



Casualty Risk Consulting

Pandemic concerns and general best practice guidance

During times of a crisis, companies should focus on employee health and safety, guest and patron safety and security, crisis management, crisis communication and business continuity planning.

Crisis events, man-made and natural disasters often impact a limited location or part of the world. During a pandemic like COVID-19, disease outbreaks may occur simultaneously in different locations. Influenza and other viral pandemics have occurred increasingly over the last twenty years, propelled by the highly connected global economy.

Many companies may act by limiting and even temporarily stopping operations, whereas some organizations are unable to take such measures. While different crisis events require variations in response, some general best practices apply to most business operations.

Employers for all industries must always ensure the health and safety of workers

Risk Identification

Standard practice of performing a risk assessment or job safety analysis should be reviewed to ensure the specific peril is identified and managed.

Special hazards during a crisis

During a crisis situation staffing levels may be reduced significantly. Employers should take extra precautions to ensure worker safety, as insufficient staffing levels often lead to increased injuries as workers attempt to complete extra tasks on their own or when there is not enough resources to perform a task in a safe manner. Special attention should be given to tasks which involve significant manual handling and lone-worker scenarios.

Risk Mitigation

Hierarchy of controls still applies to mitigating risks, which includes elimination, substitution, engineering controls, administrative controls, and personal protective equipment (PPE).

When hazards can't be removed or replaced

As employers identify critical staff needed for business operations, risk control measures may include additions or changes to work processes and standard PPE. Standard best practices still apply, such as but not limited to:

- Ensuring employee competency/understanding of training as well as use of PPE
- Training & delivery of PPE documented
- Proper fit and usage of PPE

Communication and BCP

Business continuity plans (BCP) should be verified for competence during a crisis. Regular testing during times of no crisis should be mandatory to ensure contingencies, systems, etc. operate as intended. Communication, communication, and more communication at all levels in an organization will be beneficial in evaluating the BCP and making needed modifications during a crisis.

Understanding exposure and impact

For some exposures, there is the option of health and environmental monitoring to (1) assess the impact of exposure to a specific individual and (2) track exposure levels. This is most often done with occupational health exposures like noise, employing baseline hearing tests, and particulate exposure, through environmental monitoring. The effect of exposure can vary widely for different people. Special precautions should be taken for identified high and at-risk workers.

During pandemic events, places where large groups of people gather or pass through require a higher level of attention to risk mitigation measures to ensure the safety of customers and guests.

The duty of care obligations for a business during a pandemic vary based on the nature of the business operations, and the changes made.

Risk Identification

While companies may have existing risk identification information, this should be evaluated during a crisis to confirm the relevance of previously identified risks and identify new exposures.

Changes made to business operations, including changes in operating hours, reduced staffing levels, and differing service commitments, could themselves create new exposures.

When hazards can't be removed or replaced

As mentioned above, the complete removal of the risk may be impossible requiring evaluation and changes to work practices.

Standard best practices for mitigating exposure to communicable diseases still apply, such as but not limited to:

- Evaluate the procedure versus the level of risk reduction achieved
- Ensure new procedures are documented, communicated, understood, and adhered to
- Evaluate often to ensure adequacy and compliance, in consultation with relevant professionals

The types of operations impacted

During pandemic events, places where large groups of people gather or pass through require a higher level of attention to risk mitigation measures to ensure the safety of customers and guests.

Hotels, restaurants, entertainment facilities like movie theatres, and transportation operations like buses and rail are some of the many operations requiring a re-assessment of risk. Additionally, measures taken should be examined for adequacy.

Healthcare operations and those serving vulnerable-health populations should consult and follow and follow medically appropriate resources for guidance.

Communication and BCP

Communication with stakeholders is essential during the time of a crisis. BCPs should include specifics around communication content and timing, and as described above forms part of BCP testing that occurs on a regular basis.

Post-crisis, all measures and procedures should be reviewed for lessons learned. This applies to changes affecting internal stakeholders like employees as well as those affecting a company's external stakeholders.

To learn more, please contact your AXA XL Casualty Risk Consulting contact.

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