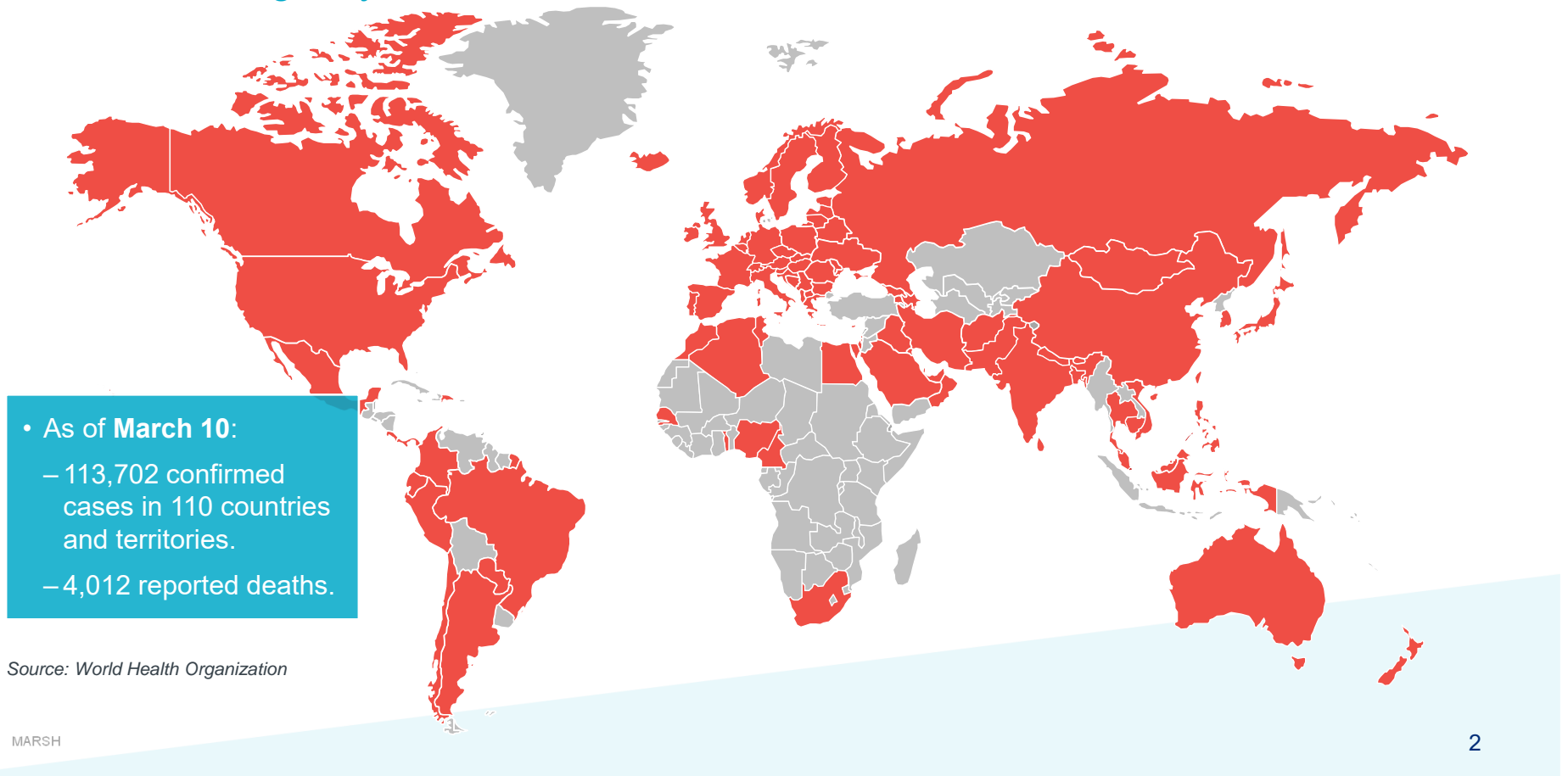




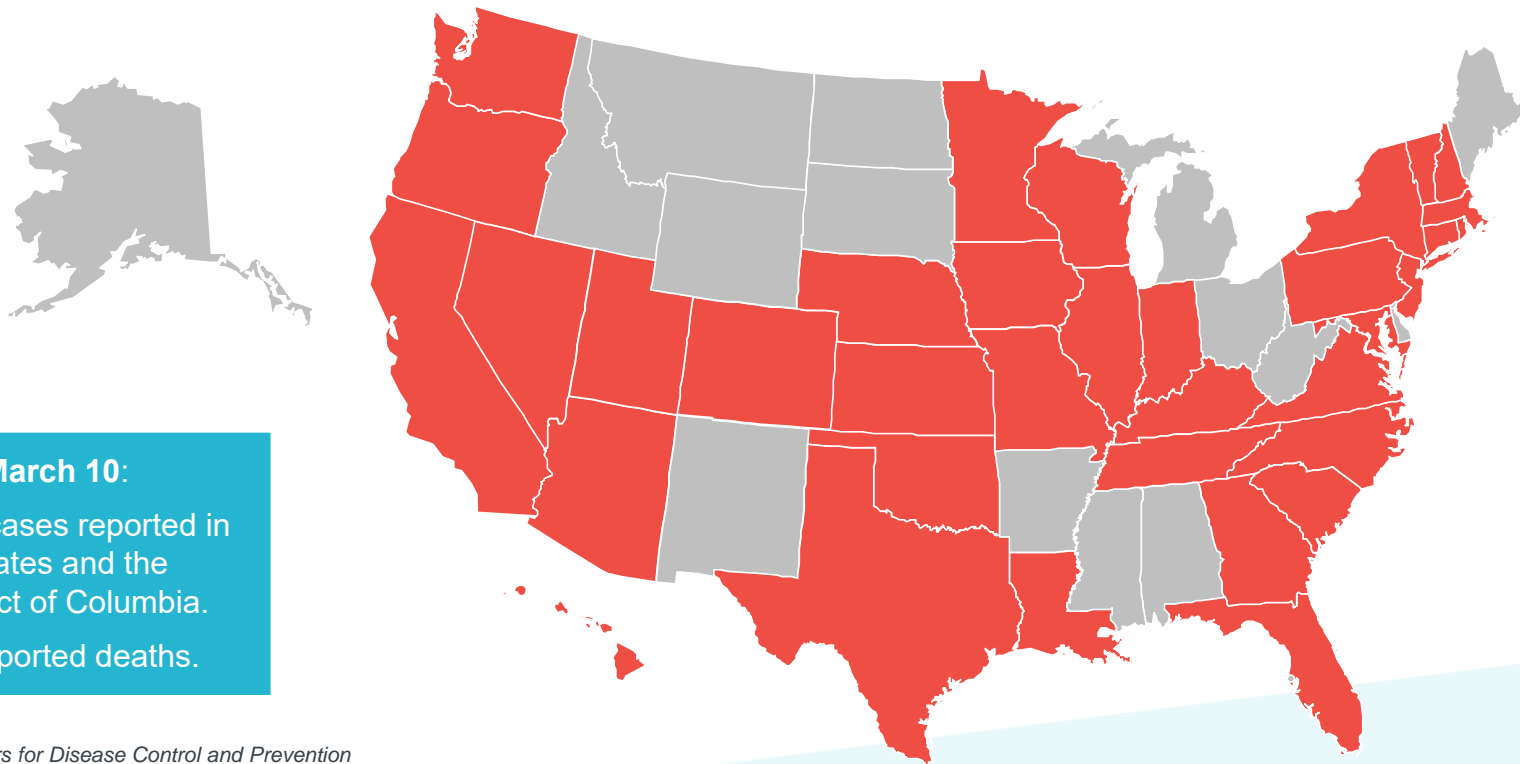
Managing the COVID-19 Pandemic's Continuing Effects

March 11, 2020

Managing the COVID-19 Pandemic's Continuing Effects A Global Emergency



Managing the COVID-19 Pandemic's Continuing Effects Spreading Across the US



- As of **March 10**:
 - 647 cases reported in 35 states and the District of Columbia.
 - 25 reported deaths.

Source: Centers for Disease Control and Prevention

Managing the COVID-19 Pandemic's Continuing Effects

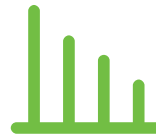
Widespread Business Impacts



Global supply chains, movement of people disrupted.



Travel declining, conferences and events canceled.



Concerns about the global economy.



Deteriorating morale.

Managing the COVID-19 Pandemic's Continuing Effects

Limiting Travel, Expanding Flexible Work, and Social Distancing

- Employers should stay focused on employee communication to fight fear, anxiety, and misinformation.
- Focus on social distancing is growing.
 - More employees working from home.
 - Employers considering ways to organize employees to limit spread of the virus.
 - *Social distancing*, not *social isolation*.
- Value of telemedicine growing.
 - Used during outbreak to treat non-coronavirus cases.
 - Employers should evaluate onsite and near-site clinic readiness.

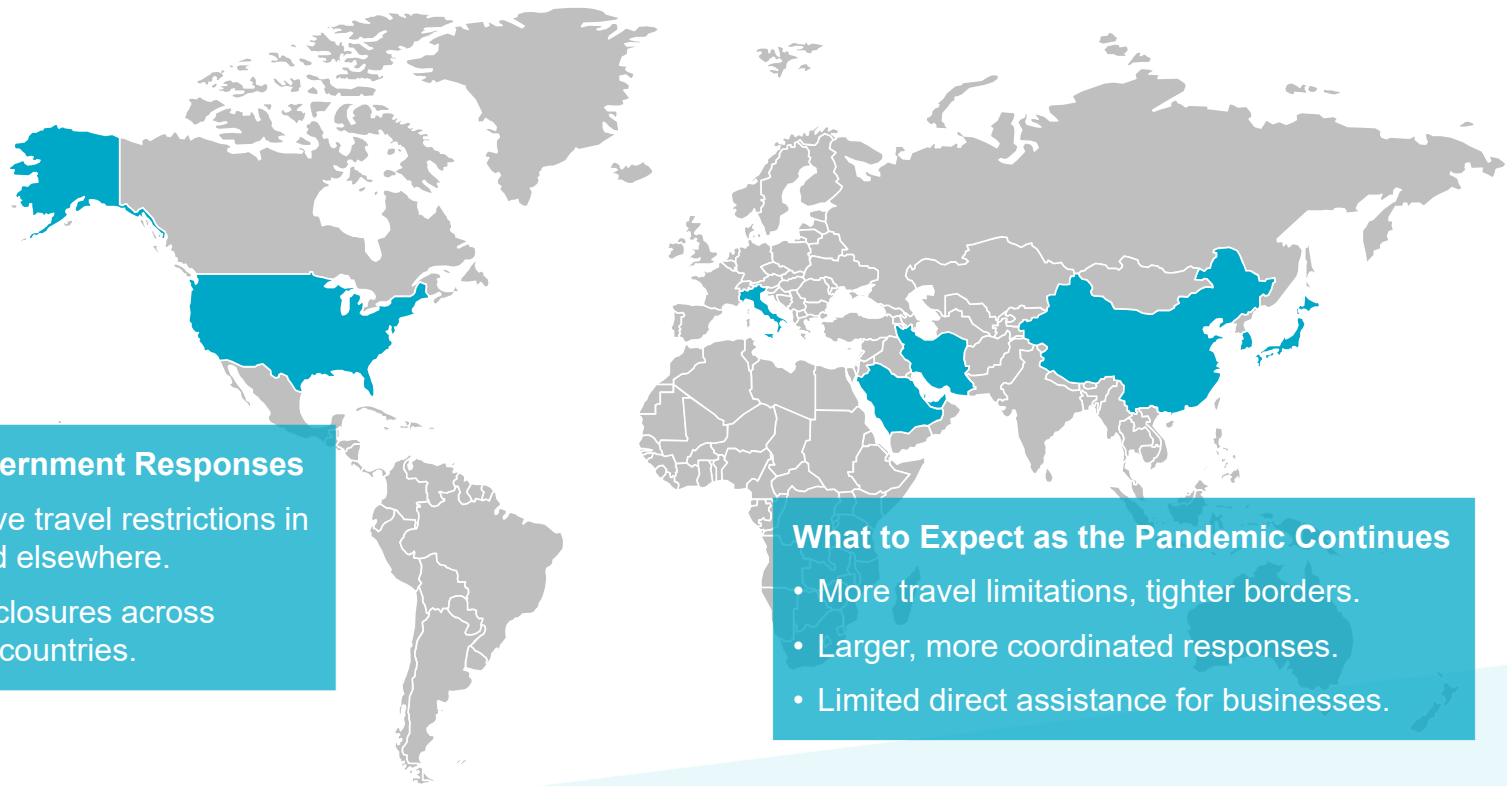


CDC's Interim Guidance for Employers

- Actively encourage sick employees to stay home.
- Separate sick employees.
- Emphasize the need for all employees to practice respiratory etiquette and hand hygiene.
- Perform routine environmental cleaning.
- Advise traveling employees on steps to protect their health.

Managing the COVID-19 Pandemic's Continuing Effects

World Governments Shifting Focus From Containment to Mitigation



New Government Responses

- Extensive travel restrictions in Italy and elsewhere.
- School closures across several countries.

What to Expect as the Pandemic Continues

- More travel limitations, tighter borders.
- Larger, more coordinated responses.
- Limited direct assistance for businesses.

Managing the COVID-19 Pandemic's Continuing Effects Businesses Must Shift From Planning to Response Mode

- Consider critical issues to address and resources needed:
 - Now.
 - Tomorrow.
 - Next week.
 - Next month and beyond.
- Prepare for worst-case scenarios, including mass workforce loss.
 - What if employees cannot work because they are sick or caring for family members?
 - Can we divide critical teams by shifts and between sites?
 - Can our technology systems accommodate more telecommuting?
 - Which critical functions cannot be managed remotely?



Aiding Employees During the Pandemic

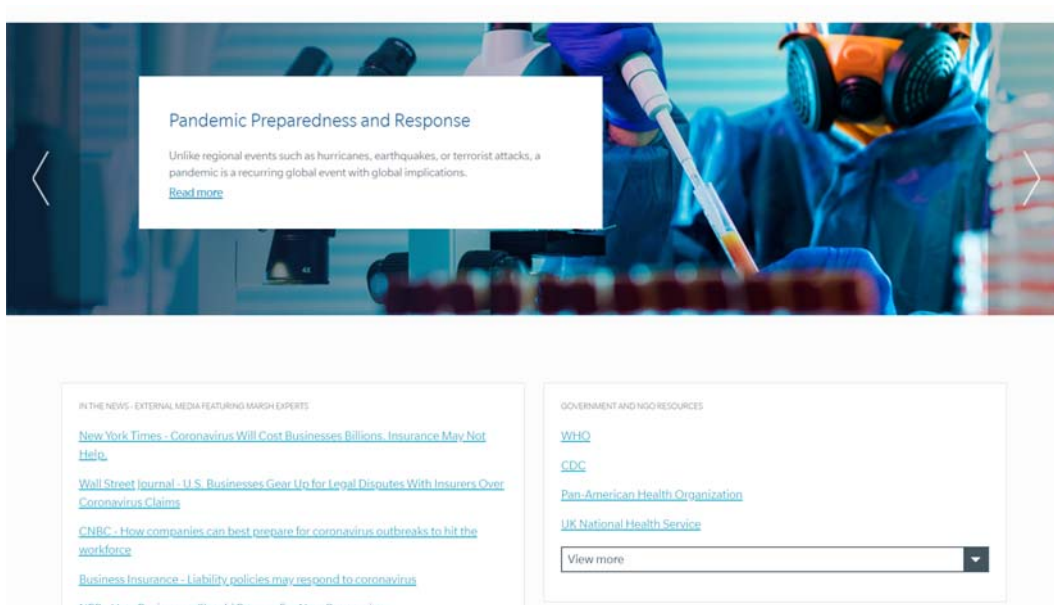
- Provide guidance about responding to cases in the workplace.
- Anticipate key questions.
- Keep them informed to fight fear and anxiety.
- Coordinate with employee assistance programs.

Managing the COVID-19 Pandemic's Continuing Effects 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 pandemic 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 Pandemic 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](#)

APD - Most Business Plans Prepare For Most Pandemics

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.

Special Webcast

Join Mercer on Thursday, March 12 to learn more about how you can support employee health and well-being, manage work, and keep people informed. Register at mercer.us.



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

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