

# India COVID-19 Crisis Impact and Considerations

Issue Date: May 5<sup>th</sup>, 2021

(Replaces all prior dated and undated versions)

# Overview

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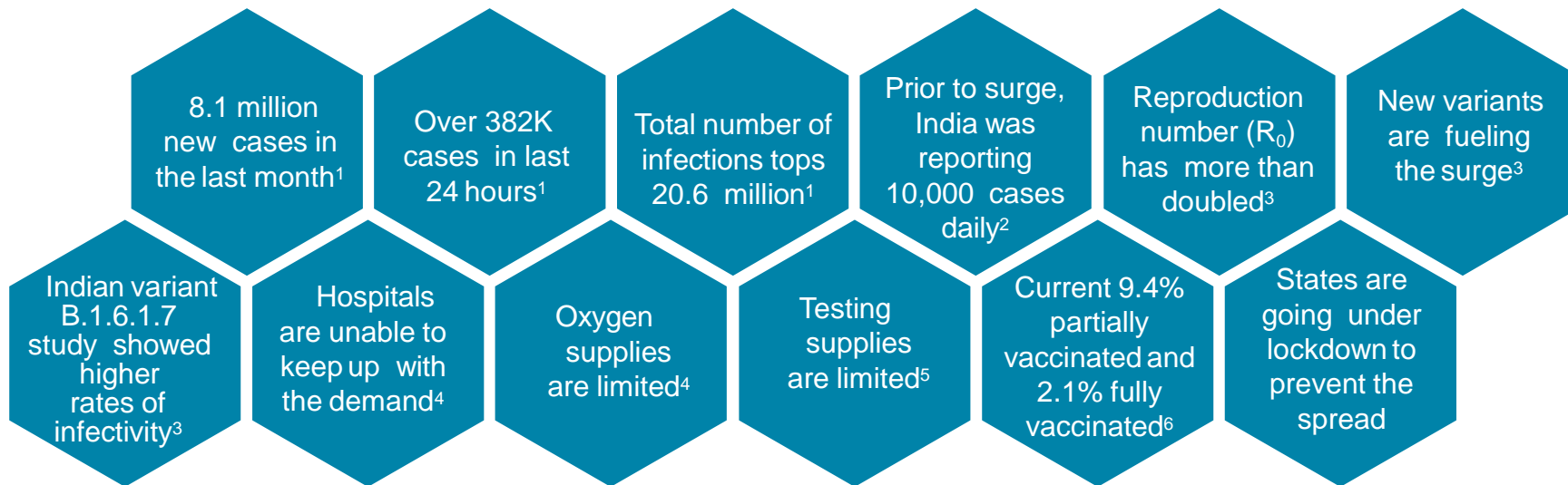
- Situation Update
- What Employers can do
- How Aon can help
- Appendix:
  - Further discussion: Solutions to support informed decision-making or enable next steps
  - Contacts and resources
  - Disclaimer

# Situation Update – Topics covered in this section

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- Health status
  - COVID-19 in India – Current situation
  - Latest estimates of modeled event arc from IHME (Institute of Health Metrics & Evaluation)
  - Vaccines and vaccination – access, distribution, vaccine hesitancy, and other vaccine-related issues
  - Availability and access to PPE and therapeutics
  - Availability and access to oxygen supply chain components and Health infrastructure challenges
- Employee Impact
- Public health impact goes beyond India
- Travel restrictions
- Perspectives on timing, logistics, sequencing, customs, regulatory issues and other considerations

# COVID-19 in India – Current Situation as of May 5<sup>th</sup>, 2021



1 <https://coronavirus.jhu.edu/region/india>

2 <https://www.cnbc.com/2021/04/26/photos-show-the-deadly-toll-of-covid-in-india-as-coronavirus-cases-top-17-million.html>

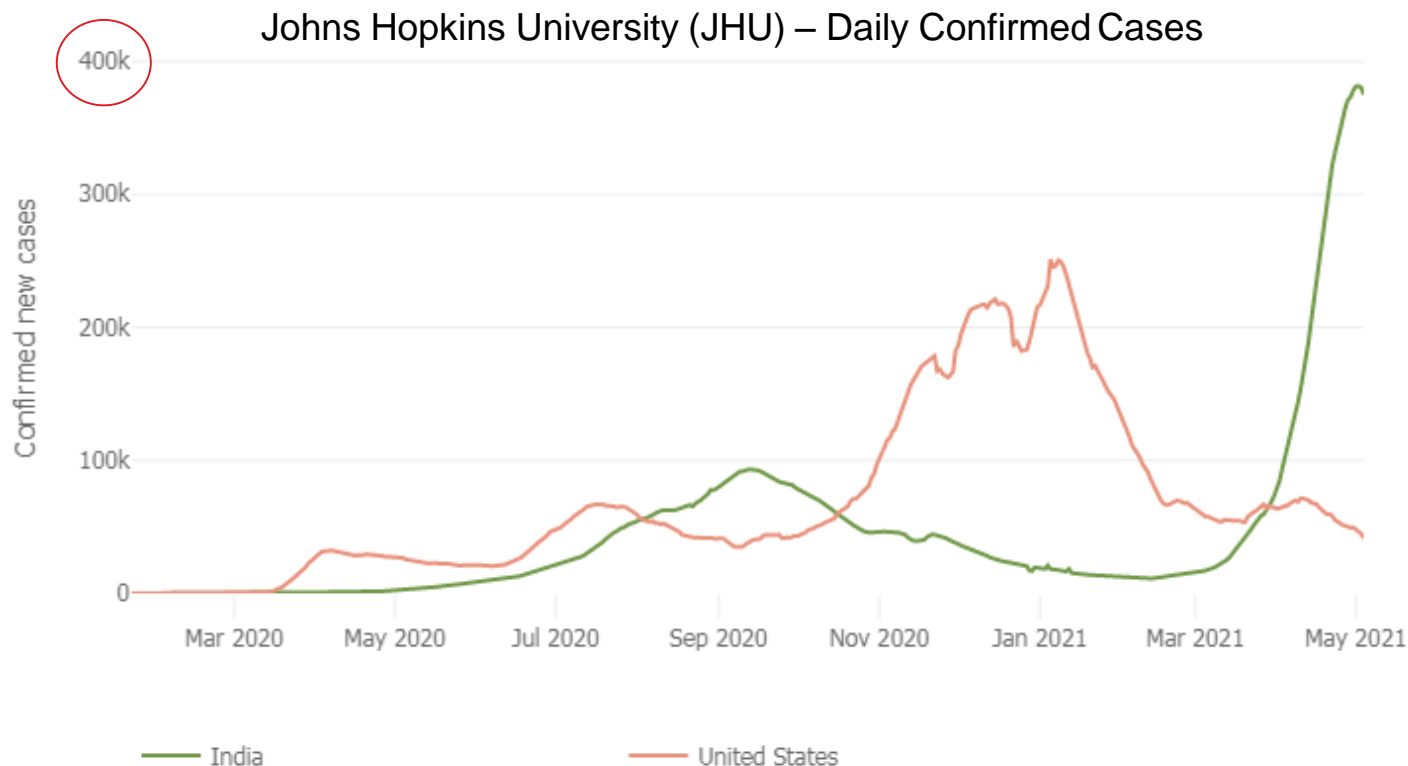
3 <https://www.reuters.com/world/asia-pacific/india-coronavirus-cases-set-new-global-record-us-readies-help-2021-04-25/>

4 <https://www.bbc.com/news/world-asia-56858403>

5 <https://www.washingtonpost.com/opinions/2021/04/24/indias-coronavirus-surge-could-collapse-its-health-system-us-can-help/>

6 <https://www.nytimes.com/interactive/2021/world/covid-vaccinations-tracker.html>

# JHU View: Daily Confirmed Cases for India – As of May 5<sup>th</sup>, 2021

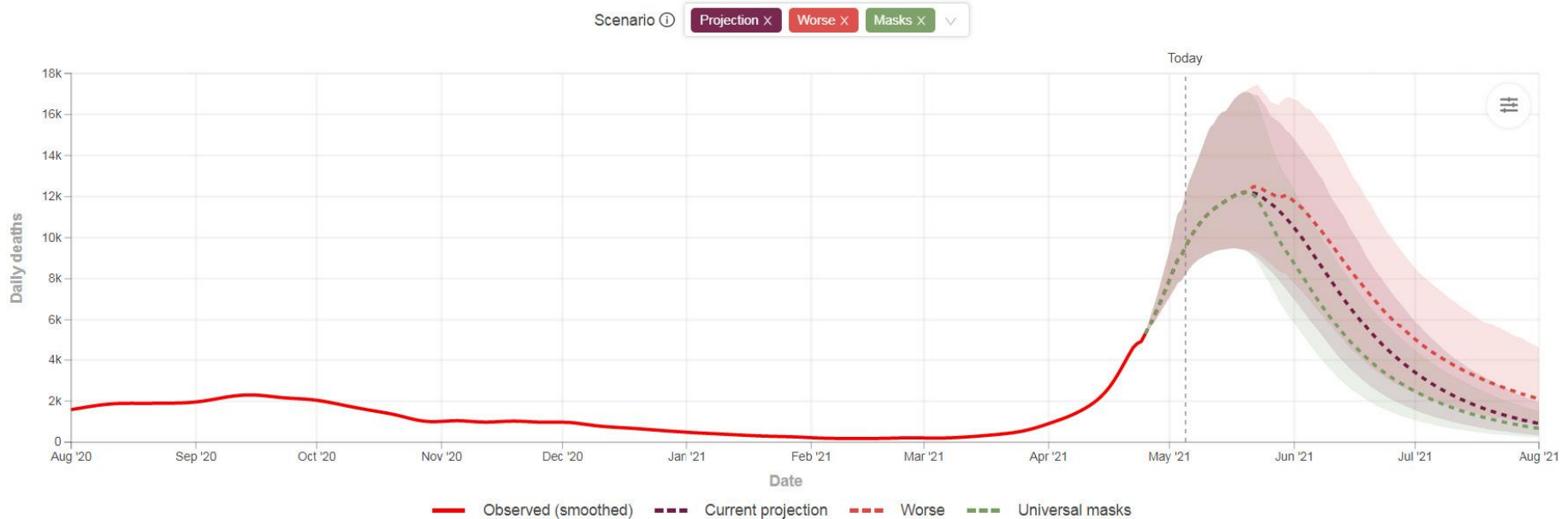


Source: Johns Hopkins Coronavirus Resource Center at <https://coronavirus.jhu.edu/data/new-cases>

# IHME Estimated Daily Deaths Projections for India as of May 5<sup>th</sup>, 2021

## Institute of Health Metrics and Evaluation (IHME) – India Daily Deaths Projections through August 1<sup>st</sup>, 2021

Daily deaths is the best indicator of the progression of the pandemic, although there is generally a 17-21 day lag between infection and deaths.



All deaths specific to COVID-19 patients.  
Shaded areas indicate 95% uncertainty interval. ⓘ

Source: IHME at <https://covid19.healthdata.org/india?view=daily-deaths&tab=trend>

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# India Emergency Health Needs as of May 5<sup>th</sup>, 2021

## Infrastructure

- Build makeshift hospitals and the technical support to build these quickly
- Expand bed capacity, especially in smaller cities

## Supplies

- Strengthen oxygen supply chain and expand capacity for:
  - Transporting oxygen:
    - Oxygen with 10 litres and 45 litres LMO capacity (Liquid Medical Oxygen Capacity)
  - Generating oxygen closer to areas of need, for example:
    - Oxygen generator plants (in case of oxygen generator plants, detailed specifications and requirements might also be provided. It may also be indicated whether technical persons will be sent to help in installation of such plant)
    - Oxygen concentrators
    - ISO cryogenic oxygen tanker/container

## Medical devices and supplies that support respiratory intervention support:

- [BiPAP machines](#)
- Ventilators
- Zeolite crystals (absorbent in oxygen plants)

## Drugs, specifically:

- Remdesivir
- Tocilizumab

*“The Indian Ministry of Corporate Affairs has [announced](#) that all spending by corporates related to setting up makeshift hospitals and temporary COVID-19 care facilities will be considered under Corporate Social Responsibility (CSR) activities.”*

Source: 1. <https://www.uschamberfoundation.org/indiaresources>

## Situation Update

# Employee Impact

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### Employee impact is significant.



Increased infection rates amongst employees and their families – absenteeism, presenteeism, general workforce disruption, complication rates leading to longer term illness<sup>1</sup>



High levels of physical, emotional and financial stress – concerns about physical safety and safety of family, burnout from following prevention protocols, social isolation, financial insecurity and stress



Limited supplies – hospital beds, medical supplies and vaccines, but also potentially limited access to other supplies

Source: 1. <https://www.health.harvard.edu/blog/the-tragedy-of-the-post-covid-long-haulers-2020101521173>



## Public Health Impact Goes Beyond India

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- There are overarching public health impacts to the COVID-19 crisis in India
- COVAX Impact – India is a major vaccine producer and a critical supplier to the COVAX Facility, and India is instead re- focusing on satisfying domestic demand<sup>1</sup>
- Emergence of variants that could increase severity and potentially impact the efficacy of current vaccines<sup>2</sup>
  - Increase in severe cases amongst children<sup>3</sup>
  - Several variants have been identified in India, some of which are more infectious
- Emergence of new strains of COVID-19 could impact the efficacy of current vaccines

Source:

1. <https://www.nytimes.com/2021/04/24/world/africa/africa-india-vaccine-threat.html>
2. <https://www.npr.org/sections/goatsandsoda/2021/04/24/988744811/people-are-talking-about-a-double-mutant-variant-in-india-what-does-that-mean>
3. <https://timesofindia.indiatimes.com/india/covid-19-affecting-children-more-than-in-first-wave-says-pediatrician/articleshow/81910800.cms>

## Situation Update

# Travel Restrictions

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- US restrictions: The White House, citing guidance from the Centers for Disease Control and Prevention, announced Friday that it would begin restricting travel from [India](#) to the United States on May 4.<sup>1</sup>
  - The travel restrictions will not apply to citizens or lawful permanent residents of the United States, their spouses or minor children or siblings, or to the parents of citizens or lawful permanent residents who are under 21.
  - People may also travel for humanitarian purposes, public health, national security or to support critical infrastructure.
  - People who are exempt from the ban must still abide by the guidance the United States [has already put in place](#) for international travelers, including a negative test for the virus before traveling and again upon entering the country from India, and they must quarantine if they are not vaccinated.
- Other countries imposing restrictions: Other countries, including but not limited to Britain, Germany and Italy, have instituted similar restrictions on travel from India.<sup>1</sup>

Source: 1. <https://www.nytimes.com/2021/04/30/us/politics/india-travel-ban.html>

## Perspectives on Timing

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- India's wave hasn't peaked yet
  - According to IHME (International Health Metrics & Evaluation), peak is estimated at mid- to late-May
- Needs will evolve quickly; be ready to pivot
- Aid needs to get to the right people in the right places at the right time
  - Local resources must be part of the equation
- Logistics challenges include, but are not limited to:
  - Cooperation with national government authorities and state/local governments and agencies in India
  - Compliance with customs protocols, regulatory requirements, other compliance considerations
  - Technical details of equipment and materials must be compatible with existing systems and infrastructure needs
  - Many existing aid organizations are active locally; need for coordination to avoid inadvertent overlaps or gaps with what local authorities are doing



# What Employers Can Do

# What Employers Can Do – Topics Covered in this Section

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In addition to listening to local teams and support their specifically identified needs, the following are areas of focus:

- **Support health and wellbeing of employees and their families, as well as resiliency of the local business operation**
  1. **Review Benefit Design** to see where adjustments may be needed
  2. **Review COVID Vaccination and Testing Programs**
  3. Encourage Employees to **follow Prevention Guidelines**
  4. Address **Employee Wellbeing**
  5. **Stay informed** and Provide Resources to Management
- Strategies to mitigate obstacles and temporarily reduce local burden through the crisis
  - Evaluate Partner Resources Globally
- Evaluate Supply Chain impacts
- Manage needs of local lockdowns/reopenings to protect local health and maintain resilient posture locally throughout the crisis period
- Proactive approaches to anticipate evolving needs and prepare to pivot
  - Consider Innovative Solutions
- Donate

## 1. Review Benefit Design to see where adjustments may be needed

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- Review existing design to augment coverage if necessary:
  - Many plans only cover **Inpatient** coverage - explore if policies can temporarily remove caps on health insurance due to high cost; and if outpatient coverages can be included to a defined period
  - Review **additional** coverage limits or COVID specific benefits risk products that insurers may launch to address incremental risk and cost impact due to COVID
  - Ensure your benefits include access to comprehensive mental health / EAP programs – including grief counseling and bereavement support; childcare support; caregiver support; financial support
- Consider vaccine reimbursement for employees and families so that they have the choice of moving beyond public sector vaccination centers
- Reconsider/ review paid time off (PTO) policies
- Telemedicine
  - Ask your telemedicine vendor if services can be temporarily relocated outside of India to ease current burden while remaining compliant
  - Need for at-home medical kits with supplies such as digital thermometers, pulse oximeters and spirometers, which make telemedicine more effective
- Life Insurance is difficult to quote right now in local India marketplace. (Note: Aon is exploring reinsurance to support markets and create more available capacity)

## 2. Review COVID Vaccination and Testing Programs

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- COVID Vaccination
  - Communicate with employees about available vaccines and vaccination facts; help battle vaccine hesitancy
  - Use claims data to ensure vulnerable populations have focused attention
  - Know your employee geo-spread. Invest resources to confirm status of availability and access to COVID vaccines for your local employee footprint
  - Update understanding as new vaccines are approved for emergency use by Indian government
- COVID Testing
  - Continue testing resources where possible, for employees + dependents and co-inhabitants
- Other Employer considerations:
  - Provide support for exhausted HR teams
  - Consider provision of masks & sanitizers

### 3. Encourage Employees to Follow Prevention Guidelines

Encourage employees to follow prevention guidelines and protocols, and enforce them where applicable  
Encourage mask use<sup>2</sup>

The infographic is divided into several sections. At the top left, a pink banner shows two people with a double-headed arrow between them labeled '1m', with the text 'A distance of at least 1 meter is necessary to ensure safety for all'. To the right of this is a green box with an icon of a person wearing a yellow mesh mask and the text 'Cover your mouth, nose, and chin'. Further right is a blue dashed box containing the text 'Consider provision of masks & sanitizers to employee families'. Below these are six circular icons arranged in two rows of three. The first row icons are: 1. Hands being washed with soap bubbles, with text 'Wash your hands with soap and water regularly'. 2. Hands being rubbed with sanitizer, with text 'If soap and water is not available, use hand sanitizer with at least 60% alcohol'. 3. A person covering their face with their hand, with a red 'X' over the hand, and text 'Wash hands before touching eyes, nose and mouth'. The second row icons are: 1. A person throwing a tissue into a red bin, with text 'Throw used tissues into closed bins immediately after use'. 2. A person sneezing into their elbow, with text 'Cover your nose and mouth with handkerchief/tissue while sneezing and coughing'. 3. A group of people, with one person highlighted in red, and text 'Avoid mass gathering and crowded places'.

**A distance of at least 1 meter is necessary to ensure safety for all**

Cover your mouth, nose, and chin

Consider provision of masks & sanitizers to employee families

Wash your hands with soap and water regularly

If soap and water is not available, use hand sanitizer with at least 60% alcohol

Wash hands before touching eyes, nose and mouth

Throw used tissues into closed bins immediately after use

Cover your nose and mouth with handkerchief/tissue while sneezing and coughing

Avoid mass gathering and crowded places

If you are experiencing symptoms like fever, cough or difficulty in breathing, please call the state helpline number or 24x7 helpline numbers of Ministry of Health and Family Welfare, Government of India and follow the instructions.

Sources:

1. <https://www.mohfw.gov.in/pdf/ProtectivemeasuresEng.pdf>

2. WHO guidelines

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# 4. Address Employee Wellbeing during and after the crisis



- COVID-19 is impacting all aspects of wellbeing and is likely to have a long-term impact
- Provide support for employees who are feeling socially isolated because of current prevention protocols
- Safety, both *clinical* and *psychological*, has been of paramount importance during the pandemic
- In the current crisis, employers should equip themselves with the ability to provide hotline services to their employees through EAP/other providers or directly in addition to government resources
- Employees tend to now seek help from employers not only for managing work related challenges but also for addressing challenges related to dependents arising out of the COVID crisis
- Managers should be trained to play an active role as mentors and provide support in the remote working environment

# What Employers Can Do: Employee Health & Wellbeing

## 5. Stay Informed and Provide Resources to Managers

https://www.anviti.in/insurance-brokers/blog/COVID-19-Insights/



### Health and Precaution Measures (COVID-19)

Here are resources to help you understand the COVID-19 precautionary measures to be taken.

[Read More](#)



### Combating COVID-19 at Anviti

**"Never let a good crisis go to waste"** Churchill said this towards the end of the 2nd world war when he was forging an...

[Read More](#)



### Anviti Connect Webinar

Watch Anviti Connect Web talk and Webinar series here.

[Read More](#)



India as on 23 April 2021



### COVID-19 vaccines under trials in India

#### COVAXIN

- COVAXIN, India's indigenous COVID-19 vaccine (Bharat Biotech) is developed in collaboration with the Indian Council of Medical Research (ICMR), National Institute of Virology (NIV). The indigenous, inactivated vaccine is developed and manufactured in Bharat Biotech's BSL-3 (Bio Safety Level 3) high-containment facility.
- The vaccine received approval from Drug Controller General of India (DCGI) for Phase I & II Human Clinical Trials and an Adaptive, Sequential Phase I, followed by Phase II Randomized, Double-blind, Multicenter Study to evaluate the Safety, Reactogenicity, Tolerability and immunogenicity of the Whole Virus Inactivated SARS-CoV-2 Vaccine (BBV152).

#### Key updates:

- Pre-clinical studies with small and large animals COMPLETED.
- DCGI approval for Phase I & Phase II Human Clinical Trials RECEIVED.
- Phase I Human Clinical Trial COMPLETED.
- Phase II Human Clinical Trial COMPLETED.
- DCGI approval for Phase III Human Clinical Trials RECEIVED.
- Phase III Human Clinical Trial ONGOING.

#### ANVITI Insurance Brokers Private Limited

Corporate/Registered Office: Level 10, 107 Floor, The Icon, 67/2, Robinson Road, Bangalore - 560024, Tel: 080 433 19023, Fax: 080 433 19024, Email: info@anviti.in, website: anviti.in, CIN: 660209ANVITI0001933 (Corporate Insurance Broker) | ANVITI Insurance Brokers Private Limited | 15/04/2021

<https://www.anviti.in/insurance-brokers/blog/COVID-19-Insights/>

Train managers & leaders to address/communicate bereavement in teams / employee families

## Evaluate Partner Resources Globally

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- Vendor partners in India that provide services directly related to health and wellbeing are struggling with delivery – organizations considering adding services to support employees should conduct appropriate vetting process
- Global organizations with operations in India may experience issues with workforce and business continuity



## *What Employers Can Do: Maintain continuity*

# Evaluate Supply Chain Impacts

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### **Supply Chain impacts:**

- Manufacturing is still operating but there are disruptions.
- Potential implications for vaccine supply chain risk, not just as respects India's role in global COVID-19 vaccine supply chain but also their role in vaccines/medicines for other diseases
- Potential implications for companies in other industries where any point in their supply chain might be impacted by a location in India or a contractor/customer with a location in India

### **Consider these exposures that relate specifically to suppliers as well as enterprise risks that could represent supply chain vulnerabilities.**

- Supplier risks: • Disruptions in supplies of raw materials or components • Natural disasters • Supplier insolvency • Product integrity • Unethical business practices
- Enterprise risks: • Geopolitical events • Legal and regulatory issues • Intellectual property theft • Cyber-related exposures • Pandemics • Customer financial issues

## Manage Needs of Lockdowns and Reopenings

### Closing Facilities During Lockdown

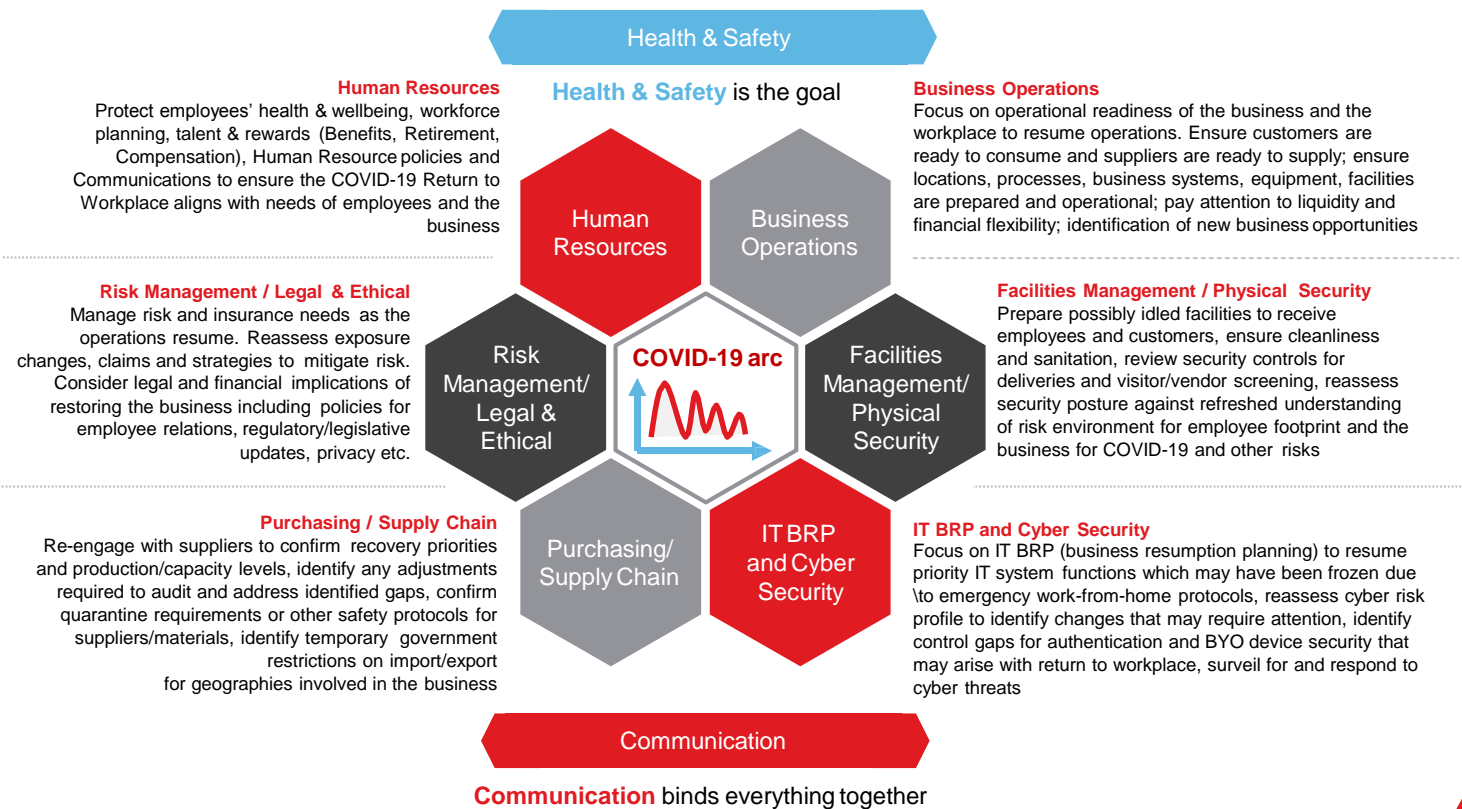
While facilities are closed during lockdown, they are more vulnerable to fires, water damage, theft, vandalism, and other property and security risks. Care should be taken to ensure that facility close-down procedures are followed and that property protections are in place during the idle period.

### Restarting Idle Facilities

The extent of shutdown, and the implementation of idle facilities procedures, are two of the factors in determining the scope of work needed to bring your physical plants back to operation. If a hard start is required, a very basic notion is to ensure that licensed contractors are consulted for items such as electric power, HVAC (heating, ventilation, air conditioning) components, life safety and security systems. We also recommend contacting equipment manufacturers where appropriate.

## What Employers Can Do: Maintain business resilience

# Business Area Coordination Required to Lockdown and Reopen Safely



## What Employers Can Do: Anticipate evolving needs

# Consider Innovative Approaches

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Consider contracts with local hospitals. If you are a very large employer evaluate hotels as alternatives in line with local Government or Hospital initiatives.



Consider campaigns to provide support such as PTO donation, supply donations, etc.



Partner with other organizations facing similar issues



Follow developments to understand if vaccines can be delivered directly to employees in India, if the population is large enough



Anticipate future COVID-19 hotspots, including areas near India, as well as Brazil and Mexico, and leverage approach used in India

# What Employers Can Do: Support the community and the nation

## Donate

- Oxygen concentrators and oxygen generation facilities (can now be gifted from abroad till 31<sup>st</sup> July 2020 – *ref notification*)
- BiPAP machines
- Supplies such as test kits, medications, ventilators and personal protective gear
- Donations to COVID relief funds
- Employee welfare funds (while this may not be defined as a donation it would help your local business entities defray unexpected and uninsured employee related costs resulting from COVID)

Many donations are also at a government-to-government level and much help would be in terms of helping build medical infrastructure in a small way to supplement government efforts

To be published in the Gazette of India Extraordinary Part-II, Section-3, Sub-Section (II)

Government of India  
Ministry of Commerce & Industry  
Department of Commerce  
Directorate General of Foreign Trade

**Notification No. 4/2015-2020**  
**New Delhi, Dated: 31 April, 2021**

**Subject: Amendment in Para 2.25 of Foreign Trade Policy, 2015-2020.**

S.O. (E): In exercise of powers conferred by Section 3 and Section 5 of the FT(D&R) Act, 1992, read with paragraph 1.02 and 2.01 of the Foreign Trade Policy, 2015-2020, as amended from time to time, the Central Government hereby amends Para 2.25 of Foreign Trade Policy (FTP), 2015-2020 as under:

Existing Para 2.25 of FTP, 2015-2020	Revised Para 2.25 of FTP, 2015-2020
Import of goods, including those purchased from e-commerce portals, through post or courier, where clearance is sought as gifts, is prohibited except for life saving drugs / medicines / oxygen concentrators and Rakhi (but not gifts related and Rakhi (but not gifts related to Rakhi)).	Import of goods, including those purchased from e-commerce portals, through post or courier, where Customs clearance is sought as gifts, is prohibited except for life saving drugs / medicines / oxygen concentrators and Rakhi (but not gifts related to Rakhi).
<b>Explanation:</b> 1. Rakhi (but not gifts related to Rakhi) will be covered under Section 23(6) of Customs Act, 1962 that reads: "no duty shall be collected if the amount of duty leviable is equal to or less than Rs.100/-" 2. Import of goods as gifts with payment of full applicable duties is allowed	<b>Explanation:</b> The exemption for oxygen concentrators is allowed only for a period till 31 July 2021 for personal use. <b>no Explanation:</b> 1. Rakhi (but not gifts related to Rakhi) will be covered under Section 23(6) of Customs Act, 1962 that reads: "no duty shall be collected if the amount of duty leviable is equal to or less than Rs.100/-" 2. Import of goods as gifts with payment of full applicable duties is allowed

**Effect of the Notification:** Para 2.25 of Foreign Trade Policy, 2015-20 is revised to include import of oxygen concentrators for personal use through post, courier or e-commerce portals in the list of exempted categories, where Customs clearance is sought as "gifts", till 31 July 2021.

This issues with the approval of Minister of Commerce & Industry.

*(Signature)*  
30/04/2021  
(Amit Yadav)  
Director General of Foreign Trade  
Ex-officio Addl. Secretary to the Government of India

(F.No. 01/93/180/16/AM-16/PC-II(B)/E-1713)





# How Aon Can Help

# How Aon Can Help

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- Aon's local resources in India are supporting local clients and local teams of Multinational clients
- Aon is pursuing reinsurance solutions to support availability of life insurance capacity in local marketplace
- Aon's solutions and consulting capabilities can assist Multinational organizations as you support your local teams through this crisis and make informed decisions about next steps:
  - Modeling solution to help you forecast COVID infections in your India footprint and plan more effectively for employee and business needs – See our COVID-19 Employee Impact Model
    - Note: Can also help surveil for, and identify, hot spots in other geographies in your footprint; not just India
  - Supply Chain Solutions (Supply Chain Diagnostic and Cargo Solution for COVID Vaccine Transport)
  - Benefit design advice to ensure your local insurance benefit plans are COVID ready
  - Wellbeing Consulting and Consulting for COVID Long Hauler exposure
  - COVID Vaccination Consulting
  - Assessments (Resiliency Assessment, Future of Work Assessment)
  - Business Continuity Consulting
  - Risk Consulting (Benchmarking, Analytics, Risk Finance Decision Platform, Captive Consulting)
  - Enterprise Risk Management Consulting
  - Cyber Security Consulting
  - Crisis Management Consulting (including Political Risk, Black Swan/Gray Swan consulting)
  - Future of Work Planning (see our Accelerate solution)



# Appendix

- Further discussion: Solutions to support informed decision-making or enable next steps
- Contacts and resources
- Disclaimer

# COVID-19 Solutions – Models and Employer Platforms for Forecasting

## COVID-19 Employee Impact Model

Aon's COVID-19 Employee Impact Model (EIM) works by using de-identified demographic data on employee populations and dependents covered by the employer's health plan. Aon's application combines employer-specific data with geographic infection rates from the most reputable epidemiologic models. It is updated daily based on the spread of the virus, social distancing measures taken by local governments, **vaccination rates** in the geography, and the current confirmed patients, hospitalizations, deaths, and testing and treatment patterns.

The tool allows employers to estimate the short-term impact of the virus on their employee population.

**Employee Impact Model can forecast 3 months forward and support more effective planning for your employee footprint in India as well as other countries throughout the world.**

## COVID-19 Employer Planning Platform

The COVID-19 Employer Planning Platform is designed for workforce planning and resilient reopening for COVID-19 mapping and workforce tracking. Originally designed to facilitate mergers and acquisitions, it was repurposed to display COVID-19 data against an employee population.

**The COVID-19 Employer Planning Platform is designed and deployed with a focus on HR managers. It is designed to take an employee census and combine it with case data and local ordinances to model the impact on employees.**

# COVID-19 Solutions – Supply Chain Solutions

## Supply Chain Diagnostic Tool

Aon has developed a proprietary diagnostic tool to help risk leaders quickly assess the effectiveness of their supply chain risk management against critical supplier and enterprise exposures. By completing a 15-minute online survey, risk managers can gauge how well their supply chains are protected against potential disruptions stemming from such exposures as natural disasters, cyber threats, political risk/terrorism, supplier insolvency, product integrity and reputational issues among other threats.

### A synopsis of the diagnostic tool:

- Diagnostic online survey that helps risk leaders spot potential vulnerabilities within their supply chain risk management.
- Survey questions focus on supplier and enterprise exposures to help risk leaders gauge how well their supply chains are protected against potential disruptions from exposures such as cyber threats, natural disasters, political risk/terrorism, supplier insolvency, product integrity and reputational issues amongst other threats.
- Aon will provide qualified participants with a dedicated and complimentary Supply Chain Diagnostic Report, as well an opportunity to discuss their supply chain concerns/exposures with an Aon Supply Chain team representative.

## Cargo Solution for COVID Vaccine Transport

To support the roll-out of the global vaccine program, Aon has developed an innovative Cargo Track-and-Trace Solution, which delivers timely and transparent insurance coverage for COVID-19 vaccine shipments through a combination of sensor data and analytics. The offering delivers enhanced All-Risk Marine Cargo insurance coverage, with timely payment for doses that fall outside of the temperature specifications while being transported or stored, enabling more effective risk management and claims support. Real-time reporting of any temperature deviation will support the proactive mitigation of future losses and maximize the number of doses administered.

### Features:

- Up to USD 75 million of coverage, with sub-limits for specific modes of conveyance
- All-risk cargo insurance coverage with the enhanced temperature deviation coverage
- 30-day payment commitment in the event of a verified temperature deviation loss, up to USD 10 million
- Coverage available on a global basis, where approved
- Available to all parties in the vaccine supply chain, including pharmaceutical firms, government bodies, transportation and logistics companies, distributors, health systems, pharmacy chains and inoculation centers globally

# COVID-19 Solutions – Health Consulting

## Wellbeing Consulting

Focused wellbeing solutions to improve population health, risk, and performance outcomes by addressing emotional, physical, social, financial and career dimensions of the workforce. Various packaged solutions are available as well as customized consulting. Topics range from financial wellbeing to caregiving to return to school via eLearning support for working parents.

**Employers have been asking specifically about the following topics, but many more areas exist for clients to consider:**

**Mental Health & Emotional Fitness:** Three emotional Fitness packages to support employers in creating actionable solutions to support, improve and create workforce and organizational emotional wellbeing.

**Caregiver Support:** Develop a strategy-led program design that is comprehensive, aligned, and integrated across all spheres of influence. Multidisciplinary team of experts designs caregiver support program with the full employee experience in mind and integrate it into your broader health and wellbeing strategy

**Financial Wellbeing:** Design and deliver strategies to support financial education and provide tools for employees to define financial goals, make financial decisions, manage their income, deal with emergency situations and enable long-term savings.

## Long Haulers Consulting

A COVID-19 Long Hauler is an individual who has had COVID-19, whether asymptomatic or symptomatic, who continues to experience lingering symptoms long after getting sick.

Studies so far have shown that of those who have been infected with COVID-19 and hospitalized, 50-80% continue to experience lingering virus symptoms three months after the start of the infection – even after tests no longer detect the virus in the body. When looking at a population more broadly, 30% of a cohort of people with COVID-19, including those seen in an outpatient setting, experienced ongoing symptoms. Because these individuals have persistent symptoms, some of which may limit return to work, employers need to consider how to support them returning to work with a focus on workplace accommodations and flexibility in time away.

We can work together with your organization to better understand Long Hauler needs and develop strategies to accommodate the needs of employees with lingering symptoms or employees who are caregivers for family members with lingering symptoms.. .

# COVID-19 Solutions – Vaccination Consulting Services (#1-#3)

## #1 Thought Leadership

Aon will keep client apprised of any COVID updates on a national or regional level as well as updates on vaccine supply and deployment; provide twice monthly clinical COVID updates via newsletter; and review communications around COVID and vaccines. Aon COVID Thought Leadership SMEs will meet with client on an as needed basis to discuss the most recent clinical, market and policy updates, depending on the current issues the team will vary who the SMEs are attending. Our team of Thought Leadership SMEs includes clinicians, public health, pharmacy, legal, wellbeing, onsite care delivery, safety and risk experts. The meetings will be 30 minutes in length.

## #2 Tactical Framework Plan

Aon will guide clients through creating an overall tactical framework plan addressing key areas and issues specific to client around worker vaccinations. Components of the plan include overall Objectives & Timelines, Delivery & Security, Populations Covered, Policy Implications, Communications & Engagement, Worker Safety, Financial Implications, Tracking Worker Vaccinations and Longer-term implications. This project is intended to two no more than three weeks as speed is of the essence for clients in their planning.

## #3 Logistics Assessment

Aon will develop a client locations map to identify number of workers, number of vaccines needed, and number of vaccine personnel needed to administer at each work location. Aon will also provide a Country-level current vaccine deployment summary identifying specific steps for each jurisdiction.

## COVID-19 Solutions – Vaccination Consulting Services (#4-#6)

### #4 Onsite Vaccine Vendor Option Where Possible

Aon will provide a list of national verified and approved vendors who are able to administer vaccines. Using the detailed map developed in the Logistics Assessment, Aon will map vendors to find gaps and challenge areas and the need for health system or public health distribution and assist in coordinating with the vendor.

### #5 Implementation and Vendor Management Support

Aon will provide over-the-shoulder support and assigned resources to assist client and the vaccination partners in planning the tactical roll-out of the vaccine including detailed work plan for each location. Aon consultant(s) will be assigned with client personnel to oversee implementation of each partner location specific vaccination framework plan. Aon will assist client in managing relationships with the vaccination partners, ensuring that they are meeting the requirements set forth in the tactical framework.

### #6 Global Vaccination Consulting

Aon's Global Benefits Team maintains a Global COVID Vaccination and Testing Summary by Country that includes India as well as 100+ other countries throughout the globe. This could be customized to your specific footprint and updated for you every few weeks to ensure line of sight into local requirements, vaccines being used, protocols and other information. This can be partnered with our COVID-19 Employee Impact Model to facilitate planning and action.



# How Aon Can Help

## COVID-19 Solutions – Assessments

### Resiliency Assessment

The Aon Resiliency Assessment is designed to evaluate all aspects of an organization's response to COVID-19. It covers 17 areas across Risk and Human Resources, with about 130 questions.

Originally designed as a return-to-work readiness tool, the assessment has been redesigned with a "Future of Work" prospective. Clients record their responses in an electronic survey, and Aon scores their responses in a thorough report with recommendations

The results are reviewed during a debrief meeting with the client that includes:

- An Aon subject matter expert on the Future of Work
- An SME on the Future of Benefits
- Trendlines that Aon has seen throughout the assessment process
- SMEs in two areas that client's scores indicated should be discussed further

Whether the client is evaluating their COVID-19 related changes, determining whether to make those changes permanent, or pausing to re-evaluate a virtual identity and changing real estate footprint, the Resiliency Assessment can meet them where they are in the process. By putting the right Aon SME in front of the client at the right time, Aon can introduce new solutions for follow-on sales.

### Future of Work Assessment

Clients continue to look beyond the pandemic, and many are taking this moment to reimagine the workforce of the future.

Aon's Future of Work Assessment is designed to give clients a quick snapshot of impactful actions available to evolve their workforces in response to the pandemic.

Aon's Human Capital Solutions has created a Future of Work team to guide clients as they reevaluate their footprint, their talent pool, and their benefits to match. As part of this new offering, Human Capital, Health Solutions, and Retirement have created a Future of Work Assessment with roughly 40 questions to quickly ascertain where a client needs assistance.

Includes five sections and ~40 questions:

- Human Capital - Evaluating People Spend
- Human Capital - Managing People Risk
- Human Capital - Workforce Agility
- Benefits
- Retirement

# COVID-19 Solutions – Business Continuity Planning Support

## Option #1

In these constantly changing business conditions, completing and maintaining a comprehensive risk assessment of current threats which may cause interruptions of mission critical functions, is critical for ensuring continuity of products and services. The assessment should include risk quantification founded on the probability, potential impact and level of preparedness for a wide array of threats. **Aon's Risk Assessment** methodology produces this key data and results in a hierarchy of risk prioritization, enabling our clients to make better informed decisions regarding enterprise-wide risk, including those related to COVID-19.

## Option #2

Organizations that recognize the full array of threats to their operations and develop functional response strategies and capabilities, based on the potential impact on mission critical operations, recover much more quickly than those businesses that have done little or no business continuity planning. A comprehensive understanding of these implications allows an organization to establish key Recovery Time Objectives (RTOs) on a consistent, enterprise-wide basis, enabling the development of successful, deployable response strategies during COVID-19 pandemic conditions. **Aon's Business Impact Analysis** methodology develops comprehensive report of risk quantification against a consistent set of impact variables, providing the foundation for effective response strategies, developed to achieve recovery time objectives established as a result of the business impact analysis

## Option #3

Implications from COVID-19, on both the workplace and workforce, drive the need for strong communication plans and strategies, along with unique recovery strategies should an interruption of critical business functions occur. **Aon's Business Continuity Plan Development** method, includes drafting of client specific, operational contingencies, providing enhanced resiliency during COVID-19 pandemic conditions. In addition to the resulting Business Continuity Plan, our methods result in a set of critical Management Action Items defined during planning activities, representing a roadmap for ongoing enhancement of response strategies and capabilities and resulting recovery times with overall reduced costs of interruptions.

## Option #4

Enterprises that develop comprehensive business recovery plans are significantly more resilient should an interruption of critical operations occur. While planning is key, maintaining the plan to ensure alignment with evolving business procedures and objectives is not always emphasized. Parallel to maintaining the plan, testing the validity and execution of the strategy should be conducted on a regular basis. Testing deployment of plan components against a relevant scenario with the potential for significant implications on the enterprise, validates the plan and greatly strengthens overall resiliency of an organization. **Aon's Maintenance and Testing** methods exercise a plan focused on current business processes and exercise its validity for execution and effectiveness

# How Aon Can Help

## COVID-19 Solutions – Risk Consulting

### Benchmarking

#### Client Specific Claim Models

- Aon's actuaries are collecting insurance claim data and developing empirical models of COVID claim costs. The resulting distributions are used to model costs and reserves for clients exposed to high numbers of claims.

#### Benchmarking Services

- For several industries, Aon's actuaries produce annual benchmarking reports used by clients in understanding their environment. The next iteration of these benchmarks will include statistics which will help clients understand how their COVID costs and mitigation efforts compare to peers.

#### Long Tailed Liability Risk Evaluation

- For Health Care providers the COVID environment presents a source of long tailed medical malpractice liability. Plaintiffs will allege that providers were negligent in exposing patients to the virus or in treating it. The effectiveness of state immunity rules for providers will be determined in courts. Aon's health care specialists will monitor these evolutions, provide benchmarking, and help clients maintain responsible reserve levels for unknown costs.

### Reserving & Forecasting

#### Reserve Accruals for Self-Insurance

- Evaluate COVID's direct and indirect impact on reserve accruals. Direct impacts include claims associated with the transmission of COVID. Indirect impacts include depressed exposure statistics and slow downs in the claims settlement process.

#### Brokerage Support

- The timing of COVID, in synch with a rapidly hardening market, is resulting in a need for many clients to revisit risk taking strategies. Actuarial brokerage support, including application of the new Commercial Risk Broker Analytics model, provides a platform for statistical analysis of risk tolerance and cost of risk

#### Collateral Analysis

- Aon's actuaries provide analyses of collateral held by carriers. These can be used to right-size requirements and free up cash for clients experiencing liquidity difficulties.

### Risk Financing

#### Captive Feasibility Support

- For many clients, COVID has resulted in new risk taking strategies. Clients seek to expand the use of existing captives or to establish new ones. Aon's actuaries can provide captive feasibility estimates necessary to implement such changes.

#### Risk Financing Decision Platform (RFDP)

- As more sophisticated clients reconsider their risk tolerance and cost of risk, they will seek to use tools such as Risk Financing Decision Platform. RFDP translates the analysis of risk-taking options into the client's key performance metrics.

# COVID-19 Solutions – Risk Consulting

## Enterprise Risk Management

COVID-19 demonstrated that business leaders must have robust frameworks in place to identify, manage and respond to unexpected events that impact their organization. Strengthening operational resiliency is more critical than ever, including identifying emerging risks that the company has not experienced before, and developing plans to mitigate these risks and withstand extreme scenarios.

Preparing for secondary risks that will emerge from the COVID-19 crisis is vital, whether it be increases in cyber risks, employee well-being or ongoing business continuity issues. Research has shown that companies with strong Enterprise Risk Management frameworks are more robust against unexpected shocks, and benefit from higher shareholder returns and lower volatility.

- Evaluate Enterprise Risk Maturity to ensure that the organization is well positioned to identify, assess and mitigate the next emerging risk that it will face. Aon's ERM practice helps clients to enhance their ERM capabilities.
- The COVID pandemic has sharpened focus on the other Emerging Tail Risks that companies may face in the future, such as Cyber, Reputation Risk, Climate Risk, Pandemic and Complex Supply Chain.
- Through risk identification, scenario assessment, and insurable risk profiles, Aon's Risk Advisory practice develops an enterprise view of the frequency and severity of these emerging tail risks, and which allows clients to make data driven decisions about risk mitigation and risk transfer.

## Cyber Security

2020 will not only be remembered for the start of the COVID-19 pandemic but it will also be remembered as the year that cyber security events exploded and cyber incidents transformed businesses in numerous ways. While the use of technology has enabled so many organizations to maintain service levels to customers it has also created opportunities for cyber criminals to and nation state bad actors to increase their activities.

Aon's Cyber Impact Analysis team can quantify the impact from cyber events so that companies can protect their financial health and ability to operate sustainably. Our financial modeling and analysis helps organizations to make smart, data-driven choices on cyber security and risk management.

# How Aon Can Help

## COVID-19 Solutions – Crisis Management

### Political Risk

Aon's Political Risk team use a combination of market experience, innovative analysis tools and tailored risk transfer programs to help you minimise and manage your exposure to risks.

Emerging markets continue to be attractive for businesses seeking alternative areas for growth. However, in less mature economies assets, contracts and loans can be adversely affected by government actions. Supply chains are becoming increasingly vulnerable. Aon's Political Risk Map noted an almost 50% increase in supply chain disruption due to government embargoes, interference and strikes, riots, and civil commotion.

Our solutions include:

- Flexible insurance coverage
- Political Risk Rate Tracker
- Political Risk PortfolioManager
- Political Risk Assessments
- [Aon's Political Risk Map at https://www.aon.com/2020-political-risk-terrorism-and-political-violence-maps/index.html](https://www.aon.com/2020-political-risk-terrorism-and-political-violence-maps/index.html)

### Black Swan / Gray Swan Consulting

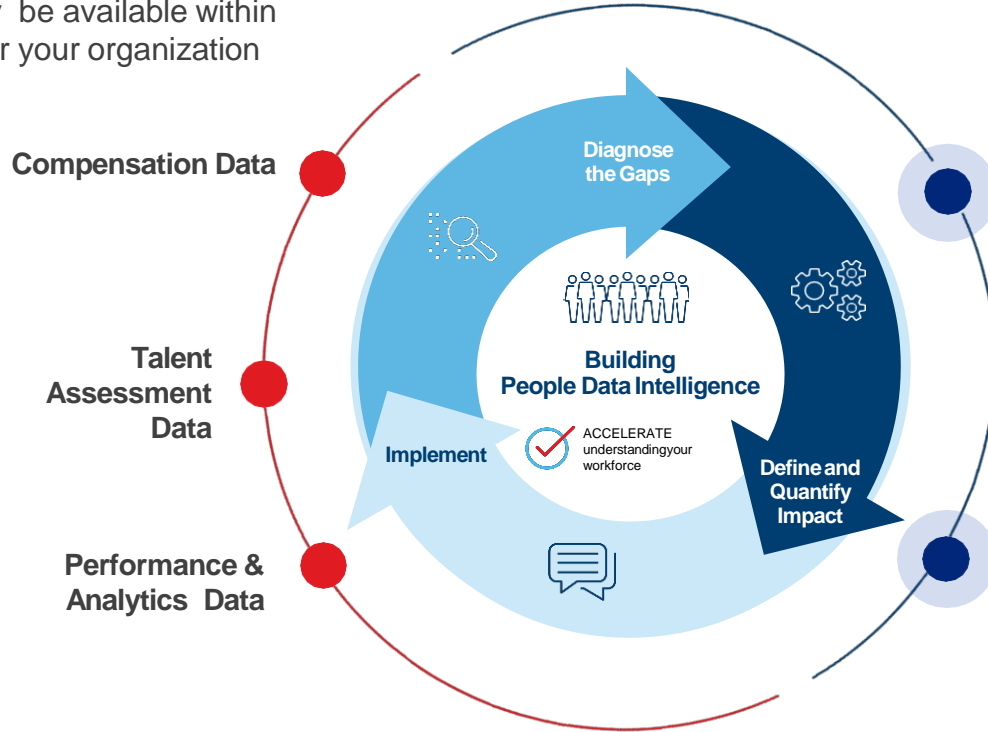
At the outset of the pandemic, Aon produced a whitepaper "Decision-Making in Complex and Volatile Times: Keys to Managing COVID-19". That whitepaper introduced a Black Swan Decision Framework for Executive Leaders which we suggested all executive leadership teams use to guide decision-making as the COVID pandemic unfolded.

That decision framework, which is built on Aon's original paper "Keys to Success in Managing a Black Swan Event", can be partnered together with the recent release of Aon-sponsored Pentland Analytics' paper "Respecting the Grey Swan"; enabling us to be the premier consulting firm for organizations who wish to improve their ability to prepare for and respond to unforeseen crisis events that can shake the organization to its core.

Even if you can't predict the event type, you can prepare for the event impact. We can show you how.

# Future of Work – Base your Decisions on the Best Possible Data

- **Input:** This data may already be available within Aon for your organization



- **Output:** Create your baseline for change, benchmarked against your peers and aspirational firms

## Workforce Agility & Resilience

- ▶ Digital readiness & futureskills
- ▶ Talent assessment & selection
- ▶ Talent development & mobility
- ▶ Pay equity and DEI analytics

## Optimize People Investment

- ▶ Total rewards
- ▶ Competitive pay
- ▶ Pay for performance

## Manage People Risk

- ▶ Workforce planning & location analysis
- ▶ Job architecture & career navigation
- ▶ Performance & productivity



# Contacts and resources

## Next Steps

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For more information on the materials contained in this document, please contact your Aon Representative.

Additional contacts:

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For more information, please see these links:

- Aon's external COVID-19 site at [www.aon.com/coronavirus](http://www.aon.com/coronavirus)
- [Anviti India website at www.anviti.in](http://www.anviti.in)



# Helping Organizations Chart a Course to The New Better



## Global Special Report

Launch: Dec 2020



### The One Brief

- [COVID-19 Vaccines: What Employers Need to Know](#)
- [Crisis Prep in a World of Overlapping Disasters](#)
- [Telehealth's Rise: 5 Keys to a Virtual Care Strategy](#)
- [The Digital Leader: Core Competencies for a New Era](#)
- [How the Pandemic is Accelerating Trends in Urban Space](#)
- [Q&A – Professional Sports in a Pandemic](#)

### The One Brief New Better

- [Special Report: Helping Organizations Chart a Course to the New Better](#)
- [Leaders Speak: Four Changes Organizations Need to Thrive Post-COVID-19](#)
- [Case Study: The Power of Mentoring Veterans During a Pandemic](#)
- [How COVID-19 is Changing Company Culture](#)
- [Long-Tail Risks: The New Reality of Risk and Opportunity](#)
- [Interconnected and Interdependent: Risks in the Age of COVID-19](#)

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