

RISK OUTLOOK 2021

Five predictions



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Introduction



by the crisis and reassess their positive impact upon society. Milton Friedman's dictum from 1970, that the sole responsibility of business is to engage in activities designed to grow profits, is increasingly challenged: 62% of the global public now say businesses have a responsibility to speak out on the big social and political issues affecting their country.

While parts of the economy face massive disruption, elsewhere we are likely to see permanent, positive changes. These include less commuting, more distributed workforces, a better carbon footprint, a re-imagining of offices, and potentially better quality of life for employees. In turn, these changes bring increased domestic risks; so this year, for the first time, the Risk Outlook report looks at how employers' strategies for Duty of Care and employee health and safety are evolving, in response.

There's also cause for optimism. In our recent study, 7 in 10 of the global public said their own employer was doing a good job to help their country recover from the pandemic – in some countries, a much better rating than the national government achieved. Many businesses have, in double-quick time, re-engineered entire business processes and driven through profound cultural change.

For the fifth year in a row, we are proud to have developed the Risk Outlook report alongside International SOS. 2020 has shown that, on its own, the past is a poor guide to the future. But armed with this expert analysis and insight, leaders will be better equipped to navigate the uncertain times ahead.

The future is uncertain. In the 12 months since the last Risk Outlook report, COVID-19 has dealt a sudden shock to the system which has left people, governments and businesses focusing on their immediate survival. As this report describes, our view of all the risks and opportunities which lie ahead of us is now filtered through the prism of the pandemic.

Ipsos research shows that, in response to uncertainty and inequality, many people around the world are gripped by anxiety about the future. Globally, 78% agree we live in an increasingly dangerous world and 52% expect a global conflict to erupt in the next 25 years. Concern about the speed of change is another trigger; eight in ten say the world is changing too fast. At the same time, trust in experts – as a defence against fake news and misinformation of all kinds – has never been stronger.

We also know that business leaders want to build back better: to grasp the opportunity presented

Ben Page
 CEO, Ipsos MORI

Exec Summary



Arnaud Vaissié
CEO, International SOS

Intelligence is the key to navigating uncertainty

In last year's paper, I began by saying that 'the only certainty is uncertainty', and those words have never felt truer than they do today. We accurately predicted that an increase in geopolitical tensions and infectious disease outbreaks would be among the biggest disruptors to business in 2020.

In this year's report, I wanted to reflect on several important variables that have shaped my thinking as a CEO in 2020, and I feel are central to remaining resilient in 2021:

The C-Suite have an opportunity to deliver positive sustainable change

This year has felt worse than the global financial crisis in 2007/8, the pandemic has truly encompassed the whole world. And it keeps going: the length is very unique, and its endpoint is not in sight.

At the very start of the crisis, explaining its severity to the C-Suite was critical for us; but some of our clients did not have an easy path. Health and security were often seen as someone else's job. Fast forward to where we stand today and we find ourselves with a firm seat at the table. Why? Leaders quickly realised that employee health is the most important variable in the survival of their organisation.

Health and security advisors are now recognised as integral to leadership in a crisis¹ today and for a long time to come.

3 years' worth of innovation in 6 months

Change will continue to be the only constant in 2021, our ability to continually adapt will define our success. I estimate that we have delivered three years' worth of innovation and organisational change at International SOS in just a few months.

Innovation, even with challenging budgets, has allowed us to look at our risk registers in order to prioritise response and future practices: concerns over digital growth have now been matched by health and wellbeing². Because the pandemic has reminded us that no machine is going to function without humans.

For many, healing will come with safe travel

We all have a desire to move to a feeling of normalcy, to get back to a more reasonable rhythm of change. Our priority now, on our way to regain control, is to encourage our people to take leave, visit families, regroup, reenergise, so we can emerge stronger in 2021. Because of this, we have an emotional investment in return to travel.

2021: a need to protect domestic workers at home or in the office

International SOS, as an enabler of globalisation, is emotionally vested in our physical presence at our clients' sites and enabling safe business travel. We operate in over 1,000 locations around the world – going to an office and travelling the world felt like a necessity to success.

The working-from-home explosion was surprisingly rapid and effective. But it is creating new high-volume risks; if we can no longer see our teams, how sure can we be of their optimal health and security?

Pre-pandemic, the growing trend in domestic employee health and wellbeing was a significant discussion point with our clients; many aspired to go further but most approached with caution.

In 2020, we have quickly turned on a switch; domestic employee health matters just as much as for those working abroad. The risks are no longer 'foreign'. They are in our everyday lives.

While there is more uncertainty, than certainty ahead of us, be assured that we are on familiar ground. Our business and our clients thrive in the unfamiliar. We must keep a close eye on the path ahead, address threats with razor-sharp focus, and emerge stronger from this into a promising future.

Arnaud Vaissié
CEO, International SOS

¹ <https://www.mckinsey.com/business-functions/organization/our-insights/leadership-in-a-crisis-responding-to-the-coronavirus-outbreak-and-future-challenges>

² Accenture: 'Every business will be a health business' <https://www.bbc.co.uk/news/business-52289142>

Research Process

This 2021 risk forecast is the result of the detailed analysis from several research pillars:



WORKFORCE RESILIENCE COUNCIL VIEWS

The Workforce Resilience Council ('Council') is made up of representative experts of all health, security, and safety fields relevant to the risks of working at home or abroad. These expert-fields include but are not limited to: international risk and security, employee health, employee security, travel safety, employee wellbeing, occupational health, geopolitics, sustainability, digitalisation and cyber security, public policy, and labour law.

The 36 participants in this year's Council are from a mix of think tanks, associations, advisory boards, NGOs, and IGOs. Ipsos MORI conducted an in-depth interview with each participant on behalf of International SOS. The opinions provided by the Council are noted as 'expert' opinions throughout this report, unless stipulated from another source. This research is designed to be illustrative, detailed and exploratory. Findings are not statistically representative of the audience interviewed.

The telephone interviews were conducted between 13 August - 16 September 2020.

BUSINESS RESILIENCE TRENDS SURVEY

Now in its fifth year, the survey is targeted to those who organise, influence, or are responsible for, their organisation's employee health, security and risk mitigation processes and policies. The survey seeks to understand whether perceptions of employee risk have changed: what health and security risks are of most concern to organisations and their people, including: domestic employees, assignees and business travellers. Are there significant differences in risk mitigation methods and concerns across regions? How are organisations and their people modifying their behaviour or policies to respond to these new realities?

On behalf of International SOS, Ipsos MORI carried out an online survey among 1,425 risk professionals across 99 countries. International SOS provided Ipsos MORI with the sample which consisted of customers and contacts. Fieldwork took place between 22 September and 19 October 2020.

COVID-19 IMPACT SCALES AND UNDERLYING MEDICAL & SECURITY RISK RATINGS

In the 2021 edition of **Risk Map**, International SOS provides underlying health and security risk ratings for each location. However, these should be reviewed in parallel with the **COVID-19 impact scales**.

Due to the rapidly changing nature of the pandemic, COVID-19 impact scales change frequently. Together, the medical & security risk ratings and COVID-19 impact scales provide a holistic view of the risks and COVID-19 impact in each location.

The COVID-19 impact scales assess the current impact of the disease on (a) domestic operations, or (b) inbound travel. The respective scales take into account integrated health, security and logistics considerations - three key factors in

business sustainability during the pandemic. The impact is dynamic and will change as outbreaks progress and mitigation measures are implemented and withdrawn.

International SOS assigns **medical risk ratings** based on the pre-pandemic situation. The rating must be interpreted in conjunction with the COVID-19 domestic operations scale and the COVID-19 cases status. For locations in outbreak status, even the best healthcare systems may be overwhelmed, limiting access to medical care, and the risk of infection in the general community is increased.

The **security risk rating** evaluates the threat posed to employees by political violence (including terrorism, insurgency, politically motivated unrest and war), social unrest (including sectarian, communal and ethnic violence) as well as violent and petty crime. Other factors, such as the robustness of the transport infrastructure, the state of industrial relations, the effectiveness of the security and emergency services and the country's susceptibility to natural disasters are also considered where they are of sufficient magnitude to impact the overall risk environment for employees.

To find out more, go to: internationalsos.com/risk-outlook

ON-THE-GROUND HEALTH & SECURITY INTELLIGENCE NETWORK

International SOS has health and security experts based on-the-ground in over 1,000 locations across 90 countries. The qualitative opinions of our senior health and security intelligence experts have been analysed in order to verify the on-the-ground reality of the research findings and to provide subsequent best practice recommendations on how to address the risks.

A year of COVID-19

COVID-19 has created three globally unified crises: public health, economic and geopolitical. Woven through each of these three is also a major concern about the sharing of accurate, timely and trusted information. Accurate information ultimately being a key variable in the prevention of infections, and potentially death.

Just as the 9/11 attacks redefined employer Duty of Care responsibilities from a security point of view, so will COVID-19 for the health agenda: following the 9/11 attacks, the way that employers saw their Duty of Care agenda completely changed. The responsibility of an employer needed to go beyond just ensuring that people were not injured in the workplace. And it has been forever changed.

What we have witnessed during the pandemic is a complete change in approach: before the pandemic – as long as the employer was obeying health & safety regulation – no one was expecting them to prevent an employee from contracting seasonal flu in the workplace. Today, when we are talking about ‘return to work’ it’s no longer an expectation, it is a requirement that an employer puts in place measures to ensure their people will not get infected.

Preventative measures have become highly politicised: perhaps most surprising of all to the health community has been the politicisation of preventative health measures. For example, the subject of mask-wearing has become a hotly debated topic in many countries. If it is a subject being questioned on the political battleground, it leads organisations to indirectly be seen as supporting one party or another. This is the case even if the intent is solely to protect and save lives.



Dr Pascal Rey-Herme
Group Medical Director,
International SOS

RISK PROFESSIONALS PERCEPTION OF RISK IS AT A 5-YEAR HIGH

When we look at risk professional's perceptions of risks, around 8 in 10 believe health and security risks faced by domestic employees, assignees and travellers have increased in 2020. Those responsible for domestic employees are most likely to agree that it has increased.¹

% say travel risks have increased in 2020

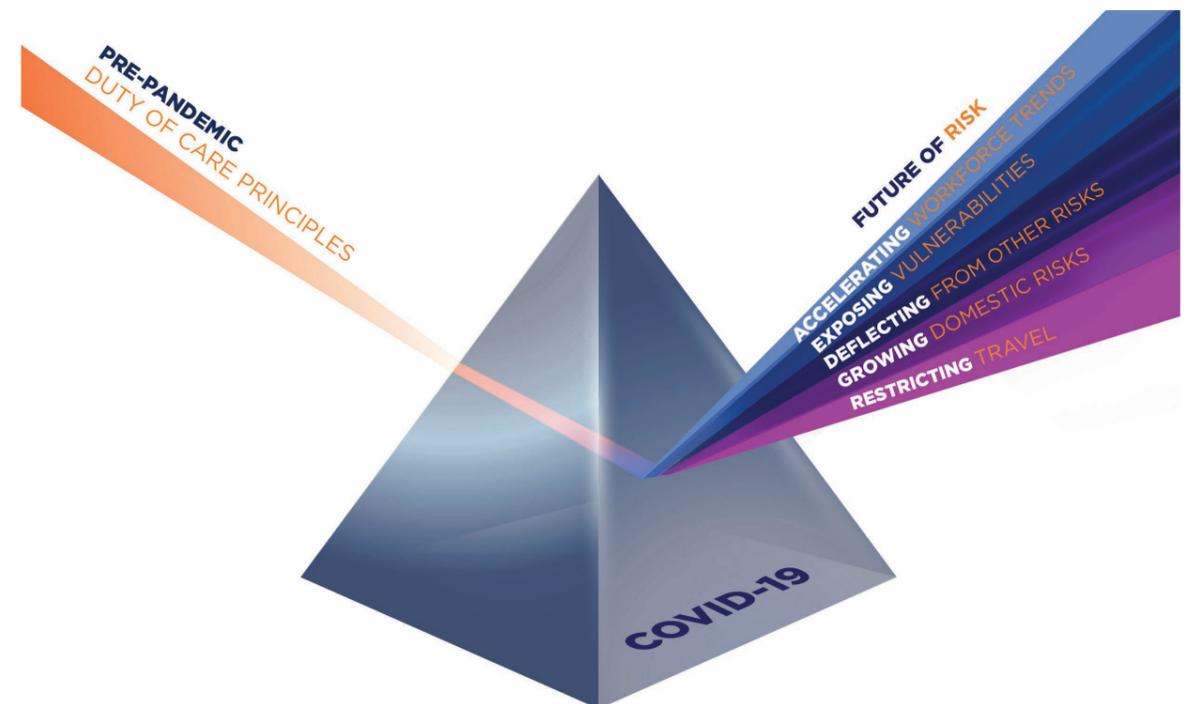


For business travellers alone, this figure is 79%, a noticeable increase from 51% last year and the highest it has been in the past five years. The last peak (of 72%) was reported in 2016, following a series of domestic terrorist attacks experienced in the west. And the future is uncertain: around half of risk professionals believe that health and security risks faced by employees will increase

further in the next year. This is most acutely felt by those based in Asia, especially for those responsible for assignees (60%) & business travellers (60%).¹

COVID-19 HAS BECOME THE PRISM THROUGH WHICH MOST FUTURE RISKS ARE SEEN

The pre-pandemic Duty of Care practices we knew as employers have been called into question during the pandemic. COVID-19 acts like a prism for those variables previously held-dear, creating five new shaping principles for the future of risk:



¹ Business Resilience Trends Survey 2021

ACCELERATING WORKFORCE TRENDS

Accelerating workforce trends that were already starting to be put in place, including: increased working from home and cybersecurity, less business travel, and more investment in risk or crisis management capabilities within organisations.

EXPOSING VULNERABILITIES

Exposing vulnerabilities that were previously hidden such as departmental silos; lack of board sponsorship; communication systems; ill-equipped organisational structures; and crisis management gaps. It also appeared in areas like global supply chains which have relied heavily on countries working multilaterally. This has shown that diseases cannot be addressed with an occupational health lens in opposition to a public health one; a holistic approach is needed to tackle challenges from workplace organisation to case management, and from transmission prevention to mental health consequences. Similarly, the fact that the workplace is no longer limited to an office / factory / site / place but to an employee's home has brought many new health challenges around sleep, exercise, nutrition, ergonomics and burnout prevention.

Furthermore, pre-existing societal vulnerabilities around information silos – and the tendency for the politicisation of issues not traditionally seen as political, such as public health measures – have all been brought into sharp focus in certain countries during the course of the pandemic.

DEFLECTING ATTENTION FROM OTHER RISKS

Creating health and security blind spots:

- We have taken the **focus off threats to security that still exist**, such as climate change and extreme weather events, slower-

burn security issues that have the potential to quickly flare up (e.g. tensions between Russia and Turkey in various locations, ethnic issues in Ethiopia, protests in Thailand, etc.), or other ongoing emerging new zoonotic threats such as bird flu and Middle East Respiratory Syndrome Coronavirus.

- Many **pre-existing health issues** among employees have been unveiled consequent to the crisis, from ergonomic issues, untreated chronic diseases to stress and mental health decompensation. This has emphasised the need to understand the crisis with a much broader perspective than one of a solitary existentialist infectious disease threat.

GROWING DOMESTIC RISKS

Employee health and security is now more firmly a domestic issue for corporates – 85% of risk professionals who are responsible for domestic employees believe the risks have increased in 2020, the highest of all employee types¹.

- The key theme running throughout is an agreement that **COVID-19 has prompted a loss of control for some organisations**, largely because their workforces are now remote and working from home. Experts interviewed particularly note this in the area of cybersecurity and wellness/wellbeing – with **both mental and physical wellbeing being intertwined**.
- We have witnessed the emergence of **Human Resources at the forefront of the management of the crisis** and taking the lead on its strategic direction. HR leaders have become our specific interlocutors to discuss response plans and workforce support. Additionally, the need for independent, factual, global, pragmatic advisory on the disease and its consequences on health has emerged as a key priority for organisations.

RESTRICTING TRAVEL & WORK ABROAD

A lack of freedom of travel has meant that a focus on travel risk has shifted from concern around geopolitical threats, cybercrime and environmental disruptions to a shift towards the physical and mental wellbeing of employees.

This also applies overseas, due to the physical and mental health risks that COVID-19 is posing to travelling employees. Any business travel or international assignments in the near future will be more complex and more costly, yet arguably more precious.

EMPLOYEE HEALTH AND SAFETY ARE NOW MATERIAL TO BUSINESS RESILIENCE

The traditional biomedical model of health at the workplace (with health threats as root causes of diseases) is no longer valid. The health and wellbeing of employees and stakeholders of an organisation needs a broader approach that appreciates that health outcomes are predilected upon a number of 'social determinants'. Health programming increasingly addresses issues across the wider organisation from the perspective of populations.

It is thus no longer possible to fully meet employees' occupational health needs in the workplace without taking into consideration their environmental, personal, mental and emotional health. For example, healthy lifestyle promotions must now factor in cultural aspects, workplace organisation, and employee commuting methods, while navigating the wide array of emerging technologies enabling an evidence-based and data-driven approach.

Health management calls for a broader sense of responsibility, beyond the prevention and cure of diseases to the holistic management of a balanced state of physical and mental harmony, at a personal and organisational level.

Health has become one of the strategic risks of organisations, as we have grown to understand how health management can directly influence business performance. We see how the higher the health agenda is considered within

organisations, the wider the benefits are in terms of employee engagement and retention.

Never before has health become so material to organisations as it has impacted business growth, raised costs and increased risks. Business post-pandemic has woken up to the realisation that good health is becoming as important to external stakeholders (employees, customers, suppliers, investors and society) as it is internally. Increasingly we see the opportunity for firms to engage in health initiatives to help address the huge equity gaps in health among employees and their communities. In areas like malaria, TB, or vaccine-preventable disease – all of which are predicted to rise post-pandemic – control programmes can profoundly impact both employees and communities alike.

Given its complexity, strategic health management is required to address the requirements of health promotion, prevention and protection in the context of the Sustainable Development Goals, particularly SDG 3 on health and wellbeing. To date, corporate involvement in meeting this metric has been ad hoc and industry or sector based. We see a trend towards more inclusion of health as a key priority for companies in the years to come.

Dr Pascal Rey-Herme

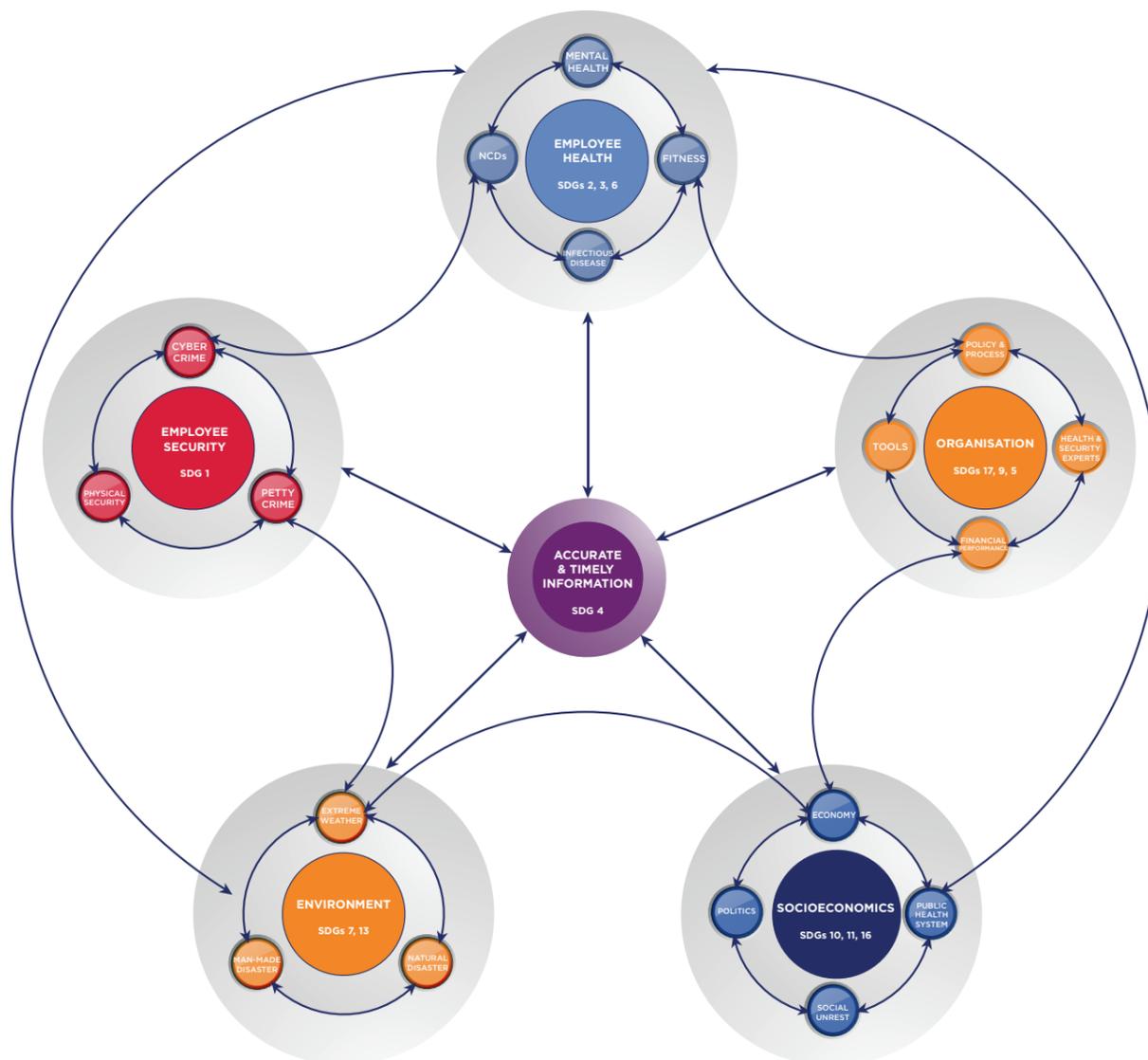
Group Medical Director, International SOS

¹ Business Resilience Trends Survey 2021

2021 Risk Dependencies

Infectious diseases are just one variable shaping the future of risks in 2021. Even through the prism of a COVID-19 pandemic, risks are interdependent and, often, mutually inclusive. While the risks are discussed independently within this research, it is important not to address any singular risk in isolation. A balanced risk management approach is the key to business resilience and long-term sustainability.

The respective **UN Sustainability Development Goals** are listed for each risk category. A helpful reminder of how we can address the risks of 2021, without losing sight of global sustainability goals.



FIVE PREDICTIONS FOR 2021

- 1 Ecopolitical turbulence will exacerbate tensions, civil unrest and crime**

 - After infectious diseases, **organisations predict that the biggest employee productivity disruptors in 2021 will be country risk ratings, transport concerns, and security threats.**¹
 - More than a fifth also cited 'geopolitical threats' and 'civil unrest' as key causes.¹
- 2 Pandemic-borne crisis management teams will redefine Duty of Care practices**

 - **Over half of risk professionals (54%) think having adequate resources to deal with COVID-19 is a challenge for their organisation** in ensuring the health and security of employees.¹
 - **Over a quarter of organisations (28%) cite the ability to evacuate employees as a challenge** in ensuring their health & security. Of those evacuations, risk professionals predict that **COVID-19 medical reasons will be the number one cause of employee evacuations in 2021.**¹
- 3 The growing infodemic will increase demand for trusted sources of health & security information and advice**

 - **Trust in advice from local governments & health bodies is seen as a key challenge for a third of risk professionals** – most acutely felt in the Americas (40%). This corroborates a gradual erosion of importance placed on the information and advice provided by those institutions.¹
 - Risk professionals identify that having **access to accurate and timely information on health and security threats as a frequently mentioned challenge (40%),** particularly among those responsible for assignees (45%).¹
- 4 Mental health issues will be a primary productivity disruptor**

 - **Almost 1 in 3 business risk professionals see mental health issues being likely to cause a decrease in employee productivity in 2021.** Across the board, those based in Oceania are more concerned than in other regions about the impact of mental health on productivity in the coming year.¹
 - Furthermore, **experts saw mental health overtaking infectious disease risks in 2021.** Experts believe organisations could have more employees on sick leave due to mental health issues than COVID-19.
- 5 Singular focus on COVID-19 will create risk blind spots**

 - The future is uncertain: **around half of risk professionals believe that health and security risks faced by employees will increase further in the next year.** This is most acutely felt by those based in Asia, especially among those responsible for assignees (60%) and business travellers (60%).¹
 - Experts expressed concerns that organisations focusing too singularly on COVID-19, are creating risk blind spots, primarily: (1) the physical, psychological and security implications of **working-from-home**, (2) **underlying health issues** going unaddressed, and (3) **wider environmental issues:** extreme weather events, natural disasters and climatic changes such as extreme temperatures and pollution.

¹ Business Resilience Trends Survey 2021

1

ECOPOLITICAL TURBULENCE WILL EXARCEBATE TENSIONS, CIVIL UNREST AND CRIME

“COVID-19 is causing an economic decline which will increase political tensions and will end in trouble. So I think there will be supply chain disruption, personnel security and distribution issues coming out of it.”



John Ludlow
CEO, Airmic
Workforce Resilience Council

Workforce Resilience Council experts expressed deep concerns over the potential impact of the pandemic on the global geopolitical environment. With the economic, political and social effects of the pandemic manifesting at international and national levels, the direct or indirect fiscal stress especially will shape interstate relations and exacerbate pre-existing trends. On a national level, public perception of government and health bodies' management of the pandemic will play into pre-existing divisions and security issues in certain states. In some cases, where the government is not perceived to have managed the pandemic successfully, or has been unable to develop a robust sense of national purpose in tackling the pandemic, there will be a higher likelihood of social unrest and anti-government sentiment, in addition to a hardening of pre-existing ideological divisions.

More broadly, while the pandemic's significance is not in any doubt, it should not be the only lens through which we view security risks in 2021 and beyond. In various states across the world, long-standing security issues remain the primary concern and whilst the pandemic is a complicating factor, it is the long-standing drivers for these security risks which will shape the overall environment in 2021.

ECONOMIC AND POLITICAL OPPORTUNISM

On a macro-level, those countries and communities who are severely impacted by economic recession and public health crises, may need to seek support from other nations. Furthermore, all states will be seeking vaccines. These factors will play into various pre-existing global dynamics and regional power struggles with states seeking to use the pandemic to accelerate pursuit of strategic interests.

This has already been borne out with some of the politics surrounding vaccines developed in Russia, the US, Europe and China, for example, and is expected to be a notable feature of interstate relations and soft power influences in 2021.

“I think geopolitical issues have been significantly exacerbated. The position of some countries has been opportunistic with the environment and the world we're living in at the moment and you've got other politicians, who have been really expedient with the crisis as well from a personal political gain.”



Jason Smith
Principal Consultant -
Risicare Consulting
Director - Risk Management
Institute of Australasia
Workforce Resilience Council

INTERNATIONAL & NATIONAL SECURITY CONCERNS ARE BUBBLING UNDERNEATH A COVID-19 MYOPIA

While adding to existing hardships on the ground, the pandemic has not brought about a fundamental shift in the vast majority of the ongoing conflicts, which will continue to feed regional security issues and great power engagement, as will be the case in Afghanistan, for example.

Furthermore, the pandemic has also complicated the calculus with regard to key geopolitical issues. As 2021 draws on, with - in all likelihood - increased vaccine production and take-up and reduced immediate term social, economic and logistical restrictions, these conflicts and geopolitical questions will again rise to the fore. Whether this is the evolving situation between the US and Iran, social unrest linked to stagnating quality of life standards in Latin America, the

TOP FIVE EXPECTED CAUSES OF EMPLOYEE PRODUCTIVITY DECREASES IN 2021¹

91%

infectious diseases (COVID-19, malaria, dengue, Ebola, Zika etc.)

32%

country risk rating

32%

transport concerns

30%

security threats

30%

mental health issues

More than a fifth also cited 'geopolitical threats' and 'civil unrest' as key causes.

emerging Salafi-jihadist threat in northern Mozambique, the regional fallout of the rising ethnic violence in Ethiopia, populism and nationalism in Europe, or tensions between India and China, or the US and China - some or all may pose potentially thorny challenges for risk managers in 2021.

Domestically, in general terms, public sentiment to their governments has been defined by how well they are perceived to have handled the pandemic. In certain cases, such as Lebanon, the pandemic has highlighted pre-existing issues around governance and added further fuel to anti-government sentiment. Whilst impressive pandemic performance in places such as South Korea, or New Zealand has bolstered public faith in the government. That said, impressive pandemic response does not nullify the threat posed by underlying popular discontent, as has been recently demonstrated with the growing protests in Thailand, which have expanded despite a well-regarded pandemic response.

In Europe and the United States especially but not exclusively, the pandemic has heightened societal divisions and led to increases in support for various right-wing populist politicians and groups, fuelled in significant part by misinformation and social media. This has led to the increased politicisation of scientific outputs such as mask wearing and vaccines, the effects of which will not only outlast the pandemic but also complicate and slow the ongoing pandemic response. This in turn has led to increased mobilisations on the right and on the left, trends which we expect to continue well into 2021 and likely to be played upon by politicians of various ideological persuasions.

Citizen activism will continue



James Bird
Security Director, Intelligence and Operations, International SOS

The pandemic has also shone a bright light on structural inequality, with individuals of lower socioeconomic status - which in many countries has direct correlation with ethnicity - often disproportionately affected in mortality terms.

This dovetailed with a reinvigoration of the Black Lives Matter movement in the United States following the killing of George Floyd at the hands of police in May 2020. His death sparked widespread protests not just in the US but all over the world, with solidarity gatherings in counties in Europe, Asia and Africa and South America, many of which also addressed local issues of structural inequality and racial injustice at the hands of the law.

Prior to the pandemic, the issue of climate change was a notable source of mobilisation and as 2021 progresses the expectations of many citizens will be for their government to take advantage of the 're-set'. These expectations cross various issues including, but not limited to, social justice and climate change. They will, however, likely clash with competing visions and priorities across the political spectrum, as various countries map out their economic, social and political trajectories.

This will translate into more demonstrations and highly charged political atmospheres, particularly as the slower-burn economic impacts of the pandemic start to be felt, which, again will disproportionately fall on those at the lower end of the socio-economic spectrum.

Timely intelligence and response will build resilience in a turbulent world

Given all of the above, and the complex and interwoven health, economic, social, political and security aspects of the pandemic, risk managers are going to face many challenges in 2021. These are going to be compounded by the problems of both excessive information, and misinformation.

At a time when the distinction between opinion and fact is often blurred, obtaining timely, apolitical, verifiable and actionable information has never been more valuable to organisations to inform strategic and tactical decisions and to ensure the business continuity.

A key part of access to analysed and assessed information is using this to build an organisation specific picture of the types of domestic and international threats and risks that would necessitate an organisational response, and then putting the plans in place to manage that response. The pandemic has brought business continuity planning to the fore and the flexible approach adopted by many companies in 2020 will need to be retained and developed, as they analyse the dynamic threat environment and build actionable plans to enable their business to thrive in the uncertainty and be prepared to respond nimbly when the situation necessitates.



Around a third of risk professionals felt that security threats would be among the top causes of employee productivity decreases in 2021.¹

2

PANDEMIC-BORNE CRISIS MANAGEMENT TEAMS WILL REDEFINE DUTY OF CARE PRACTICES

“The COVID-19 pandemic has been a wakeup call for all employers regarding the importance of the health and wellbeing of their workforce. They have now realised that the health and viability of their business is dependent upon the health and vitality of their workforce. Employers will increase their emphasis on maintaining a healthy and safe workforce as a key driver for the sustainability of their business enterprise. The health and productivity and performance of their workers are inextricably linked to the bottom line of the company.”



Ron Loeppke
Vice Chairman, U.S. Preventive Medicine
Workforce Resilience Council

The pandemic quickly affected every employee in a way that no other event in modern history has – the heightened risk of international travel quickly paled in significance to domestic risk. Issues were no longer felt by those travelling, they were at home and in every workplace. The knock-on impact in organisations is that **roles previously only concerned with workplace safety soon found themselves in an unfamiliar territory of managing employee health and safe logistical management** – with a primary objective to prevent infections and reduce the risk of death. This role was often extended to not just their own employees, but in the wider business units, or even in communities in which they operate.

Boards, HR and general management found themselves thrust into the frontline of clinical decision making, with incredibly high stakes. In most cases this ultimately led to both global and local crisis management teams being formed. Whether formal or informal, most of these crisis management teams have shaped the future of Duty of Care. If we look at an HR department, they have quickly been propelled to new roles, involved on topics they had no direct influence on before, such as vulnerable persons, mental health, home violence, schooling, etc.; which correspond to a broader definition of Duty of Care.

Many of these teams have evolved to be more nimble and agile. Those organisations fortunate enough to already have internal and external health and security expert support were in general quickest to respond with suitable plans. However, **while some of those had the foundations in place to manage such a brutal crisis, they too have had to rethink and repurpose their teams** and processes to help manage variables previously felt

to be an individual employee-managed risk, or one managed by local public health. For example, this might have involved ensuring an employee can get to and from their workplace with minimal risk of infection or being stopped by local restrictions. Pre-pandemic, this simply was not front of mind for many people. But they are now, and for the foreseeable future.

Experts interviewed felt that organisations have now recognised how vulnerable they are as a business if they don't protect their employees from these new risks: in future there will be more emphasis on the health aspects of employee health and safety. Health and wellbeing have now moved to the top of the agenda: it is now for the first time for many companies a board-level matter. There is an expectation not just that there will be an increase in preventative measures, but that there will be an aspect of long-term health monitoring of a company – not just ensuring the business is healthy, but that employees are too. This will in future extend beyond treating the sick or supporting during short crises, but will encompass a more holistic measure of health performance.

Experts highlighted three major variables that will also define how this will play out in 2021:

- 1 an organisation's willingness to change,** seeing this as positive opportunity to deliver more value to their people;
- 2 its ability to afford the necessary resources in order to deliver change,** in light of the economic downturn; and
- 3 the introduction of new regulation and legislation.**

“They need to reach out to their risk community... senior roles tend to be driving towards their objectives and often blind to risks; they're very optimistic people and ... they need to be a bit more risk aware. They also need to be more joined up too, because as I've mentioned, risks are very connected these days and issues very seldom stay in one department... so if HR have a problem then soon operations will have a problem and so might sales and marketing. So businesses need to de-silo and join up and that can only be done if the C-Suite leads the team.”



John Ludlow
CEO, Airmic
Workforce Resilience Council

‘EMERGING RESILIENTS’ WILL CAPITALISE ON LESSONS LEARNT FROM THE PANDEMIC – CHANGING ROLES AND RESPONSIBILITIES

Experts saw great opportunity for employers as health and wellbeing is pushed up the agenda, expecting ‘employer care’ to become more critical in future employee attraction, engagement and retention. The primary changes forecasted in 2021 are:

- **Breaking departmental silos** of boards, human resources, health and safety, and security
- **Leadership** in general will need to be stronger but also more empathetic with the workforce
- Health and wellness roles will take greater prominence on senior leadership teams with the increasing value placed upon the role of a **Chief Health Officer as a strategic advisor**:
 - » Data is increasingly noisy and its interpretation more nuanced
 - » Strategists, like McKinsey & Company¹, now recommend that a medical advisor is integral to crisis response leadership, as part of a network of teams
- **Crisis/risk management roles** will be valued more within organisations
- **Human resources will evolve further** to become a more strategic function within the organisation
- **Security roles** will become more holistic, repurposing intelligence and analysis skills to support health and wellbeing too.
- **Health, safety and security** will become more material to organisations, leading to transformation and innovation in business practices, which will in due course be **reflected in future sustainability reports and investor expectations**.

¹ ‘Leadership in a crisis: Responding to the coronavirus outbreak and future challenges’ – McKinsey & Company

² Business Resilience Trends Survey 2021

‘CHANGE RESISTERS’ WILL RISK PRODUCTIVITY LOSS, ABILITY TO RETAIN TALENT, AND COSTLY LITIGATION

There are many industries where working-from-home just isn't a viable option: we will see continued innovations there, as they adapt to simply survive.

However, there are some which are not adapting or are waiting for a resolution, a return to normal – that may not ultimately come, or at least not the ‘normal’ they are expecting. While this reluctance to change is understandable considering the financial burden so many are under, this could ultimately result in long-term productivity loss, the ability to retain/attract talent, and costly litigation.

Organisations offering a new provision of enhanced Duty of Care to their employees will be far more attractive to both talent and investors. This goes beyond offering simple health insurance or wellness perks, but will become increasingly more proactive and outcomes-driven.

RESOURCES WILL NOW BE PRIORITISED BY ORDER OF RISK LEVEL, WITH GREATER IMPORTANCE PLACED ON HEALTH & SECURITY ADVISORS

Following the pandemic, experts expect **willingness to engage and invest in employee health and wellbeing to only increase**. Employers traditionally focused on safety will see emphasis shifting towards the health aspect of HSE (health, safety and environment).

But there are concerns about resourcing: **over half of risk professionals (54%) think having adequate resources to deal with COVID-19 is a challenge for their organisation** in ensuring the health and security of employees.¹

“Now if you join a company and they say we don't cover you for hospitalisation and all that stuff, that will become a factor for the employee, whether they want to take up the job or not.”

Jaleel Rahiman
Secretary General,
National Safety
Council of Singapore
Workforce Resilience Council



Over half of risk professionals think having adequate resources to deal with COVID-19 is a challenge for their organisation.¹

A risk review for an organisation will help decide the priorities: is mental health becoming a growing reason for employee sick-leave? Are travellers being sufficiently screened? How is ergonomic risk being proactively managed? If so, have we put in place both preventative and reactive support to help those people?

As the complexity has grown, **independent unbiased health and security advisors will play an increasingly important role** – helping organisations to make decisions based on their profile and needs, while not spending above their means and avoiding being seen as taking a political stand on COVID-19 measures. Ultimately, their role will be to help organisations anticipate the next health challenges, beyond the current pandemic, they need to start addressing now.

THE ABILITY TO EVACUATE AND RELOCATE EMPLOYEES WILL CONTINUE TO BE COMPLEX BUT ESSENTIAL

Nearly a third of organisations (28%) cite the ability to evacuate employees as a challenge in ensuring their health and security.

This is felt most acutely by respondents supporting assignees (39%) and those based in Africa & the Middle East (37%), and Japan (37%).³

Of those evacuations, risk professionals predict that COVID-19 medical reasons will be the most likely cause of employee evacuations next year.³

Most likely evacuation causes in 2021³:



INCREASED REGULATION & LEGISLATION

Experts highlighted some blind spots at present on regulation and legislation: how do you evidence your workplace is 'COVID-19 secure'? With the confusion on measures and the lack of consistency across national jurisdictions, how do you navigate through the many national visions of what constitutes 'best practice'? Who is responsible for monitoring the appropriateness of an employees' homeworking environment?

2021 will start to bring clarity, both through regulation but also via costly litigation. Singular court cases can and will define the future.

We explore the complete working-from-home picture later in our fifth prediction.

COVID-19 and the changing responsibilities of the C-Suite



Dr Philippe Guibert
Regional Medical Director, Europe
Health Consulting, International SOS

Beyond the direct disruption the pandemic has caused, there have been major organisational shifts at the C-Suite level. Many executives have broadened their remit as the pandemic has evolved, taking a more hands-on approach to mitigate the disruption caused by the coronavirus crisis. This burden in many cases has been borne due to the urgency with which decisions need to be made, as the C-Suite is generally best placed to quickly respond to issues, updating policies in an agile manner to cope with the dynamic situation.

One of the main areas where the C-Suite has expanded their responsibilities is with the health and security of employees. Recent research from IBM¹ highlights this, 80% of surveyed C-Suite executives reported that they were now supporting the physical and mental health of the employees whom they oversee. This is underscored in our own data whereby International SOS has observed a tenfold increase in calls to our Assistance Centres from members of our clients' management teams, and a doubling in the number of C-Suite level calls.

It's clear that C-Suite executives are now doing more to ensure that decisions account for the health and safety of employees. Specifically, employees' personal health issues are no longer seen as separate from business concerns.

Instead, the two are seen as increasingly interconnected, with employees being recognised as organisations' most valuable assets.

Given these trends and awareness of employee safety, C-Suite executives will need to continue to drive decision-making on how their facilities can be made COVID-19-safe, whether employees are office-based, mobile or working at retail or manufacturing or other industry-relevant sites. This focus on expanding aspects of employee safety will undoubtedly stay beyond the pandemic, even if the C-Suite may become less hands-on as the crisis passes.

In addition to the physical health and safety of employees, organisations also appear to be gaining a greater level of sensitivity and understanding regarding mental health issues. The number of organisations reporting stress-related, emotional fatigue or employee disengagement leading to accidents and absenteeism has recently increased. Chief Health Officers (CHOs) in particular are invaluable assets in this field, as their expertise can help businesses understand the best ways to support employees' mental health. They can support the HR function's focus on a medically-informed mental health strategy, which HR professionals can implement without becoming experts in the field. Organisations should certainly consider these benefits as a matter of urgency: a recent International SOS survey² showed that over 20% of organisations are expecting mental health issues to cause operational issues over the next 12 months - highlighting the importance of having an expert to deal with this issue.

1 <https://www.prnewswire.co.uk/news-releases/ibm-study-majority-of-global-c-suite-executives-are-rapidly-accelerating-digital-transformation-due-to-covid-19-pandemic-but-people-and-talent-are-key-to-future-progress-841602437.html>
 2 <https://www.businesswire.com/news/home/20200610005323/en/New-International-SOS-Survey-Reveals-Second-Wave-of-COVID-19-Fears-as-Leading-Threat-to-Business-Continuity>
 3 Business Resilience Trends Survey 2021

COVID-19 and the changing responsibilities of the C-Suite (cont.)



Erika Weisbrod
*Director of Security Operations,
Europe, International SOS*

Beyond the direct health implications of COVID-19, the C-Suite is increasingly needing to take additional issues, such as the broader security role, into account as the pandemic has affected various geopolitical and economic tensions. It has brought to the forefront the impact and far-reaching repercussions that both health and security issues can have for both employees and society generally. For instance, earlier this year around 75% of the security-related requests that International SOS received were related to COVID-19, as the crisis has exacerbated existing security risks due to growing anti-government sentiment, xenophobia and general social unrest.

The Security function has increasingly been asked to narrow its focus to more national, local and virtual threats and mitigations. Roles and responsibilities have also shifted to take on more aspects of business continuity, crisis

management and communication in support of a greater number of domestic issues: navigating return to work, volatile logistical restrictions and compound crises – as seen borne from civil unrest and extreme weather events – such as hurricanes/typhoons, flooding and wildfires.

Moving forward, we can expect the C-Suite to maintain a continued interest in and oversight of the issues sparked by the COVID-19 pandemic. While executives may take a less involved approach as we exit the crisis, it is likely that the mindset of caring for employee safety and overall workforce resilience will remain. Additionally, the C-Suite will be looking for more incisive and accurate data to inform and prevent being caught off guard by the next major disruptive event – something with which International SOS strives to support its clients. For example, security and HSE professionals are increasingly being tasked to provide sustainability reporting, a trend that will likely continue in coming months and years. Coupling this data-driven approach with agile decision-making based on robust and up-to-date actionable insight, will be key for the most effective organisations going forward.



3

THE GROWING INFODEMIC WILL INCREASE DEMAND FOR TRUSTED SOURCES OF HEALTH AND SECURITY INFORMATION & ADVICE



It has been estimated that the amount of academic information published on COVID-19 in the last nine months is about 50% of that published on HIV-AIDS in the last 39 years². Advice from the most trusted of national and international authorities about transmission and prevention of COVID-19 has been conflicting and changing.

Trust in local governments and health bodies is seen as a key challenge for a third of risk professionals – most acutely felt in the Americas (40%).¹ This corroborates recent findings reflecting a gradual erosion of importance placed on the information and advice provided by those institutions.

Perhaps most damaging of all has been the politicisation of health topics. Politicians expressing counter-opinions to preventative measures like

mask-wearing have caused division and confusion. This involvement of political language ('speaking in the name of science/facts') into health matters is new territory for many nations. Organisations now also need to consider if their decisions on health and safety are going to be seen as political support or lack thereof. It is becoming increasingly difficult to navigate, especially if companies are unable to source opinion from (and share responsibility with) an apolitical independent.

Organisations are increasingly looking to engage subject matter experts to help them sift through ever growing amounts of information. Being able to discuss specific concerns and scenarios allows appropriate response, minimising the risks of over- and under-reaction.



¹ Business Resilience Trends Survey 2021

² International SOS analysis

“...information has almost become ubiquitous in a way, and that’s got pros and cons. On the one hand, it’s a great equaliser, you and I both having access to the same information, should give us each the same opportunity, I’d make that argument. On the other hand... it becomes a great breeding ground for misinformation to be put out... it’s very difficult, I think, to parse out and tell what’s credibly resourced and referenced and researched data, versus what is someone’s opinion being pulled out as data. I think long term, that has a very big impact on all our futures.”



Peter J. O’Neil
CEO, ASIS International
Workforce Resilience Council

EMPLOYEES WILL TURN TO THEIR ORGANISATIONS FOR A SOURCE OF TRUTH

Where trust has eroded, employees have turned to their organisations to bridge the gap: helping them to cut through the ‘noise’ (huge volume of information being shared) and provide clear advice which they can use not only to protect themselves but also to help their loved ones.

- » **Remote working** - How to monitor productive and healthy remote work environments? How do we keep people mentally healthy, and actively manage the lack of social contact?
- » **GDPR & cybersecurity** - Monitoring cybersecurity, ensuring GDPR practises are still being adhered to under limited supervision.

EMPLOYEE PRODUCTIVITY IS NOW HINGED ON THE ABILITY TO ACCESS & UTILISE COVID-19 INFORMATION

Risk professionals identify that having **access to accurate and timely information on health and security threats as a challenge** (40%), particularly among those responsible for assignees (45%).¹



Key considerations highlighted by experts:

- The clarity of information provided, the amount of information provided, and the lack of consistency in the data - leads to increased confusion e.g. in understanding the different localised rules about where you can travel to.
- This creates a lot of work in vetting information. The source of information has grown in importance; trusted information from credible sources have become increasingly vital.
- The increased volume of information that needs to be considered by organisations has led to additional resources being deployed to focus on:
 - » **Return to office** - How many employees can be accommodated? Where have they travelled from? How can physical distance be achieved? Is the ventilation adequate? Are the cleaning and disinfection measures sufficient?

“ I think many of us experienced the kind of avalanche of emails that started coming in since March, and it can be very overwhelming just using the sort of old fashioned kind of tools for keeping in touch with people, but on the other hand there’s a great deal of really rapid development of just the tools that we already have, all the kinds of video conferencing... we’ll have to adapt our habits to use these things.”



Judy Kuszewski
Chair, Global Sustainability Standards Board (GRI)
Chief Executive, Sancroft
Workforce Resilience Council

MISINFORMATION AND CYBERCRIME WILL PREY ON THE VULNERABILITIES OF HOMEWORKING

The role of information in homeworking was of particular concern to experts: namely the lack of control that has dramatically occurred: where information may have been shared clearly and concisely in an office/site environment at townhalls and informal settings, many people are working in isolation and are more reliant on digital forms of information, they may develop new, less approved, practices for consuming information – and with an employer having no way of knowing.

The UN has launched its own campaign to tackle misinformation: #PledgeToPause highlights that ‘with the current pandemic, it [misinformation] can even be deadly’. This is closely linked to the WHO’s guidelines to Managing the COVID-19 infodemic: Promoting healthy behaviours and mitigating the harm from misinformation and disinformation.

- 1 Increased chances of security breaches** due to unstable Wi-Fi systems and a reliance on VPN networks.
- 2 Complacency** among employees in regard to keeping data & devices secure.
- 3 Unsecure working environments.**
- 4 Fake news undermines facts** – which can lead to disregard of actions to reduce risk.

“ I think people working from home turn a lot more to the internet than before for their information and news... There is certainly greater ability to be swayed or to take a whole lot of fake news. Getting more and more difficult to decipher between what’s real and what’s not... Some organisations are going to almost have to limit their internet spread. ”



William Witham
CEO, Australia-Africa Minerals & Energy Group
Workforce Resilience Council

“ I think with working from home, which is going to be more common and prevalent, and could well be the norm for a long time to come, there will also be a lower standard of online data security, because organisations will not be able to impose or exercise that level of control as compared to when systems and data are kept within organisations... it’s about revealing data to non-authorized persons, and there is really not very much that organisations can do to control that... They can put in more measures about access to your office or your computer. There are certain things which staff may not be able to access... but there will still be a certain level of loss of control. I don’t think it will be the same as previously anymore. ”

Workforce Resilience Council

Addressing an exponential vulnerability



Aditya Luthra
Security Director, Asia Pacific,
International SOS

As governments were issuing restrictions on their people, organisations had to deal with another substantial challenge: misinformation and cybercrime moved from the workplace into employees’ homes.

While on site or in an office, employees may not be aware of the protocols and measures put in place to protect them and their organisations, and perhaps they may not have needed to be. However, just when our reliance on digital technology is at its greatest, we find ourselves in unfamiliar territory.

Organisations must quickly adapt to address the protection of their employees’ cyber wellbeing – providing trusted, regular information, and clear training on how to protect themselves and their organisations from those preying on their vulnerabilities.

While an organisation’s technical defences and systems remain critical, the management of employees will become increasingly key to thwarting any potential data compromise. Organisations should work with their employees on appropriate (and tailored to needs) training and preparedness programmes to ensure they are fully equipped to mitigate any threat in their digital domain - wherever that now may be.

UNIVERSAL DIGITAL HEALTH PASSPORTS, COVID-19 TESTING & VACCINES WILL UNLOCK INTERNATIONAL TRAVEL FOR ORGANISATIONS

Experts interviewed agree that apolitical 'digital passports' or other forms of documentation of COVID-19 status would be helpful for the future of travel - but a balance needs to be struck between data security and individuals wanting to be a part of it.

COVID-19 is forcing organisations and employees themselves to **question the necessity of travel:**

- Flying in particular is felt to be a very unproductive use of time.
- Companies are realising they can save money by cutting business travel.
- Likely to see increased regulation, monitoring and pressure to reduce business travel in future.

Health & safety will be a long-term priority:

- Greater precautions (e.g. mask wearing) may be taken to prevent catching infectious diseases.
- Increased focus on hygiene.

Freedom of movement is likely to be restricted for several years and there will be an **increase in tracking**. Authorities will want to know:

- Who has been immunised.
- If people have fallen ill (and nature of the illness).
- What countries people have been to.

There is likely to be a **reduction in people being posted as assignees**, and an increased emphasis on growing local talent.

“I think the use of health passports or some other form of health verification will continue to be a point of interest and a challenge for companies. A challenge in terms of how that actually works from a practical standpoint when employees need to move across borders. And, more sensitively, how do you do something like so that it isn't seen as an invasion of somebody's personal privacy. How do you manage the data involved in that process in an appropriate way given just how sensitive it is.”



Marc Burrows
Head of Global Mobility Services, KPMG
Workforce Resilience Council

Broadening and interrogating resources to rebuild confidence



Dr Anthony Renshaw
Regional Medical Director, Health Consulting, Europe, International SOS

Throughout 2020, an ability to question and challenge traditional information sources has enabled companies to make better informed, faster decisions. The infodemic has also affected the medical community - there is now an extraordinary abundance of scientific papers and reviews - that even the very advisors to governments and public health bodies are suffering under a barrage of science. Clear advice is harder to come by.

A reliance on local public-health advice has been considered the de facto advice in the past for some employers - but in 2021, a more tailored, joined-up approach will be needed. How International SOS recommends building confidence in the accuracy and appropriateness of guidance:

- Challenge the data and all the assumptions that sit underneath.

- Cross-reference multiple best practices to define what is the best approach for the greatest number of organisations e.g. contact tracing and testing approaches.
- Define global minimum standards and support tools.
- Tailoring of guidance for the organisation based on their specific needs and any national or regional requirements.

In summary, an intelligence cycle that is fully integrated with a global operation drives objectivity and clarity, enabling direction using best-available evidence, through independent analysis and meaningful balanced advice.

COVID-19 has also created many more 'grey areas' - what we know and do today may need to change tomorrow, based on ratified guidance: an organisation's ability and willingness to be agile here will help build resilience in future.

“Familiar crises can appear in unfamiliar places, and unfamiliar crises can come to light in forms we have never seen before.”

“What we shouldn't do is assume that the pressure to reduce business travel will come from the organisation. I think that pressure will also come from the employees. We have seen a general and agreed want to reduce the amount of business travel.”



Dr Rachel Lewis
Chartered and Registered Occupational Psychologist
Director, Affinity Health at Work
Director, Professional Doctorate in Organisational Psychology, Birkbeck University
Workforce Resilience Council

4

MENTAL HEALTH ISSUES WILL BE A PRIMARY PRODUCTIVITY DISRUPTOR

“There’s been a great opportunity, from a mental health point of view, because there’s this recognition that everybody has suffered, and everybody has felt some fear or stress at some point. There has been an opening of conversations within organisations about mental health and a reduction in stigma. There is an opportunity for organisations to actually prioritise mental health and recognise that mental health is actually just part of the framework of organisations, rather than seen as an add-on, or seen as a weakness, or stigmatised and so on.”



Dr Rachel Lewis
 Chartered and Registered Occupational Psychologist
 Director, Affinity Health at Work
 Director, Professional Doctorate in Organisational Psychology, Birkbeck University
 Workforce Resilience Council

When looking at current concerns affecting the safety and security of employees, COVID-19 has prompted a blurring of lines between what is deemed ‘safety’ and what is deemed ‘wellness’. The majority of the concerns centred around the wellbeing of employees:

- Employees’ stress around getting COVID-19 or spreading to loved ones. This is exacerbated when employees have to travel.
- Increased levels of anxiety due to the uncertain times or working from home.

Almost 1 in 3 business risk professionals see mental health issues being likely to cause a decrease in employee productivity in 2021, apart from those responsible for students and faculty, where this rises to 43%. Across the board, those based in Oceania are more likely than other regions to say they are concerned about the impact of mental health on productivity in the coming year.¹

Furthermore, **experts saw mental health overtaking infectious disease risks in 2021.** Experts expect that organisations could be faced with more employees on sick leave due to mental health issues than COVID-19 symptoms.

While COVID-19 is seen to be creating new mental health issues, it is also seen by some as an opportunity to address what has been a growing employer concern for some time. Funding in mental health was already increasing but experts believe that COVID-19 will have a big impact in driving this forward.

30 %
 Almost 1 in 3 risk professionals see mental health issues being likely to cause a decrease in employee productivity in 2021.¹

¹ Business Resilience Trends Survey 2021
² <https://www.mckinsey.com/industries/healthcare-systems-and-services/our-insights/five-ways-to-design-a-better-mental-health-future-for-a-stressed-out-workforce>

WORKING AT HOME AND IN ISOLATION ARE CREATING NEW PSYCHOLOGICAL VULNERABILITIES

Feeling isolated is a key issue among remote workers, leading to:

- **Increased risk of anxiety, depression and stress.** Over 40% of Americans struggle with mental-health issues stemming from the COVID-19 pandemic, and this trend is being seen elsewhere.²
- **Age gaps are emerging.** Older employees face increased stress through lack of contact with stakeholders and heads of department, whilst younger employees face increased stress through lack of hands on training and mentoring: 75% of the younger workers are reporting mental strain.²
- **Inability to reduce stress through normal channels.** The prolonged lack of human contact will make communication channels increasingly difficult. Leaders will need to lead by example and ensure frequent empathetic engagement with staff continues post pandemic.

Workers have been forced to change their routines:

- **Strain in work-life balance** e.g. employees coping with childcare and caregiving dual responsibilities.
- Some employees **may be working in unfit working conditions** e.g. cramped conditions with distractions, or forced to spend time in abusive or potentially violent home conditions.



“Depression, stress, I think the ability to separate work time from not work time is harder for many people when you’re remote, when you’re not in the office, when you don’t have the same routines. Yes, and I think just uncertainty as well.”

Judy Kuszewski

Chair, Global Sustainability Standards Board (GRI)

Chief Executive, Sancroft

Workforce Resilience Council

THOSE ON AWAY-FROM-HOME ASSIGNMENTS ARE OF HEIGHTENED CONCERN

In a separate study by the International SOS Foundation, it found that those on assignments – namely remote and rotational workers – were at significant risk. Of those surveyed, 40% experienced suicidal thoughts on rotation some or all the time (compared to average of 4-9%), yet 23% reported not having access to psychological support (e.g. a hotline).¹

The nature of these assignments mean travel to/from is involved. Yet restrictions and barriers to travel have meant rotation cycles are longer. Some rotational workers are finding themselves trapped since the start of the pandemic.

TECHNOLOGY WILL LOWER THE FINANCIAL BARRIERS OF MENTAL HEALTH CARE PROVISION

COVID-19 has created opportunities for companies to demonstrate that they care for employees and show compassion:

- Mental health is becoming less of a taboo issue – there is now more tolerance and acceptance
- COVID-19 has meant that employers can no longer ignore mental health issues. A precedent has been set for the future
- Employers will have more of a role in managing employee stress. Benefit systems will be adapted to help with mental health issues
- Employees are also expecting to have access to the latest digital technologies to engage with healthcare providers

But, at what cost? Among an economic downturn, how can the cost of a new support service be covered?

Employers will play more of a role in lowering/eliminating the financial barriers to mental healthcare. There will be an increase in telebehavioural and teleconsultative health systems to support employee mental health needs – so just as physical healthcare costs can be reduced by telehealth techniques, so will mental healthcare in 2021. As these technologies expand it is ever more important for organisations to ensure these services are regulated, licensed and able to provide a quality of service wherever employees are based.

The complexity of mental health lies in its intangible nature however it should not be seen in a vacuum



Dr Robert L. Quigley, MD, D.Phil,
Senior Vice President and Global
Medical Director, Corporate Health
Solutions, International SOS
Assistance & MedAire | Americas,
International SOS

Where the role of medicine and management of physical health is well-known territory, mental health comes with an intangibility that for some organisations unnecessarily increases its complexity. In 2021, there will be a shift to bring clarity here: clear provision of care and confidential monitoring/reporting techniques – both set by employers and expanding regulation or legislation in an increasing number of countries. There will be a concerted (global) effort, across all industry sectors, to destigmatise mental illness such that employees and employers alike will have a comfort level when discussing mental illness as they do with any of the other non-communicable diseases (i.e. diabetes or cancer). Part of this campaign will be the realisation and declaration that mental illness will impact all of us at some point in our

lives. This, to a great extent, is because the world will continue to battle two contagions (which are not mutually exclusive): COVID-19 and stress. The latter is typically manifested by anxiety and/or depression both of which are now, according to the CDC, at epidemic levels.

However, organisations must not let a focus on mental health outweigh a balanced view and provision of employee healthcare. The intractable link between mental and physical health and wellness means the two issues cannot be seen in isolation. For example, employees with poor mental health will be more likely to have cardiovascular disease, and vice versa. One cannot separate the two. Undue or exclusive focus on one disease area will only lead to an imbalance later on – creating unnecessary blind spots. Thus, a holistic approach to health and wellness, inclusive of mental health, will be required to create a ‘culture of health’ within any organisation. Employers have already learned, and will continue to learn, about the value of such a culture when addressing absenteeism, presenteeism, and ultimately workplace productivity.

COVID-19 is disrupting mental health service in most countries

In a survey conducted by the World Health Organization (WHO), it found that COVID-19 is causing major disruptions to critical mental health services in most countries. WHO has previously highlighted the chronic underfunding of mental health: prior to the pandemic, countries were spending less than 2 per cent of their national health budgets on mental health, and struggling to meet their populations’ needs.²

1 ‘The Psychological Impact of Remote Rotational Work’ - internationalsosfoundation.org

2 <https://www.who.int/news/item/05-10-2020-covid-19-disrupting-mental-health-services-in-most-countries-who-survey>

5

SINGULAR FOCUS ON COVID-19 WILL CREATE RISK BLIND SPOTS

“ We don't have the system in place to do a risk assessment of everyone's workspace at home. My concern is what's the liability for the employer associated with this, when people are working remotely? ”



Steve Horvath
Chair, Work Wellness Institute
Former CEO, Canadian Centre for Occupational Health & Safety
Workforce Resilience Council

Experts interviewed expressed concerns that organisations focusing too singularly on COVID-19, are creating risk blind spots, primarily:

- 1 the physical, psychological and security implications of **working-from-home**;
- 2 **underlying health issues** going unaddressed; and
- 3 **wider environmental issues**: extreme weather events, natural disasters and climatic changes such as extreme temperatures and pollution.

WORKING FROM HOME - A NEW SET OF RULES ARE NEEDED FOR MANAGING THE PHYSICAL, MENTAL AND SECURITY DEMANDS

Prior to COVID-19, there was already a gradual move towards more flexible working and working from home. Expert opinion is split over whether working from home is a long term or permanent change. Some believe it will be full time, however, most experts agreed that a hybrid or blend of office and home working would be a reality in the future.

While the term 'home' may be universally familiar, within it the circumstances are varied. Irrespective it presents employers with a lot of unknowns – and employer assumptions and generalisations can lead to individual issues being overlooked.

Experts highlight that lifestyle adjustments like homeworking, made to reduce risk of COVID-19 infection, have also introduced secondary health risks: ergonomics, sedentary lifestyles, inappropriate coping mechanisms. This is believed to have led to a lack of control for organisations.

Where business travel is dramatically reduced, health and wellbeing risk for this group is also now more centred in the home. This means that a complete redefinition of what the workplace is, a new continuum of various environments, from home to hotels, and from offices to transportation means, needs to be acknowledged, risk-assessed and controlled thoroughly.

Ergonomics problems & sedentary lifestyles:

Organisations will need to try and **ensure employees are set up ergonomically** but also are supported in their mental health and wellbeing – if unaddressed, this will lead to increased risk of back/neck/shoulder pain, carpal tunnel syndrome, musculoskeletal disorders, sprains, strains, eyestrain, trips and falls.

It was also felt that homeworking, especially under local movement restrictions, is leading a **dramatic increase in people leading sedentary lifestyles** - employees potentially working harder for longer hours, with less breaks, and back-to-back calls. Fewer ‘water cooler’ type conversations and normal non-work events to break up the day are leading to less social cohesiveness, a protective factor.

Finally, it is anticipated that the pandemic and the dramatic shift in work lifestyles will also lead to an **increase in overeating, obesity, alcohol and substance misuse** as coping mechanisms. This interconnectedness between an infectious disease and its chronic consequences is complex, and can only be interpreted by health professionals to precisely avoid any blind spots.

Legislation, policy and education:

Experts recognised that this dramatic change in working life for many was unexpected, and thus there is a lack of legislation and policy for a flexible working model of this size in many organisations. But employers still have a Duty of Care over their employee’s working conditions

and workspace ergonomic set up. The problem lies in a lack of awareness about what exactly those responsibilities are and resources to deal with it.

At present, recommendations can be made about home workspace set up but there are few practical ways to reinforce them – this needs to be addressed in the future – and not only by policy, increased training and education for employees will also be necessary. They outlined that policies will need to be adapted further and new policies created, which might include a repurpose of current travel risk mitigation policies, or future corporate vaccination policies.

“ There’s going to be a whole new wave of industry focus on how to evaluate and enable the home office environment. A lot is known about the negative effects of not having the proper lighting, seating, posture when at the computer screen doing phone calls, video calls, or checking emails. This new “working at home during a pandemic” phenomenon is also causing significant mental/emotional health issues that need to be addressed. It will be imperative to distil the science and document the evidence base in clear terms to prevent people from having work related problems by making sure they evaluate and adapt their home office environment appropriately.”



Ron Loeppke
Vice Chairman, U.S. Preventive Medicine
Workforce Resilience Council

ORGANISATIONS WILL NEED TO STEP IN TO ADDRESS UNDERLYING PHYSICAL HEALTH ISSUES

Underlying health & wellness issues have been hugely exacerbated by COVID-19. The expectation is that the longer we move on (away from the old normal, not finding a new normal), the more **these issues will snowball:**

- There has been a **reduction in preventative screenings** for chronic health issues e.g. diabetes, heart disease, cancer diagnosis.
- Treatments and appointments cancelled by hospitals and treatment centres, or by patients themselves to reduce COVID-19 exposure.

Some experts commented on a **ticking timebomb of underlying chronic health threats** going undetected and untreated. There is also concern that these are the very conditions most likely to put people at most risk should they catch COVID-19.

In 2021, it was recommended that there should be more focus on **preventative measures**, keeping people healthy and vaccinated rather than waiting to treat them when they become sick. And more of a **focus on monitoring employee health** on an ongoing basis (not just for travel or assignments).

“ The fear is that we don’t really know yet, because we’re skipping all of the annual preventive maintenance that we would typically be doing. If you look at the number of heart attacks, strokes, all of these very, very common events, we’re seeing 20%, 30%, 40% less of them this year, and there’s no way that they’d stopped happening. So, somehow they’re not being reported, which means these individuals are likely far worse off, we just haven’t seen them yet.”

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An employer’s role & responsibility:

Risk assessments always start with prevention. This is an opportunity for employers to increase their involvement in:

- Providing support for vaccination programmes.
- Providing incentives for exercise programmes.
- Administering programmes that reinforce healthy eating and alcohol restraint.
- Increasing employer health monitoring of employees.
- Ensuring health and wellness programmes have stakeholder involvement at the design phase.
- Ensuring health programmes are clinically-based and data-driven.
- Ensuring health programmes are culturally appropriate.
- Understanding that locally led programmes may not always be evidence based.

Work-provided health insurance and access to health support will increase in importance to employees - which creates an opportunity for those organisations that are seen to do it well, attracting and retaining the best talent.



HOW WILL THE COVID-19 PANDEMIC END?



Dr Irene Lai,
*Global Medical Director,
Medical Information & Analysis,
International SOS*

The COVID-19 pandemic will eventually end. Once vaccination of the general population has commenced, the risk of outbreaks will reduce. This will allow the lifting of non-pharmaceutical interventions which have been utilised to stop transmission. Social and physical distancing measures will be relaxed, as will border restrictions and quarantine / testing requirements. This will allow much greater domestic and international travel, and resumption of large gatherings and events.

Even after we have an effective vaccine / the pandemic ends, certain practices which are the new 'COVID-19 normal' will persist - such as the recognition that people who are sick should not be in contact with other people while they are symptomatic - not at work and not socially. In addition, rather than continue to reward the mentality that the most valuable employees ignore their own health needs, organisations will continue to promote a culture of self-care and protection of the health of fellow workers.

“During earthquakes, terrorist attacks, and other disruptive events, the first priority is to get people in a safe physical place. They need water, a roof over their heads, and they need to know their loved ones are safe too. In many ways, this like what happened during the COVID-19 first wave and lockdown during March, April, May period. Eight months later we’re still in this pandemic and for some of us back into a lockdown... None of us have ever experienced this before. ‘Typical’ dramatic and disruptive events only last for a few hours, a few days or a few weeks at a time. Now for the first time ever, not only has it been lasting for months but it’s on a worldwide scale. Almost everyone globally has been impacted and we will see long-lasting impacts on people mental and physical health in the years to come.”



Jean-Baptiste Gruet
**Board Member, Chief Revenue Officer, Workplace Options
Workforce Resilience Council**

OVERLOOKED ENVIRONMENTAL THREATS LEADING TO COMPOUND CRISES

A ‘COVID myopia’ whereby all other threats are deprioritised in favour of COVID-19, is preventing a more holistic approach to health and security risk management. This was thought to be especially the case for environmental threats: climate extremes, weather events, and natural disasters.

Businesses typically prepare for disasters which last a few hours and affect a very small number of people. COVID-19 brings a totally unique set of circumstances, challenging the established order in how organisations safeguard the health and wellbeing of their employees.

If we combine COVID-19 with an extreme weather event or natural disaster, or an emerging threat from avian flu, organisations find themselves managing compound crises – right at the moment when resources are already scarce.

Technology will play a pivotal role in assessing growing environmental threats and supporting crisis response



James Robertson
*Security Director, APAC,
International SOS*

Environmental threats, especially climate change accelerated severe weather events, pose an increasing threat to fixed sites and mobile and local staff. Coastal megacities such as those in the Indo-Pacific – which are likely to be the engine of the global economy’s recovery – are some of the most vulnerable.

Organisations have typically structured their response capabilities, or crisis management teams, to respond to relatively short-term problems, such as a single tropical cyclone or terrorism attack. These are either discrete events or human phenomena with clear crisis ‘start’ and ‘end’ phases and a single geographic area: the problems are tactical rather than operation or strategic.

The risk is that increasing environmental challenges during the COVID-19 era will compound the effects of the pandemic: domestic and international movements are constrained; social unrest and resource scarcity is pre-existing, patterns of criminality are different, geopolitical relations and the global aid environment are fractured and security force and emergency services capabilities are functionally or physically dislocated.

These unique circumstances will seriously challenge the resilience of organisations and the established norms for safeguarding the health & wellbeing of their employees. Those which are decisively engaged by the pandemic may struggle to exploit new opportunities or respond to compound threats.

Tools for decision making support:

Enter the risk management technology and protocols. Organisations with the most robust early warning systems and clear decision points will be the most resilient:

- Devise collection plans with your priority intelligence requirements – what are the key threats to your staff or sites and how will you obtain information about them using online and offline sources?
- Link your response to pre-determined events on the ground: these are ‘decision points’ about how to deploy (or not to deploy) resources.
- Consider the alerting system – up and down – how will you communicate decisions to staff in the field, and how will they report upwards in a crisis?
- Develop flexible templated response protocols so that initial actions can be carried out as a drill.

International SOS is in the business of saving lives, protecting your global workforce from health and security threats.

Wherever you are, we deliver customised health, security risk management and wellbeing solutions to fuel your growth and productivity. In the event of extreme weather, an epidemic or a security incident, we provide an immediate response providing peace of mind.

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