

## AVIAN INFLUENZA: PREPARING FOR THE RISK OF A PANDEMIC IN ASIA

Following recent media reports concerning confirmed deaths from Avian Influenza (H7N9) among the human population in China and from Avian Influenza (H5N1) in Vietnam, Marsh Risk Consulting has outlined the risk implications for businesses arising from a possible human pandemic. While there have been many more infections and deaths associated with A(H7N9), commonly referred to as Bird Flu, there have been no reported cases of human-to-human transmission as of yet. However, given the severity of the symptoms of A(H7N9) and the outbreak of other strains, businesses should be reviewing their risk management and business continuity programs.

Bird flu is common in fowl, such as chickens, and usually only contracted by people in close contact with infected animals.

### SHOULD BUSINESSES BE CONCERNED?

- The financial impact is already being felt in China, with some food retailers reporting falling sales due to public concern over food safety.
- The travel and tourism industries could be adversely affected by falling passenger numbers, if tourists choose to stay at home or change their travel plans.
- Supply chains may be affected if the virus spreads, particularly where suppliers are located in countries with denser populations and more restricted access to healthcare.

### BUSINESS CONTINUITY AND CRISIS MANAGEMENT IMPLICATIONS

While many firms have procedures or plans for emergencies that impact on business continuity and/or crisis management, they may not adequately cover a situation involving communicable diseases that affect employees and the general population on a wide scale. Even companies that have prepared pandemic plans over the last few years may not have had the opportunity to evolve or test those plans fully.

Marsh recommends that a company's management review its risk management controls, human resource and other pandemic policies, crisis management plans, and crisis communications capabilities.



Companies should update these plans based on the threat of a potential pandemic. Additionally, there are preventive and preparatory actions that can and should be taken now.

The key points for businesses to consider when preparing for a pandemic are:

- Review company travel policies, hygiene and medical screening policies, and policies on anti-virals and healthcare support, including providing anti-bacterial sanitizer, masks, and other materials.
- Identify possible social-distancing and other means to minimize exposure and spread of illness within the workplace.

# MARSH RISK CONSULTING

## BUSINESS CONTINUITY AND CRISIS MANAGEMENT IMPLICATIONS (CONT.)

- Review methods for providing ongoing information about both the pandemic threat and the status of the business to employees at work and at home.
- In heavily-populated centres, make sure the plans allow for staff to work at home where possible and appropriate.
- Consider if there are any vital processes that must be maintained for the normal operation of the organization or a central location that may be vulnerable in a pandemic, for example, call centres, health services, and services vital to the elderly or infirm.
- Review the corporate structure necessary to manage the crisis effectively. This includes how to implement multiple business continuity plans, cope with any major increase in the number of employees working from home, and substantial changes to the marketplace and the supply chain.
- Ensure crisis management and business continuity management plans include pandemic scenarios and exercise the plans where possible in advance.

The main thrust for business continuity and crisis management planning and response should be to reduce exposure, proactively minimise impacts, communicate extensively, minimise peaks of absenteeism, plan for the possible re-occurrence of flu, and constantly adjust business activity and the supply chain to reflect shifts in the local and global marketplace. You should also monitor developments via the World Health Organisation website ([www.who.int](http://www.who.int)) and your local health authorities.

## MARSH CAN HELP

For pandemic risk preparedness and business continuity management (BCM) advice and solutions, please contact Marsh Risk Consulting. Additional information can be found on [www.marsh.com](http://www.marsh.com).

COUNTRY	NAME	EMAIL ADDRESS
China	Sun Youwen (Beijing) Jacky Tang (Shanghai) Kurt Cai (Shanghai)	youwen.sun@marsh.com jacky.tang@marsh.com kurt.cai@marsh.com
Hong Kong	Brien Chan	brien.chan@marsh.com
Indonesia	Parno Parno Zulfikar Irinto	parno.paro@marsh.com zulfikar.iriinto@marsh.com
India	Sachin Shah Gautam Pant	sachin.shah@marsh.com gautam.pant@marsh.com
Japan	Kohsuke Komorizono	kohsuke.komorizono@marsh.com
Korea	Kim Kyoung Woo	kyoungwoo.kim@marsh.com
Malaysia	Lock Peng Wei Mohamad Zarim Ibrahim	pengwei.lock@marsh.com mohamadzarim.ibrahim@marsh.com
Philippines	Benjie Bruno	benjie.bruno@marsh.com
Singapore	Alfred De Guzman Lim Sek Seong	alfred.deguzman@marsh.com sekseong.lim@marsh.com
Taiwan	Tony Yen Sam Chu	tony.yen@marsh.com sam.chu@marsh.com
Thailand	Adianarat Siphaya	adjanarat.siphaya@marsh.com

The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation, and should not be relied upon as such. Insureds should consult their insurance, legal and other advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. Marsh cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk.

Marsh is part of the family of Marsh & McLennan Companies, including Guy Carpenter, Mercer, and the Oliver Wyman Group (including Lippincott and NERA Economic Consulting).