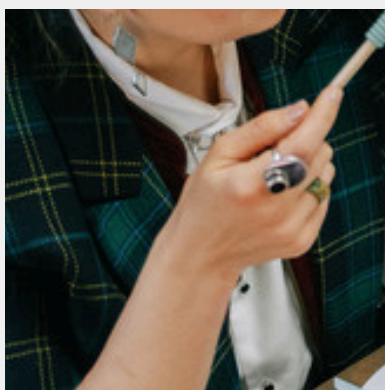
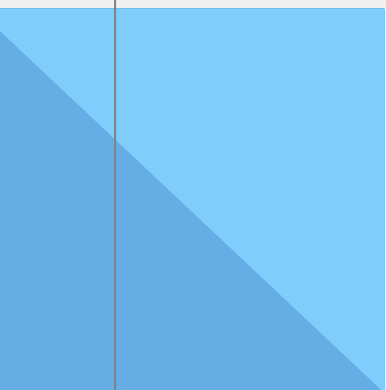


THE TRIGGERED WORKPLACE

A rising organisational risk that
conventional frameworks were
not designed to see



Peter Natterer

NLP Trainer & Master Practitioner
Behavioural Risk Expert

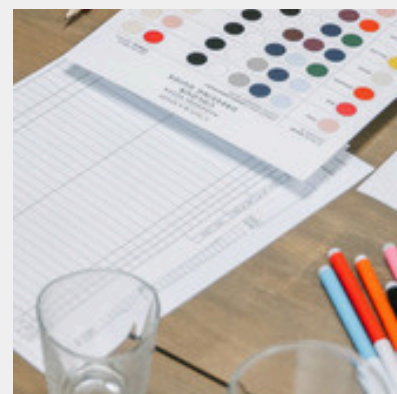
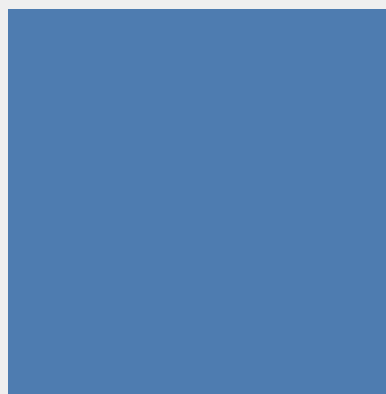


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EXECUTIVE SUMMARY

Psychological injury claims are rising sharply across Australian organisations. Safe Work Australia data shows a 97.3% increase in mental health workers' compensation claims over the past decade.

These claims are concentrated in younger workers, persist significantly longer than physical injuries, carry the highest median compensation payout of any claim type, and are increasingly resistant to conventional return-to-work pathways.

At the centre of this pattern is a word: **"Triggered"**.

Once a precise clinical term, it has migrated into everyday workplace language, with a collapsed threshold and, in doing so, has created a claims environment that neither HR, insurers, nor employers were built to navigate.

This paper explores the various factors behind this change, including how psychological identity frameworks are spreading culturally, the patterns by which different generations form, the influence of COVID-19 on starting new jobs, and how language itself helps shape psychological experience rather than merely describe it.

Its purpose is not to question whether employees are suffering. Many are. Its purpose is to equip the organisations responsible for responding to insurers, employers, HR leaders, and boards with a clearer framework for understanding what they are dealing with. Without that clarity, the system designed to support people is, in too many cases, making their situation harder to resolve.



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97.3%

Increase in mental health workers' compensation claims over the past decade

Safe Work Australia, 2024

37 weeks

Median time lost – more than 5x the average for all other injury types

Safe Work Australia

\$9B

Annual cost to Australian businesses from poor mental health outcomes

Beyond Blue /
Productivity Commission

WHEN A WORD CHANGES EVERYTHING

There is a word that has quietly become one of the most consequential in the modern workplace - **Triggered**.

Not long ago, this word belonged almost exclusively to clinical psychology. It described something specific and serious: The involuntary activation of a trauma response by a stimulus associated with a past experience. A combat veteran hearing a car backfire. A survivor encountering a sensory cue that brings them back to the event. The word carried clinical precision and genuine diagnostic weight.



Somewhere between the clinic and the culture, that precision collapsed.

Today, “triggered” is used to describe everything from a genuine trauma response to an uncomfortable conversation with a manager. From a diagnosable PTSD activation to fluorescent office lighting.

The word has not changed. But its threshold has, and with it, the shared understanding of what it means to be genuinely harmed at work.

That collapse is not a minor linguistic development. It is a claims environment problem. The consequences are landing on HR desks, in insurance files, and on the bottom lines of organisations that are not yet sure what they are dealing with.

WHY THIS MATTERS TO YOUR ORGANISATION

When the language of psychological harm loses its clinical threshold, organisations lose the ability to accurately assess what they are managing. A claims system built to respond to genuine trauma cannot function as designed when the triggering language has been separated from its diagnostic context. That is a risk management problem and a financial one.



QUESTION FOR LEADERS

Does your organisation have a shared, working understanding of what constitutes genuine psychological harm at work and what does not? If that conversation hasn't happened yet, it probably needs to.

WHAT ORGANISATIONS ARE STARTING TO NOTICE

Across organisations of every size and sector, a pattern is emerging. HR leaders, risk managers, and insurers are beginning to recognise it, even if they have not yet found a shared framework for naming it.

Psychological claims are increasing.



The employees presenting these claims are disproportionately younger, generally in the 18–30 age range. The language used across claims is strikingly consistent. Return-to-work pathways are being resisted in ways that conventional case management was not designed to handle. And the standard safety net - the Employee Assistance Program is proving largely ineffective once a claim is formally in motion.

What makes this particularly difficult to navigate is what we call the spectrum problem.

The Spectrum Problem

At one end sits genuine psychological vulnerability. Real distress, real history, real impact on a person’s capacity to function. This deserves a serious, compassionate response and must never be minimised.

Here is the operational problem: From the outside, both ends of the spectrum appear identical. Same language. Same apparent distress. Same claims pathway.

Organisations that respond the same way to both ends will produce the wrong outcome at least half the time.

Dismissing all claims is ethically indefensible and legally dangerous. Accommodating all claims without differentiation is demonstrably not working. The missing capability is the ability to read what is actually driving the situation and respond accordingly.

A PATTERN WORTH EXAMINING

If your organisation has seen an increase in psychological claims in the past two years, particularly among employees under 30, in the first 12 months of employment, or clustering under specific managers or teams the spectrum problem may already be operating in your environment. The data exists. The interpretive framework to read it may not yet.



QUESTION FOR LEADERS

How confident is your organisation that its current response to psychological claims is actually resolving situations or inadvertently creating conditions that make them harder to resolve?

THE MECHANISM BENEATH THE SURFACE

To understand what is actually driving this phenomenon, it helps to examine how cultural frameworks spread and what happens when they take hold inside an organisation.

Behavioural analysts describe certain cultural frameworks as “mind viruses”,

frameworks that, once adopted, fundamentally reshape how a person sees themselves and the world around them. The mechanism is recognisable and sequential.



Exposure	The individual encounters the language, the framework, and the community that validates it.
Adoption	They begin using the vocabulary. Attention, validation, and reduced performance expectations follow.
Internalisation	The framework stops being something they use and becomes something they are. It is now part of identity.
Defence	Any challenge to the belief feels like a personal attack. Rational argument is no longer effective.
Transmission	They actively spread the framework through their networks, workplace conversations, and online communities.

There is a critical distinction at the centre of this analysis, and it separates a clear-eyed reading of this situation from simply dismissing people as bad actors:

The framework does not manufacture vulnerability. It finds it and gives it a new shape.

The underlying distress is often real. The framework does not invent pain. It finds existing fragility and wraps it in a language, an identity, and a social support structure.

The more troubling possibility is not that people are fabricating their experience. It is that a cultural framework is actively making it harder for genuinely struggling people to recover.



A SITUATION YOU MAY RECOGNISE

A manager notices that two members of her team have started using very similar language to describe their workplace experiences. Both describe feeling “triggered” by the same colleague. Both reference “trauma responses.” Both are active in the same online support community.

The manager is careful, supportive, and documents everything correctly. Six months later both, employees are on leave. A third has started using the same language.

The issue isn’t contagion in a medical sense. It is the natural spread of a framework that makes distress feel named, validated, and importantly actionable.

WHY THIS MATTERS TO YOUR ORGANISATION

Understanding this mechanism changes how organisations should respond. The goal is not to dismiss distress. It is to avoid inadvertently reinforcing frameworks that lock people in place rather than helping them move forward. There is a meaningful difference between responding to a person’s suffering and validating the specific identity they have constructed around it.



QUESTION FOR LEADERS

Is the language environment in your organisation helping people recover or providing a ready-made framework that makes staying unwell feel more supported than getting better?

HOW LANGUAGE SHAPES WHAT WE EXPERIENCE

There is a well-established principle in both psychology and linguistics:

Language does not just describe experience. It actively shapes it.

Once a person adopts the identity “I am someone who gets triggered”, something shifts in how the world looks. The brain begins searching for confirmation. Potential triggers start appearing everywhere, not because there are more of them, but because attention is now specifically directed towards finding them.



The experience is entirely genuine. It is also being generated, at least in part, by the adopted framework.

This is not a theoretical observation. Medicine has documented the same dynamic: Tell someone a treatment will make them feel sick, and it does, even when the treatment contains no active ingredient. Expectation shapes experience.

Expectation generates experience. Give someone a framework that says the world is full of things designed to harm them, and they will find harm in ordinary environments.

The Language Environment Is a Risk Variable

For organisations, this has a practical implication that is easy to miss: The language environment you create or tolerate either accelerates or slows the spread of these frameworks.

A workplace that responds to every expressed distress with unquestioning, indefinite accommodation, without any expectation of progression towards recovery, is not functioning as a support system. It is functioning as an incubator.

HR practitioners and claims managers need to hold a distinction that current systems rarely make explicit: Validating a person's distress is appropriate and necessary. Validating the specific identity they have constructed around that distress is not the same thing and may actively make recovery less likely.

A SIGNAL WORTH TRACKING

If the language appearing in your formal complaints and claims has shifted over the past two to three years from descriptions of specific incidents toward descriptions of internal states and identity categories, your organisation's language environment may already be shaping the claims it is receiving. That shift is worth examining deliberately, not just managing reactively.



QUESTION FOR LEADERS

How does your organisation currently distinguish between supporting someone through distress and reinforcing an identity that makes recovery less likely? Is that distinction being made deliberately or by accident?

WHY NOW? UNDERSTANDING THE GENERATION

The pattern we are seeing is not random. The pattern concentrates in a specific cohort: Broadly, those now between 18 and 30. That is not a coincidence. It is a structural clue.

This generation entered adulthood shaped by four converging conditions with no real historical precedent. Understanding them does not excuse the outcomes, but it does explain them, which is a precondition for responding effectively.



Scaffolded Fragility

Well-intentioned protective parenting removed much of the productive difficulty from childhood: The friction, the failure, the unmediated conflict that previous generations navigated without adult intervention.

The consequence is a generation that arrived in adulthood without having built resilience through lived experience.

When genuine difficulty arises at work, many in this cohort have no internal template for navigating it.

Identity Built Through Performance

This is the first generation to construct a public identity from adolescence onwards, doing so on platforms that reward emotional storytelling.

Struggle narratives generate more engagement than competence narratives. Vulnerability attracts more response than achievement.

The platform trained a generation to frame identity around difficulty and distress. That is not a character flaw. It is a conditioned response to a specific reward system.

Institutional Priming

For many in this cohort, the university reinforced the premise that discomfort constitutes harm, that the appropriate response to harm is institutional protection,

and that naming vulnerability creates legitimate leverage. They entered workplaces carrying these as default operating assumptions, often unaware that they were assumptions at all.

Democratised Self-Diagnosis

Access to clinical mental health language expanded dramatically through search engines, Reddit communities, TikTok, and platforms centred on shared experience.

Self-diagnosis became normalised and even valued. The result is a generation fluent in clinical vocabulary, yet without necessarily having clinical grounding. That is not dishonesty. It is what happens when diagnostic language becomes the main way a culture talks about ordinary human difficulty.

FOR EMPLOYERS AND HR LEADERS

Organisations cannot change the generational context they are hiring into. But understanding it changes how they approach selection, onboarding, and early management. This cohort often needs what it was never given: A structured, supported experience of productive difficulty. Smoothing over that gap does not help them. It compounds the problem for both parties.

QUESTION FOR LEADERS

How does your onboarding and early management experience help younger employees build the resilience they need to function in a real workplace or does it confirm their existing assumption that discomfort is something to be managed away?

WHAT COVID CHANGED... AND WHAT IT DID NOT

Everything described in the previous chapter was already in motion before 2020. The conditions were building.

What COVID did was accelerate all of them simultaneously and introduce one specific disruption that nobody had anticipated.

It interrupted the workplace initiation.



Starting a career has always involved an informal apprenticeship: Learning to absorb organisational norms, adapt to environments you did not design, tolerate colleagues you did not choose, and navigate the ordinary friction of collective work. It is not comfortable. But it is formative. It is where resilience is built in real conditions.

For the 18–30 cohort, COVID either removed that initiation entirely, or they started their careers in controlled home environments on their own terms, or it gave them a brief taste of it and then withdrew it.

The contrast created a reference point.

They knew what an accommodating work environment felt like. When the physical workplace returned, with its noise, open plans, difficult colleagues, and imperfect conditions, it did not feel like ordinary friction. It felt like an unreasonable imposition.

What COVID Modelled at an Institutional Level

At the same time, COVID demonstrated something this generation absorbed completely: That withdrawal is a legitimate

response to feeling unsafe. That organisations will accommodate indefinitely under the right framing. Those systems that appear immovable will bend under sufficient pressure.

And while this was happening, the cultural environment was saturated with mental health validation language at a scale never previously seen.

Vulnerability became authentic leadership. Distress became self-awareness. The behavioural template and the linguistic toolkit arrived together, in the same moment, to a generation already primed to receive them.

The Developmental Stage Nobody Mentioned

In 1965, psychologist Bruce Tuckman identified the stages groups navigate toward genuine function: “Forming, Storming, Norming, Performing”. The model has endured because it maps a real phenomenon: Productive collaboration does not emerge despite friction. It emerges through it.



- **Forming** is the entry stage. People are polite, cautious, and feeling out where they stand. Roles are unclear. The team does not yet function as a team.
- **Storming** is where differences surface, conflicts emerge, and roles are contested. It is uncomfortable and unavoidable. This is where the real formation of a team happens.
- **Norming** is when the group finds its footing. Ways of working settle, and people learn to trust each other. The friction has served its purpose.
- **Performing** is when the team genuinely functions. Collaboration is real, not just cordial. Energy goes into the work rather than the dynamics.

Storming is not a problem to be solved. It is a developmental stage to be navigated. It is where differences surface, conflict is resolved, and the group learns that discomfort does not mean danger.

COVID made genuine Storming almost impossible. Teams skipped straight to what appeared to be Performing, without doing the developmental work that makes Performing real.

When those same teams entered or re-entered physical workplaces and encountered their first genuine Storming phase, many had no lived experience that said: This is uncomfortable, and that is expected, because this is how groups actually work.

What they had instead was a fully loaded identity framework, a validated language system, and an institutional pathway that had already proven itself effective. “Triggered” became the available response to what is, developmentally, simply Storming.

FOR INSURERS AND CLAIMS MANAGERS

COVID did not create the triggered workplace. But it gave an entire cohort of workers the lived proof that withdrawal is effective, that institutions respond, that absence is accommodated, and that the language of psychological distress opens doors that other approaches do not. The conditions were already there. COVID taught a generation to activate them.



QUESTION FOR LEADERS

Does your organisation create conditions where younger employees can experience and successfully navigate genuine difficulty or does it smooth over conflict in ways that leave that developmental work permanently undone?

WHAT A MORE INTELLIGENT RESPONSE LOOKS LIKE

The uncomfortable truth at the centre of this analysis is straightforward:

A system that makes staying unwell more rewarding than recovering is not compassionate. It is an inadvertent harm amplifier.



That is not a criticism of the people who designed these systems. EAP programs, income replacement, and accommodation policies were built with genuine intent. But intent and outcome are not the same. The evidence that current approaches are not delivering the results they were designed to achieve is now difficult to ignore.

What follows are not step-by-step prescriptions. They are strategic orientations, directions for organisations seeking to respond to this challenge with both rigour and genuine care.

Read the Language Environment Deliberately

The language an organisation uses and tolerates around psychological distress either accelerates or slows the spread of the frameworks described in this paper.

Developing the organisational skill to distinguish, with warmth and without reflexive accommodation, between validating a person's experience and validating the specific identity they have constructed around it is one of the most consequential capabilities available to HR and claims management right now.

Act on Early Signals, Not Just Formal Claims

Grievance accumulation, entitlement escalation, and victimhood framing in everyday communication are early warning indicators that are evident well before a formal claim.

Skilled intervention at this stage can change trajectories. The signals are almost always present. The question is whether the organisation has the frameworks and the confidence to act on them before the claim pathway is activated.

Read Clusters, Not Just Individual Cases

Claims that concentrate under specific managers or within specific teams are rarely coincidental. They often reflect a leadership or cultural problem, expressed as individual psychological distress.

Pattern analysis by team, manager, tenure, and claim type is where the real signal lies. Most organisations are not yet reading at that resolution.



Design Better Entry Points

Honest, role-specific previews of the environment, emotional demands, and the everyday friction of the position create a documented, informed-consent moment that significantly reduces “I didn’t know it would be like this” claims. Fit assessment for high-demand or high-exposure roles is not intrusive. It is responsible.

Engage Actively from Day One of a Claim

Passive income replacement, paying

someone to remain disengaged without active recovery orientation, is the single most powerful driver of non-return.

Active engagement, clear milestones, and genuine return-to-work planning from the first point of contact are not punitive. They are what actually help people move forward.

The most productive clinical question is rarely about diagnosis. It is: What would specifically need to be different for a return to be possible?

THE DATA THAT MAKES THIS VISIBLE

An insurer reviewing a cohort of psychological injury claims against a single employer will often find the following pattern: The majority involve employees under 30, the majority were lodged within the first year of employment, and a significant proportion point to the same team, manager, or business unit.

Treated as separate personal situations, they appear unrelated. Read as a pattern, they point to something systemic... a hiring process not screening for fit, an onboarding experience not building resilience, and a team environment generating claims at a rate that individual claims management was never designed to detect.

The data is available. The interpretive frame is what is missing.



QUESTION FOR LEADERS

If your organisation examined its current response architecture honestly, would it conclude that it is designed to resolve distress or to manage the appearance of having responded to it? Those are not the same thing.



FINAL POSITION

This paper has not argued that the employees at the centre of these situations are not suffering. Many are. That is not in question.

It has been argued that the systems built to support them, in too many cases, are not achieving that outcome.

We are navigating a moment when a cultural shift, a generational formation pattern, and a global disruption have converged in a way no one designed and no one fully anticipated. The result is a workplace and claims challenge that does not respond to the tools that worked in the past, because it was not produced by the conditions those tools were built for.

The organisations that navigate this well will not be those that dismiss what they see. Nor will they be those who accommodate it without differentiation. They will be those who develop the capacity to read it clearly, with sufficient precision to distinguish between distress that needs support and a framework that needs interrupting, and with sufficient skill to respond appropriately to both.

That capacity is “buildable”. It requires the right frameworks, the right language, and practitioners who understand how behaviour actually works, not just how policy says it should.

NEXT STEP:

IT MAY BE WORTH A CONVERSATION

Whether it's a situation you recognised, a pattern you have been trying to name, or a question you haven't yet had a framework for, the territory in this paper is workable. It just requires the right lens.

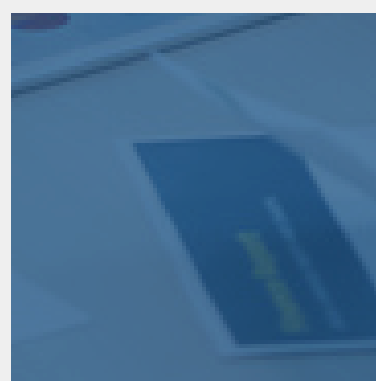
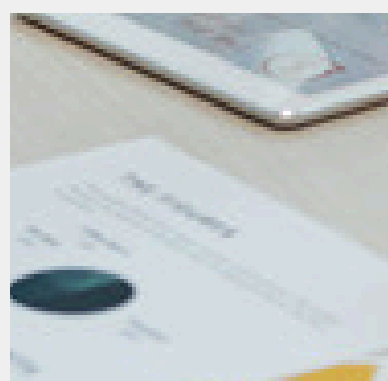
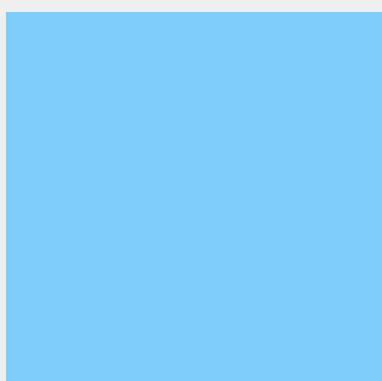
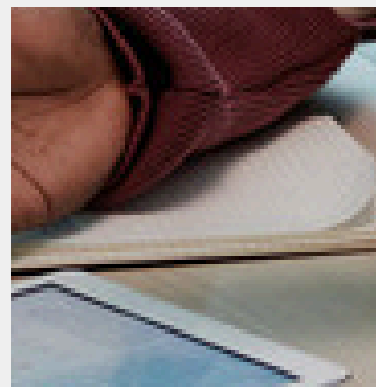
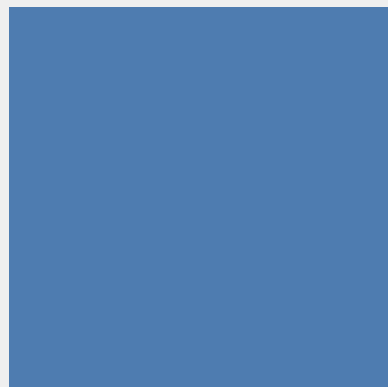
AIIT works with insurers, HR leaders, risk managers, and boards to develop practical frameworks for assessing and responding to workplace behavioural risk. The work is grounded in behavioural analysis, practitioner experience, and a deep understanding of how human risk actually operates, not just how policy says it should.

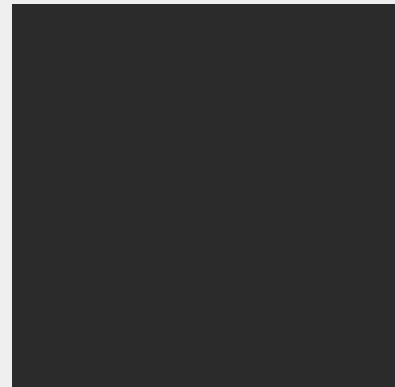
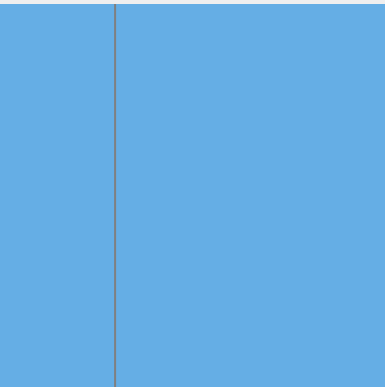
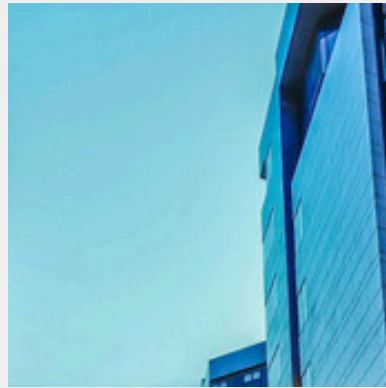
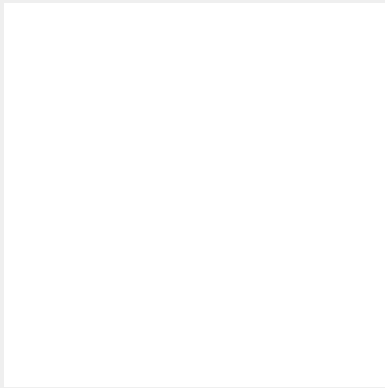
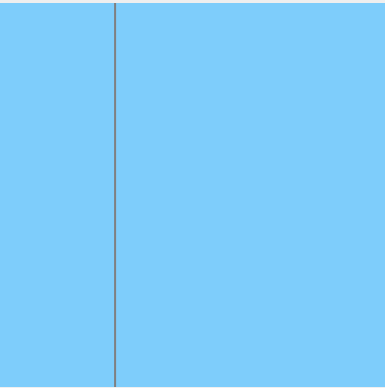
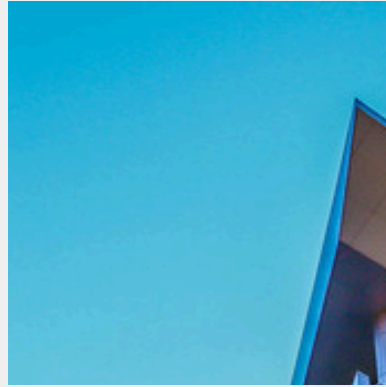
A 30-minute discovery conversation costs nothing and commits you to nothing. It is simply a chance to think through what you are seeing with people who understand the territory.

What that conversation typically covers:

- The specific pattern or situation your organisation is navigating right now
- Whether the frameworks in this paper apply and at what scale
- What a practical next step looks like, without obligation


Book your conversation with AIIT







Australian Institute
of Insider Threats

Contact Us

 www.insiderthreats.au

 hello@insiderthreats.com.au

 +61 2 6198 3381