

NEWSLETTER

October 2015

Managing special
risks and worker
health on large
overseas projects



Dear Reader,

Europ Assistance, part of Generali Global Business Lines (GBL), is pleased to provide you with the 10th issue of INSIDE Out, focusing on **managing special risks and worker health on large overseas projects.**

“Adaptability is about the powerful difference between adapting to cope and adapting to win.”

Max McKeown

In today’s business world, evolution and adaptability are two key elements every company must embrace to be a success. With this evolution on going, many companies are looking to our industry to help them adapt to this new business environment. To meet this new paradigm, insurance companies like ours have had to change as well. The traditional insurance response, offering a menu of products, is now not enough.

The evolution of the European construction industry provides an excellent example of this need. Over the last several decades, the industry has taken on more projects based in Asia, Africa, South America, and emerging markets. As these European based companies, many our clients, invest more into these markets, several new elements come into play.

As the number of stakeholders increase, societal issues, environmental issues, community interests, and employee interests all become tied to the company’s overall investment. Bottom line success is now measured not just against traditional business and economic values, but also by the successful management of these new issues.

In other words, the European construction industry has evolved from looking at their businesses from a pure project perspective, to a more holistic value-driven approach, addressing the impact on societal, environmental, and community issues a project can have.

Of course, construction is not the only industry within which companies are looking to adapt their business, but it provides a great window into the changing environment, and the large list of new issues businesses must address to be a success.



Paolo Ribotta

Head of Generali Global Corporate & Commercial Generali Group

So the next logical question is: **How will our industry adapt to help our clients meet these new requirements?**

At Generali, we look to provide solutions that often go beyond what are considered the common boundaries of the insurance industry. We’ve stopped offering our clients a menu of products and, in turn, offer them a list of ingredients. Then, with a true in-depth understanding of our client’s needs, we blend these ingredients and create the right recipe, the right solution, to meet their goals. A vital part of this recipe is thorough risk assessment. We work with our clients to reveal the risks they may face, pricing those new risks, and ensuring they are accounted for on the balance sheet. More importantly, we are engaging in a dialogue with them to manage risk as best as possible, including considering solutions outside of insurance, such as those offered through Europ Assistance and Generali Employee Benefits, to better meet their unique situation.

Our “Generali. Three Solutions, One Partner.” approach draws on the amassed expertise of Europ Assistance, Generali Global Corporate and Commercial (GC&C), and Generali Employee Benefits (GEB) to create solutions that address the bigger picture, and are designed to meet the wider range of needs of our clients. Our employees are experts dedicated to proving outside the box solutions and this newsletter is a highlight of such solutions in action.

We hope you enjoy reading this issue and we look forward to your comments for future improvements.

Kind regards,
Paolo Ribotta



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Beyond construction risk insurance: Assistance

During this period of economic uncertainty, the construction market was hit hard, particularly in the Europe.

In order to lower public debt, governments have reduced large public infrastructure investments to a minimum, banks' loans conditions have become stricter for construction projects and mortgages, therefore bringing the construction market in Europe back to the pre 90s.

In this new context, European contractors have been pushed to look for alternative markets overseas and, through business expansion, become global players. For instance, Spanish and Portuguese contractors currently have a very strong presence in markets such as Latin America and Africa and most of their revenues are generated overseas rather than domestically.

This is not surprising considering for instance the forecasted compound annual growth rate (CAGR) for the construction market over the period 2014 - 2019 of 11.24 % in Brazil and of 12.10 % in Nigeria, compared to 2.57% in Spain according to recent reports. On the other hand, Italian contractors, world leaders in tunneling, are operating anywhere and everywhere, namely in fast developing areas such as the Arabian Gulf Area and Asia, where the construction market CAGR is 9.68 % in the United Arab Emirates (2014 - 2018 forecast) and more than 12 % in China (2014 - 2019 forecast).

International construction organizations operating in foreign territories are increasingly looking for innovative ways to ensure business continuity by protecting their assets and workforces on the ground.

While covering operations against new potential risks is still of importance, construction companies aim to better protect their infrastructure projects with comprehensive programs encompassing both insurance coverage and assistance services.

Customized at the organization, regional or project level, these programs are built with the aim to accompany the full cycle of the project development, from planning to construction and operational management.



Fernando Duarte

Head of Global Construction
Generali Global Corporate & Commercial

ASSESSING THE PROJECT'S RISKS

- **Risk engineering** to identify, evaluate and reduce exposure to risks specific to the construction site.
- **Risk assessment and mitigation**
 - **Health Risk Assessment (HRA)** to identify and rank project-specific health risks per category (geographical, physical, chemical, biological, and psychosocial) and build a Medical Emergency Response Plan (MERP) to mitigate them.
 - **Health Impact Assessment (HIA)** to identify positive health effects and prioritizing prevention of potential negative health effects by engaging project proponents, key stakeholders, and community concerns in a systematic, collaborative decision-making process.
 - **Infectious Disease Management Plan** specific to the project site to secure operations against potential on-site infectious disease outbreaks.
- **Occupational health** to control financial liabilities associated with sickness, injuries and absence among the workforce, optimize productivity and worker satisfaction.

ACCOMPANYING THE PROJECT DEVELOPMENT ON SITE

- **On-site medical services** to avoid costly evacuations through the availability of international standards medical care on the project site.
- **Healthcare management program** to cost-effectively manage the national employee workforce health status in developing countries.

- **Employee benefits** to ensure talent retention through continuity of benefits for expatriates during their assignment abroad.

ASSISTING DURING AND AFTER AN INCIDENT

- **Medical evacuation program** to rapidly transport injured or ill employees to centers of excellence for treatment and prompt recovery before return to the project site.
- **Claims management** to reduce the impact of the operational and economic loss after an incident.
- **Crisis management** to ensure the safety and well-being of affected employees by efficiently deploying expert medical care directly to the crisis site.
- **Disaster recovery** to help organizations efficiently resume operations on the project site.
- **Concierge services** to support individuals in their homes and organizations in their premises with emergency assistance, security, comfort and health services through the use of connect devices, a dedicated smart home application and a broad network of local specialists.

Construction organizations looking for rapid growth through overseas market expansion in unchartered and sometimes remote territories, from the jungles of Brazil to the Sahara desert in Africa, face increased risk exposure to be managed in addition to the pressure of rapidly meeting profitability objectives set by shareholders.

Adopting a global approach to risk management allows international construction project owners and their contractors to operate with peace of mind and to focus on what they do best, build.

Organizations coordinating tailored solutions with central governance and control are able to match cost control with enhanced return on investment and strategic growth.

A unique coverage across all risks of the Construction Value Chain enables a cost-effective protection of human and material capital with professional insurance and assistance advice and uniform claims management throughout the life of the project. Furthermore, insurance and assistance experts can help create the bridge between projects' stakeholders such as project management, risk, medical, health & safety, human resources professionals, with the common aim to ensure project sustainability through human and asset protection.

To support international organizations in meeting their business continuity and overseas growth objectives, Generali Global Business Lines can help protect their employees and fixed assets through customized insurance and assistance services. The unique platform comprises experts with deep customer understanding from Europ Assistance, Global Corporate & Commercial (GC&C), Generali Employee Benefits Network (GEB) and Generali Global Health (GGH).

For more information on Generali Global Business Lines, visit our [website](#).



Managing remote site worker health in the area of injury prevention and treatment

Remote sites, whether oil and gas installations, mining and construction sites or large industrial projects such as factories, are challenging locations in terms of healthcare provision as they are located far away from definitive care.

As some of these industries present some of the most hazardous working conditions, medical professionals, be it doctors, nurses or paramedics, assigned to take care of employee health on remote sites, need to have specific competencies in order to promote a better health, prevent diseases and work-related injuries, and treat the latter when they occur.

IMPROVED PRODUCTIVITY

The objective of on-site medical professionals is to help create a healthier and more satisfied workforce on the ground, to reduce the direct costs of treatment and the even greater costs of productivity losses.

The International Labour Organisation (ILO) estimates that work-related injuries result in an economic loss of 4 to 6% of the GDP for most countries. At the same time it has been shown that workplace health initiatives can reduce absenteeism by 27% and healthcare costs by 25%.

PREVENTION

On-site medical staff is trained in all aspects of injury care, and has demonstrated experience in the provision of trauma care. It is certified by internationally recognized standards such as Advanced Trauma Life Support (ATLS) or Pre-hospital Trauma Life Support (PHTLS) as well as by industry-related standards such as the ones defined by the ILO and Oil & Gas UK (OGUK).

All the equipment and supplies needed specifically to treat all types of injuries and wounds, including those related to industry-specific risks, such as for instance burn kits for oil and gas sites, are available on site.

Medical Emergency Response Planning (MERP) documents are required to clearly outline the procedures in place to best manage emergencies. The on-site medical team must regularly conduct drills, together with rescue teams, to maintain skills in the use of rescue equipment and vehicles, initial stabilization and immobilization techniques,



Dr. Matt Kalina

Group Medical Director
Europ Assistance

and secondary stabilization and treatment prior to evacuation to the nearest point of medical excellence. These drills also ensure optimal coordination between the medical team and other emergency personnel involved in emergency response.

TOPSIDE SUPPORT

In some cases, treatments such as the repair of complex wounds may require the support of experts located at a distance through the use of telemedicine tools.

The medical team in cooperation with the employer's Health, Safety & Environment (HSE) team should take a broadly scoped approach at injury prevention programs from health promotion to prevention to treatment and all the way to rehabilitation and resumption of workplace duties.

For more information on Europ Assistance - GCS' Medical Staffing Services, contact sales@ea-gcs.com.



Avoiding the worst: how setting-up an appropriate infectious diseases management plan can maintain worker health and business continuity

The recent and still ongoing epidemics of the Ebola virus in Africa, of MERS-CoV in the Middle East and South Korea, as well as for instance the Meningitis-C outbreak expected in 2016 in the Sahel region are only the newest examples of the large impact that infectious disease clusters and/or epidemics can have on worker health and corporate productivity.

Measures need to be implemented by local governments, international organizations, NGOs and the private sector to make at risk populations and their activities less vulnerable. The actions implemented should aim to first of all reduce the incidence of cases, but also to geographically contain the epidemics and also to address the economic and social reconstruction required after such devastating events.

Since the beginning of the Ebola epidemic in December 2013, there have been as of September 2nd 2015 a total of 28,073 cases reported from the three countries with high transmission, and 11,290 reported deaths.

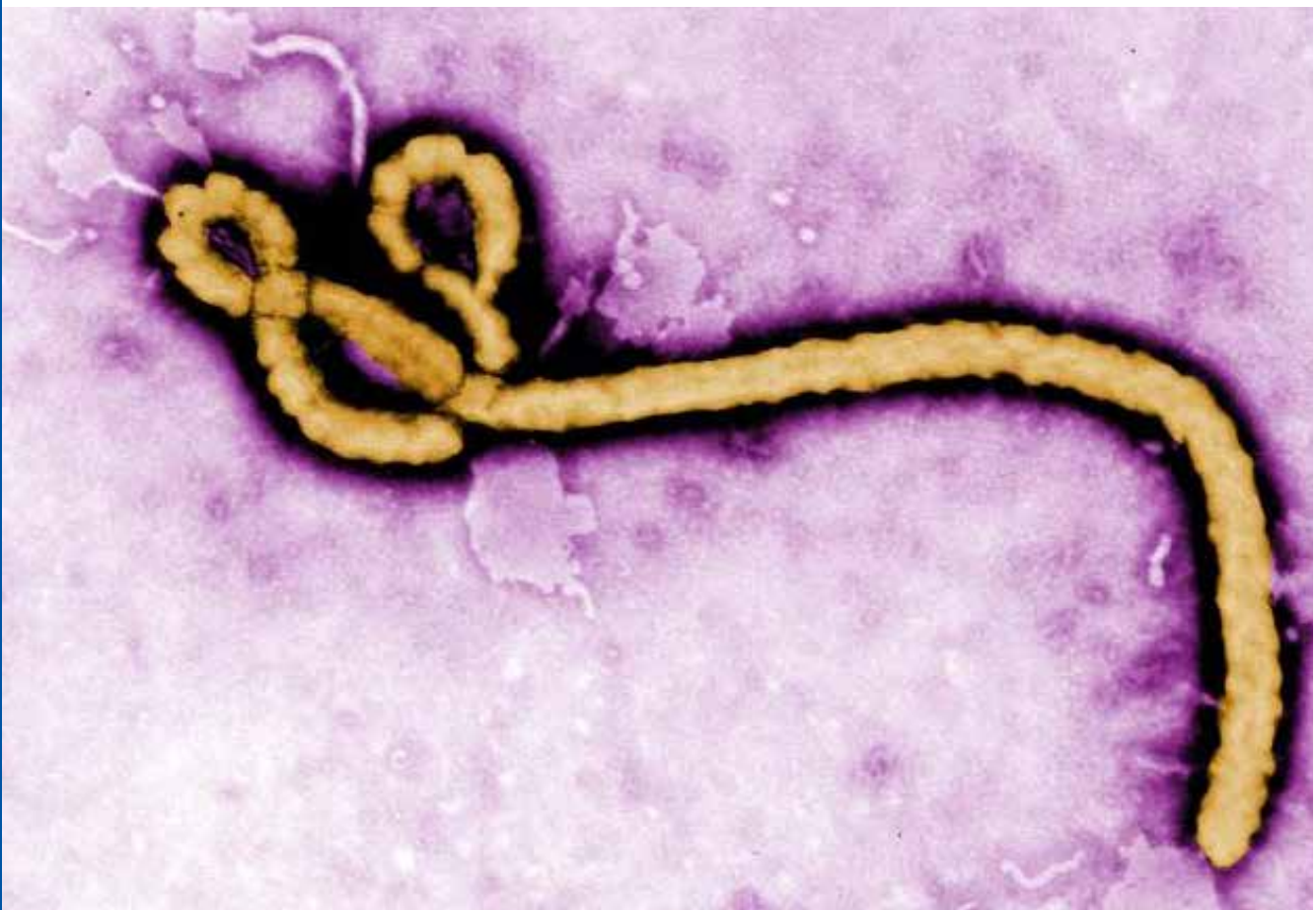


Rui Ferreira

R.N. - Head of Operations
On-site Medical Services
Europ Assistance

In June 2015, the MERS-CoV outbreak has raised fears among populations living and traveling to South Korea. However, as implied by the name, the epidemic originates from the Middle East as did the cases in South Korea.

On July 28th 2015, the 4 organizations that together constitute the International Coordinating Group for Vaccine Provision for Epidemic Meningitis Control, the International Federation of Red Cross and Red Crescent Societies, Médecins sans Frontières, UNICEF and the WHO, issued a call on vaccine manufacturers to step-up the production of vaccines containing the meningitis-C protection in view of the current shortages and of the severity of the epidemic expected in the so-called “meningitis belt” in the Sahel region in the spring of 2016.



“Going ahead with such a planning exercise and not while under the direct threat of an emergency such as Ebola can be optimal, as it allows stepwise implementation and does not require any corners to be cut.”

Rui Ferreira

R.N. - Head of Operations
On-site Medical Services
Europ Assistance

Those are but three examples of the challenges created by epidemics. With the multiplication of infectious diseases in countries where they operate, international organizations concerned with global mobility are increasingly focused on ensuring their operations have the appropriate plans in place to mitigate the potential impact of an infectious disease outbreak in the vicinity of their operations. These plans provide guidelines and response activities to reduce morbidity, mortality, social and economic disruption caused by infectious diseases outbreaks.

LESSONS LEARNED FROM THE EBOLA EPIDEMIC

During the Ebola epidemic, Europ Assistance had to react on one hand to protect its clients in affected areas and in neighboring countries, and to be prepared to eventually evacuate or repatriate potentially affected customers. This involved some direct actions on the ground, as some facilities, such as those in Port-Harcourt, Nigeria, were at some point directly threatened by contamination.

The rapid deployment of solutions centered on the establishment of triage and patient isolation mechanisms, and on the equipment and training of staff in the proper use of such equipment. This confirmed the need to plan ahead of time,

and to take into account facts such as resistance from members of the staff to go to work, or to comply with the strict circulation control regulations, by investing on extensive information to all staff, including those not on site or off rotation.

The essential message was that compliance with rules does provide almost fool-proof protection and that industrial activities can be maintained despite such threats. Thresholds at which activity reduction and even site evacuation must be implemented are part of the plans to be put in place.

While initially the overall public health strategy of non-affected countries was to keep the disease away from their countries, certain evacuations and repatriations did take place, and, in some cases, this resulted directly or indirectly in the triggering of limited local outbreaks.

Initially, only military aircrafts and one private provider mandated by the military were able to safely conduct air ambulance flights with Ebola patients or high risk contacts on board. Later, several air ambulance providers developed solutions. Europ Assistance purchased isolation units and trained staff in order to be able to fly customers back should it be required. The acquisition of such a capability is an investment to best prepare to respond to future public health emergencies.

The main lesson is that development of corporate plans for all entities with large numbers of staff, mainly in isolated environments, with limited local resources, is a cost-efficient investment. Going ahead with such a planning exercise and not while under the direct threat of an emergency such as Ebola can be optimal, as it allows stepwise implementation and does not require any “corners to be cut”.

Europ Assistance has thus undertaken to assist clients in the creation and operational implementation of plans designed to assess the infectious diseases risks associated to their operations, including the implementation of preventive measures designed to minimize the likelihood of being affected and to reduce the impact of any exposure to an outbreak of infectious diseases.

For more information on Europ Assistance - GCS' Infectious Disease Management Plans, contact sales@ea-gcs.com.

Offshore nursing: the Angolan experience

The oil and gas industry has evolved substantially in line with the world's growing energy demand. Energy consumption is growing and oil and gas reserves are dwindling. This has led to projects in more and more challenging environments, particularly offshore. Those locations are remote, and require the provision of autonomous health services prior to evacuation when necessary. This service is often provided by nurses who must be able to practice autonomously with the support of a medical platform located onshore.

The Gulf of Guinea, off the coast of Angola, is one such location, and Portuguese nurses have proven particularly qualified to provide services on offshore platforms given first of all the scope of their professional qualifications, and also given their linguistic skills.

INDUSTRY REQUIREMENTS

As healthcare standards vary greatly around the world, the oil and gas industry felt the need to develop its own standards to improve and standardize the level of healthcare provided offshore. These standards defined by International Association of Oil & Gas Producers (IOGP) require the presence of either a paramedic (level three) or a nurse or doctor (level four) on board. Nurses act in coordination with physicians located onshore, and this process is referred to as "topside support".

This process helps to reduce the professional isolation of the nurse on the rig, as it provides both a second opinion, answers technical queries,

"For a healthcare professional used to working within a large team, working alone represents a major challenge."

Daniel Almeida
R.N - Offshore Nurse, Angola
Europ Assistance - GCS



Daniel Almeida

R.N. - Offshore Nurse, Angola
Europ Assistance - GCS

and provides support during the evacuation process of acute cases, as the nurse may be left taking care of unstable cases for hours before an evacuation can be safely carried out.

THE NURSE AS THE OPTIMAL HEALTHCARE PROVIDER OFFSHORE

The nurse in an offshore environment is the figure that promotes health and well-being to all oil rig workers. He/she is responsible for the high standards of health and hygiene required in these locations. When one becomes aware of the promiscuity on board offshore oil and gas facilities, where several dozens of people work and live, one understands the need to actively prevent the spread of diseases and environmental contamination through bacteria, viruses, fungi and parasites.

For this purpose, the nurse has at his/her disposal a set of mechanisms developed over time. They include, among others, health promotion measures, vaccination campaigns, health inspections and quality control of drinking water. As the best representative of health, the nurse ensures the necessary care to all pathologies that arise, as well as all injuries resulting from work-related accidents.

The nurse manages a clinic equipped with a pharmacy including a wide range of medications, as well as equipment needed for serious medical emergencies. This clinic includes a treatment area, a resuscitation area equipped with a stretcher, oxygen, a ventilator, a monitor / defibrillator and an emergency cart. Evacuation to a hospital onshore may involve a contact with a topside support physician, and will usually be performed by helicopter, if a boat is not suitable.



THE NURSE'S PERCEPTION OF HIS/HER INPUT

The search for new challenges and opportunities, the belief that nursing can and should be valued in all its richness, the need for greater personal development, are some of the reasons that leads nurses to become offshore nurses.

The requirements include training and certification in both Advanced Trauma and Cardiac Life Support (ATLS and ACLS). To ensure health on an oil rig is at the same time a pleasure and a challenge. Every day is different. The unpredictability is always present.

It is a pleasure because the nurse has the opportunity to manage and organize his/her work according to what he/she considers most appropriate. The nurse works with multidisciplinary and multi-professional teams of different nationalities and experiences. The nurse's work is valued and recognized by all workers on the rig.

It is also a challenge. In addition to the management and administration of the clinic, the constant presence of tropical diseases, and the fact that the nurse is the only healthcare professional on board means that he/she is the first direct participant in all health-related situations that may occur. This requires being knowledgeable of pharmacology and of the use of the equipment on board. From a simple scratch to a cardio- respiratory arrest, the nurse will always be the first to act. For a health professional used to working within a large team of healthcare

professionals, working alone represents a major challenge.

The pace of work during the 28 days that separate offshore life to the moment of return back home is an important component in the adaptation process. From the moment we arrive on an oil platform, there is only one shift: 24 hours per day for 28 days. The activity on board can be very different from one day to another: a lot of activity or little activity, many or few patients, many or few meetings. This unpredictability makes the offshore nurse someone who has to remain always available and ready to act when necessary. He/she needs to adapt to the rig's specific work organization, which is far from the organization of traditional nursing practice in a hospital.

However, the time available and the calm environment in which the offshore nurse cares for patients allow developing extremely important activities for the prevention of diseases and work-related injuries.

Living and working on an oil rig enables offshore nurses to accumulate a vast and rich experience in an area little known among most healthcare professionals. It enables them to, above all, care for the ill and injured from a different perspective.

For more information on Europ Assistance - GCS' Medical Staffing Services, contact sales@ea-gcs.com.

City clinics in support to remote site operations

In cities closest to major industrial sites where medical services are not sufficiently developed, clinics operated either independently or as implants in existing facilities have been established to ensure that emergency stabilization is accessible and that patients requiring critical care prior to evacuation can receive medical treatment in conformity with international standards.

The latter include the availability of properly trained local and international medical staff, access to all necessary equipment, supplies and medications, well-rehearsed protocols and procedures and a continuous quality improvement program in place.

DIFFERENTIATING MODELS TO DELIVER MEDICAL SERVICES

2 models are used to provide medical services within a city clinic.

The first model is the self-standing model where the facility is fully operated by the assistance company, has autonomous laboratory, imaging, pharmacy and in-patient capabilities, and focuses on high quality emergency, routine and occupational medical services. It relies on agreements with other accredited providers in the city for specialist medical services such as surgery or obstetrics.

The second model consists in having an implant within an existing institution, always a hospital, and therefore shares services other than the emergency, routine and occupational medical services. This model is appropriate when volumes do not justify the investment required by the first model.

ACCOMPANYING ORGANIZATIONS BEYOND EMERGENCY MEDICAL CARE

The initial concept of city clinics is to bridge the gap between on-site stabilization and evacuation to the nearest place of medical excellence for definitive treatment. While these facilities exist primarily to cover emergency needs, they are also used to provide other medical services to ensure a productive investment.

Employee populations working on an operator's remote industrial site are the first to benefit from such facilities in case of emergency. However, as the volume of activity generated by emergencies alone does not justify the investments required on its own, city clinics also offer other outpatient, day-care, and in-patient medical services



Emmanuel Bouloy
Chief Operating Officer
On-site Medical Services
Europ Assistance

benefiting the operator's employees as well as affiliated populations such as employee dependents and subcontractors' employees living in the city.

Available as part of a comprehensive and customized healthcare program, these complementary services, comprise general practice, preventive medicine, standard laboratory tests, medical imaging services and occupational health services including pre-employment, routine, post-incident and specific medical examinations such as drug and alcohol testing.

IMPROVING PRODUCTIVITY THROUGH ADDED-VALUE HEALTH SERVICES

City clinics' first role is to bring international standards medical care to the expatriate and national employee populations and their dependents. In locations where medical infrastructures are lacking and where medical care quality is poor, city clinics ensure patients receive quality care locally. By avoiding a medical evacuation and ensuring quick recovery and subsequent prompt return to work, organizations can reduce costs, absenteeism rates and increase productivity levels.

Facilities incorporating clinic management tools into the management of healthcare programs, especially in unregulated and complex environments, can considerably improve the quality of medical services rendered to the patients, the optimization of stock controls, the confidentiality of medical and private data collection, the increase of the medical facilities profitability, as well as patient satisfaction. Integrated reporting capabilities also allow organizations to have an immediate monitoring of their employees' medical expenses as well as comparative metrics based on international standards.

For organizations operating in high risk or difficult environments, providing access to international standards medical care to their international assignees can prove a significant incentive to bring them onboard a project and ensure a successful assignment, and even more so for employees bringing their dependents on the adventure.

CLIENT-CENTRIC GLOCAL APPROACH

Providing international standards of medical care combined with flexibility in developing a program specific to the organization as well as having a deep understanding of the local environment (local provider network, local regulations, local culture) are key components to the successful establishment and running of a city clinic.

For more information on Europ Assistance Medical Centers, contact sales@ea-gcs.com.

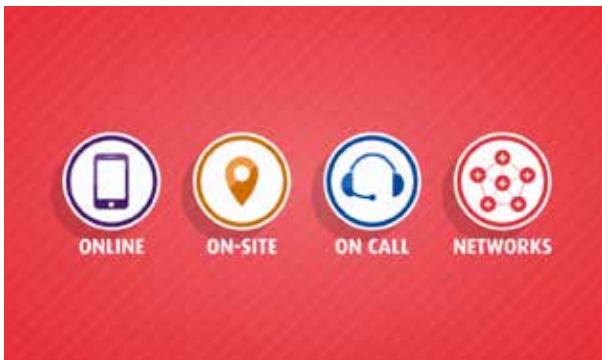




GCS Co-hosts 3rd Annual Disease Prevention Event with the U.S. Embassy in Chad

June 17, 2015

On May 29th 2015, Europ Assistance - Global Corporate Solutions (GCS) hosted a special disease prevention event in collaboration with the U.S. Embassy in N'Djamena, Chad. This year's half-day event gathered more than 950 U.S. Embassy Chad national employees and their families who attended interactive presentations about awareness and prevention techniques against malaria, HIV and hepatitis, cardiovascular diseases as well as healthy eating promotion.



GCS celebrates World Day for Safety and Health at Work 2015

April 28, 2015

On April 28th, the World Day for Safety and Health at Work provides an opportunity to raise awareness focusing on emerging trends in the field of occupational safety and health and on the magnitude of work-related injuries, diseases and fatalities worldwide. Europ Assistance - Global Corporate Solutions (GCS) focuses on assisting employers in meeting their Duty of Care obligations towards the health and safety of employees working abroad. On this day, GCS launched its new video highlighting how it protects mobile employees before and during their assignment abroad, and in the event of unexpected illness or injury. [Watch the video.](#)



GCS Supports World Malaria Day 2015

April 25, 2015

Occurring on April 25th each year, the World Malaria Day provides an opportunity for advocates to raise awareness and generate support for the fight against this disease. On April 25th 2015, Europ Assistance - Global Corporate Solutions (GCS) organized local events in countries where it operates and where the disease is prevalent to further highlight the need to be aware of the risk and to know key prevention techniques in fighting the disease. Through awareness training videos, interactive presentations, and a questionnaire on malaria, attendees learned about malaria and its effects, the benefits and appropriate use of bed nets and repellents as well as insecticide fogging around dwellings and spraying open water with larviciding chemicals, and where able to assess their level of awareness.



Oil & Gas UK Occupational Health Seminar

October 1, 2015
Aberdeen, UK



FERMA Risk Management Forum 2015

October 4 - 7, 2015
Venice, Italy
Booth #66



Global ITIC Conference 2015

November 2 - 5, 2015
Athens, Greece



PARIMA Conference 2015

November 16 - 17, 2015
Singapore

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