



Protecting Your Drivers Against Today's Emerging Risks

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Today's Speakers



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Q&A

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Protecting Your Drivers Against Today's Emerging Risks

Overview – Today's Driver

- COVID-19 has highlighted the important role drivers play in our society and the unique operational exposures from:
 - Trucking.
 - Last mile delivery.
 - Local pickup and delivery.
 - Transit.
- Response plans and training need to address emerging risks:
 - Civil unrest.
 - Pandemic risks.
 - Natural disasters.
 - Supply chain disruption.
 - Cyber threats.



Protecting Your Drivers Against Today's Emerging Risks Insurance Marketplace

- Continuing to evolve/change in response to emerging risks.
 - Impact to emergency response and resiliency planning.
 - Impact on insurance coverage:
 - Workers' compensation.
 - Liability.
 - Property and business interruption.
- Incorporate safety and resiliency planning into your underwriting submission.



Marsh Risk Consulting — Fleet Safety



Marsh Risk Consulting — Fleet Safety

Proactively Protecting Drivers

- 1 Communicate frequent precautionary measures.
- 2 Notify drivers of hot spots and provide safeguarding reminders.
- 3 Ensure employees use personal protection equipment (PPE).
- 4 Provide hand sanitizer stations.
- 5 Limit personal contact.
- 6 Limit visitors and guests.
- 7 Remain calm and reassuring.

Marsh Risk Consulting Fleet Safety SAFE Journey Management

- Avoid close personal and surface contact.
- Maintain distance of at least six feet when possible.
- Limit time spent outside of the truck cab during fueling, loading and unloading, and at rest areas and truck stops.
- Use paperless, electronic invoicing.
- Contact facilities in advance.
- Prepare for limited restroom usage.
- Use electronic communications.
- Pack food, water, and supplies to limit the number of stops.
- Avoid shaking hands.



Marsh Risk Consulting – Fleet Safety

- **P**lan your route to avoid hazards that a professional driver may encounter during the trip.
- **A**nalyze resources provided by new technology, and use Google Maps, Waze, and a truckers' road atlas (if available) to chart your best and safest route.
- **C**ommunicate any hazards along your route or delivery point immediately to dispatch or 911.
- **E**xecute a safe trip by using all available resources and precautions at your disposal.



“ By failing to
prepare, you
are preparing
to fail.

- *Benjamin Franklin*



Crisis Management: Preparing for the Unpredictable

Crises Can Come in Many Shapes and Sizes

- COVID-19 has illustrated how important it is for businesses — regardless of industry or size — to be ready for the unknown.
- Expectations from customers, employees, and others are high.
- How you respond can threaten or enhance:
 - Operations.
 - Investor confidence.
 - Customer loyalty.
 - Employee morale.
 - Community standing.

A crisis can be a defining moment for any organization — and how you respond is critical.

Planning and Response Matters Impact on Earnings and Capital

“Whether an organization survives a crisis with its financial condition, operations, and reputation intact is determined less by the severity of the event than by the timeliness and effectiveness of the response.”

Source: Helio Fred Garcia (Logos Institute), "Effective leadership response to crisis,"
Strategy and Leadership (2006) Vol. 34 No. 1.



“Of the companies that faced a crisis, on average more than three-quarters experienced a 20-30% drop in their stock price as a result of the way the incident was managed.”

— Oxford Metrica

Crisis Management: Preparing for the Unpredictable

A Crisis Is Not Business as Usual



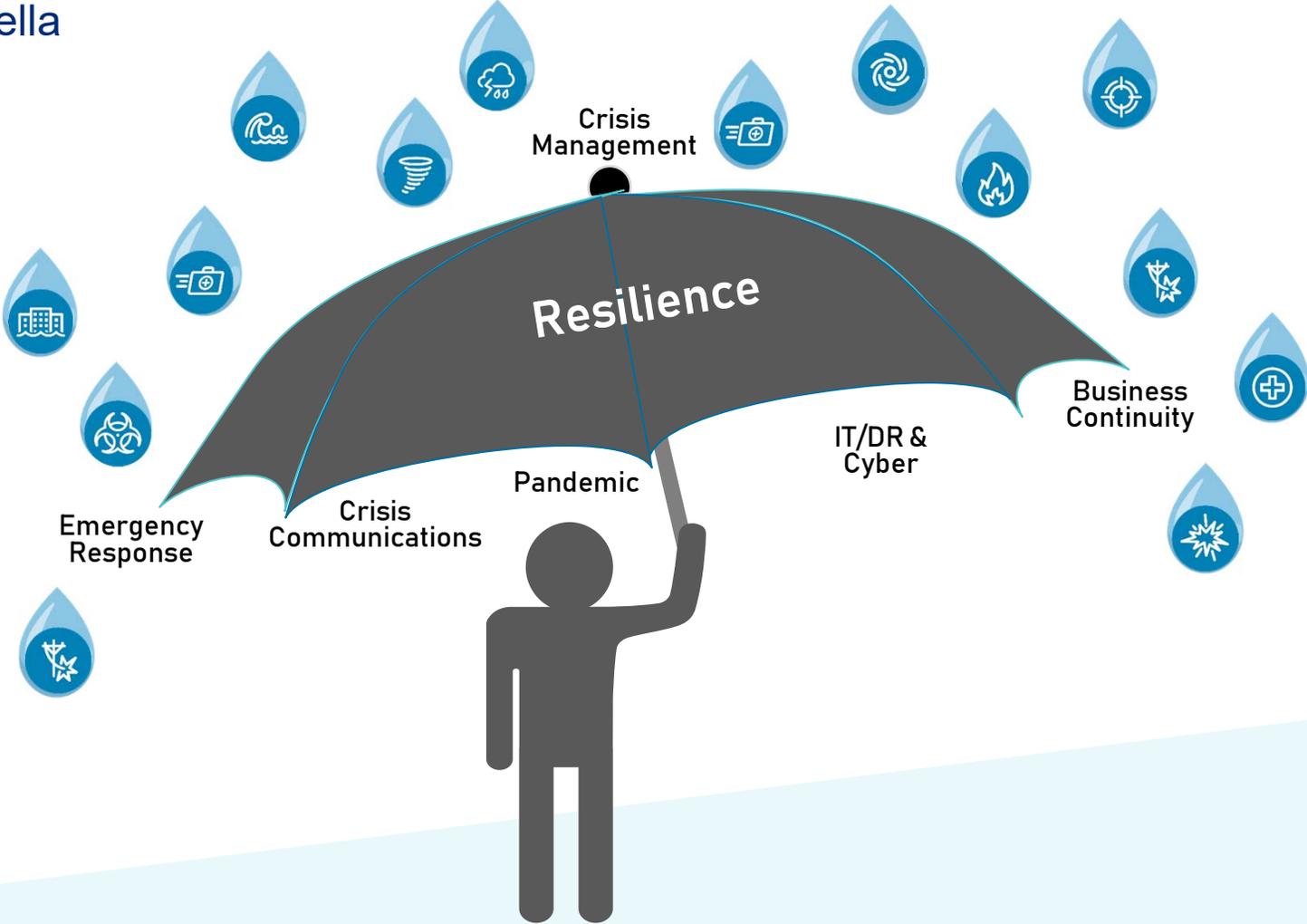
Reducing Chaos Through Planning

- Develop a crisis management plan — with leadership support — that can address any type of crisis or emergent issue.
- Review plans regularly, through annual walkthroughs, lunch and learn sessions, and more.
- Consider your response to different scenarios.

Resilience Umbrella

Resilience requires a variety of components.

Alignment and integration of plans, protocols, and teams is key.



Resilience Objectives



Safeguard people.



Minimize environmental, community, or other stakeholder impacts.



Protect brand and reputation.

Goal of a resilience program is to **minimize impacts.**



Protect assets (physical/tangible, intangible/ intellectual).



Address increasing emphasis on standards, regulatory bodies, etc.

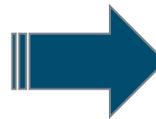


Protect operations and company objectives.

Events and Lessons Learned

CRISIS EVENTS

-  Executive malfeasance
-  Pandemic
-  Active shooter incident
-  Natural disaster
-  Terrorist attack/bombing
-  Civil unrest
-  Cyber hack/data breach
-  Transportation accident
-  Regulatory investigations



LESSONS LEARNED

- Fill the capabilities gap.
- Be proactive, not reactive.
- Have clearly defined roles.
- Have well planned and aligned/integrated processes/plans.
- Forecast, anticipate, and be decisive and swift in response.
- Protect your people, operations, reputation, and brand.

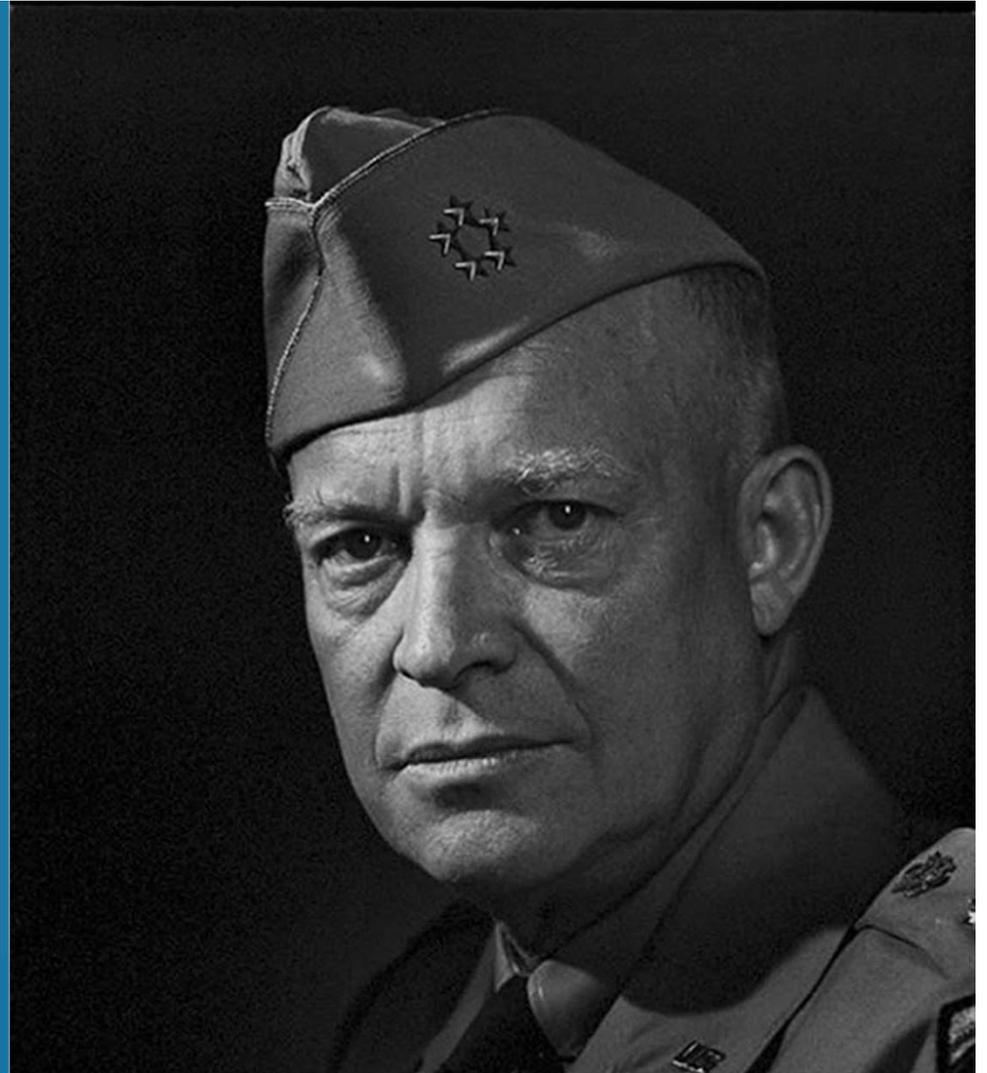
Strategic Framework

- Focus on a range of issues, risks, and vulnerabilities that threaten your people, operations, strategy, assets and infrastructure, reputation, and future.
- Establish a framework for response and recovery to any crisis.
- Provide 360-degree view of the crisis and a roadmap to manage.
- Guide decision-making at all levels of your organization.
- Integrate and align related response activities — emergency response, business continuity, crisis communications, workplace violence prevention, disaster recovery, and cyber breach.
- Instill confidence in external and internal stakeholders, including employees, customers, suppliers, vendors, board members, and shareholders.
- Response team: crisis management team, executive leadership team.

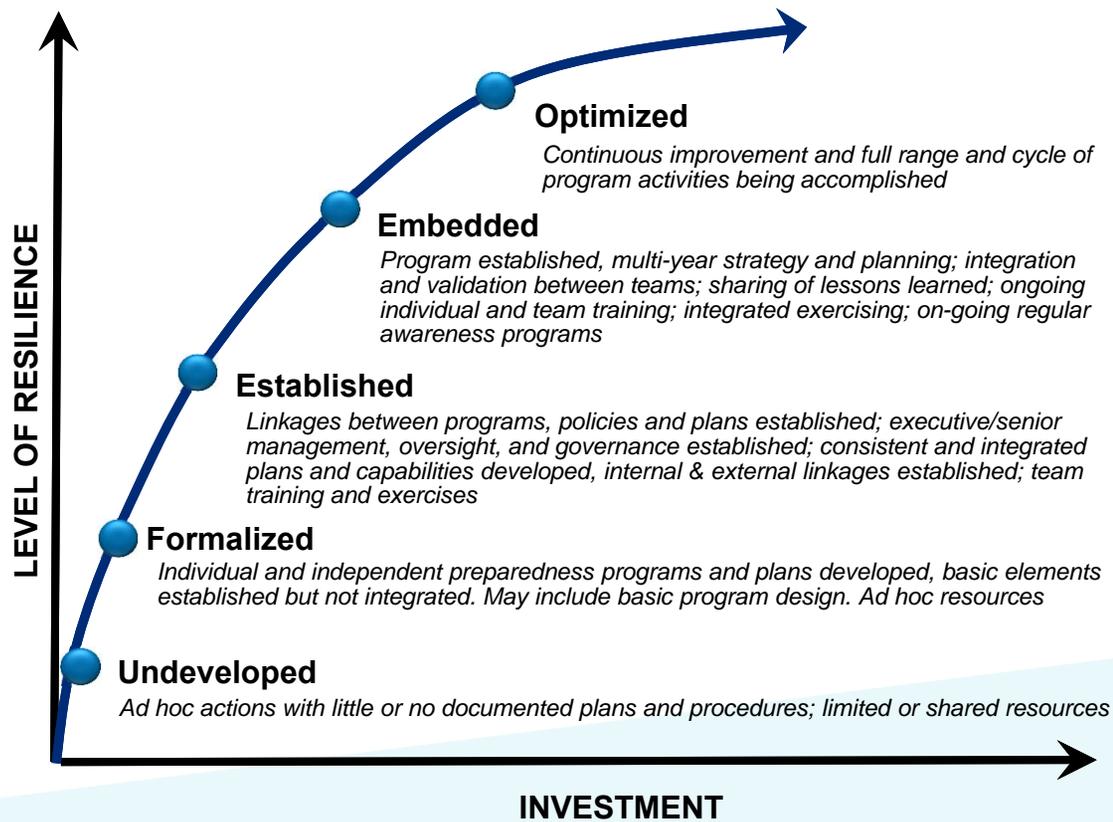


“ Plans are
worthless, but
planning is
everything.

~ General Dwight D. Eisenhower

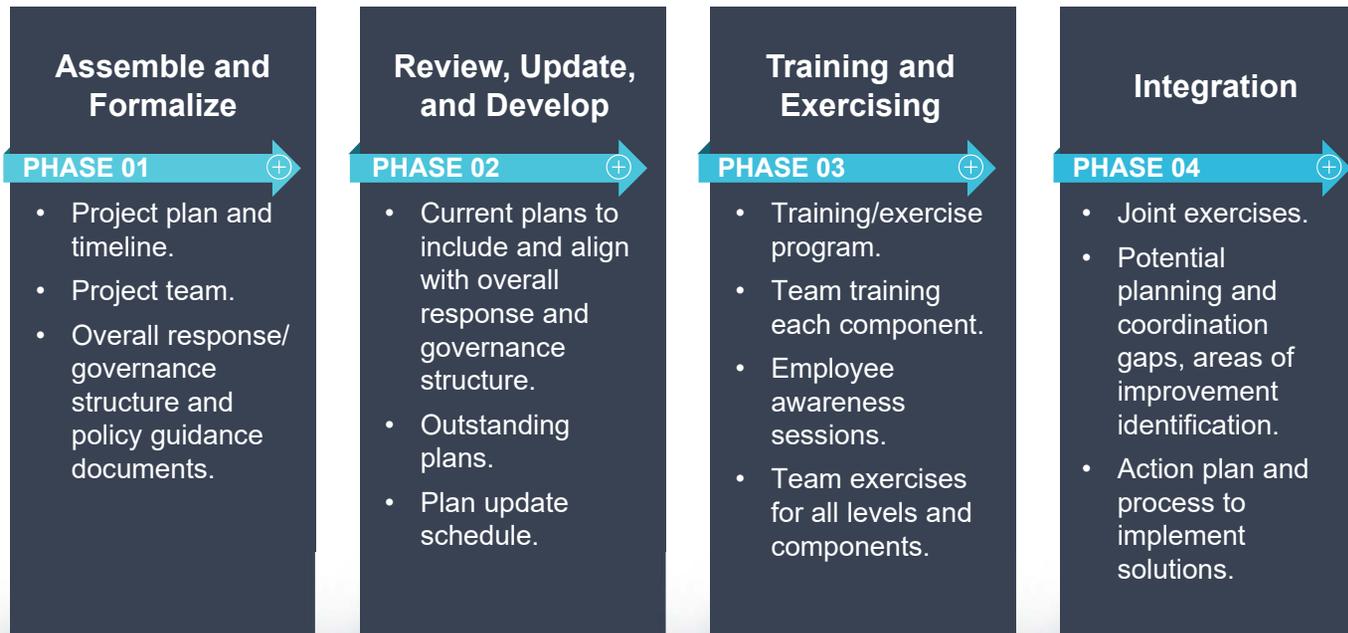


Resilience Program Maturity



Roadmap to a Resilience Program

Four-Phased Approach



“ There’s no
harm in
hoping for the
best as long
as you are
prepared for
the worst.

-Stephen King



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Answering Your Questions



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