

# JHW/JHM/

10 emerging trends arising from the COVID-19 pandemic.

#### **EMPLOYMENT CLAIMS •**

Businesses may see a rise in leave- and discrimination-related charges, CONT! RACT the breach of employment contract claims, wage- and hour-related claims, and WARN Act violations as a result of the COVID-19 pandemic.

### HIGH **IMPACT**

#### **BUSINESS CONTINUITY ADJUSTMENTS •**



COVID disrupted many supply chains and caused many operations to pivot. As businesses continue to adjust and adhere to changing CDC and OSHA regulations, they should re-evaluate their continuity plans to identify potential gaps.

## **LONG-TERM COVID IMPACT ON WC •**

The long-tail nature of certain COVID-19 workers compensation claims could result in higher severity, duration, and losses, complicating premium calculations over the long term.

#### THE NEW COURTROOM •

Virtual trials and a faster pace are all a part of the "new normal" for the courtroom.

Now is the time to understand the risks of litigation and prepare accordingly to control costs.



# **MANAGEMENT LIABILITY CHALLENGES •**

Management teams are confronting new realities in responding to and developing business strategies to address concerns related to misrepresentation,

breach of contract, inaccurate financial disclosures, a potential influx of bankruptcies, and more.



#### **MAINTAINING WORKER SAFETY •**

Businesses have spent billions of dollars on cleaning and PPE to help keep workers safe and maintain productivity. However, it is also critical to continue to invest in other areas within the business that are known to be drivers of injuries and claims.



HIGH FREQUENCY

# **FAILURE TO EDUCATE CLAIMS •**

LOW FREQUENCY

As many as 7.1 million students have some type of individualized education plan (IEPs). With many parents concerned that distance learning could

hinder education, schools could see an increase in failure to educate claims.

#### **EMPLOYER STOP LOSS PROGRAMS •**



As employer stop loss policies come up for renewal, factors such as COVID-19 claims exposure, surgery and treatment delays, and drops in healthcare plan enrollment could affect pricing.

# **CLAIMS AGAINST DESIGN PROFESSIONALS AND CONTRACTORS •**

Design professionals will likely see an increase in claim activity thanks to delay in performance claims, inspection errors, economic downturn and health-related claims stemming from COVID-19.

# **WORK-FROM-HOME PRACTICES •**

An estimated 25-30% of the workforce will be

working-from-home multiple days a week by the end of 2021. Employers should prepare by evaluating ergonomic, cyber, and other protocols and procedures now.



LOW IMPACT