

# Navigating the pandemic response lifecycle

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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"><li>No business or economic impacts.</li><li>Uncertainty on how pandemics can impact markets and business operations.</li><li>Opportunities to build resilience in the organisation.</li></ul>	<ul style="list-style-type: none"><li>Supply chain disruption and uncertainty.</li><li>Specific travel restrictions.</li><li>Volatility in financial markets.</li><li>Miscommunication and misunderstanding on potential business impacts.</li></ul>	<ul style="list-style-type: none"><li>Widespread travel restrictions, infections and lockdowns significantly impacting vulnerable sectors.</li><li>Uncertainty crippling business confidence and spending resulting in widespread revenue reductions.</li><li>High risk of employee infection, working from home implemented and associated productivity losses.</li><li>IT and operational constraints due to rapidly changing operating environment.</li><li>Downsizing of the workforce to contain losses and maintain cash flow.</li><li>Increased chances of litigation due to contractual disputes and liability exposures.</li><li>Containment, contamination and compliance issues significantly impacting physical assets.</li></ul>	<ul style="list-style-type: none"><li>Slowly increasing business confidence and certainty.</li><li>Stability in workforce numbers and return to the workplace.</li><li>Supply chain recovery.</li><li>Increased evidence of company failures.</li></ul>	<ul style="list-style-type: none"><li>Companies who respond effectively now quickly gaining market share.</li><li>Significant hiring and HR demands.</li><li>Changes to operational models and market dynamics.</li><li>Recovery of financial markets.</li><li>Companies and governments now more resilient to respond to pandemics in the future.</li></ul>
Your challenges and how we can help	<b>COST SAVINGS</b>		<ul style="list-style-type: none"><li><b>Insurance rebates:</b> Business Interruption declared value review and updates. Liability insurance rebates.</li><li><b>Claim insured losses:</b> Claims Preparation for forced closures from governing bodies and settle outstanding claims.</li><li><b>Reduce insurance premiums:</b><ol style="list-style-type: none"><li>Risk tolerance and optimal risk retention and limit reviews.</li><li>Employee Benefit program design/consulting services.</li></ol></li><li><b>Trade Credit:</b> Reduce utilisation of bank facilities and improve cash flow.</li><li><b>Premium Funding:</b> Solutions to improve cash flow.</li></ul>		
	<b>EMPLOYEE WELLBEING AND PRODUCTIVITY</b>	<ul style="list-style-type: none"><li>Employee Benefit Programs</li></ul>	<ul style="list-style-type: none"><li>Workplace social distancing strategies</li><li>Staff communication plans</li></ul>	<ul style="list-style-type: none"><li>Working from home: Home assessments, strategy, up skilling manager/supervisors.</li><li>Workplace infection reduction strategies</li><li>Mental Health and Wellbeing</li><li>Employee Assistance during Redundancy</li><li>Financial Advice: Expert advice to our clients employees who are financially impacted.</li><li>Employee Assistance Programs</li></ul>	<ul style="list-style-type: none"><li>Return to Work Programs</li><li>Fitness for Work Assessments</li><li>Psychological Support</li><li>Existing Life, Disability and Health Insurance Health Checks</li></ul>
	<b>CHANGING RISK PROFILE</b>	<ul style="list-style-type: none"><li>Business Interruption Scenario Workshops</li></ul>	<ul style="list-style-type: none"><li>Pandemic Risk Vulnerability Assessment</li><li>Pandemic Forecasting Models</li><li>Liability Risk Identification</li></ul>	<ul style="list-style-type: none"><li>Working from home Cyber Threats: Risk Identification, Quantification and Mitigation.</li><li>Employee Support: Risk Profile updates, advice and support for employee redundancy risks.</li><li>Expat Support &amp; Advice: Specialist advice on coverage and compliance in a changing environment.</li><li>Redundancy Seminars/Advice: Options and support around financial well-being.</li></ul>	<ul style="list-style-type: none"><li>Pre-employment fitness assessments</li><li>Employee Benefits program</li></ul>
	<b>RISK MANAGEMENT</b>	<ul style="list-style-type: none"><li>Business Continuity Plans</li></ul>	<ul style="list-style-type: none"><li>Liability Risk</li></ul>	<ul style="list-style-type: none"><li>Pandemic Rapid Response Advisory: 30 day action plan, specialist advisor secondment, risk assessments, crisis management.</li><li>Financial Feasibility Study: Cost of retaining talent during business downturn vs making talent redundant and rehiring when business returns.</li><li>Economic Market Volatility Seminars/Advice: Protecting your capital (businesses/workforce).</li></ul>	<ul style="list-style-type: none"><li>Insurable Risk Identification and Insurance Gap Analysis</li><li>Post event response</li><li>Loss scenario planning</li></ul>

We're ready to help. Contact your Marsh representative now.

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