

Pandemic Flu vs. 2019 Novel Coronavirus – Comparison and Context

(Updated February 11th, 2020)

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 (now named COVID-19) which was initially 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. COVID-19 Virus Characteristics

Characteristic	Pandemic Influenza	COVID-19
Symptoms	<p>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).</p> <p><i>*Not all flu patients exhibit fever.</i></p>	<p>Patients with confirmed COVID-19 infection have reportedly a range of symptoms. Some had little or no symptoms while others have been severely ill or died. Symptoms can include:</p> <ul style="list-style-type: none">• Fever• Cough• Difficulty Breathing• Nausea, Vomiting, Diarrhea• Fatigue
Method of Transmission	<p>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.</p>	<p>The main driver of COVID-19 transmission is person-to-person, usually within 6 feet. It's currently unclear if a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, eyes.</p>
When does a Patient Become Contagious to Others	<p>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.</p>	<p>With most respiratory viruses, people are thought to be most contagious when they are most symptomatic (the sickest).</p>

Characteristic	Pandemic Influenza	COVID-19
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 COVID-19 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. There is also the potential for inappropriate responses, by individuals and business, due to misinformation.
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 February 10, 2020, the proportion of people with confirmed coronavirus who have died is 2.25%.
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 Oceania.

Prevention and Treatment of COVID-19

There is currently no vaccine to prevent COVID-19 infection. The best way to prevent infection is to avoid being exposed to this virus. However, the following everyday preventive actions may help to prevent the spread of respiratory viruses:

- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available
- Avoid touching your eyes, nose, and mouth with unwashed hands
- Avoid close contact with people who are sick
- Stay home when you are sick
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash
- Clean and disinfect frequently touched objects and surfaces

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 COVID-19, 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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