



# The COVID-19 Pandemic: Insights and Implications for Insurers

Hosted by the International Insurance Society  
and The Institutes

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# The Medical View

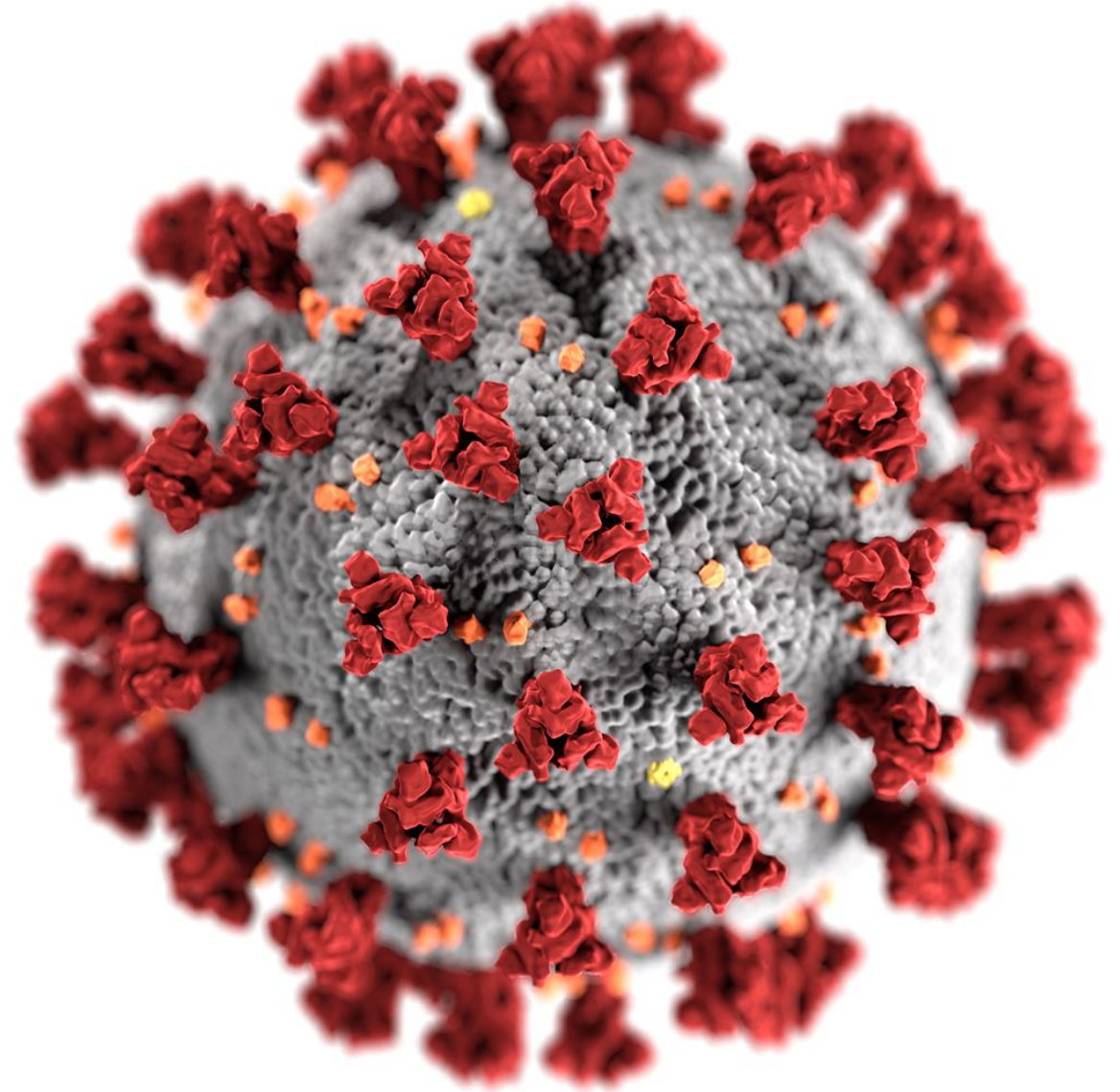
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# The Medical View

- Epidemiology and Trends
- Prevention
- Clinical Manifestations
- Treatment
- Recovery and Immunity



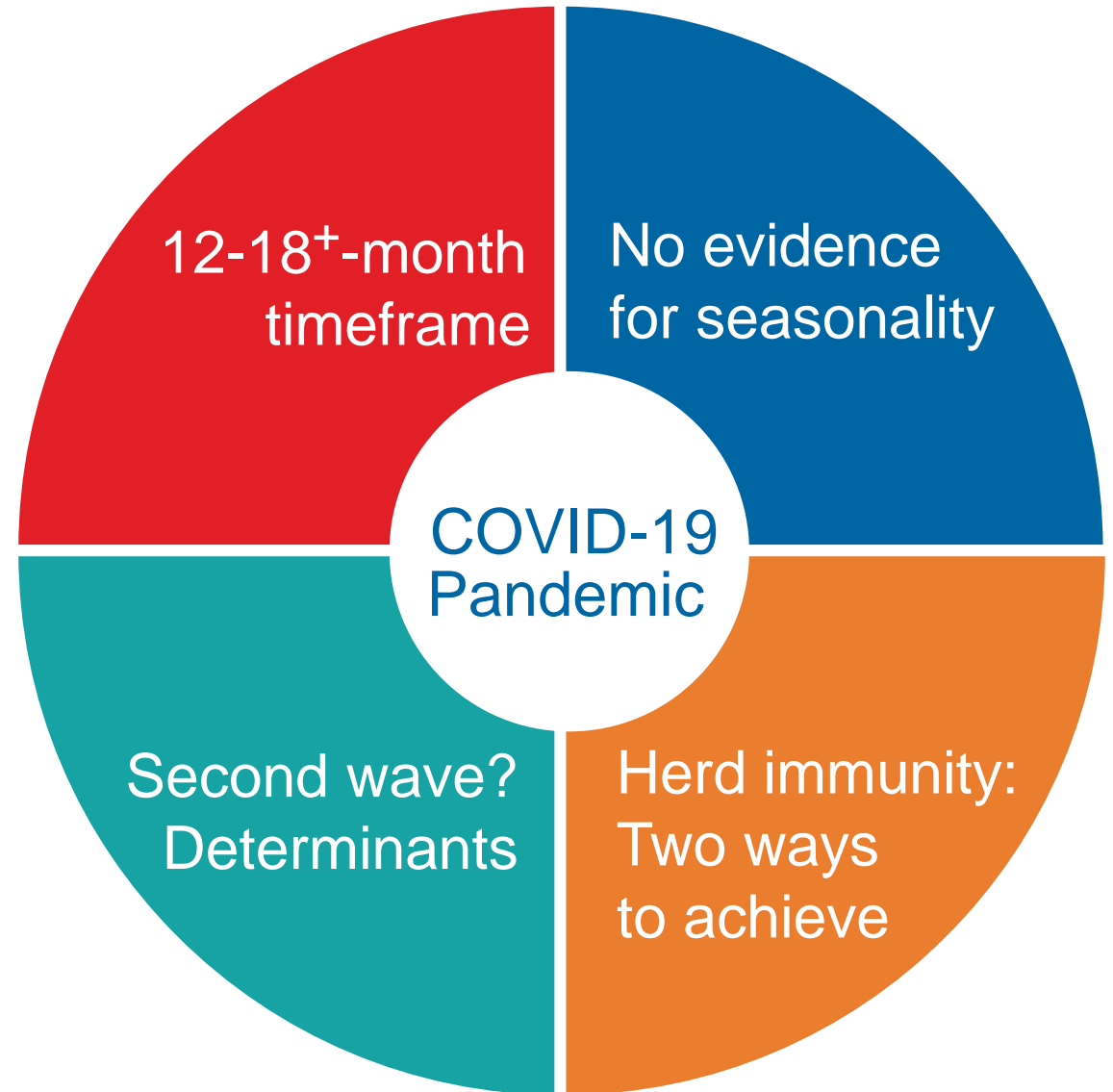
# Epidemiology and Trends

## Terminology

**SARS-CoV-2** – the name of the virus

**COVID-19** – the name of the disease caused by the virus

- Impact of social distancing
  - Differing strategies: Sweden
- Opening-up strategies
  - Testing and contact tracing
  - “Suppress and lift”
  - Mobile phone apps



# Prevention

- Masks and face coverings
- Social distancing
- BCG vaccine – protective?

## Coalition for Epidemic Preparedness Innovation

- Created in 2017
- Stimulate and accelerate the development of vaccines against emerging infectious diseases and enable access to these vaccines for people during outbreaks
- Moving quickly to rapidly develop vaccines against COVID-19
- [www.cepi.net](http://www.cepi.net)

## Vaccine update

- Leveraging prior research
- Accelerating the timeline – collaboration
- Many candidate vaccines and strategies\*
- Safety and efficacy
- Long-term protection needed
- Older individuals – immune response
- Mass production
- Acceptance of vaccine by people?

\*virus, viral vector, nucleic acid, protein-based

# Clinical Manifestations

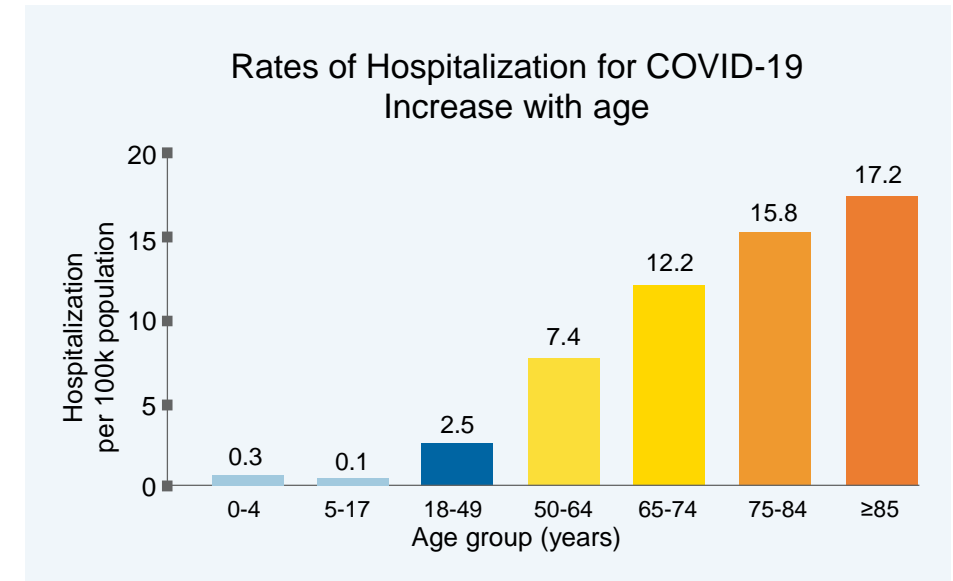
## Risk factors for serious disease

- Age 65 and older
- People in nursing home or LTC facility
- Chronic lung disease
- Serious heart conditions
- Immunocompromised
- Certain cancers
- Obesity, BMI >30
- Diabetes
- Chronic kidney disease
- Liver disease

## Unexpected consequences

- Kidney failure requiring dialysis
- Cardiac “injury”
- Neurological symptoms including stroke
- Abnormal clotting of blood
- Liver damage
- Children with emerging inflammatory condition

## Rates of hospitalization increase with age



CDC – adapted from U.S. Government Image – MMWR 17 Apr 20

# Treatment

Remdesivir  
Convalescent plasma  
Other antivirals  
Azithromycin  
Monoclonal/polyclonal antibodies  
Hydroxychloroquine and  
chloroquine (antimalarials)  
Stem cells and other cells

- Use caution when reviewing and interpreting results of clinical trials

## ***Longer Life Foundation***

RGA collaboration with Washington University  
in St. Louis School of Medicine

Cutting-edge research

[www.longerlife.org](http://www.longerlife.org)

LinkedIn/Twitter

Novel technologies being employed: cloning of SARS-CoV-2 proteins in human cells to identify how they interact to identify druggable targets

# Recovery and Immunity

A very complex issue...

## More questions than answers!

- What is the correlation between resolution of symptoms and length of viral shedding?
- Could there be long-term health consequences in those who recover from COVID-19?
- Are antibodies protective?
- What if someone has a low or undetectable level of antibody?
- Is there a risk of reinfection?
- What is the quality of antibody tests now available?
- Will it be possible to issue “immunity certificates”?



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