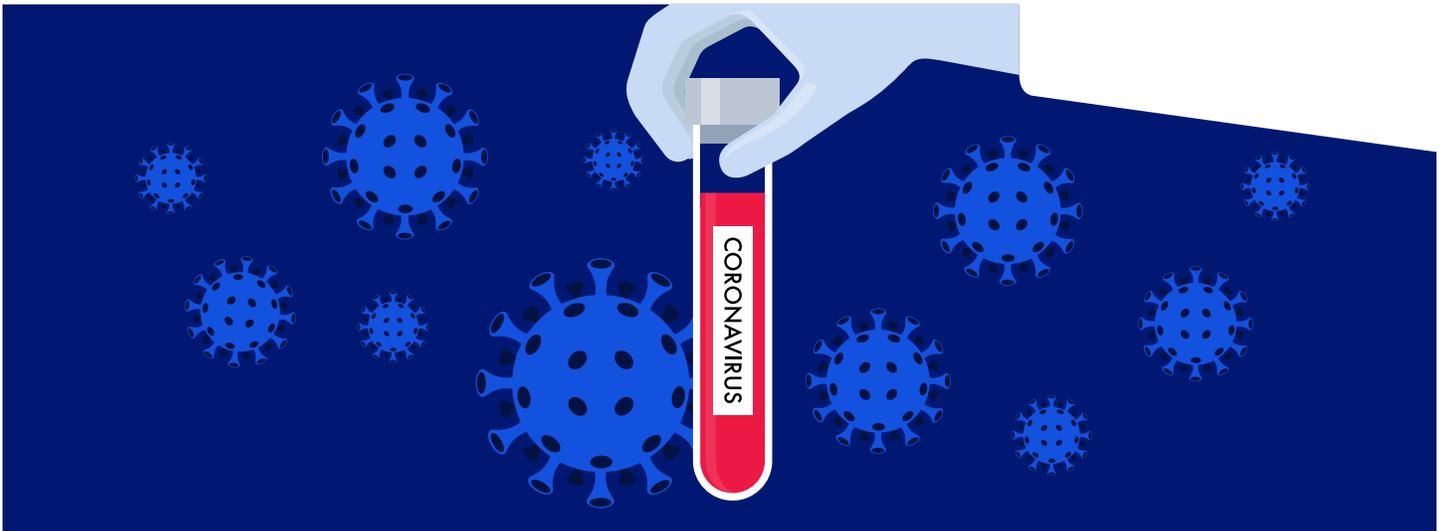


Global Coronavirus Outbreak



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Introduction

The COVID-19 coronavirus outbreak that originated in Wuhan city, China, has now spread to more than 210 countries and territories worldwide, having involved more than 2,424,419 confirmed cases and at least 166,256 associated deaths. Community outbreaks of COVID-19 have now been reported globally. The rapid spread of the outbreak has prompted governments worldwide to implement widespread restrictions on travel, including the closure of land borders, the suspension of air travel services and the implementation of stringent health measures, such as mandatory medical quarantines for arriving travelers. Given the increasingly global scale of the outbreak, it is essential that travelers acquire accurate data in order to make informed decisions.

Analysis

The U.S. Centers for Disease Control and Prevention (CDC) notes that reported illnesses from COVID-19 cases range from mild symptoms to severe illness and death. Symptoms, which may appear 2 to 14 days after exposure, include cough, fever and shortness of breath. While research into COVID-19 remains ongoing, the severity of the disease is seemingly dependent on factors such as the patient’s age and the presence of preexisting, comorbid medical conditions such as heart or lung disease. The exact percentage of coronavirus cases that can be categorized as mild, moderate or severe remains unclear, and there is no consensus among medical experts. Reports of asymptomatic COVID-19 cases are difficult to quantify, as there is no reliable method of confirming and reporting such cases. It is thought

that those most likely to present no symptoms of COVID-19 are children; however, children make up a small percentage of confirmed cases. There is currently no available vaccine for the virus, although numerous trials and research efforts are underway. Estimates of the timeline for a deployable vaccine are approximately 12 to 18 months.

On 3 March 2020, World Health Organization (WHO) Director-General Dr. Tedros Adhanom Ghebreyesus announced a revised case fatality rate for COVID-19 of approximately 3.4 percent. The revised rate – a simple calculation of confirmed deaths divided by the total number of confirmed cases – is much higher than the previously established case fatality rate of approximately 1 percent. The sharp increase suggests that the virus is becoming deadlier; however, several factors contribute to the overall fatality rate, including patient-specific information, the reliability and accuracy of testing and the quality of healthcare systems. Global public health officials have stressed that, as COVID-19 is studied further, more accurate information regarding its infectivity and lethality will become available. In addition, the availability and volume of testing for suspected cases of COVID-19 can lead to notable variance in the case fatality rate.

Prevalence and Travel Restrictions

Of the 2,424,419 confirmed cases of the virus, 760,570 (31 percent) are in the U.S. Other countries with large concentrations of the virus include Spain with 200,210 cases, Italy with 178,972 cases, France with 154,098 cases, Germany with 145,743 cases, the UK with 121,174 cases, Turkey with 86,306 cases, China with 83,817 cases and Iran with 83,505 cases.

The U.S. Centers for Disease Control and Prevention (CDC) indicates that there is widespread ongoing transmission of COVID-19. As such, the CDC recommends that travelers avoid all nonessential international travel, citing the potential for overwhelmed health care systems and limited access to adequate medical care. The CDC also recommends that travelers defer all cruise ship travel worldwide.

Numerous airlines have curtailed or suspended international service – and in some cases, domestic service – in recent weeks. Additionally, a number of foreign governments continue to implement preventative health measures or lockdowns in an attempt to limit the spread of the outbreak. These measures include health inspections such as temperature checks, with many countries imposing quarantines on individuals upon arrival regardless if they are displaying symptoms of the virus. Additional restrictions are likely in the near term and may increase if the outbreak continues to worsen.

In recent weeks, the reported incidence of the virus has been significantly higher in the U.S. than in other countries. Despite travel restrictions, containment efforts so far have been of limited utility due to continued travel within and between coronavirus-impacted areas.

Outlook

The total global number of COVID-19 cases is anticipated to continue growing in the near to medium term despite the unprecedented travel and movement restrictions enacted by various governments. While the precise trajectory of the outbreak is unknown, significant disruptions to business operations and travel can be expected to persist in the near term.

The outbreak has resulted in shocks to global financial markets, prompted the initiation of business continuity plans and led to uncertainties surrounding global travel plans. Should the outbreak peak in the coming months, the relaxation of severe domestic and international travel restrictions can be expected. However, a sharp increase in the number and severity of confirmed cases could lead to more stringent measures by public health authorities and a further decline in economic activity. The success of containment and mitigation efforts will influence the ultimate outcome.

Recommendations

- Travelers are advised to monitor the latest developments as the situation remains fluid.
- Individuals are advised to adhere to all national and international public health directives.
- Travelers are advised to register their presence with their local consulate or embassy.
- Travelers who have recently visited coronavirus-impacted countries or territories should expect enhanced screening measures upon arrival at airports and other transportation hubs, including potential quarantine if exhibiting symptoms of the virus.
- Travelers are advised to contact their flight provider for itinerary-specific information.
- For operational support, including secure transportation, meet-and-greet services and close protection, please contact AIG Travel at aigtsoc@aig.com.

For further information please contact AIG Travel's security team at aigtsoc@aig.com.

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