



Gallagher

Higher Education Practice Group



Districts Mutual Insurance Pandemic Flu

Presented by

Leta Finch

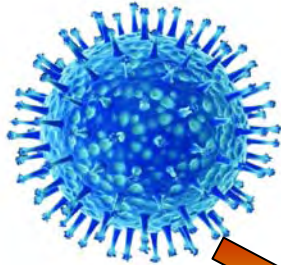
Executive Director, Higher Education Practice Group

Arthur J. Gallagher Risk Management Services, Inc.

Process of Genetic Reassortment

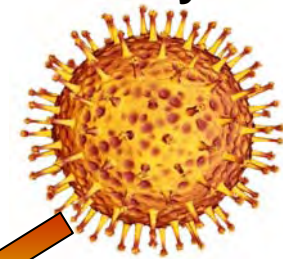
Avian Influenza Virus

High mortality rate among birds, spreads rapidly



Human Influenza Virus

Spreads easily from human-to-human, low mortality rate



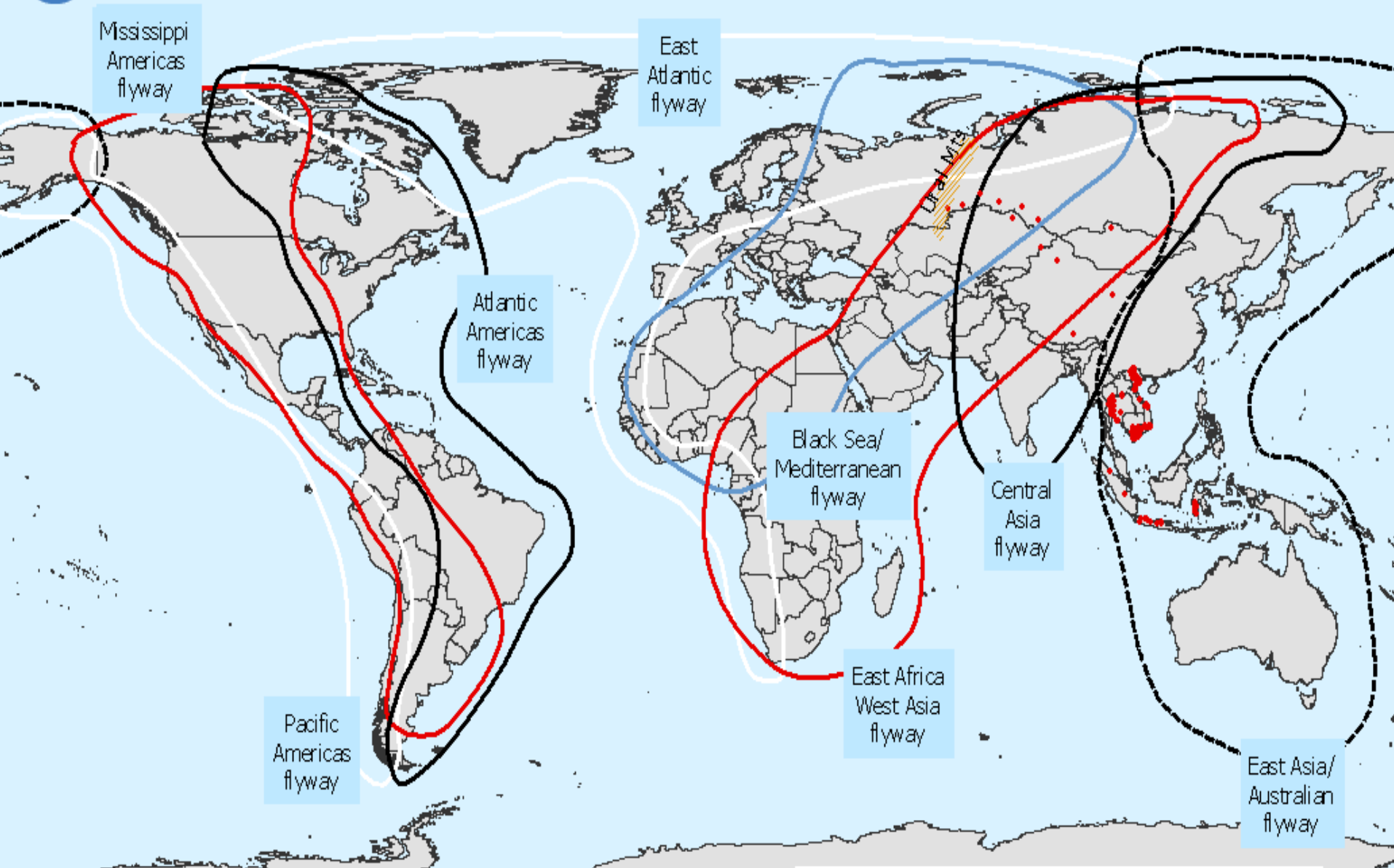
Mutated (Novel) Virus

Can easily spread human-to-human



H5N1 outbreaks in 2005 and major flyways of migratory birds

Situation on 30 August 2005



● Districts with H5N1 Outbreaks since January 2005

Sources: AI outbreaks: OIE, FAO and Government sources.
Flyways: Wetlands International

Pandemic Flu

SARS

- ❖ Toronto is Canada's largest city of 2½ million people
 - 2003: Toronto's economy ground to a halt
 - Hospitals and schools closed
 - 15,000 people were quarantined
 - Tourism and hospitality industries collapsed
 - Air Canada went into bankruptcy
 - **Only 252 SARS cases and 44 deaths**

Pandemic Flu

World Health Organization

<http://www.who.int/en/>

Ten things you need to know about pandemic influenza

1. Pandemic influenza is different from avian influenza.
2. Influenza pandemics are recurring events..
3. The world may be on the brink of another
4. All countries will be affected.
5. Widespread illness will occur.

Pandemic Flu

World Health Organization

<http://www.who.int/en/>

Ten things you need to know about pandemic influenza

6. Medical supplies will be inadequate
7. Large numbers of deaths will occur..
8. Economic and social disruption will be great.
9. Every country must be prepared.
10. WHO will alert the world as the pandemic threat increases.

Pandemic Flu

Goals for Preparedness

- ❖ To minimize hospitalizations and deaths
- ❖ To preserve critical infrastructure
- ❖ To minimize social disruption



World Health Organization

Cumulative Number of Confirmed Human Cases of Avian Influenza A/(H5N1) Reported to WHO as of 11 October 2006

Country	2003 Cases	Deaths	2004 Cases	Deaths	2005 Cases	Deaths	2006 Cases	Deaths	Total Cases	Deaths
Azerbaijan	0	0	0	0	0	0	8	5	8	5
Cambodia	0	0	0	0	4	4	2	2	6	6
China	1	1	0	0	8	5	12	8	21	14
Djibouti	0	0	0	0	0	0	1	0	1	0
Egypt	0	0	0	0	0	0	15	6	15	6
Indonesia	0	0	0	0	19	12	50	40	69	52
Iraq	0	0	0	0	0	0	3	2	3	2
Thailand	0	0	17	12	5	2	3	3	25	17
Turkey	0	0	0	0	0	0	12	4	12	4
Viet Nam	3	3	29	20	61	19	0	0	93	42
Total	4	4	46	32	97	42	106	70	253	148

58% mortality rate

WHO reports only laboratory-confirmed cases.



Planning Assumptions

1. An influenza pandemic will result in the rapid spread of infection throughout the world.
2. You will not be able to rely on mutual aid resources, or state or federal assistance to support local response efforts.
3. Antiviral medications will be in extremely short supply. Local supplies will be prioritized for use in hospitals, for health care workers, and other groups based on DOH guidelines.
4. A vaccine will not be available for 6-8 months following the emergency of a novel strain.

Planning Assumptions

5. The number of ill requiring medical care will overwhelm the local health care system (More patients and fewer workers)
6. The number of fatalities will overwhelm the medical examiners office, hospital morgues, and funeral homes.
7. The demand for home care and social services will increase dramatically and won't be available
8. There is likely to be a significant disruption of public and privately owned critical infrastructure including transportation, businesses, utilities, public safety, and communications.

Current Status of H5N1 Avian Influenza

Inter-pandemic phase New virus in animals, no human cases	Low risk of human cases	1
	Higher risk of human cases	2
Pandemic alert New virus causes human cases	No or very limited human-to-human transmission	3
	Evidence of increased human-to-human transmission	4
	Evidence of sustained human-to-human transmission	5
Pandemic	Efficient and sustained human-to-human transmission	6

Inter-Pandemic Stage

- ❖ Spreading through migratory birds
- ❖ Little *bird-to-human* infection
- ❖ No known *human-to-human* infection
- ❖ Predominantly in rural areas
- ❖ Moderate social, economic, and political impact

Inter-Pandemic Stage

5 Planning Steps

Should have by now:

1. Established a Pandemic Preparedness Team
2. Created contingency plan
3. Articulated duties and delegate responsibility
4. Educated employees about influenza and the organization's response plan
5. Communicated regularly as the threat heightens

Pandemic Alert Stage 3

- Secure medication and medical supplies in safe location
- Continually monitor employee and student health
- Enforce usage of hand sanitizers, masks and gloves
- Continually sanitize hand railings, door knobs etc.

Pandemic Alert Stage 4

Management Action

- Enact liberal leave plan
 - Pay sick employees to stay home
 - Pay employees in contact with sick people to stay home
- Split staff into shifts to minimize intra-employee contact
 - One person from each department per shift
 - Quarantine whole shift if someone falls ill
- Let employees work from home

Pandemic **Outbreak**

- Virus has mutated and *human-to-human* infection is becoming prevalent and sustained
- Infections are rapidly spreading to neighboring towns and urban centers
- Local health officials become less able to properly care for the sick
- General atmosphere of fear and confusion

*Pandemic **Outbreak***

- There is significant and prolonged absenteeism
- Public transportation systems shut down
- Government quarantines and travel restrictions are enforced
- Supply chain blockages will occur
- Illness of key personnel
- Expect Increased crime / pharmaceutical counterfeiting

*Pandemic **Outbreak***

What to do

- Implement contingency plan
- Be prepared to forfeit present business operations for asset protection and employee and student safety
- Be self-reliant. Do not expect special treatment from local government
- Do not expect medical supplies or assistance from U.S., embassies or consulates

Pandemic Flu

- ❖ Influenza Monitoring Agencies

- ▶ WHO
 - ▶ CDC

- ▶ PAHO
 - ▶ HDs

- ❖ EU Monitoring Program

Pandemic Flu

Enforcing Organizations

- ❖ NFPA 1600
- ❖ OSHA (as of May 2006)
- ❖ NIMS

Pandemic Flu

INSURANCE IMPLICATIONS

The Insurance Information Institute (III) has concluded that:

- ❖ Reinsurers may have to dramatically raise rates
- ❖ Insurers reluctant or unable to write new life and health policies.”
- ❖ A potential spike in insolvencies.
- ❖ U.S. employers may not have adequate health care and workers compensation coverages.
- ❖ Families without sufficient life and/or health insurance could face severe financial hardship.
- ❖ Retirement plans with death benefits are likely to experience liquidity problems.
- ❖ Significant delays in claims processing.
- ❖ Liability claims from allegations of being unprepared for a pandemic.
- ❖ No business interruption coverage

Pandemic Alert

Personal Protection

- Seasonal influenza immunizations
- Social distancing when feasible
- Frequent and vigorous hand washing
- Respiratory hygiene/cough etiquette
- Refrain from shaking hands
- Restrict travel to and in infected areas
- Avoid contact with live, or found dead, birds, duck, chickens
- If you become develop symptoms such as a fever, difficulty breathing, and/or cough, get prompt medical attention if available.

Pandemic Flu

Transmissibility (based on previous pandemics)

- ❖ Primarily transmitted through respiratory secretions
- ❖ 2 day average incubation period (time from infection to onset of symptoms)
- ❖ Virus can be transmitted $\frac{1}{2}$ to 1 full day prior to symptom onset
- ❖ Highest risk for transmission will be during the first 2 days after symptom onset
- ❖ Children typically produce and shed the most virus and so would pose the greatest risk for transmission

Online Resources

- ❖ Overseas Security Advisory Council
 - <http://www.osac.gov>
- ❖ World Health Organization
 - http://www.who.int/csr/disease/avian_influenza/en/
- ❖ Centers for Disease Control and Prevention
 - <http://www.cdc.gov/flu/avian/index.htm>
- ❖ “Crisis and Emergency Risk Communication:
By Leaders for Leaders”
 - <http://www.cdc.gov/communication/emergency/leaders.pdf>
- ❖ U.S. Government Pandemic Influenza Center
 - <http://pandemicflu.gov/>
- ❖ U.S. Department of State Avian Influenza Fact Sheet (3/21/06)
 - http://travel.state.gov/travel/tips/health/health_1181.html
- ❖ State of Wisconsin
 - <http://dhfs.wisconsin.gov/communicable/pandemic/index.htm>

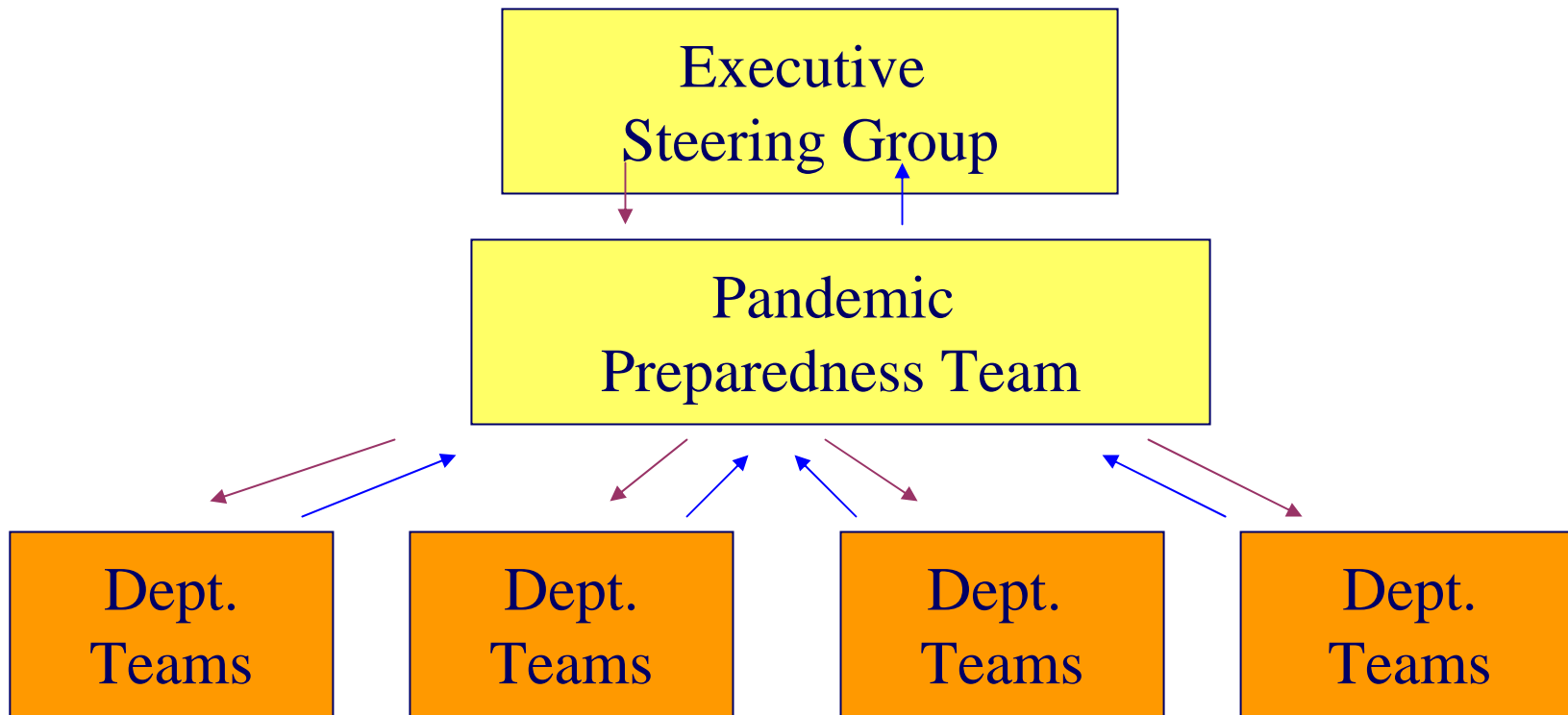
Pandemic Flu

Thank You



Establish Communication Links

- State PH Laboratory
- State PH Veterinarian
- State PH Preparedness Specialists
- State PH Immunization Program Manager
- Crisis Communication/Public Information
- Executive Decision Makers



Communication Plan

- Appoint who will speak on behalf of the department
- Determine what printed materials should be developed.
- Be prepared to send e-mail updates and alerts. Be sensitive to content, wording, and tone.
- Plan content and tone carefully
- Listen to people's concerns
- Be honest, frank, and open.
- Coordinate and collaborate with credible sources
- Speak clearly and with compassion

What will the workforce experience?

Inter-Pandemic Phase

- Fear and anxiety

Pandemic Phase

- Trauma, emotional numbness

Post Pandemic

- Depression and low morale

Communication Plan

The *Centers for Disease Control and Prevention* has issued

“Crisis and Emergency Risk Communication:
By Leaders for Leaders”

<http://www.cdc.gov/communication/emergency/leaders.pdf>

Pandemic Flu

4 Lines of Defense

- ❖ Surveillance
- ❖ Vaccines
- ❖ Containment measures
- ❖ Medical treatment

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In Closing

“Like hurricanes, tsunamis, and earthquakes,
pandemic influenza will happen.”

Dr. Michael Osterholm, director of the Center for Infectious Disease Research and
Policy at the University of Minnesota

Modes of Introduction into North America

- ❖ Migratory birds flocks
 - Spread occurs via intersecting flyways
 - Change to human form occurs in North America and then spreads rapidly

- ❖ International travel
 - Change to human form occurs in Asia or Europe
 - Virus enters through a North American international port of entry

Preparedness Process

1. Developing a realistic understanding the consequences of a pandemic
2. Defining preparedness goals
3. Developing plans and the capabilities to carry them out
4. Finally, testing and evaluating what's been done

In Closing

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Thank You