

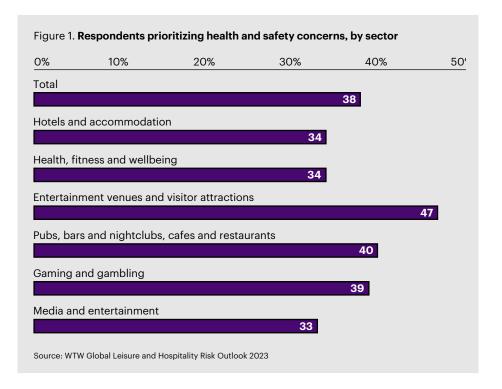
Leisure and Hospitality Risk Outlook 2023

COVID-19 and the global cost of living crisis impacted few industries as heavily as leisure and hospitality.¹

And in the WTW Global Leisure and Hospitality Risk Outlook 20231, respondents indicate that the industry is still suffering long-term impacts in the post-pandemic period, including a skills gap from staff leaving the sector (47% of survey respondents). In Asia, pent-up demand driving a sudden and significant upturn in tourism business has left many leisure and hospitality operators rushing to fill front line positions left vacant during the pandemic-induced business hiatus.

Against this background, the 2023 Outlook study shows that hygiene and infection (43%), working with machinery (38%) and slips and

trips (38%) remain at the top of the list of Industry health and safety risks. That said, evolving risks, such as working from home (30%) are also featured, reflecting the change in society and the way work is organized.¹ As indicated in the graphic below, health and safety concerns within the Industry, are a priority for the entertainment venues and attractions sector (47%), followed by the food and beverage sector (40%), and gaming and gambling sector (38%).





How we can help — WTW's Asian workplace risk assessment services

In the context of the above workplace risks, WTW is well positioned to work with both our insurance partners and regional clients in the provision of effective workplace risk assessment services. These services are offered through our regional Liability Risk Practice, in partnership with our Australian Workplace Risk Specialists. This integrated workplace safety team has over 20 years' experience in the provision of workplace risk solutions for the regional leisure and hospitality Industry. We work closely with our casualty insurance brokers to provide regional leadership in provision of workplace safety insurance placement and risk solutions.

Client endorsement:

Thank you very much for delivering an outstanding workshop yesterday for 27 associates from our hotel property teams. The summary of claims analysis is neat and clear. The hierarchy of control is interesting and practical. The well-received training couldn't be accomplished without your knowledge-sharing and contribution."

Director, Risk Management Leading International Hotel Group

Psychosocial hazards

When employees are thriving, your organization directly benefits. Fully committed and engaged employees take fewer sick days, deliver high performance, have lower rates of burnout and turnover. Psychosocial risks within the Leisure and Hospitality industry are factors in the design and management of the workplace that increase the risk of work-related stress. Common examples in the industry include extended working

hours leading to social exclusion, harassment, violence, bullying and lack of job control. At WTW, our team actively listens and follows a risk management approach. This enables us to build a deeper understanding of our organization's psychosocial risk profile to create targeted solutions. The investment in employee wellbeing can actually make a business more profitable, as well as providing additional benefits to individual employees and the organization overall:

Figure 2. Employee and organization benefits of WTW psychosocial services

Employee benefits	Organizational benefits	
Improved morale	Improvement in organizational culture an client satisfaction	
Job satisfaction	Higher retention and lower recruitment cost	
Motivation	High-quality work	
Psychological safety (employees feel safe to speak up without fear of retaliation or humiliation).	High performance teams, creativity, innovation and organizational resilience	
Improved health outcomes	Fewer employee absences, presenteeism and costly claims thereby increasing profitability	
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Scope of workplace safety risk services

Advanced work injury claims analytics

WTW's work injury claims analytics service provides our clients with a forensic examination of reported work injury claims to identify key causation factors driving poor work injury claims performance. As indicated in Figure 2, our analysis does not only identify common categories of claims (e.g. slips/trips/falls), goes further to identify potential hidden root causes behind the main categories of claims, with individual descriptions and frequencies provided.

Other criteria used on our workplace injury analysis reports may include the following, pending the availability of suitable claims data:

- Frequency, severity and claims status.
- · Reporting and close out lag-times.
- Internal and external benchmarking.
- Tenure and claims expense analysis
- · Body party injured and multiple claims reporting
- Sub-location and department categorization.

Figure 3. Slip, trip and fall claims in more detail

Cause of claim	Description		Frequency
Wet or slippery floor	Wet floor/carpetSlippery floorFloor wet due to rainSlipped on ice on floor	Total	10 2 1 1 14 (25%)
Using staircase, steps or stool	Fell using staircaseMissed step on the stepsStepping down from stool	Total	2 1 1 4 (7%)
Missed step/lost balance	Missed step and fellLost balance and fell backwards	Total	3 2 5 (9%)
Tripped over objects	Tripped over plastic containerStepped on own apronStepped on stanchionTripped over own foot	Total	1 2 1 1 5 (9%)
Cleaning	 Fell on slippery floor cleaning bathtu Slipped and fell cleaning shower roo Tripped self when cleaning bathroor Bent down to wipe tiles and fell 	m	1 1 1 1 4 (7%)
Spilt food or liquid	Improper cleaning of spill Oil on floor	Total	1 3 4 (7%)
Rushing/running	Rushing towards hotel entrance	Total	1 1 (2%)

Onsite workplace safety risk surveys

WTW's onsite workplace safety risk surveys provide clients with a documented profile of worker safety exposures associated with specific workplaces, and reviews measures being implemented to control them. Our safety risk surveys comprise of an onsite workplace visit, including interviews with key operational managers and risk/safety personnel, and a representative inspection of high-risk locations or activities taking place at the worksite during the time of the visit. Survey reports include a review of safety management systems and provide risk improvement recommendations to enhance safety controls, were applicable.

Interactive safety training workshops

Our interactive safety training workshops are intended to get participants actively involved in the discussion of 'real world' workplace risks and the development of a broad range of potential solutions Following the 'Hierarchy of Controls' process (see Figure 4 on following page), the workshops lead participants to the development of an Action Plan to reduce accidents within their work environments. These workshops have been successfully conducted in both seminar and webinar formats.

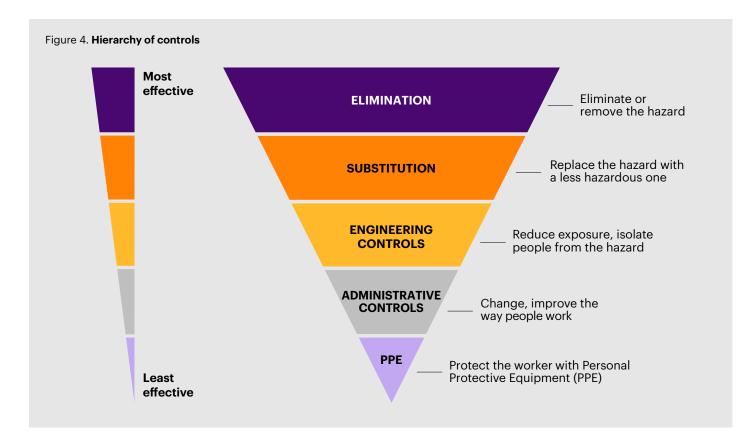
Health and safety regulatory compliance reviews

These reviews provide a detailed assessment of an organization's compliance with safety and health regulations within specific Asian geographies. We examine client safety management systems, policies and procedures and compare them with the requirements of in-country occupational safety and health legislation including relevant

Acts, Ordinances, Guidelines, and Enforcement Orders, applied by relevant authorities within each jurisdiction. As part of the review, we provide an applicability rating (e.g. red/highly relevant) against specific segments of regulations or guidelines that are most relevant to the industry in which the client operates. Clients receive a Compliance Review Report, which includes recommendations to enhance the company's safety compliance status.

ISO 45001 internal audits

This service is intended for clients who are preparing their organization for ISO 45001 certification. Internal Safety Management System (SMS) audits are mandatory under the ISO 45001 certification process and are intended to assess whether an organization conforms to its own requirements for safety management and the requirements of the international standard.



Regular internal audits allow for the continuous assessment of the effectiveness of the management system and the identification of potential improvement opportunities. Through the internal audit process, independence must be demonstrated by the absence of responsibility in the activities to be audited. As such, WTW's certified ISO 45001 auditors can greatly assist clients by fulfilling the internal audit requirements of the Standard and at the same time maintain the independence of the internal auditing process.

Work from home risk assessments

In a hybrid working world, ergonomic risks associated with the home office have become a growing cause of work-related injury claims. Through the delivery of our remote or in-person Work From Home Risk Assessments we are able to effectively examine ergonomic-related risks within the home office space, identify root causes for ergonomic-related injury claims, and recommend cost-effective risk control solutions. These assessments are conducted by workplace safety specialists with graduate and post-graduate qualifications in ergonomics, occupational safety and health, and ISO 45001 requirements.



Further information

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About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organisational resilience, motivate your workforce and maximise performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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