

# Pandemic Flu vs. 2019 Novel Coronavirus – Comparison and Context

(Updated March 10, 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 disease (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
<b>Symptoms</b>	<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 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"><li>• Fever</li><li>• Cough</li><li>• Shortness of Breath</li></ul> <p>Older adults and people who have severe underlying chronic medical conditions like heart or lung disease or diabetes seem to be at higher risk for developing more serious complications from COVID-19 illness.</p>
<b>Method of Transmission</b>	<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 virus is thought to spread mainly from person-to-person: Between people who are in close contact with one another (within about 6 feet)</p> <ul style="list-style-type: none"><li>• Via respiratory droplets produced when an infected person coughs or sneezes.</li><li>• These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs</li></ul> <p>According to the WHO, studies have shown that COVID-19 may last for a few hours or several days on surfaces. It depends on temperature, the kind of surface, and humidity. It may be possible that 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, or possibly their eyes, but this is not thought to be the main way the virus spreads.</p>
<b>When does a Patient Become Contagious to Others</b>	<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> <p>Some spread might be possible before people show symptoms, but this is not thought to be the main way the virus spreads.</p>

Characteristic	Pandemic Influenza	COVID-19
<b>Incubation Period</b>	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.  Some spread may be possible before people show symptoms; there have been reports of this occurring with this new coronavirus, but this is not thought to be the main way the virus spreads.
<b>Social Implications</b>	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.
<b>Mortality</b>	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 change on a daily basis. The proportion of cases of a disease which are fatal is known as the Case Fatality Rate (CFR).  Currently most CFR estimates for COVID-19 are between 2% and 4%. That said, mortality will differ by geography. For example, in China, <i>outside</i> of Hubei province, the CFR is estimated at 0.7%.  As of March 3, 2020, the World Health Organization reported that the proportion of people with <b>confirmed</b> coronavirus who have died is 3.4%.
<b>Geography</b>	Typically spans the globe within a short time.	Cases have been reported on all continents except Antarctica.

### 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 using a regular household cleaning spray or wipe
- Follow CDC's recommendations for using a facemask
  - CDC does not recommend that people who are well wear a facemask
  - Facemasks should be worn by people who show symptoms of COVID-19 to help prevent spread of disease to others.

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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