

Pandemic Flu vs. 2019 Novel Coronavirus – Comparison and Context

To help organizations understand and prepare for potentially significant health events, and potential impacts to their operations, Aon has created this document to compare and contrast the salient characteristics of Pandemic Influenza and the 2019 Novel Coronavirus (2019-nCoV acute respiratory disease or “2019-nCoV”) which was recently reported in China, with additional confirmed cases in other regions. The sources of the information provided in the exhibit are the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO). For more detailed information about these topics, please visit their websites.

Pandemic Flu vs. 2019-nCoV Acute Respiratory Disease Virus Characteristics

Characteristic	Pandemic Influenza	2019-nCoV acute respiratory disease
Symptoms	Fever* or feeling feverish/chills, cough, sore throat, runny or stuffy nose, muscle or body aches, headaches, fatigue, vomiting and diarrhea (more common in children than adults). <i>*Not all flu patients exhibit fever.</i>	Patients with confirmed 2019-nCoV infection have reportedly had mild to severe respiratory illness with symptoms of: <ul style="list-style-type: none">• Fever• Cough• Shortness of Breath
Method of Transmission	Person to Person; Novel flu viruses are spread mainly by droplets made when people with the flu cough, sneeze or talk. Droplets land in mouths or noses of people who are nearby or are possibly inhaled into lungs. Less often, a person might get the flu by touching a surface or object that has the flu virus on it and then touching his/her own mouth or nose.	Coronaviruses are a large family of viruses that are common in many different species of animals, including: camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people. Many of the patients in the pneumonia outbreak caused by 2019 Novel Coronavirus, referred to as 2019-nCoV acute respiratory disease, or “2019-nCoV” in Wuhan, China had some link to a large seafood and live animal market, suggesting animal-to-person spread. However, a growing number of patients reportedly have not had exposure to animal (or seafood) markets, indicating person-to-person spread is occurring. When person-to-person spread has occurred with other coronaviruses (e.g., Severe Acute Respiratory Syndrome-SARS), it is thought to have happened via respiratory droplets produced when a person coughs or sneezes. Therefore, the virus is likely to be spread through: <ul style="list-style-type: none">• The air by coughing and sneezing• Close personal contact, such as touching or shaking hands• Touching an object or surface with the virus on it, then touching your mouth, nose, or eyes before washing your hands

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Characteristic	Pandemic Influenza	2019-nCoV acute respiratory disease
When does a Patient Become Contagious to Others	Most healthy adults are able to infect other people beginning 1 day BEFORE symptoms develop and 5-7 days after becoming sick. Children may pass the virus for longer than 7 days.	Unknown at this time.
Incubation Period	1-4 Days. Symptoms start 1-4 days after the virus enters the body. That means you may be able to pass the flu to someone else before you know you are sick. Some people can be infected with the flu virus but have no symptoms. During this time those persons may still spread the virus to others.	Incubation period for the 2019-nCoV is a currently estimated 2-14 days from the time of exposure to getting sick. At this time, it is uncertain whether people may spread the virus to others during the incubation period.
Social Implications	May produce a large degree of absenteeism due to illness, caregiving responsibilities, and fear.	Business interruption and supply chain interruption due to travel disruptions, quarantine, government shutdown, illness, caregiving responsibilities, and fear.
Mortality	Many will be infected. Some proportion of those will die. Total number of deaths significant.	Data is rapidly emerging, and at this point in the outbreak, statistics may change on a daily basis. As of January 29 th , 2020, the mortality rate for those infected with the virus is estimated at between 0.8% and 2.2%.
Geography	Typically spans the globe within a short time.	Although the disease is currently most prevalent in China, cases have been identified in other parts of Asia and also in Europe, North America and Australia.

Source: United States Centers for Disease Control and Prevention

Disclaimer: This document has been provided as an informational resource for Aon clients and business partners. It is intended to provide general guidance on potential exposures, and is not intended to provide medical advice or address medical concerns or specific risk circumstances. Due to the dynamic nature of the 2019-nCoV acute respiratory disease, and infectious disease in general, Aon cannot be held liable for the guidance provided. We strongly encourage visitors to seek additional safety, medical and epidemiologic information from credible sources such as the Centers for Disease Control and Prevention and World Health Organization. As regards insurance coverage questions, whether coverage applies or a policy will respond to any risk or circumstance is subject to the specific terms and conditions of the insurance policies and contracts at issue and underwriter determinations.

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