

Health and Safety performance in detail

Understanding our health and safety performance is key to driving continuous improvement and reducing the number of incidents and injuries.

Our goal is to minimise work related injuries and incidence of ill health among our colleagues and visitors. The majority of our employees work in lower risk environments (e.g. office-based activity) and are not exposed to significant occupational health and safety hazards. However, some locations such as our cash and coin centres and branches have exposure to different types of hazards, such as the lifting and handling of objects.

Nevertheless, we have a programme of initiatives in place to ensure that we continually improve our health and safety performance, which continued during the pandemic period. In 2020, the number of H&S related incidents and accidents improved **with 45% fewer accidents than 2019** - the caveat being that offices were not occupied for 75% of the year by 90% of staff.

Health and safety incidents are reported to the relevant authorities as required by legislation.

In 2020 we saw a continuing downward trend in the overall number of employee related reportable injuries decreasing from 30 in 2019 to 14 in 2020.

There were no accidents on Bank premises that resulted in members of the public attending hospital, despite an increase in footfall in some locations due to the pandemic.

Of the reportable employee related accidents, 43% related to slips, trips and falls. Lifting and handling incidents accounted for 14%, and struck by/against an object was at 28%. These were mainly in the branch network and our cash and coin operations where lifting and handling is a more prevalent hazard. We have preventative measures in place to reduce these types of injuries to our staff. All employees are required to complete mandatory online health and safety training which includes modules on lifting and handling as well as slips, trips and falls.

Our accident levels are once again beneath the Health and Safety Executive's (HSE) Financial Services Benchmark rates which is a positive position.

There are no equivalent reportable accidents for any of our global locations for 2020.

Dangerous occurrences

There were no dangerous occurrences reported in 2020.

Fires

There was one non-reportable fire in 2020.

Fatalities

There were no fatalities where the bank was deemed responsible worldwide in 2020. Offices were not occupied for 75% of the year by 90% of staff.

RIDDOR reportable incidents

14 incidents were reported to the Enforcing Authority for the period January to December 2020.

Figures in the table below are categorised as per government Health and Safety Executive (HSE) guidance. RIDDOR refers to the *Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013*. RIDDOR puts duties on employers, the self-employed and people in control of work premises (the Responsible Person) to report certain serious workplace accidents, occupational diseases and specified dangerous occurrences (near misses). RIDDOR is a UK/ROI requirement.

	2019	2020	% Change from previous year
All Incidents (UK & Ireland)			
Accident rate	683	374	-45.24%
Reportable incidents involving NatWest Group employees (UK and Ireland)			
Specified/Major Injuries	6	2	-66.67%
Over 7 Day injuries	18	9	-50.00%
RIDDOR reportable injuries to employees	30	14	-53.33%
Injury rate involving employees (based on reportable Major Injuries and reportable Over seven day injuries)	64.42	30.06	-53.33%
Occupational Diseases	0	0	N/a
Dangerous Occurrences	1	0	-100.00%
Members of the public reportable accidents	2	0	-100.00%
Total Reportable Incidents	33	14	-57.58%

The total accident rate also includes natural cause incidents such as fainting.

Employee injuries and injury rate

In 2016 a change was made to benchmarking that would better reflect the different risks associated with work activity in the Branch Network as compared to our offices. The Bank now benchmarks against the HSE 'Financial Services' measure for our office-based operations and the HSE 'Retail' trade measure for our Branches.

Offices

Analysis against relevant HSE Benchmark

Offices	2019	2020
Actual number of reportable accidents NatWest Group	9	3
Equivalent reportable Injury Rate per 100,000 employees ^^^	27.11	9
Financial Services HSE benchmark ^	36	36^^

^ Benchmarking rate taken from HSE's K64 category: Financial service activities, except insurance and pension funding. Note the following statement from the HSE - RIDDOR data needs to be interpreted with care because it is known that non-fatal injuries are substantially under-reported. Counts of non-fatal injuries reported under RIDDOR will almost always underestimate by a considerable amount the total that would have been recorded if there had been 100% reporting.

^^ The HSE's 2020 K64 injury rate quoted is a draft figure and potentially subject to change.

^^^ Injury Rate = (Number of reported injuries involving employees x 100,000) / Number of employees.

Branches

Analysis against relevant HSE Benchmark

Branches	2019	2020
Actual number of reportable accidents NatWest Group	18	11
Equivalent reportable Injury Rate per 100,000 employees^^^	192	120
Retail HSE benchmark ^	194	189^^

^ HSE – RIDDOR data needs to be interpreted with care because it is known that non-fatal injuries are substantially under-reported. Counts of non-fatal injuries reported under RIDDOR will almost always underestimate by a considerable amount the total that would have been recorded if there had been 100% reporting.

^^ The HSE's 2019 G47 injury rate quoted is a draft figure and potentially subject to change.

^^^ Injury Rate = (Number of reported injuries involving employees x 100,000) / Number of employees.

Prosecution and enforcement notices

There were no notices received for 2020

Serious diseases

There were no diseases or covid-19 outbreaks in our locations reported through the enforcing authorities during 2020