

# Managing Modern College Risks: Practical Insights from UMAL

2026

# Meet the team



James Roberts



Andrew Peacock








Meet the wider  
team

Craig Angus



# James Overview

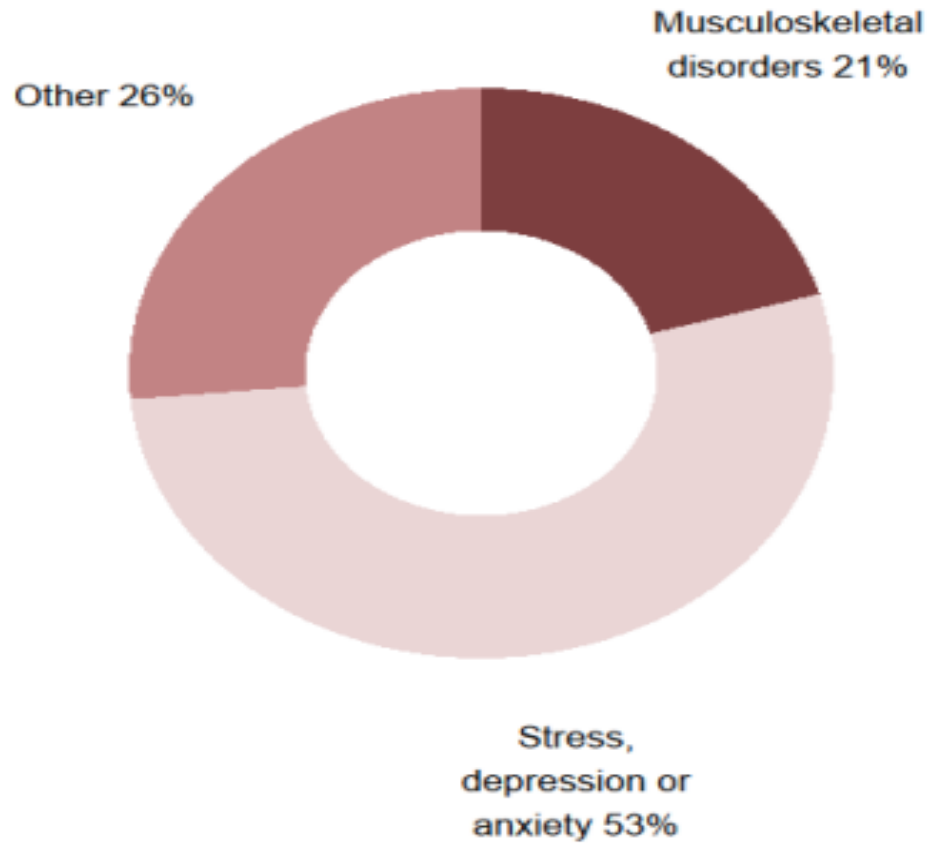


-  • Specialist mutual insurer for UK universities and colleges, providing sector-focused insurance, risk management expertise, and long-term support.
-  • Owned by our members, not shareholders — meaning every institution has an equal voice and benefits directly from our strength, stability, and shared knowledge.
-  • Cover tailored to HE and FE risks, risk management support including visits, training, and sector insights
-  • Responsive support from a team that knows your world and shares your values
-  • Providing technical support help to our member (this includes access to a risk management fund)



“Lies, damned lies, and statistics”

# Trends and landscape



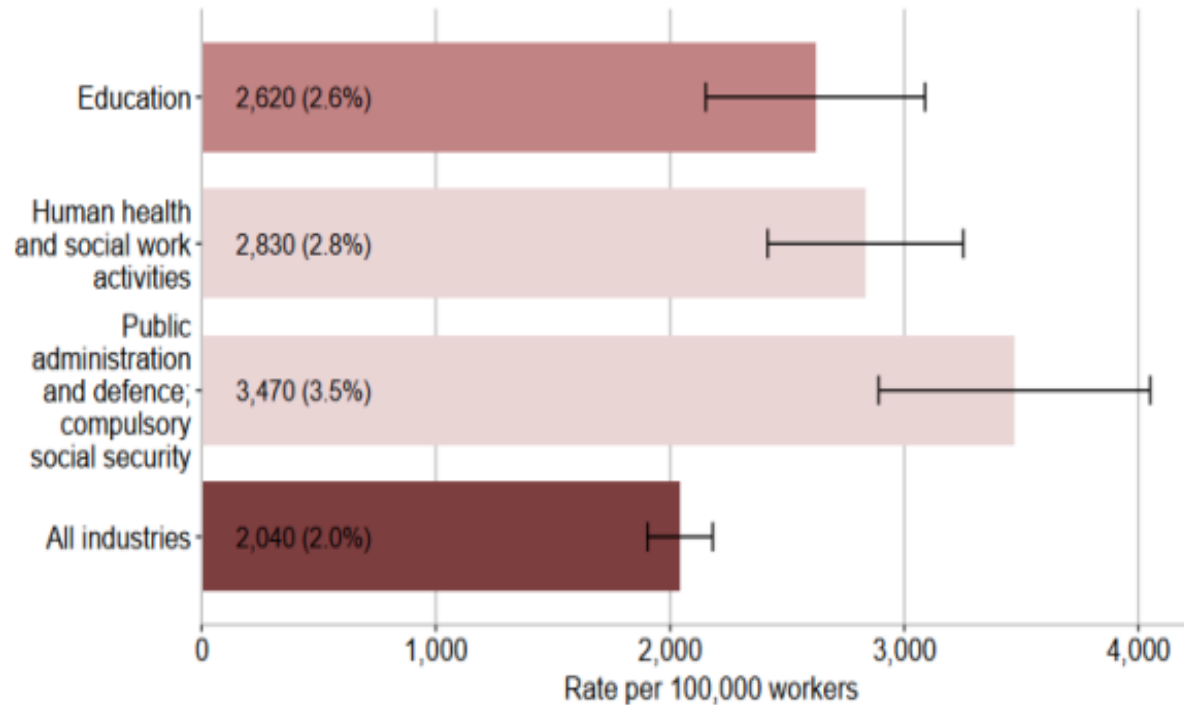
HSE - 178,000 workers suffering from work-related ill health (new or long-standing)

HSE - Over half (53%) related to stress, depression or anxiety

# Key statistics (ill health / all injuries)

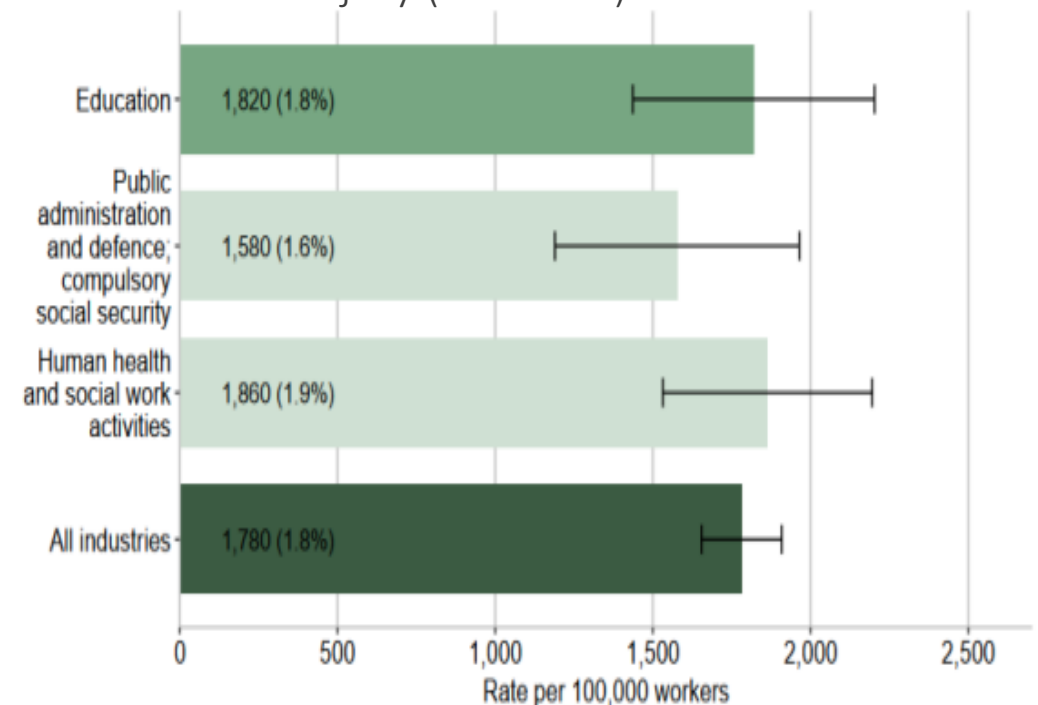


Ill health



95% confidence intervals are shown on the chart.

Injury (non-fatal)



95% confidence intervals are shown on the chart.



# Safeguarding

# Safeguarding Risks in FE Settings



- Too easy to get lost in the noise and complexity of the topic, so our focus is high value focus points.
- The duty of care is for colleges is loco parentis responsibility – safeguarding and duty of care are built into their regulatory framework. Although this is changing....
- All four nations share similar principles,. Broadly managed but under significant pressure.
- The research show a consistent picture: FE colleges take safeguarding seriously and have strong practice, but the system is under strain, increasingly complex, and highly variable.
- Terminology, thresholds, UK inspectorate oversight and reporting routes differ - Ofsted, Estyn. Education Scotland or ETI. Map your current safeguarding practice



# Safeguarding trends



AoC / Judicium (the best FE-sources for safeguarding trends), suggest

- Increasing Complexity of Learner
- Rising Volume and Complexity of Casework
- Digital and Online Harms Dominating Risk Profiles
- Sexual Misconduct and Peer-on-Peer Harm Under Scrutiny
- Workforce Capacity and DSL Pressures
- Governance and Assurance Expectations Increasing
- Placement and Work-Based Learning Safeguarding
- Culture, Inclusion, and Student Experience
- Data, Systems, and Record-Keeping



# Digital safety

# E-Safety



- Online safety (or digital risk) is a statutory safeguarding duty (also within KCSIE / other framework), requires online safety as a “running and interrelated theme” across safeguarding, curriculum, staff training, and governance.
- The Online Safety Act 2023 (OSA) was seen as significant change aimed at enhancing online safety. In brief proactive measures to prevent illegal content and protect children from harm.
- Take away - online safety must be embedded across safeguarding, curriculum, and leadership.

# E-Safety



Risk	Exposure	Control
Cybersecurity threats	Increasing exposure - extremely high cyber-attack rates (88% reported breaches)	Active monitoring, secure / approved platforms. Device and BYOD controls and secure access protocols (MFA).
Cyberbullying	Harassment, threats, or humiliation via digital platforms	Staff training and reporting, clear anti-bullying policy including online behaviour, student awareness campaigns
Online grooming	Manipulation by adults to exploit or abuse young people	-DSL oversight of online safety, staff training to spot grooming indicators- Student education on healthy boundaries
Harmful content	Violent, sexual, extremist, or self-harm material	Filtering and monitoring systems, age-appropriate digital literacy sessions, escalation routes for student disclosures
Privacy breaches and data	Sharing personal info, location, or images unsafely	E-safety modules for students- Staff guidance on digital safeguarding- Secure device and platform use policies
Radicalisation and extremism	Exposure to extremist ideologies or recruitment tactics	Prevent duty training for all staff



# Equality and diversity challenge

# Emerging diversity challenge



- 📌 We use an umbrella term for conditions including dyslexia, autism, ADHD, PDA, DCD etc
- 📌 No reliable single figure, so, we take the best national indicator comes from higher education data and population-level prevalence.
- 📌 What the evidence shows 1 in 7 (14%) people in the UK is neurodivergent. Working on 3.1 million students enrolled in UK higher education would guestimate 430,000+ neurodivergent students in UK alone.
- 📌 What this means for FE colleges typically have:
  - Higher proportions Specific Learning Differences (SpLDs) needs like dyslexia and dyspraxia.
  - Larger numbers of students with IDP / EHCPs / CSP which relate to neurodevelopmental conditions.
  - Equality Act 2010 (England/Wales/Scotland) and the Disability Discrimination Act 1995 (NI)



# Changing duties



- Case law
  - Abrahart -v- University of Bristol - Correct identification of 'competency standard'
  - EM v Royal Borough of Windsor and Maidenhead (2024)
  - C & C v Governing Body of a School (2018)
- UMAL experience emerging trends around avoiding discrimination and considering reasonable adjustments
  - Trained teaching and front-line / support staff
  - Inclusive teaching methods and correct assessment methodology
  - Universal Design for learning and build environment
  - Better understanding of comorbidity and support needs
  - Individualised Support functions – specifically mental health support....





# Challenging behaviour



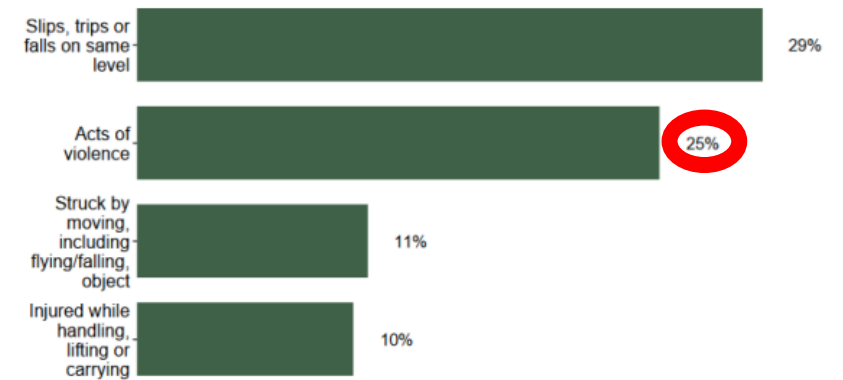
# Training Challenging behaviours



UCU, Unite and  
Nasuwt

- National Behaviour Survey (2024–2025). FE experiences fewer incidents — but higher-risk cohorts
- Just 36% of staff had received recent behaviour management training
- Serious Incident Notifications: 7-10% decrease in notifications in 2024.  
Is this real?
- Thresholds and under-reporting - gaps in trend analysis - routine escalation pathways are followed would support more accurate operational planning and resource allocation”

**Percentage of non-fatal work-related injuries resulting in incapacitation of a worker for over seven days by accident kind in Education**





# Stress and Mental Health

# Stress

- Increased workloads and rate
- Recruitment and retention
- Complexity of teaching cohort
- Managing change
- Low Morale
- Legal duty to provide a safe place of work and avoid exposure to foreseeable risk of injury including psychiatric harm

40.1 Million days  
lost 24/25



50% due to stress  
depression  
anxiety



Change in  
awareness and  
attitude



Psychiatric injury  
claim



# Stress



- UMAL claims have increase eight-fold in 10 years
- As an area of focus 2025 with the HSE business plan
- “The HSE has raises questions about Universities commitment to employee well-being and compliance”
- Steps forward
  - Identify stressors
  - Engagement and consultation
  - Evaluate risks
  - Implement control measures – management standards
  - Monitor and review



# Other Risks

# Insurance / UMAL support



# Insurance / UMAL support



- Targeted information and claims history / break down
- Members benchmarking
- Member recommendations
- Bespoke training, spot audits and technical support
- Claims investigation and root cause support
- Risk Management fund
  - Pot of 500K
  - 25% allocation
  - First come first served basis

**Thank you for your time – any questions?**

