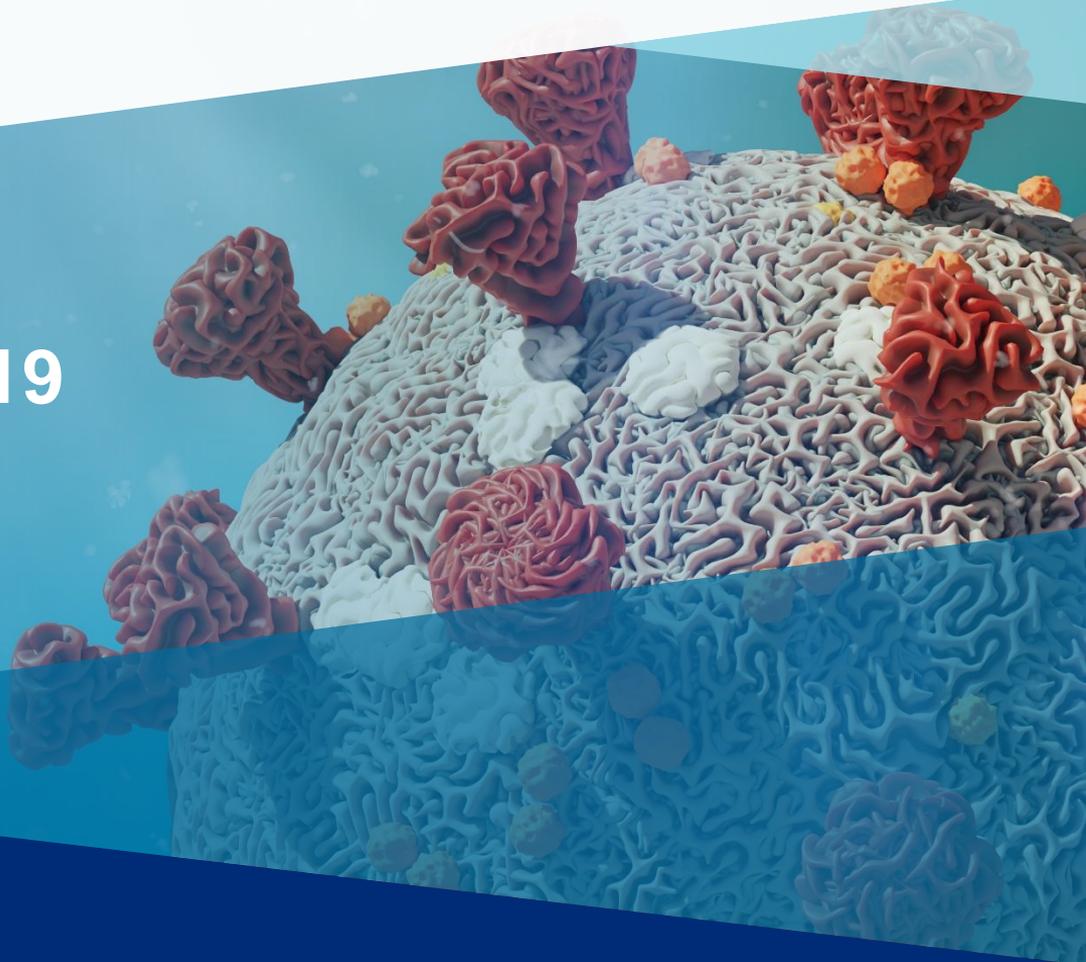


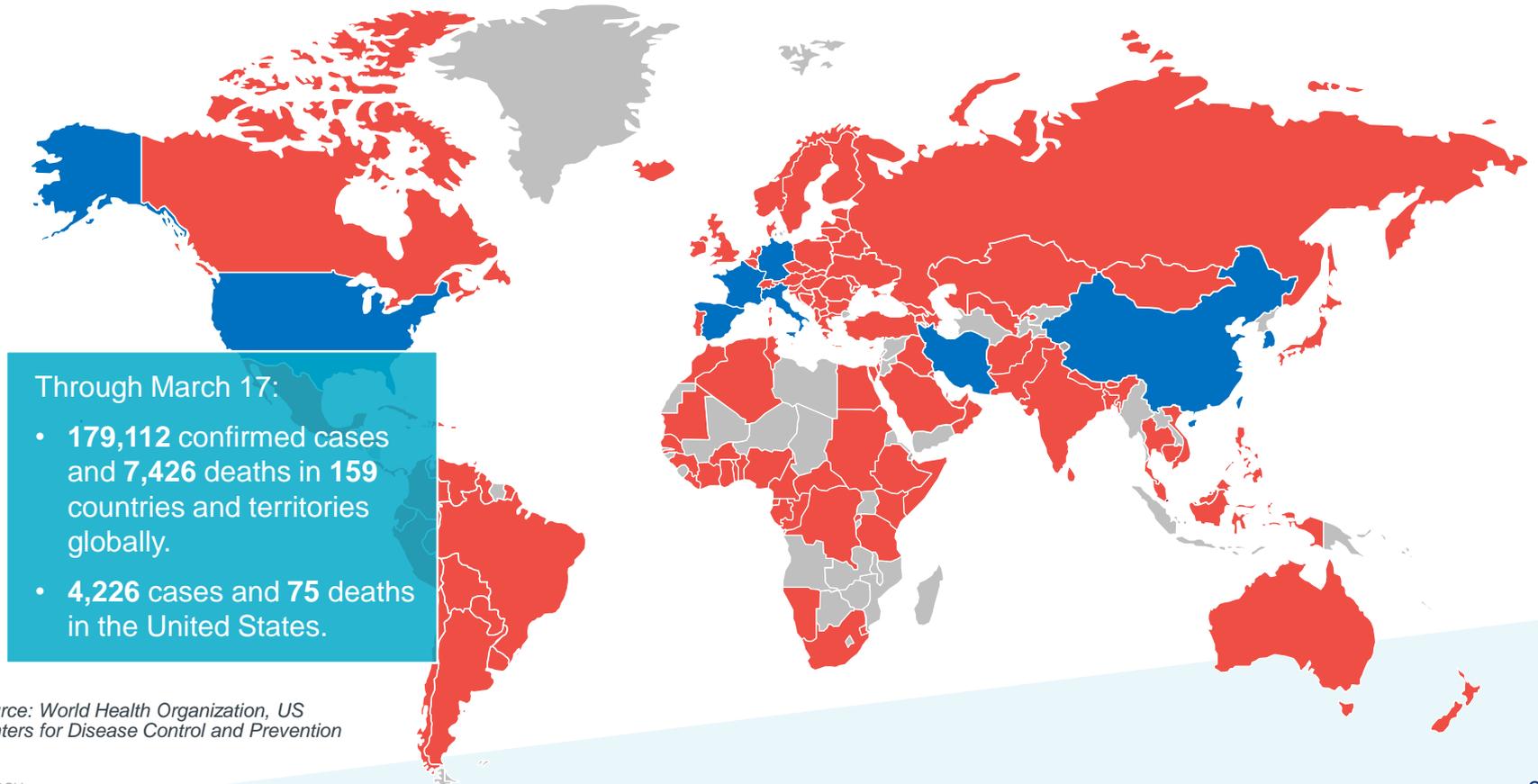
# Managing COVID-19 Pandemic Risks

March 18, 2020



# Managing COVID-19 Pandemic Risks

## Situation Update



Source: World Health Organization, US Centers for Disease Control and Prevention

# Managing COVID-19 Pandemic Risks

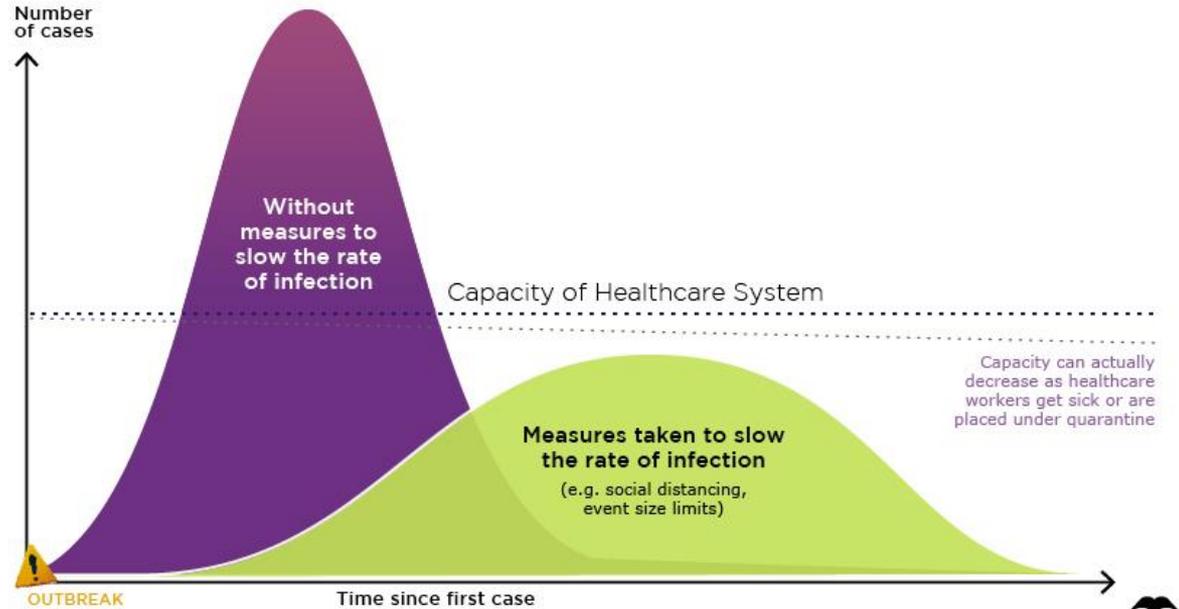
## Using Analytics to Assess Pandemic Impacts and Build Resilience

- Current assumptions:
  - Impact will be most significant for older people and those with underlying health conditions.
  - Many people will have some immunity.
  - Strong measures by governments and health authorities can help to limit the spread of the virus.
  - Transmission/spread will fall in the summer.
- Effects on the continued livelihood of billions of people may be unappreciated — especially if testing cannot verify immunity.
- Pandemic risk and analytics capabilities are not as widespread and established as they are for hurricanes, earthquakes, and other natural hazards.
  - But newer models can help companies understand their exposure and potentially manage and transfer their risk.

# Managing COVID-19 Pandemic Risks

## Flattening the Curve: Mitigation vs. Suppression

### Flattening the COVID-19 Case Curve



Source: Adapted from Drew Harris, CDC



### Non-Pharmaceutical Interventions

- Expanded testing.
- School and worksite closures.
- Isolation of vulnerable individuals.
- Social distancing, home isolation, and quarantines.
- More data on viral shedding and symptom progression.

Source: Visual Capitalist

# Managing COVID-19 Pandemic Risks

## Keeping Employees Comfortable While Working From Home



Use a sturdy, adjustable chair.



Adjust seating height, so forearms are parallel to the floor.



Use a pillow for lower back support.



Use an external mouse and keep objects close to the body.



Place feet entirely on the floor.



Alternate between sitting and standing throughout the day.



Take short breaks every hour.



Be careful not to overload electrical outlets.



Be aware of extension/power cords to minimize tripping hazards.



Keep laptops and other equipment secure afterhours.



Consider creating video tutorials and providing access to helplines to assist with home work environment setup and professionally address any physical discomfort issues.

# Managing COVID-19 Pandemic Risks

## How Marsh & McLennan Is Supporting Clients

- **Marsh** colleagues are helping clients:
  - Understand how insurance may respond and identify new coverage opportunities.
  - Organize claims teams and identify information needs.
  - Model, assess, and quantify potential operational effects; respond; and recover.
- **Mercer** is helping organizations manage the impacts of the outbreak on their people, including on workforce strategies, health and safety, and compensation and benefits.
- **Oliver Wyman** is helping businesses across all sectors assess their strategic and operational vulnerabilities and develop resilience and recovery approaches.
- **Guy Carpenter** is helping organizations reduce their potential pandemic losses through new risk financing solutions.
- **Marsh & McLennan businesses** are actively helping companies understand and address COVID-19's impacts and develop strategies to plan for and respond to future crises.



# Managing COVID-19 Risks

Pandemic Preparedness and Response

Unlike regional events such as hurricanes, earthquakes, or terrorist attacks, a pandemic is a recurring global event with global implications.

[Read more](#)

IN THE NEWS - EXTERNAL MEDIA FEATURING MARSH EXPERTS

- [New York Times - Coronavirus Will Cost Businesses Billions, Insurance May Not Help](#)
- [Wall Street Journal - U.S. Businesses Gear Up for Legal Disputes With Insurers Over Coronavirus Claims](#)
- [CNBC - How companies can best prepare for coronavirus outbreaks to hit the workforce](#)
- [Business Insurance - Liability policies may respond to coronavirus](#)

GOVERNMENT AND NGO RESOURCES

- [WHO](#)
- [CDC](#)
- [Pan-American Health Organization](#)
- [UK National Health Service](#)

For the latest from Marsh and other Marsh & McLennan businesses, visit [marsh.com/us/insights/research/pandemic-risk-hub.html](https://marsh.com/us/insights/research/pandemic-risk-hub.html).

During the pandemic, Marsh will continue to share information and insights to help you manage your risk, including through a webcast on Wednesday, March 25. Visit [marsh.com](https://marsh.com) to register.



Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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