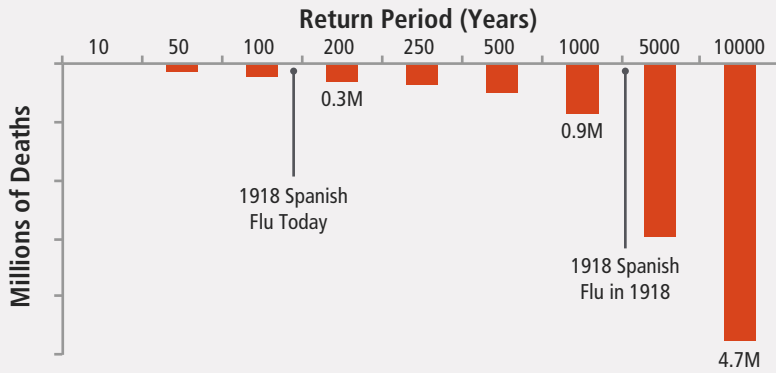




The AIR Pandemic Flu Model

MODELED EP CURVE FOR FATALITIES IN THE US

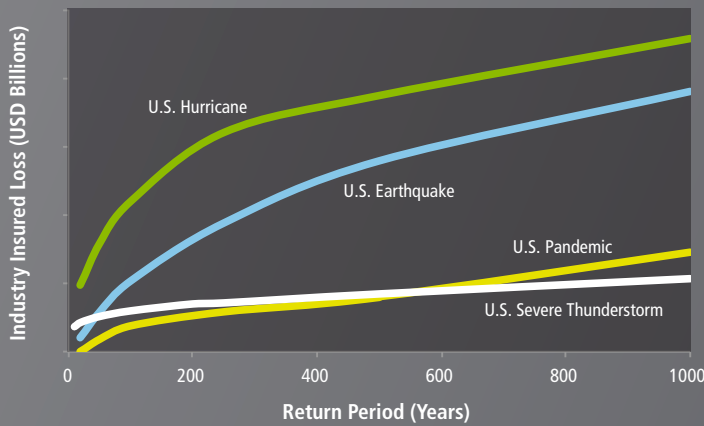


Features three 500,000-year stochastic catalogs, each representing different stages of more than 18,000 simulated pandemics

Estimates mortality, illness, and life and health insurance losses

Captures the full range of virus characteristics—including virulence and transmissibility—by simulating events beyond historical experience

POTENTIAL INDUSTRY LOSSES IN CONTEXT



The model is available in AIR's CATRADER® platform. Users can customize benefit levels to calculate losses to any line of business that includes a death benefit, such as personal accident or workers' compensation. Death benefit assumptions can be customized by region and cedant and by age/sex cohort.



At USD 70 billion, 1,000-year return period losses from pandemic flu are ~0.5% of the U.S. GDP.

WIDE RANGE OF SOLUTIONS FOR LIFE AND HEALTH INSURANCE COMPANIES

	SUB-PERILS	GEOGRAPHIC COVERAGE	LINES OF BUSINESS
Pandemic	Influenza Emerging Infectious Diseases	U.S., UK, Australia, Canada, France, Germany, Japan 200+ countries and territories, on a consulting basis	Life Insurance Workers' Compensation Personal Accident Health Insurance
Earthquake	Shake Tsunami	U.S. Japan Canada	Life Insurance Workers' Compensation Personal Accident
Terrorism	Conventional Weapons CBRN	U.S. Scenario-based analysis for other countries	Life Insurance Workers' Compensation Personal Accident
Longevity	Stochastic variation in long-term mortality trends	38 countries and territories	Life Insurance