



Protecting Your Drivers Against Today's Emerging Risks

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Today's Speakers



Craig Dancer
Managing Director
Transportation Practice Leader
Marsh



Renata Elias
Vice President
Strategic Risk
Consulting Practice
Marsh Risk Consulting



Richard Bleser
Senior Vice President
Fleet Safety Practice Leader
Marsh Risk Consulting



Rick Cates
Vice President
Fleet Safety Consultant
Marsh Risk Consulting

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.

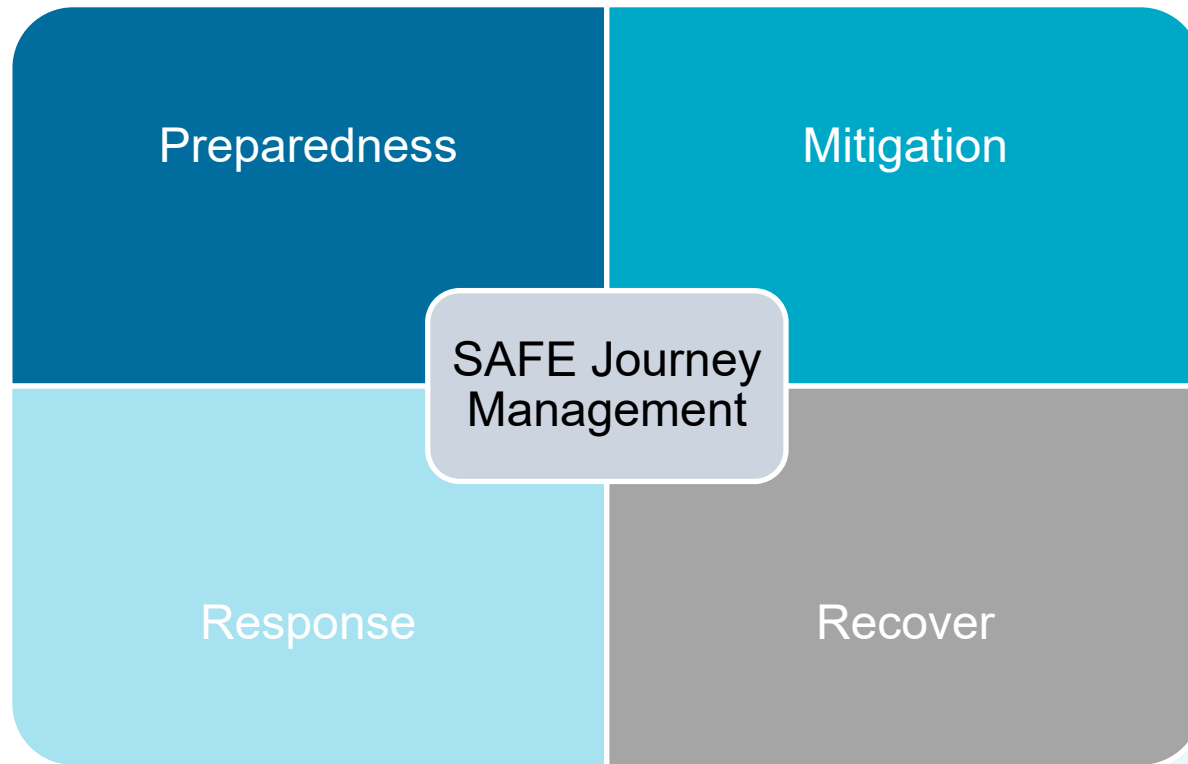


Protecting Your Drivers Against Today's Emerging Risks Insurance Marketplace

- 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

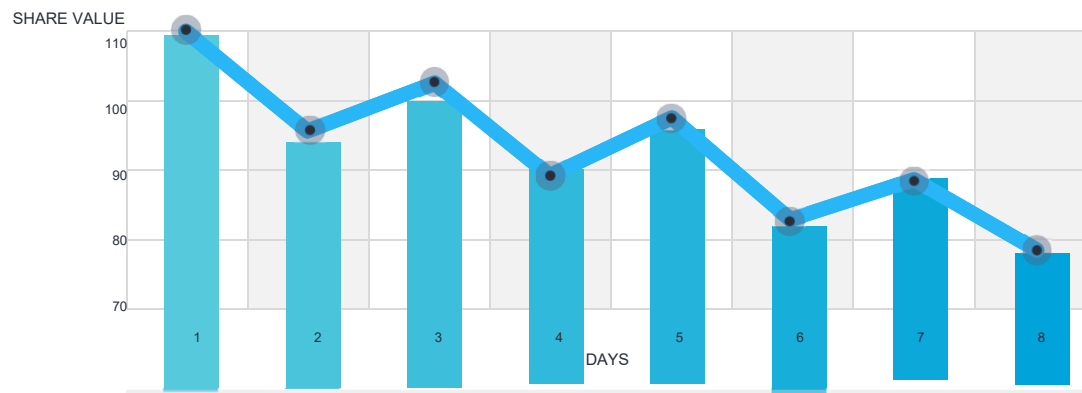
- COVID-19 has illustrated how important it is for businesses — regardless of industry or size — to be ready for the unknown.
- Expectations from customers, employees, and others are high.
- How you respond can threaten or enhance:
 - Operations.
 - Investor confidence.
 - Customer loyalty.
 - Employee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



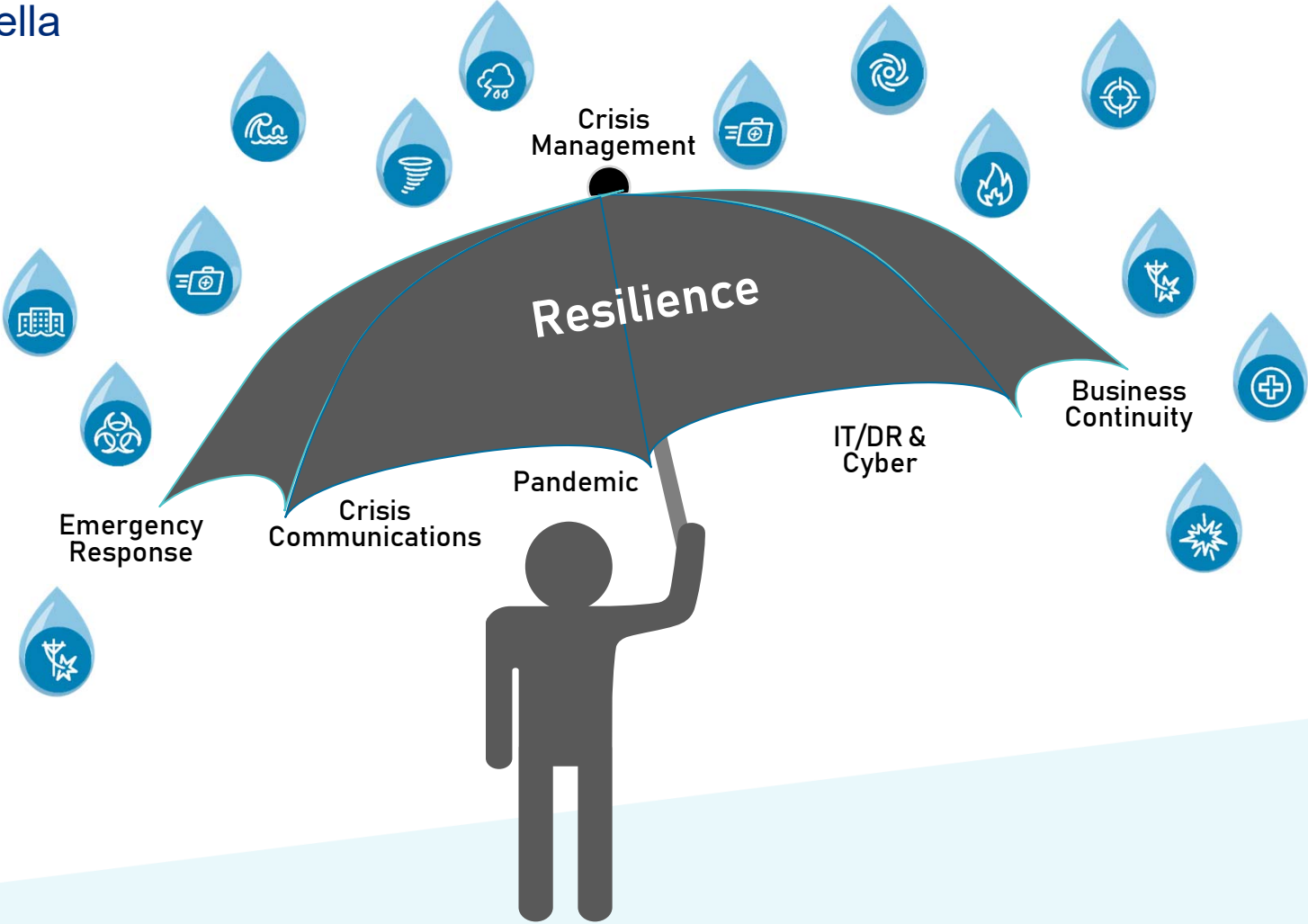
Reducing Chaos Through Planning

- 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.

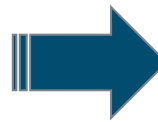


Protect operations and company objectives.

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.

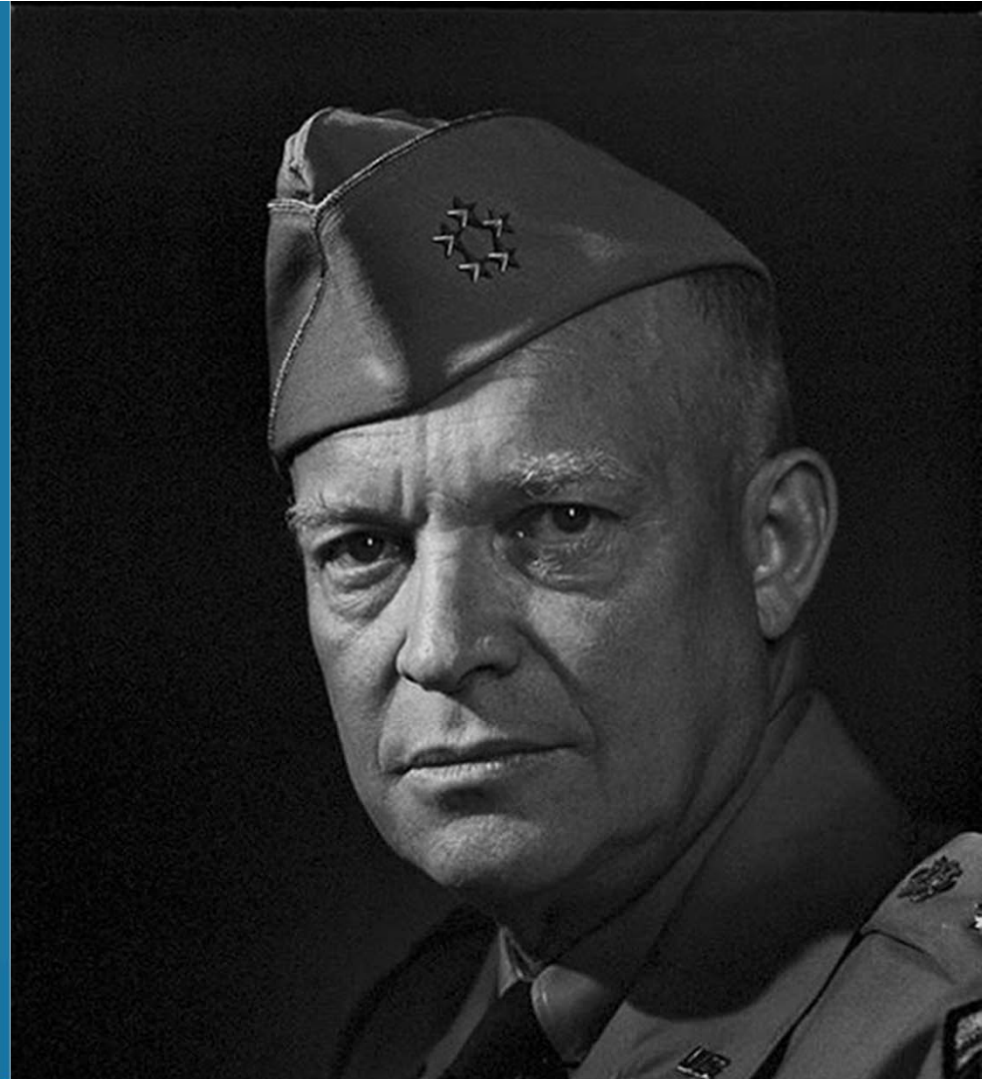
Strategic Framework

- 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.

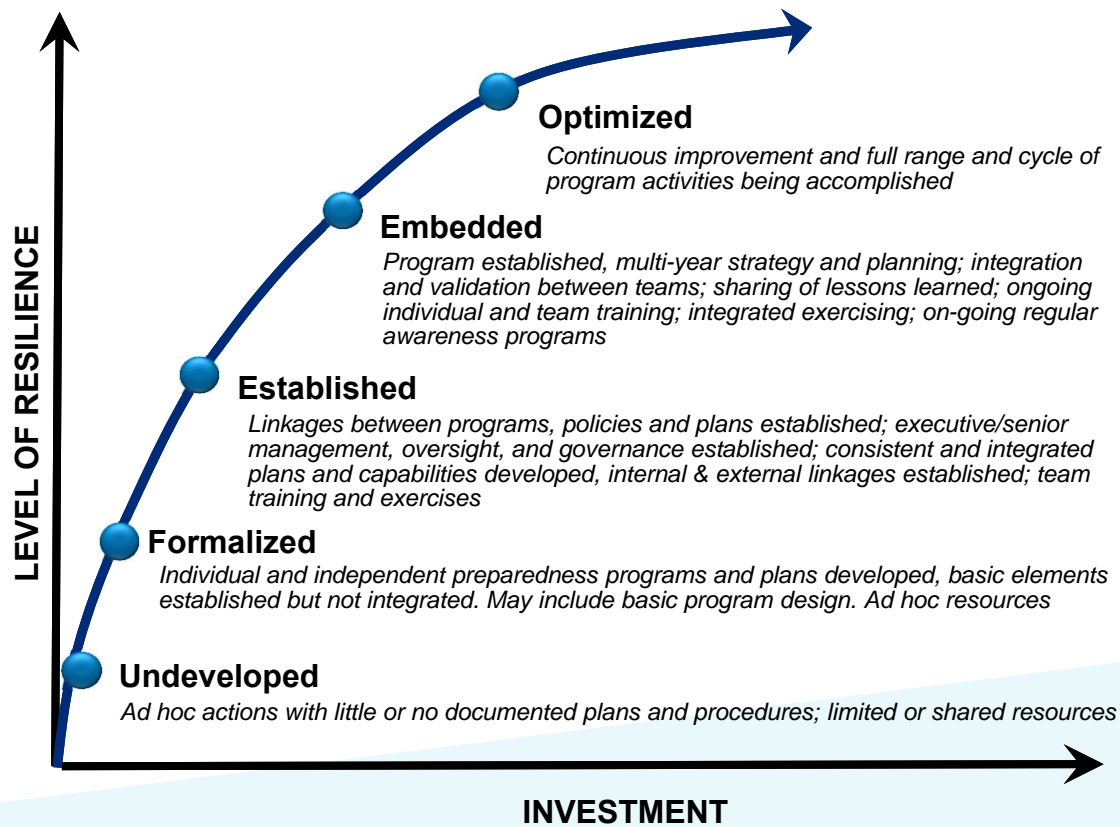


“ Plans are
worthless, but
planning is
everything.

~ General Dwight D. Eisenhower

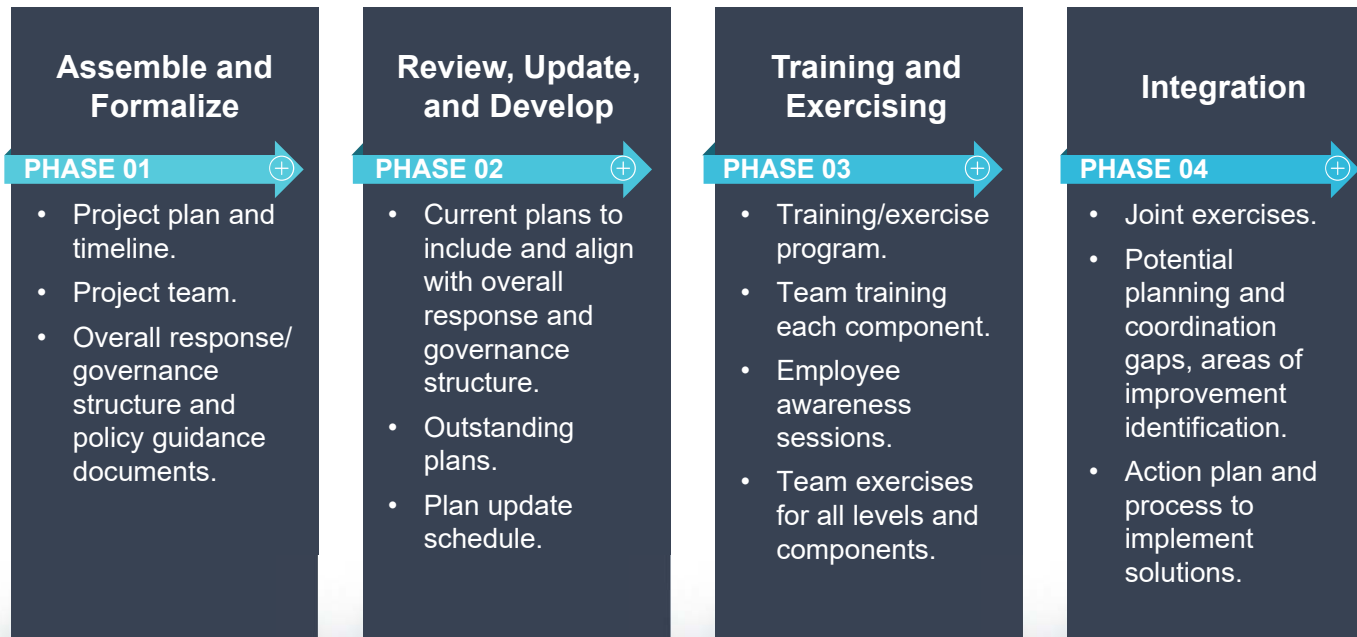


Resilience Program Maturity



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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