees' work includes physical tasks, such as manual lifting.

Exoskeletons are one option for employers to consider when looking for solutions that can support human capabilities in a positive way. The study found that, wearable measurement devices provided a good way to identify and monitor work phases that were the most strenuous. That said, although exoskeletons help to reduce physical stress, they will not solve all the issues relating to ergonomics. To further ensure employee safety, clear and concise instructions for good ergonomics, regular breaks, as well as careful workplace and system design, will continue to be of critical importance also in the future. □

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Understanding airport ground handling risks

Aviation is traditionally perceived as a schoolbook example of an industry that is driven by high health and safety standards. An essential component of the industry is airport ground handling, and the aviation sector is heavily reliant on airline personnel who service aircraft while on the ground, as their work directly impacts the flight safety of an international airline's operations.

By Salla Lind-Kohvakka

Ground handling involves the successful completion of many critical tasks. Some common examples include the guiding of arriving and departing flights on the ground, luggage handling, and a variety of aircraft maintenance tasks that take place between flights.

However, in contrast to our long-held perception of the aviation industry as being highly safe, for those working in ground handling, the profession is known to be exceptionally hazardous. A 2017 study conducted in the United States revealed that the frequency of non-fatal accidents in the ground han-

dling sector was four times higher than the accident frequency of the industry as a whole (Friend et al., 2017). This is due to a number of reasons.

OPERATING IN DEMANDING CONDITIONS

Firstly, a large percentage of ground handling activities take place outdoors. Demanding weather conditions especially during the winter can be a true challenge, not least in regions like the Nordics, for example. For ground handling crews this poses an additional risk, as they are often also responsible for the maintenance at the airport. Snow and ice removal

from walking and working surfaces are just some of the tasks that are required during the cold and dark winter season. Even simpler tasks can become tricky to execute safely when the operating conditions deteriorate to near or sub-zero temperatures and natural light is reduced.

During the summer, the season can also bring its own challenges, with the risks to ground handling crews of being exposed to increased UV radiation levels or heat stress, among other variables.

FACTORING IN ERGONOMICS

In addition, while many parts of the aviation industry are becoming increasingly digitalised and automated, numerous ground handling tasks remain partly or fully manual in nature. Moreover, many of these tasks require personnel to work in difficult physical postures for extended periods of time, and demand the use of physical strength, or both. For example, air freight containers vary between different aircraft manufacturers and even models. As a result, these freight containers also contain variations in their design. This makes the automatisisation of freight handling a complex issue and leaves very few possibilities for fully automated solutions. Thus, freight, or luggage handling in general, is very much a task for manual labour, where size, weight and even the shape of the units to be handled (i.e. luggage) can vary considerably. Therefore, in order to handle and pack these items efficiently and without damage, the work must be done by humans. From a workers' perspective, this labour can lead to repetitive movements, as well as the heavy lifting and/or working with arms above the shoulder level, which is known to be especially demanding ergonomically.

Other physically demanding operations also include aircraft maintenance and cleaning tasks. These tasks often also require the use of heavy equipment and working in ergonomically poor positions. The use of aiding tools and devices may also be very challenging, due to aircraft structures and safety regulations, including strict safety margins that need to be adhered to when working around an aircraft.

As a result, ergonomics, including demanding physical postures and the need to use muscle strength during heavy lifts, may be quantitatively the biggest safety risk for ground handling personnel.

SHIFT WORK ADDS COMPLEXITY

Large airports never sleep, and there are flights arriving and departing throughout the 24-hour cycle. Ground handling naturally follows this same pace. Shift work is known to be a challenge for many people, as the sleep rhythm of humans is easily disturbed. Disrupted sleeping patterns can weaken recovery from work, as well as negatively impact leisure time. One common issue in this context is that the family and friends of ground handling per-

sonnel are often living their lives in a more conventional routine by comparison. In addition to sleep disorders, shift work is often associated with many health and wellbeing issues, such as cardio-vascular diseases and increased mental health problems.

The risks, therefore, of occupational accidents have been found to be higher in employees that are engaged in shift work.

HECTIC, HAZARDOUS WORK ENVIRONMENT

An airport is a shared workplace, with multiple operators and companies utilising the same premises for a wide variety of time-sensitive operations. Many of these operations are carried out with mobile machines and special vehicles, and these are often moving around in the same bustling areas as passengers and other employees working at the airport. Due to the multiple functions taking place, and the high pace of the work required to meet the tight flight schedules, internal traffic is a potential hazard for humans and property alike, and the risks should not be neglected.

EXPOSURE TO RISKS

In addition to ergonomic risks, and risks relating to working outdoors, there are also various kinds of hazards and exposures that need to be considered as additional risks for ground handling employees. One frequent risk is noise, caused by the aircraft engines and brakes, for example. Other exposures can include biological hazards, like aircraft toilet cleaning tasks in particular, as well as other more general hazards when working in customer service.

With the COVID-19 pandemic representing a recent and serious global example of risk exposure, airports with many thousands of daily passengers have served as national gatekeepers, with the result that they have either helped mitigate or have allowed diseases to more easily spread between countries. At least this is the viewpoint that has become increasingly prevalent in media and society in general.

The issues covered in this article are just some examples that highlight the demands on ground handling crews in the aviation industry. Under these circumstances, the importance of a strong safety culture, as well as a comprehensive understanding of risks is highlighted as vital to safe and successful operations. Working under constant time pressure, and in conditions that come with a large variety of risks, safety should never be compromised for those personnel employed in ground handling. □

MORE INFORMATION

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Business travel, duty of care and the global pandemic

Since early 2020, global travel has been severely disrupted by the ongoing coronavirus pandemic. But more recently, signs of recovery in the business travel sector have appeared, driven by the further development and greater distribution of vaccinations as 2021 has progressed. However, there are still issues for employers to consider.

By Kristian Orispää

Contributors: Sofi Alverstrand, Kjell Wiberg, Elisabeth Gorton, Henrik Rahm, Salla Lind-Kohvakka

AN EMPLOYER'S DUTY OF CARE

Employers have a duty of care obligation to protect their employees from undue risk when they are on a business trip. Since the coronavirus outbreak, this has become increasingly important. The duty of care covers an employee's health, safety and wellbeing. The duty is based on legislation, but it is also a moral duty.

For the employer to meet the duty of care, the employer must analyse, for example, the risks relating to travelling, draw up travel policies and guidelines, take out the appropriate insurance, and train the personnel who travel, as well as know the destination the employees are travelling to at any given time. The assessment of risks relating to travel must be a continuous process, as the conditions in different countries may change quickly.

In this article, we will also look at what has changed for employers in the wake of the continuing global coronavirus pandemic.

According to **Henrik Rahm**, Nordic Head of Employee Benefits Underwriting, "Business travel has been significantly reduced due to the pandemic, and it is still unclear how the shift towards remote

work will affect internal meetings, client visits and conferences. The pandemic has also made companies reevaluate their internal travel policies with a focus on the bottom line and the environmental impact. We are expecting a slow return to business travel as many companies continue to operate with essential business travel only, with added layers of executive approval.

"For those who are still travelling it is essential for us to provide the security of the proper travel insurance, making sure that travellers feel safe and comfortable during the journey. From If Login we provide companies with relevant information including travel advice to consider before, during, and after the journey," he notes.

ANALYSING COUNTRY-SPECIFIC RISKS

Country-specific risks vary: some are global, while others may be hyper-local in nature. Risks may relate to semi-permanent conditions, such as regional disease risk or climate. These risks are relatively easy to identify and can be effectively managed through careful planning prior to the journey. Other risks may develop suddenly, however, such as changes in



the political environment, or because of exceptional or even extreme weather phenomena. The current situation in the destination country should always be checked just before the journey, and, if necessary, the risks and the necessity for travel should be carefully reassessed.

In addition, traffic accidents remain the most significant cause of serious accidents abroad, regardless of the duration and destination of the journey. To that end, many transport-related risks can be considerably reduced by the traveller's behaviour themselves. For instance, wearing a seat belt when required, as well as general alertness and the use of common sense, will almost always bring positive benefits.

EMPLOYEES CAN ENCOUNTER RISKS

Further to the risks relating to the country of destination, travel safety is also impacted by the suitability of the employee for working abroad. This is influenced, for example, by the traveller's state of health, language and cultural skills, and previous experience. Occupational healthcare plays a key role in the assessment of the traveller's state of health. Regular health check-ups help to identify any health risks and the consequent suitability for travel. Occupational healthcare services can also help by providing the appropriate vaccinations for the journey.

For some destinations, it is a sensible to carry medication and medical supplies. The employer needs to ensure that their employee knows the special characteristics of the destination, including its culture, climate and political situation. An understanding of the destination's specific characteristics will help to make the journey smoother and safer. It is also important to remember safety procedures relating to the work to be performed: employees must be able to perform their tasks during the assignment without endangering their health or safety. Additionally, it must be ensured that employees travelling extensively have the opportunity for sufficient recovery both during and between each trip. The first signs of insufficient recovery include sleep disorders, irritability, withdrawal in social situations, fatigue, loss of energy and a qualitative decline in work productivity.

GLOBAL PANDEMIC: ADDED COMPLEXITY

"Living in a pandemic will probably mean reduced travel in the long term and businesses will have to evaluate the need to travel more thoroughly given that the risk of becoming sick is greater," says **Sofi Alverstrand**, Head of Employee Benefits Underwriting at If in Sweden. "The employer and employee will also have to consider what they are planning to do when they return. This could mean, for example, postponing meeting friends or co-workers for some time after having travelled, to make sure that they do not pass the coronavirus on to others. This is a new consideration, and it will make our travelling more complex."

What has changed? Some countries are choosing to close their borders as the coronavirus outbreak enters a new wave and governments are aiming to reduce the number of foreigners entering their borders. Meanwhile, other countries are choosing to open-up as the number of internal coronavirus cases decreases (and the percentage of the vaccinated population increases). Furthermore, different destinations will have country-specific guidelines, regulations and laws that are based on their current situation with regards to the number of infections in the country at that time. Not all nations are currently practicing the same methods of containment, therefore it is important to carry out detailed research when planning a journey.

At the airport, travellers need to produce sufficient proof of having been (fully) vaccinated, or present documentation confirming that they have recently recovered from the coronavirus. It is important that the employee is prepared to undertake a coronavirus test at the airport, sometimes both upon departure as well as upon arrival. Travellers will also need to check the number of days required for quarantine, which can vary depending on the destination country. Authorities may also require a coronavirus test to be completed while the traveller is in the destination country.

"Due to the pandemic, travel restrictions tend to change both more often and faster than before," says **Kjell Wiberg**, Underwriter at If Insurance. "It is therefore even more important today to stay up to date with the restrictions that apply in the country

you are visiting, and what restrictions apply when you return home. Updated information can be found on the Ministry for Foreign Affairs' website, and on the country's embassy's website."



Occupational healthcare plays a key role in the assessment of the traveller's state of health."

EMPLOYERS PREPARE FOR INCREASED RISKS

It has been approximately one and a half years since the global pandemic reached Europe, and by now most companies have new travel restrictions in place, including updated risk assessments made to existing guidelines which take into consideration the new business travel landscape.

When travelling, employers should advise employees to follow the advice of local authorities if quarantine measures are imposed, a second vaccination is required or is mandatory prior to travel, as well as other measures that may be required. For example, suspected cases of exposure to the coronavirus can emerge during the employee's time in the destination country. This can result in having to stay in a hotel room for a prolonged period or include a transfer to a different location for the duration of the quarantine. It is also important to keep in mind that an employee may become infected with the virus and hospitalised while in the destination country, and consequently may need to remain there for an extended duration. In this case, contact your insurance company without delay to check the relevant insurance cover for your employee.

Employees are expected to be vigilant after they have returned from their assignment and abide by existing recommendations. In cases where employees are returning to their home country from a destination where the local authorities have advised against all non-essential travel due to the coronavirus situation, employers should have agreed guidelines in place with regards to self-isolation and quarantine after travelling.

Elisabeth Gorton, Key Account Manager at If Insurance concludes that "It seems as though we will be living with this coronavirus for some time and not all countries have the possibility of vaccinating at a high pace. Travelling in the future will include checking the coronavirus status and vaccine situation wherever we go." □

RISK IDENTIFICATION AND ASSESSMENT

- Weather conditions and climate
- Internal security and political situation
- Culture and practices in the country of destination
- Movement, transportation and traffic
- Diseases
- Level of hygiene
- Personal state of health
- Information security threats
- Thefts, robberies and kidnapping
- Risk assessment as part of the company's operating culture

RISK REDUCTION

- Travel and accommodation guidelines
- Detailed travel plans
- Communication and contact during the journey
- Training, guidance and support for employees
- Collecting and exploiting travel experiences in the organisation

IF A RISK MATERIALISES

- High-quality healthcare at the destination and in home country
- First aid skills
- Emergency assistance service
- Insurance
- Crisis management
- Communications

SUPPORTING BUSINESS TRAVEL

If Insurance offers its clients the possibility to assess the current situation of their travel risk management in cooperation with our experts. **If Business Travel Navigator** provides a systematic method to review the various aspects of travel safety. Together, we can also make sure that your company's insurance cover meets your needs, both in terms of cover and services.

As an If client, you will also have access to new tools and features located in the If Login portal, to support your expats and employee's travel plans.



Sleep well and stay safe

By Salla Lind-Kohvakka

Sleep deprivation is a major factor behind many work-related incidents and traffic accidents. In 2014, Uehli et al. concluded that up to 13% of work-related injuries were associated with sleep problems.

Although the risks affiliated with poor sleep have been understood for a while, fatigue, or tiredness, and the issues relating to this, continue to increase. There are many reasons behind the numbers; a disregard for the 'value' of sleep, increased stimulation caused by our 'always-on' lives in the digital age, and changes in the modern lifestyle and habits of people in general. Yet, irrespective of the reasons behind this increasing lack of sleep, it is now obvious that many of us do not get enough rest and recovery from our day.

With a very simple calculation, it could be argued that for working-age humans, on average, one third of the day is spent at the workplace, one third in leisure-time activities and one third sleeping. But life, however, is not nearly this inflexible and structured for most of us, and the listed activities often overlap each other in a number of ways. Additionally, several studies have indicated that the time we allocate for sleep has decreased over recent decades, although our physiology has not adapted to overcome this.

At work, fatigue, often resulting from sleep deprivation and/or poor quality of sleep, is a source of risk. Lack of sleep can influence both the individual worker's health, safety and wellbeing, as well as also

jeopardise the company's operations, as reliability decreases and the number of errors and mistakes increase, for example.

FATIGUE AS A PART OF HUMAN PERFORMANCE

Human factors could arguably be viewed as a synonym for ergonomics, which combine the physical, cognitive and organisational factors that influence human performance. Human factors refer to all the technical, workplace and individual characteristics, alongside organisational matters, which have an impact on our behaviour and performance. These sciences, in effect, study human performance and the factors that allow us to succeed, or indeed fail, in various situations.

In recent decades, it has become increasingly clear that failures in human performance are behind many accidents. In popular contexts, human error has often been named as the cause of an accident, rather than a technical malfunction or system breakdown. Human error has also been commonly perceived as something that 'just happened' and is thus difficult to predict or control. Within this context, fatigue is a good example of a factor which can contribute towards many kinds of incidents occurring.

Fatigue itself does not cause accidents, as such, but it can have a remarkable influence on the way we perform. Together with task complexity and/or distracting factors in the operating conditions (such as noise pollution), fatigue can be a major contributing factor with regards to igniting a chain of events that will eventually lead to an accident.



According to Sawatzky (2017), there are four main ways in which fatigue impairs performance:

1. **Alertness** – It is normal that our alertness levels vary naturally throughout the day, and often we do not even notice it. They simply happen, whether we feel tired or not. However, fatigue makes it even more difficult for people to remain alert, recognise or notice abnormalities, as well as impairs their reaction time to any changes.
2. **Emotional stability** – In critical situations, fatigue often impairs our ability to remain emotionally calm and stable. Also, aggressive behaviour and depression may become more common when we feel tired and/or are sleep deprived.
3. **Mental ability** – Fatigue, and sleep deprivation in general, impairs our ability to think, remember and communicate clearly.
4. **Physical ability** – Fatigue leads to a lowering of reaction times and coordination. Microsleep, which can be defined as a sudden, uncontrollable and very temporary episode of sleep, lasting from fractions of a second up to around 30 seconds, also belongs to this group: microsleep poses a major risk for health and safety, for example in traffic or in the work environment.

Considering the above, it is clear that fatigue can have a negative impact in the workplace, both from the perspective of operational reliability, as well as from a health and safety perspective, and can put employees at risk. A typical mechanism behind fatigue-related accidents is, for example, risk taking or losing one's focus of attention. This applies to both knowledge-intensive work and manual work: the more attention demanded by a task, the more important it is to remain alert and focused when executing the task. If this focus is lost and the employee is not able to concentrate sufficiently when performing a safety-critical task, it becomes clear that the risk of an incident or accident will increase. To support safe and smooth operations, employees must therefore be able to focus on their tasks successfully.

FIGHTING FATIGUE

As Sawatzky (2017) notes, both fatigue and fatigue-related risks should be assessed as a part of workplace risk management. The assessment should cover the risks from different perspectives, including those that target the employee. To aid the assessment, questions that require answering should include: how does fatigue influence an employee's wellbeing and workability? Which tasks are safety-critical? What happens if these tasks are done without the required alertness? Can a failure to concentrate on these tasks lead to a major loss or injury?

It is important to conduct regular trainings and risk assessments of complex and safety-critical tasks, in addition to promoting the correct working methods. This way, employers can help their employees execute the procedures correctly, even if the employees are sleep deprived. Generally, people believe that fatigue is commonly affiliated with strenuous, intensive tasks. However, an incident or accident is more probable in those tasks that are monotonous or perceived to be lacking in stimulation, or simply 'boring'. In such cases, sleep deprivation can easily lead to lowered alertness and drowsiness.

Are there any tasks that may include a bigger risk of fatigue? A good practice for employers is to raise awareness of the importance of sleep. Making sleep a priority is a matter of employee wellbeing that will also indirectly improve loss prevention and safety at work.

(Source: CDC, *Workplace Health Resource Center*, 2021)

Removing excessive audio-visual distractions, improving ergonomics and the usability of tools, as well as having clear guidelines and procedures, will help reduce the number of incidents, accidents and losses that relate to human factors, and reduce the risk of human error. This was also confirmed by the Finnish Institute of Occupational Health (2015) in an extensive study focusing on the reduction of human errors at workplaces. These same features can help employees to make the correct actions at the correct point of time, even when feeling tired.

From the perspective of an individual employee, it is important to take breaks throughout the workday. During physically demanding tasks, our body needs regular breaks so that we can continue working. The same rule applies to our brain: in knowledge-intensive work, breaks help our brain to recover, just like our muscles need to restore themselves following the completion of arduous tasks. The recovery of the human body during leisure-time is the cornerstone of wellbeing, and the importance of getting enough good sleep should not be underestimated.

BEST PRACTICES FOR COMPANIES

1. Promote health and wellness through internal campaigns and activities regularly
2. Review employee workstations and the office environment regularly for lighting, ergonomics, as well as noise distraction.
3. Highlight the importance of nutrition, sleep and wellbeing in your corporate culture.
4. Remember to encourage employees to take breaks and conduct walking meetings when possible.



In addition to understanding the importance of getting good sleep (both quantitatively and qualitatively), it is now more clearly understood that we also need recovery breaks during the workday. These should be an inherent part of our routines in the work environment, be they coffee breaks, taking a walk outdoors, or taking a so-called 'power nap' if required. Moreover, we should bear in mind that neglecting breaks is not only bad for our wellbeing, it can also risk injury or failure to complete the tasks we are responsible for. Taking care of ourselves is also about being able to perform at our best. ☐

WANT TO LEARN MORE ABOUT HUMAN FACTORS?

Visit the Learning Hub for more information and learning tools at: www.if-insurance.com

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THE CHALLENGE OF SHIFT WORK

Shift work, including working at night, is a common mode of employment in many industries. Nightshifts, and shift work in general, can cause issues that disrupt sleep and recovery. This relates to maintaining a regular sleep rhythm, for example, which may be further reflected in poorer sleep quality. Nightshifts can also lead to psychosocial issues, due to the opposing day rhythm, potentially causing increased work stress and burnout. These factors together highlight the importance of finding ways to reduce and prevent the pressures of performing work duties during the night.

If's client, Vaasan, a Finnish bakery company, initiated a study in their bakeries, which aimed to investigate whether sleep quality was related to psychosocial stress among workers doing night shifts. The research also studied whether regular sleep rhythms and segmented sleep on workdays and days off were related to sleep quality and psychosocial stress.

The study, conducted by **Matias Ovaska** in 2020, highlighted that good sleep quality and sleeping without interruption or breaks is associated with reduced psychosocial stress. This result is consistent with previous studies in which sleep quality and psychosocial stress are strongly correlated. In his thesis, Ovaska concluded that "Ensuring good sleep quality is one of the most important countermeasures to prevent the adverse effects of night work." Although the framework for study was bakeries, the results of this study can be utilised in other industries that include regular night work.

If makes environment and anti-corruption part of insurance terms

If Insurance has incorporated sustainability into the company's underwriting. Corporate clients who don't support human rights, labor rights and other UN principles, will be asked to level up - or find another insurer.

“We want to motivate all our corporate clients to comply with the UN Global Compact principles, even if they are not corporate members of the initiative themselves,” says **Morten Thorsrud**, CEO of If Insurance.

UN Global Compact is an international initiative for businesses, focusing on 10 sustainable principles, which cover the areas of human rights, labor, environment and anti-corruption. From the beginning of June, the Nordic insurance company has integrated UN Global Compact principles directly into its underwriting standards and into the existing Customer Due Diligence process for corporate clients.

“Most of our clients already work very seriously with UN Global Compact principles and we want to increase the business value of complying with and respecting these standards,” he states.

If is the largest P&C Insurance Company in the Nordics and operates from the Nordic countries. Its corporate clients are all around the world.

ENCOURAGING CLIENTS TO FOCUS ON SUSTAINABILITY

To prepare for the change, If has established internal ESG (Environmental, Social and Governance) assessment teams. Relevant If employees have been educated in UN Global Compact principles, norm-based research and the new ESG approach.

To assess how corporate clients respect UN Global Compact principles in their operations, If will utilize research from an external partner that is specialized in monitoring ESG compliance. If's internal assessment teams will make decisions about client relationships based on the reports and other relevant material.



Morten Thorsrud, CEO of If Insurance

NOTIFICATION AND IMPROVEMENT

"We have a responsibility to guide our clients. Our role is to work together to develop and help them contribute to a sustainable society in the regions in which they operate," Thorsrud states.

If a corporate client is found to be in breach of one or more of the UN Global Compact principles according to the assessment, the company will be notified and asked to remedy the situation. If a client does not want to or is not able to improve its governance or practice to comply with the principles, it could be asked to find another insurer.

To date, a small number of corporate clients have been notified that their ESG grading is not satisfactory. No client relationships have been terminated.

"Companies that are notified, will naturally have the possibility to remedy the situation and improve, and we already see that clients who have been notified of a violation, are doing their best to become compliant," says Thorsrud.

"Currently, our focus is on our larger clients. It is important to highlight that this is not about whether companies have diesel cars in their car park. It is about protecting human rights, supporting fair labor practices, environmental protection and anti-corruption," Thorsrud concludes. □

IF HAS BEEN ASSESSED

The implementation of the UN Global Compact principles into underwriting standards is one of the steps If Insurance has taken to integrate sustainability directly into its business operations.

If Insurance is part of the UN Global Compact through parent company Sampo Group, which joined the initiative in 2019. The UN Global Compact is the foundation for both Sampo's Code of Conduct and If's Supplier Code of Conduct.

If has already been through the ESG assessment, like its clients.

UN Global Compact has more than 13 000 businesses as members worldwide. To learn more, visit:

www.unglobalcompact.org

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