

# 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
<b>Your challenges and how we can help</b> <ul style="list-style-type: none"> <li>COST SAVINGS</li> <li>EMPLOYEE WELLBEING AND PRODUCTIVITY</li> <li>CHANGING RISK PROFILE</li> <li>RISK MANAGEMENT</li> </ul>	<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>
	<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> <li>Workplace profiling</li> </ul>	<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>Workers Compensation program design/consulting services.</li> </ol> </li> <li><b>Surety Bonds:</b> Reduce utilisation of bank facilities and improve cash flow.</li> <li><b>Workers Comp Adjustments:</b> Adjustment/CED monitoring and payments, exploring mid-term and fast track solutions.</li> <li><b>Premium Funding:</b> Solutions to improve cash flow.</li> </ul>	<ul style="list-style-type: none"> <li>Return to Work Programs</li> <li>Fitness for Work Assessments</li> <li>Change Management Advisory</li> <li>Emotional resilience training</li> <li>Existing Life &amp; Salary Continuance Insurance Health Checks</li> </ul>	<ul style="list-style-type: none"> <li>Asset valuations</li> <li>Pre-employment fitness assessments</li> <li>Employee Benefits program</li> </ul>
	<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><b>Working from home:</b> Home assessments, strategy, up skilling manager/supervisors.</li> <li><b>Workplace infection reduction strategies</b></li> <li><b>Mental Health and Wellbeing:</b> Staff workshops, training, risk reviews, workplace stress education.</li> <li><b>Employee Assistance</b></li> <li><b>Financial Advice:</b> Expert advice to our clients employees who are financially impacted.</li> <li><b>Employee Assistance Programs:</b> Formal programs or adhoc support for our clients.</li> </ul>	<ul style="list-style-type: none"> <li>Working from home Cyber Threats: Risk Identification, Quantification and Mitigation.</li> <li><b>Workers Compensation:</b> Risk Profile updates, advice and support for employee redundancy risks.</li> <li><b>Expat Support &amp; Advice:</b> Specialist advice on coverage and compliance in a changing environment.</li> <li><b>Redundancy Seminars/Advice:</b> Options and support around financial well-being.</li> </ul>	<ul style="list-style-type: none"> <li>Insurable Risk Identification and Insurance Gap Analysis</li> </ul>
	<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><b>Pandemic Rapid Response Advisory:</b> 30 day action plan, specialist advisor secondment, risk assessments, crisis management.</li> <li><b>Financial Feasibility Study:</b> Cost of retaining talent during business downturn vs making talent redundant and rehiring when business returns.</li> <li><b>Outsourced WHS/WC Solutions:</b> For business looking to reduce non operations full-time equivalent.</li> <li><b>Economic Market Volatility Seminars/Advice:</b> Protecting your capital (businesses/workforce).</li> </ul>		<ul style="list-style-type: none"> <li>Post event response</li> </ul>

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