

# Business continuity in uncertain times

## *Risk Control insights*

### Highlights:

- Extended disruptions and delays can put your business at serious risk
- Job processes and tasks might change, introducing new challenges and unexpected exposures.
- Employees who work from home more regularly need to be set up with an ergonomic work station.
- Collaborate with your supply chain providers to ensure minimal disruption.

When business disruption hits, there are steps you can take to minimize the impact to your organization. As the crisis evolves, your operations may be facing daily unexpected challenges. Consider the following insights to put your business in a better position to recover.

### Employees working from home

Your workforce is one of your most important assets. Working remotely presents unique challenges. To help set up your team for success, consider these guidelines:

- Provide ergonomic instructions to help maximize comfort for working on a computer. This includes elements such as a chair height, positioning of the monitor and keyboard, correct lighting, and posture. For more details, read our article on [Ergonomic tips to maximize comfort when computing](#).
- Stay in close communication with your employees to assure that those new to isolated settings have daily contact with supervisors. This could include daily team huddles, allowing for meaningful connectivity and providing updates. It may be a new world for many who are feeling stress to fulfill new expectations.
- Use secured VPN systems for cell phones used on company business. This includes PCs and phones that may be used as “mobile hotspots” to access servers. Phishing attacks can increase, with predators posing as legitimate public health or public safety sources.

### Changing work environment

Adjusting operations might impact specific job tasks, work practices, and processes. Here are a few things to consider:

- Evaluate work processes to identify new exposures or changes that may have been introduced by the disruption.
- Conduct a job safety analysis, breaking down a job into tasks and steps, identifying hazards, and developing controls.
- Determine how people and processes will be impacted, including any changes to equipment and materials.
- When reassigning staff to different jobs, make sure they have the necessary skills and training to perform the new role.
- Communicate the changes to your employees and ask for their feedback.

### Supply chain commitments

Another element of your business that might be disrupted is your supply chain. Consider the following steps to collaborate with your business partners to help lessen the impact.

### Contracts and obligations:

- Clarify your obligations and expectations with customers and outsourced services. Contact providers whose services may be disrupted.
- Review all existing contracts and agreements.
- Estimate the impact of unforeseen events. Use legal counsel to clarify your rights and options if one party fails to fulfill their obligations.
- Seek counsel from your insurance broker to verify insurance conditions are in place for existing providers and suppliers. Where possible, clarify any risk transfer capabilities in current and replacement supply chain providers.
- Seek out available secondary suppliers of equal or better quality. Keep in mind that this may require new contracts or special negotiations.

### Impact on customers:

- Focus on the ripple effect of delayed shipments, especially when you may be unable to fulfill obligations as suppliers become unavailable.
- Verify where you can procure short- and long-term inventory of materials, supplies, and equipment to fulfill contractual obligations and meet customer needs.
- Make sure that you have enough employees in highly skilled positions to meet critical customer needs

This is a dynamic process, and re-adjustments are inevitable. Modify your plan to stay current, and proactively communicate.

Looking for more comprehensive safety information? As a policyholder, you have exclusive access to risk control tools and resources through Liberty Mutual SafetyNet™ – visit [lmi.co/safetynet](https://lmi.co/safetynet)



For more information, contact your local service director or the Risk Control Consulting Center. Email anytime – [RCConsultingCenter@LibertyMutual.com](mailto:RCConsultingCenter@LibertyMutual.com) – or call 1-866-757-7324, Monday – Friday, 9 a.m. to 7 p.m. eastern.



Your safety and well-being are our primary concern. These suggestions are general in nature, so please ensure that any activities you contemplate comply with all federal, state, and local COVID-19 orders impacting your facilities or operations as well as CDC guidelines for social distancing, hygiene, and other recommended best practices.

Our risk control services are advisory only. We assume no responsibility for: managing or controlling customer safety activities, implementing any recommended corrective measures, or identifying all potential hazards. No attempt has been made to interpret any referenced codes, standards, or regulations. Please refer to the appropriate government authority for interpretation or clarification.

Insurance underwritten by Liberty Mutual Insurance Co. or its affiliates or subsidiaries.

<https://www.helmsmantpa.com/solutions/risk-control>

© 2020 Helmsman Management Services LLC,  
175 Berkeley Street, Boston, MA 02116.