RISK IMPROVEMENT STRATEGIES & EXECUTION

Navigating the Next "New Normal" ——





PANEL INTRODUCTION



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Many of these laws are particularly new with changes occurring on a frequent basis and so the participants should understand the sensitive nature of these laws changing.

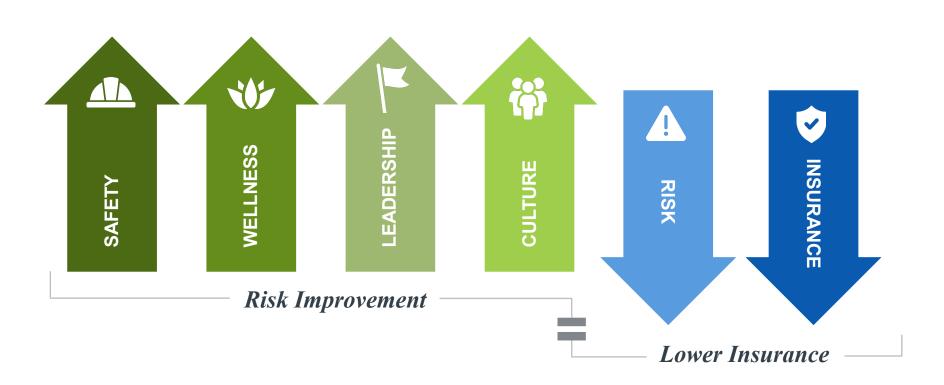


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LEVEL UP:





FIVE STEPS TO SUCCESS. 365 DAYS A YEAR.

RISE365® is a five-step process used by Highpoint to identify, understand, implement, and monitor risk management strategies for you and your business.





IMPROVING RISK ASSOCIATED WITH COVID-19 STARTS WITH LEADERSHIP:

Servant Leadership –demonstrating the characteristics of <u>empathy</u>, <u>humility</u>, <u>listening</u>, <u>integrity</u>, <u>stewardship</u>, and commitment to personal growth towards others.

- Puts the needs of the employees first.
- Shares power with others.
- Helps people develop and perform as high as possible.
- Focused on other peoples needs not their feelings.
- The Leader exists to serve the people.

Insurance and Risk Management is what we do...not who we are.

We are servants to our clients, co-workers and community.

— Highpoint Insurance Group



Webinar Series

Our World Today and Tomorrow:

4/30 - NAVIGATING THE NEXT "NEW NORMAL" 5/7 - THE GOOD, THE BAD AND THE UGLY -**COVID-19 & INSURANCE** 5/14 - LEADING THROUGH CHANGE 5/21 - CYBERSECURITY: HOW TO PROTECT YOU **AND YOUR BUSINESS** 5/28 - BETTER OFF TOGETHER: SUPPORTING **EMPLOYEES OVERALL HEALTH**



OPEN TEXAS

IDENTIFY

3 Key Areas to Evaluate:

- New Laws FFCRA (EPSLA/EFMLEA)
- Risk Management / Workplace Safety
- Communications / Documentation





FREQUENTLY ASKED QUESTIONS

- O1 CAN I FORCE MY EMPLOYEES TO COME BACK TO WORK? WHAT IF THEY REFUSE?
- 02 DO MY EMPLOYEES NEED TO WEAR MASKS?
- O3 CAN AN EMPLOYEE STILL FILE FOR FFCRA TO CARE FOR THEIR CHILDREN THIS SUMMER?
- OA CAN I REQUIRE WORKING PARENTS TO COME BACK TO WORK?
- 05 CAN I ENFORCE MY ATTENDANCE POLICY?



FFCRA



- Emergency Paid Sick Leave (EPSLA) 2 weeks full pay
- Emergency Family Medical Leave (EFMLEA) 10 weeks 2/3 pay
- Cannot make employee use PTO first
- DOL encourages employers and employees to collaborate to achieve maximum flexibility
- Don't take Tax Credit and PPP (one not both)
- Forms and Notices on our Website www.hpigrp.com





TEXAS MINIMUM STANDARD HEALTH PROTOCOLS FOR ALL EMPLOYERS

"Employers should stay informed and take actions based on common sense and wise judgement that will protect health and support economic revitalization. Employers should also be mindful of federal and state employment laws and workplace safety standards."



TRAIN

cleaning, disinfection, hygiene



SCREEN

send home employees with symptoms



QUARANTINE

positive cases and those in close contact



DISTANCE

maintain social distancing in the workplace



PROTECTION

masks, gloves, sanitizer, signage



RISK MANAGEMENT

UNDERSTAND THE RISKS

The complexity of risk assessment will differ from business to business. Work through a return to normal operations checklists with your leadership team.











DOCUMENTATION

MANAGEMENT

Keep your employee communications clear and document everything!





QUESTIONS AND ANSWERS

We believe our clients are better off with us than without us.

— Highpoint Insurance Group