

Confidence in the Workplace:

Protecting your workforce and balance sheet during COVID-19

Gallagher | August 2020



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Insurance | Risk Management | Consulting

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Welcome!



Bill Baker
Gallagher Global Brokerage



Dean Clune
Gallagher Benefits Services

Back at the Workplace, Safe in the Workplace

PEOPLE: support the health, safety and wellbeing of your workforce

PROPERTY: monitor and mitigate potential virus rebounds or outbreaks

PROFITS: reduce your risk and support your revenue streams



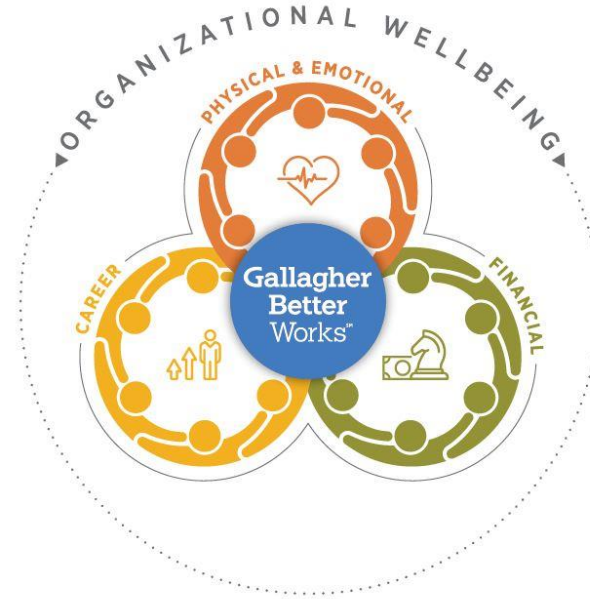
Our Focus is on Your People



The **WHOLE** person comes to work every day...



each associate's wellbeing influences
individual and organizational performance



Agenda

- I. Welcome
- II. Risk mitigation strategies to keep employees safe and healthy
- III. Impact of COVID-19 on Workers' Compensation
- IV. What you need to know about Workers' Compensation claims
- V. Introducing our NEW contact tracing tool from Gallagher Bassett

Today's Speakers



Kody Williams
National Risk Control



Jessica Cullen
Gallagher Global Brokerage



Andrea K. Tomasek
National Risk Control Claims Advocate



Kapil Mohan
Gallagher Bassett

Risk Mitigation Strategies



Kody Williams
National Risk Control

Challenges to Keeping Employees and Clients Safe

How do you support client retention at your place of business and promote a safe, clean environment?

Have you identified a communicable disease team/coordinator?

How do you handle an employee who has been diagnosed with COVID-19? Whom should we notify?

How do you audit your company and its employees to make sure they are following protocols to stay safe, but also competitive?

How do you handle employees that are not adhering to the plan set in place?



COVID-19 Response Team

Establish an active Communicable Disease Team/Coordinator in your workplace who will:

- Clearly outline and convey policies and procedures
- Adhere to current state, county, city and CDC guidelines
- Communicate with the local Health Department
- Closely monitor OSHA changes to ensure compliance
- Enforce protocols and provide direction on situations that require quarantine, and their duration
 - Exposure to others with COVID-19
 - Travel guidance
- Hold employees accountable for what has been implemented

“Inspect what you expect”

COVID-19 Response Team

Establish an active Communicable Disease Team/Coordinator in your workplace who will:

- Develop a communication strategy after a COVID-19 exposure
 - How are you contact tracing – whom/when/how to contact?
 - When should the employee return to work?
- Identify strategic partners for
 - Testing
 - Signage
 - Contact tracing
 - Employee screening equipment
- Understand the disinfecting procedures used by your cleaning crew
 - Will they adjust to meet your cleaning standards?
 - Do they use EPA-approved cleaning materials?
 - Does your signage process clearly identify where workers have been for extra sanitization?
 - Do you have appropriate PPE to clean following an exposure?

Risk Mitigation Tactics to Protect Against COVID-19



Sanitize hands when leaving or entering common areas



Provide sufficient PPEs to employees and compliance to protocols on usage



Adjust work start times, lunch periods and break times to promote social distancing



Allocate adequate spacing in break and lunch rooms; consider shutting them down if not necessary for workers



Increase sanitization, as often as every two hours, in common areas and in heavy traffic areas



Erect clear plastic barriers to separate employees working across from and beside other employees



Implement a plan for testing and contact tracing workers who may have been exposed to the virus

Confidence for Employees, Customers and Visitors

How do you create a safe environment that demonstrates your commitment to protection?

- Require social distancing, masks, hand washing and frequent cleaning of surfaces
 - These procedures are common and expected now
 - Guidelines protect employees, customers and visitors
 - Done consistently, they give customers the confidence that your business is taking COVID-19 seriously and trying to provide a safe environment

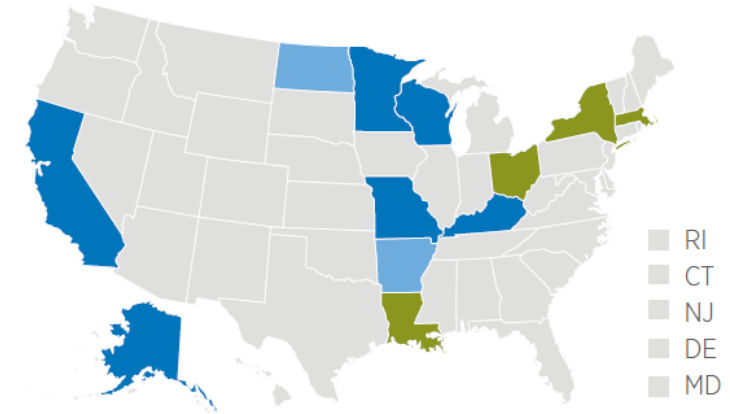
Impact of COVID-19 on Workers' Compensation



Jessica Cullen
Gallagher Global Brokerage

Shifts in Workers' Compensation Laws

- Multiple states are making changes to make it easier for workers to be presumptively eligible for Workers' Compensation
- Presumptive onus has shifted to the employer to prove they did not contract the illness at work



- Infected workers are presumptively eligible for workers' compensation
- Modified rules making it easier for workers to get benefits during quarantine
- Pending legislation

Source: National Council on Compensation Insurance, May 2020

Additional resources:

<https://links.gallagherbassett.com/covid-19-legal-update-map>

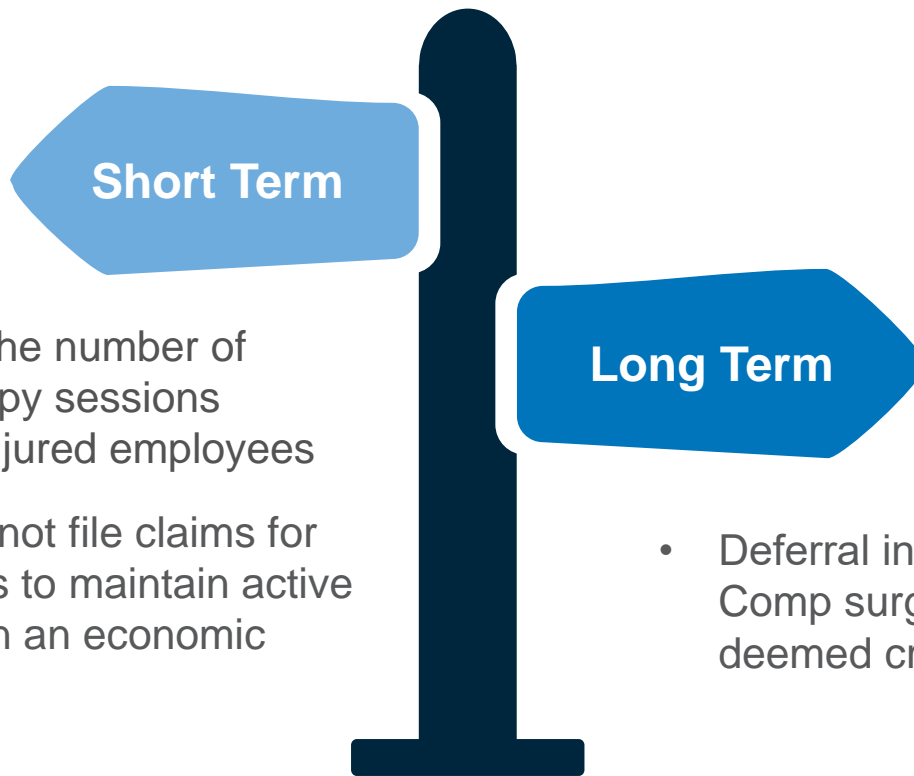
<https://www.ncci.com/Articles/Pages/Insights-Coronavirus-FAQs.aspx>

COVID-19 Impact on Rate Changes

NCCI submitted annual jurisdiction specific loss cost/rates July 2020

- Based on pre- COVID-19 premium and loss data
 - Proposed effective dates between late 2020 and middle 2021
- Faced with significant uncertainty and lack of quantitative data
 - In-depth analyses on frequency/severity will be conducted over time
 - Assessing the impact on claim durations may take longer; claim-specific data is required
 - Percent of claims that will be deemed compensable under the current law is unknown
 - May vary across (and possibly within) state and occupational classifications
- Carriers may perform their own evaluations of the individual risks they write
 - Carriers may also consider using their own pricing programs to make applicable adjustments to determine final rates.

Potential Impact of COVID-19 on Existing Claims



- Reduction in the number of physical therapy sessions attended by injured employees
- Workers may not file claims for certain injuries to maintain active employment in an economic downturn

- Deferral in the number of Workers' Comp surgeries that are not deemed critical

Workers' Compensation Claims



Andrea K. Tomasek
National Risk Control Claims Advocate

COVID-19 and Potential Workers' Comp Claims

Typically, Workers' Compensation claims aren't filed for "ordinary communicable illnesses" (i.e. cold, flu)

- Burden of proof on the part of the employee to show that widespread communicable illnesses are work-related is too difficult
- Generally, even if employees file workers' comp claims for communicable illnesses, they are often denied
- Burden of proof is on EMPLOYEE to show they were at greater risk of contracting illness at work as opposed to outside of work

Same employee burden of proof applies to COVID-19 Workers' Compensation claims HOWEVER...

- Some states have enacted emergency legislation creating a "rebuttable presumption" that COVID-19 is work-related for certain positions considered "high COVID-19 exposure risk"
- Healthcare workers, first responders, "essential" employees
- Remain current on all federal, state, and local directives regarding COVID-19

https://www.ncci.com/Articles/Documents/II_Covid-19-Presumptions.pdf

COVID-19 Workplace Claims

Compensability Determination

- It's critical for employers to communicate and cooperate with the adjuster throughout the COVID-19 claim process
- Generally, COVID-19 claims filed by employees in “non-high risk positions” are not compensable
- Employees in “non-high risk positions” have the burden to show the risk of infection was greater at work than in general public
- In some cases, even employees in “high risk” positions could have COVID-19 claims denied
- Employer's COVID-19 response plan should include an employee questionnaire – similar to an employee accident investigation form
- Provide the Workers' Compensation adjuster with the completed form
- Provide the adjuster with your organization's COVID-19 Risk Mitigation Plan

INTRODUCING:

The Gallagher Bassett Contact Tracing Tool



Kapil Mohan
Gallagher Bassett

The Gallagher Bassett Contact Tracing Offering

Supporting Workplace Re-Occupancy



Is Your Organization Ready?

- Are you ready to re-open your business to employees and customers?
- How will you ensure the safety and wellbeing of your employees?
- Do you have processes and policies in place to notify “exposed” employees in the event of an incident?

Contact Tracing is a proven cost-effective tool that can help

Contact Tracing

What it is and why it is critical for your organization

What is Contact Tracing?

- **Process of determining who has recently been in close contact** with a person infected with a virus
- **Core disease control measure** and an important part of a multi-pronged approach to fight the spread of COVID-19
- **Trained individuals** help patients recall everyone they have had close contact with during the infectious period
- Contact tracers warn these exposed individuals (contacts) of their **potential exposure** rapidly and sensitively
- Identify of infected employee is **kept confidential**

Why is Contact Tracing critical for your organization?

- Contact tracing helps **control the spread** of COVID-19
- Enables your business to **resume “normal” operations** without compromising the health and well-being of your employees
- It helps create a **safer work environment and minimizes cost** of lost productivity, healthcare, and potential Workers’ Compensation claims

Employers Need a Private Solution Due to the Limitations of Public Health Options

Insufficient capacity

Some **public health experts say it will be very difficult for contact tracing to catch up with the spread of the coronavirus.**

“We have way too much virus across the country for that right now,” said Anne Schuchat, principal deputy director of the Centers for Disease Control and Prevention...

...Right now, **we have an insufficient capacity to do the job we need to,**” Arkansas Gov. Asa Hutchinson said in June...

...A spokesperson for Florida’s Department of Health said the state has more than 2,300 people working on contact tracing. That is **less than 10% of the 33,000 tracers needed...**

Wall Street Journal – July 8, 2020

Lack of speed and effectiveness

The **40 local health departments with the highest caseloads have fallen far short in their efforts to reach patients who tested positive.** Only about half the departments with more than 1,000 cases had reached close to all infected people at the time of the survey. **The CDC recommends that newly positive cases be interviewed within 24 hours.**

“It’s just impossible with the kind of numbers that we are seeing,” said Devin Raman, a senior disease investigator at the Southern Nevada Health District, including Las Vegas.

New York Times – August 4, 2020

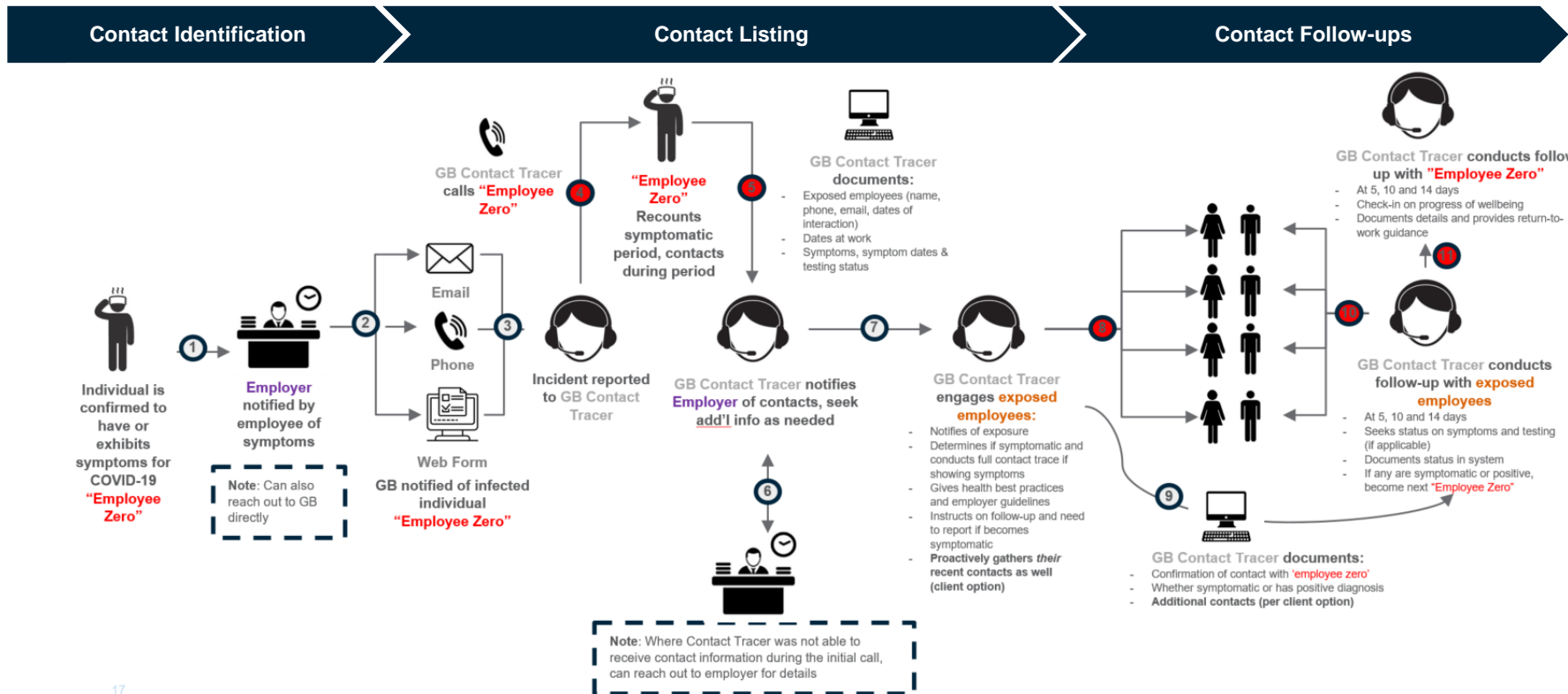
Low level of trust

Dr. Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases, conceded in a late June news conference that nearly half of the people whom contact tracers call don’t answer the phone because they don’t trust the government.

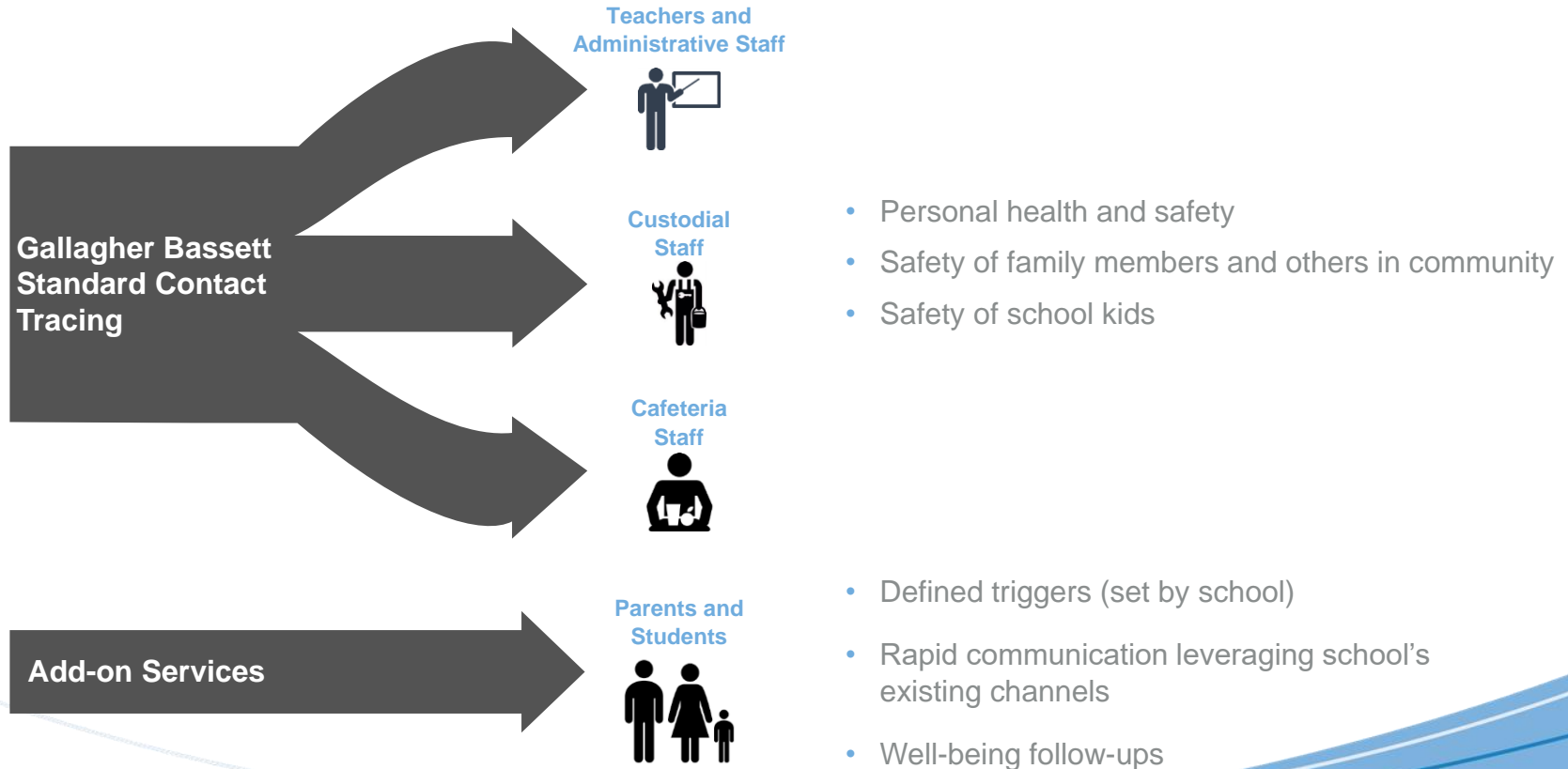
PEW – July 16, 2020

How Does the Contact Tracing Work for Your Employees?

Must be able to tie every contact back to **"Employee Zero"** and related employee clusters



Customized Option for K-12 Schools



Training and Certification

Johns Hopkins Training and Certification Program

- Training program developed by Johns Hopkins and the State of New York to support New York's public health contact tracing program
- Based on CDC guidelines
- Content includes 5 modules
 1. Basics of COVID-19
 2. Basics of Contact Tracing for COVID-19
 3. Steps to Investigate Cases and Trace their Contacts
 4. Ethics of Contact Tracing and Technological Tools
 5. Skills for Effective Communication
- To earn certification, you must complete all modules and pass a 40 question proficiency test, scoring 85% or higher

Training on Contact Tracing Process and Tools

- Contact tracing process and tools
- Custom scripts and data gathering forms
- Re-enforcement of critical topics from Johns Hopkins training – calculation of infectious period, quarantine period, isolation period
- Opportunity for contact tracers to get their questions answered

Contact Tracing Team: Unique Capabilities

Gallagher Bassett's Contact Tracing team consists of experienced Workers' Compensation Resolution Managers that have been trained and certified to:

- Take an **empathic** approach with impacted employees
- Have experience with complex and sensitive **medical investigations** and medical terms
- Understand the importance of **confidentiality** of employee and health information
- Be well-versed with **monitoring employee health status**

Extensive Reporting Enables You to Manage your Operations

Daily Activity Report

Daily Contact Activity Report										
Location	Employee Name	Tracing ID	Date Reported	Contact Type	Contact Sequence	Contact Of Employee Zero	COVID-19 Test Date	COVID-19 Test Result	First Symptom Date	Exposure Date
401 E. Lincoln Ave Tampa, FL 33483	Smith, Sam	000001-CT-01	6/24/2020	Employee Zero	Initial	N/A	6/19/2020	Positive	6/18/2020	N/A
401 E. Lincoln Ave Tampa, FL 33483	Jones, James	000001-CT-02	6/24/2020	Exposed Employee	Initial	Smith, Sam	N/A	N/A	N/A	6/15/2020
401 E. Lincoln Ave Tampa, FL 33483	Johnson, Kathy	000001-CT-03	6/24/2020	Exposed Employee	Initial	Smith, Sam	6/19/2020	Negative	N/A	6/16/2020
401 E. Lincoln Ave Tampa, FL 33483	Adams, Phil	000002-CT-01	6/24/2020	Employee Zero	Initial	N/A	6/19/2020	Positive	6/24/2020	N/A

Provides your managers and HR department with the timely data needed to drive internal processes:

- Absence management
- Benefits
- COVID-19 reporting to local agencies

Weekly Employee Summary Report

Weekly Employee Summary Report												
Location	Date Incident Reported	Person Status	Case Status	Date Latest Contact Made	Date Symptomatic (If Available)	Exposure/Contact Date (If Available)	COVID-19 Test Date	COVID-19 Test Result	Return to Work Date / Quarantine Release Date	Confirmed (If Symptomatic) / Confirmed Case	Contact Of (If Asymptomatic)	Person Contacts Asymptomatic / Confirmed Cases
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Symptomatic Employee	Monitoring/Contributing Follow-up	6/16/2020	6/16/2020	6/16/2020	6/16/2020	Positive	6/16/2020	2	N/A	0
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Symptomatic Employee	Monitoring/Contributing Follow-up	6/16/2020	6/16/2020	6/16/2020	6/16/2020	Positive	6/16/2020	0	N/A	0
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Asymptomatic Employee	Quarantined (Follow-up completed)	6/16/2020	N/A	6/16/2020	6/16/2020	Negative	Available for Release (Release of Symptomatic Period)	N/A	Person Contacts	N/A
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Asymptomatic Employee	Monitoring/Contributing Follow-up	6/16/2020	N/A	6/16/2020	6/16/2020	N/A	Person Contacts	N/A	N/A	0
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Symptomatic Employee	Monitoring/Contributing Follow-up	6/16/2020	6/16/2020	6/16/2020	6/16/2020	Positive	6/16/2020	0	N/A	0
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Asymptomatic Employee	Monitoring/Contributing Follow-up	6/16/2020	N/A	6/16/2020	6/16/2020	N/A	Person Contacts	N/A	N/A	0
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Asymptomatic Employee	Monitoring/Contributing Follow-up	6/16/2020	N/A	6/16/2020	6/16/2020	N/A	Person Contacts	N/A	N/A	0
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Asymptomatic Employee	Monitoring/Contributing Follow-up	6/16/2020	N/A	6/16/2020	6/16/2020	N/A	Person Contacts	N/A	N/A	0
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Asymptomatic Employee	Monitoring/Contributing Follow-up	6/16/2020	N/A	6/16/2020	6/16/2020	N/A	Person Contacts	N/A	N/A	0
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Asymptomatic Employee	Monitoring/Contributing Follow-up	6/16/2020	N/A	6/16/2020	6/16/2020	N/A	Person Contacts	N/A	N/A	0
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Asymptomatic Employee	Monitoring/Contributing Follow-up	6/16/2020	N/A	6/16/2020	6/16/2020	N/A	Person Contacts	N/A	N/A	0
1001 E. Franklin Road, Meridian, ID 83642	6/16/2020	Asymptomatic Employee	Monitoring/Contributing Follow-up	6/16/2020	N/A	6/16/2020	6/16/2020	N/A	Person Contacts	N/A	N/A	0

Provides a complete up-to-date summary of every employee with a COVID-19 incident to help you understand which of your employees have been impacted and their current status

Weekly Location Summary Report

Weekly Location Summary Report								
Location #	Location Address	# Employees (If Available)	# 'Employee Zeros' (Symptomatic or Symptomatic Exposed Contacts)	# Asymptomatic Exposed Contacts	Total # of Employees in Self-Isolation or Quarantine	Latest Incident Date	# Incidents (Last 14 Days)	# Incidents (Previous 14 Days)
1	Salt Lake Regional Hospital 1050 East South Temple Salt Lake City, Utah 84102	6	1	0	0	6/16/2020	1	N/A
2	700 E. Franklin Road Meridian, ID 83642		1	1	0	6/16/2020	1	N/A
3	401 E. Linton Blvd. Delray Beach, FL 33483	7	1	4	4	6/24/2020	1	N/A

Provides a summary of locations impacted so you can understand the impact to your work sites and take appropriate action

Workers' Compensation Claim Costs



Pricing Model & Savings

Per Infection ("Employee Zero")

\$225 per "Employee Zero"

- For individuals with confirmed COVID-19 test results and individuals showing symptoms of COVID-19
- Includes initial call to generate "Exposed Employee" list and 3 follow-up calls

Per "Exposed Employee"

\$115 per Exposed Employee

- For each "Exposed Employee" that may have been exposed to "Employee Zero"
- Expect to have 1 initial and 3 follow-ups to track wellbeing and monitor status

Minimum Fee

\$2,500 up-front minimum fee

- Will be credited against first \$2,500 of fees for "Employee Zero" and "Exposed Employee" calls

Thank you!

Please visit our Pandemic Information Hub at ajg.com/pandemic



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