

Navigating the pandemic response lifecycle

Helping you every step of the way.

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Pandemic stages					
	PRE-PANDEMIC	PANDEMIC INTERNATIONAL OUTBREAK	EXPONENTIAL PANDEMIC GROWTH & BUSINESS INTERRUPTION	PANDEMIC RECOVERY	POST-PANDEMIC
	<ul style="list-style-type: none">No business or economic impacts.Uncertainty on how pandemics can impact markets and business operations.Opportunities to build resilience in the organisation.	<ul style="list-style-type: none">Supply chain disruption and uncertainty.Specific travel restrictions.Volatility in financial markets.Miscommunication and misunderstanding on potential business impacts.	<ul style="list-style-type: none">Widespread travel restrictions, infections and lockdowns significantly impacting vulnerable sectors.Uncertainty crippling business confidence and spending resulting in widespread revenue reductions.High risk of employee infection, working from home implemented and associated productivity losses.IT and operational constraints due to rapidly changing operating environment.Downsizing of the workforce to contain losses and maintain cash flow.Increased chances of litigation due to contractual disputes and liability exposures.Containment, contamination and compliance issues significantly impacting physical assets.	<ul style="list-style-type: none">Slowly increasing business confidence and certainty.Stability in workforce numbers and return to the workplace.Supply chain recovery.Increased evidence of company failures.	<ul style="list-style-type: none">Companies who respond effectively now quickly gaining market share.Significant hiring and HR demands.Changes to operational models and market dynamics.Recovery of financial markets.Companies and governments now more resilient to respond to pandemics in the future.
Your challenges and how we can help	<div>COST SAVINGS</div>		<ul style="list-style-type: none">Insurance rebates: Business Interruption declared value review and updates. Liability insurance rebates.Claim insured losses: Claims Preparation for forced closures from governing bodies and settle outstanding claims.Reduce insurance premiums:<ol style="list-style-type: none">Risk tolerance and optimal risk retention and limit reviews.Workers Compensation program design/consulting services.Surety Bonds: Reduce utilisation of bank facilities and improve cash flow.Workers Comp Adjustments: Adjustment/CED monitoring and payments, exploring mid-term and fast track solutions.Premium Funding: Solutions to improve cash flow.		
	<div>EMPLOYEE WELLBEING AND PRODUCTIVITY</div>	<ul style="list-style-type: none">Employee Benefit Programs	<ul style="list-style-type: none">Workplace social distancing strategiesStaff communication plansWorkplace profiling	<ul style="list-style-type: none">Working from home: Home assessments, strategy, up skilling manager/supervisors.Workplace infection reduction strategiesMental Health and Wellbeing: Staff workshops, training, risk reviews, workplace stress education.Employee AssistanceFinancial Advice: Expert advice to our clients employees who are financially impacted.Employee Assistance Programs: Formal programs or adhoc support for our clients.	<ul style="list-style-type: none">Return to Work ProgramsFitness for Work AssessmentsChange Management AdvisoryEmotional resilience trainingExisting Life & Salary Continuance Insurance Health Checks
	<div>CHANGING RISK PROFILE</div>	<ul style="list-style-type: none">Business Interruption Scenario Workshops	<ul style="list-style-type: none">Pandemic Risk Vulnerability AssessmentPandemic Forecasting ModelsLiability Risk Identification	<ul style="list-style-type: none">Working from home Cyber Threats: Risk Identification, Quantification and Mitigation.Workers Compensation: Risk Profile updates, advice and support for employee redundancy risks.Expat Support & Advice: Specialist advice on coverage and compliance in a changing environment.Redundancy Seminars/Advice: Options and support around financial well-being.	<ul style="list-style-type: none">Insurable Risk Identification and Insurance Gap Analysis
	<div>RISK MANAGEMENT</div>	<ul style="list-style-type: none">Business Continuity Plans	<ul style="list-style-type: none">Liability Risk	<ul style="list-style-type: none">Pandemic Rapid Response Advisory: 30 day action plan, specialist advisor secondment, risk assessments, crisis management.Financial Feasibility Study: Cost of retaining talent during business downturn vs making talent redundant and rehiring when business returns.Outsourced WHS/WC Solutions: For business looking to reduce non operations full-time equivalent.Economic Market Volatility Seminars/Advice: Protecting your capital (businesses/workforce).	
					<ul style="list-style-type: none">Asset valuationsPre-employment fitness assessmentsEmployee Benefits program

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