



# When Natural Disasters Strike:

## 5 Impacts on Workforce Mobility & Availability

The extreme flooding caused by atmospheric river storms in California and the total destruction caused by the recent EF-4 tornado in Mississippi both (unfortunately) serve as important reminders of how severe weather events can impact entire communities.

Organizations and employers face a myriad of challenges when they're forced to manage the aftermath of wildfires, hurricanes, floods, and storms. **Not the least of which can inflate overhead costs and challenge key areas, such as talent acquisition and retention, workers' compensation, benefits, and communications.**

### 5 KEY IMPACTS ON EMPLOYEES & EMPLOYERS



We've all seen the type of damage extreme weather events can have on both property and infrastructure. But these widespread disasters can also create challenges around the mobility and availability of the U.S. workforce.

1

#### REMOTE WORKERS

With more than [60% of U.S. employers](#) offering remote work arrangements, more employees than ever before now work from home and from all over the country. So as the potential for more natural disasters to strike everywhere, **individuals are at risk of suffering property damage that can disrupt their lives, their ability to work from home offices, and in turn, their productivity.**

In-person employees also face challenges. Particularly when roads and mass transit in hard hit areas are impassable and driving bans make commuting to work impossible after a natural disaster.

2

#### CHALLENGING COMMUNICATIONS

**Often during disasters, utilities, internet, and cell phone service can be out.** During Hurricane Ian, for example, more than [2.7 million businesses and residences](#) lost power. So not only is reaching employees in hard-hit areas after a catastrophe challenging, but so is re-establishing connectivity for any employees located in surrounding areas impacted by the outages.

Businesses may be forced to seek technological solutions that can help re-establish lines of communication between them and their employees and/or customers for a period of time.

3

### LOSS OF LABOR

More severe natural disasters can cause so much devastation, that it can take months, even years, to repair homes and rebuild communities. This can mean that **workers (and potential candidates for work) in affected areas who have lost everything they own have to relocate, either temporarily or permanently**, further stressing the availability of local talent and employers' already challenged acquisition and retention efforts.

4

### INCREASING WORKERS' COMPENSATION EXPOSURE

Despite loss-prevention practices, natural disasters can present **increased exposure to workers' compensation claims and losses**, particularly if:

1. Essential workers are injured during clean-up and recovery from the natural disaster or weather event at the workplace
2. Remote employees are injured while working from home during the disaster
3. An injured employee who is already out of work on workers' compensation cannot travel to scheduled treatments due to impassable roads, delaying full recovery and return to work and raising the possibility of a larger loss.

5

### ADDED BENEFITS ADMINISTRATION

According to The Federal Reserve, **more than a 25% of employees are either unable to pay their monthly bills or can't afford to pay for a \$400 financial emergency**. In the wake of a natural disaster when out-of-pocket costs are high, employees may need financial assistance to recover. Employers, in turn, can help facilitate access to the financial benefits they offer as quickly as possible, so that impacted employees can deal with the damage and emotional trauma caused by the disaster – and get back on their feet sooner.

## Time to think about disaster recovery planning?

Recent extreme weather events highlight the absolute necessity of disaster recovery planning. Work with your insurance professionals to make sure your action plan addresses the needs of employees, as well as the demands of your business.

*Contact us today to learn more about how we can help.*



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