

The State of COVID-19 in Florida

Presented by



PRIA

PUBLIC RISK INSURANCE ADVISORS

August 25, 2020



Today's Presenters



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Disclaimer

The information in this program is based upon the very dynamic and evolving outbreak of respiratory disease caused by a novel (new) coronavirus that was first detected in China and which has now been detected in more than 100 locations internationally, including in the United States. The virus has been named “SARS-CoV-2” and the disease it causes has been named “coronavirus disease 2019” (abbreviated “COVID-19”). The information presented is current as of the date of this program, but it may change in the coming hours and days ahead. Participants are encouraged to refer to information from the U.S. Centers for Disease Control and Prevention (“CDC” at www.cdc.gov).

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Local and Medical Response Update



With Dr. Louise Short



Florida Cases Today

Total Cases
602,829

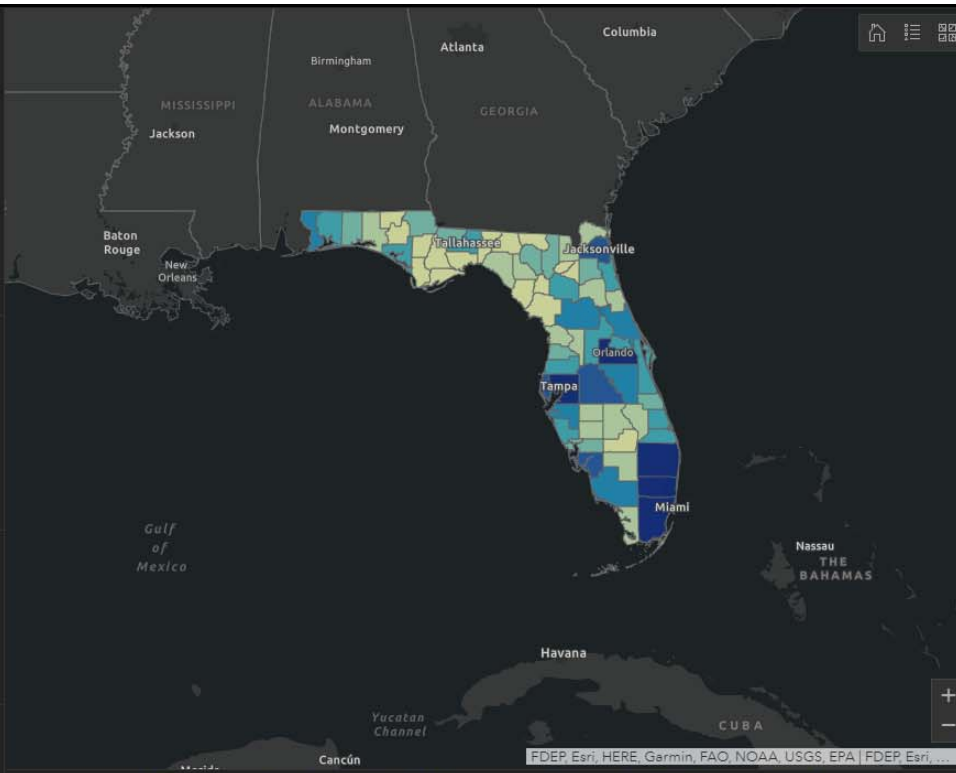
Cumulative Data for Florida Residents:

Positive Residents
596,511

Resident Hospitalizations
36,596

Florida Resident Deaths
10,397

Non-Resident Deaths
137

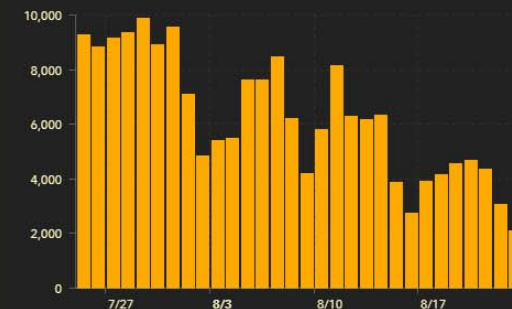


"Comparison of counties is not possible because case data are not adjusted by population."

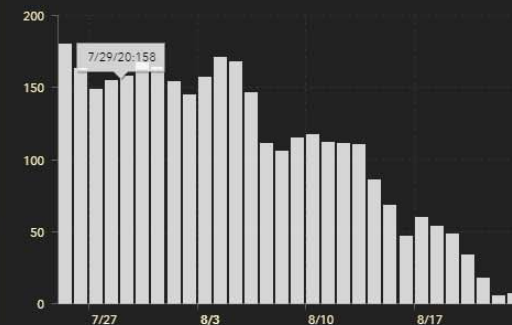
Data is updated every day at approximately 11 A.M. ET.
[Click here to access and download data](#)

Recent Data for Florida Residents (Last 30 Days):

New Cases of Residents by Day



Resident Deaths by Date of Death



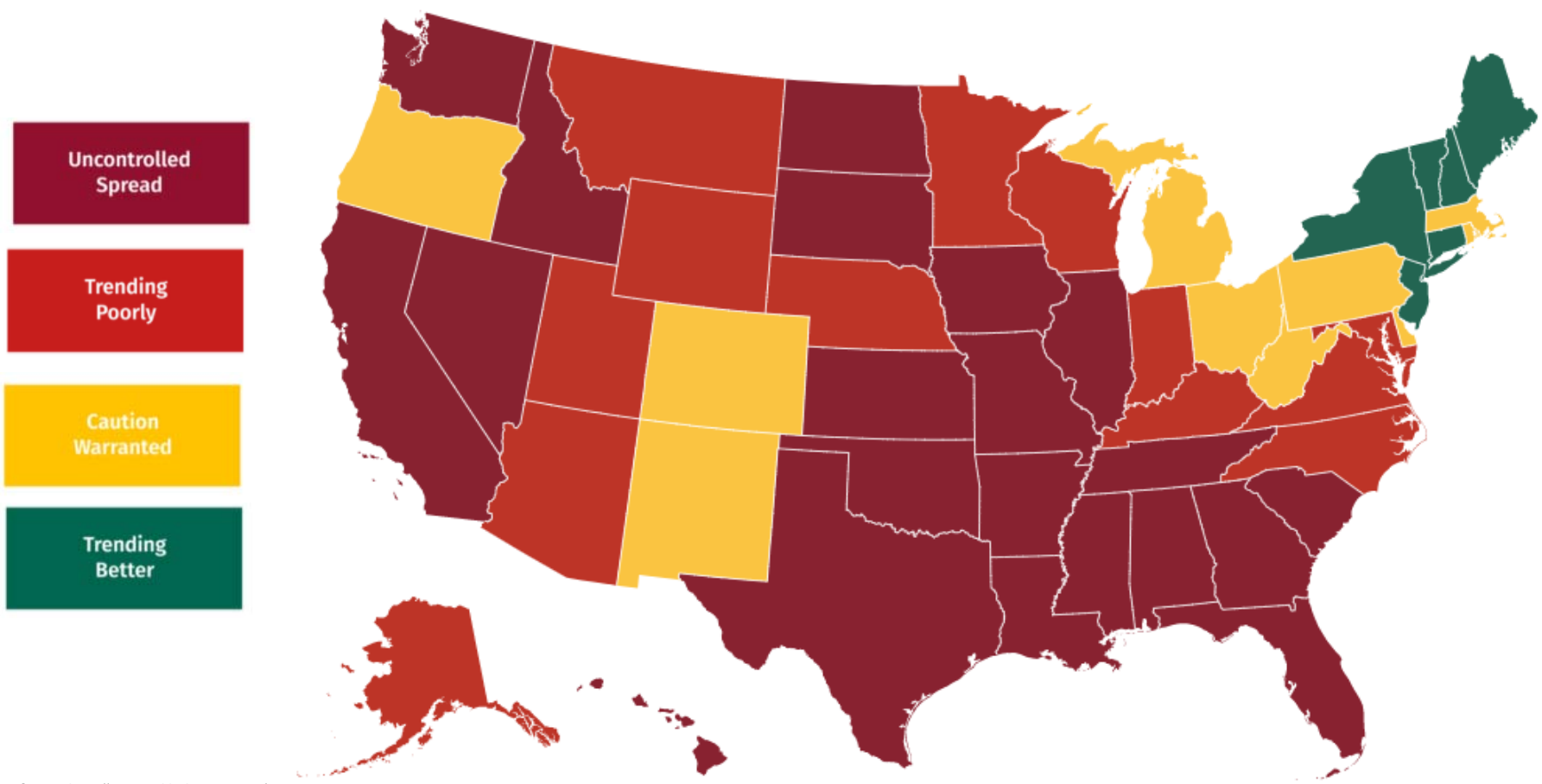
The Deaths by Day chart shows the total number of Florida residents with confirmed COVID-19 that died on each calendar day (12:00 AM - 11:59 PM). Death data often has significant delays in reporting, so data within the past two weeks will be updated frequently.

- Florida Cases
- Florida Testing
- Cases by County
- Rates Map
- Case Maps
- Cases by Zip Code
- Health Metrics
- USA and World

Source: <https://experience.arcgis.com/experience/96dd742462124fa0b38dded9b25e429>



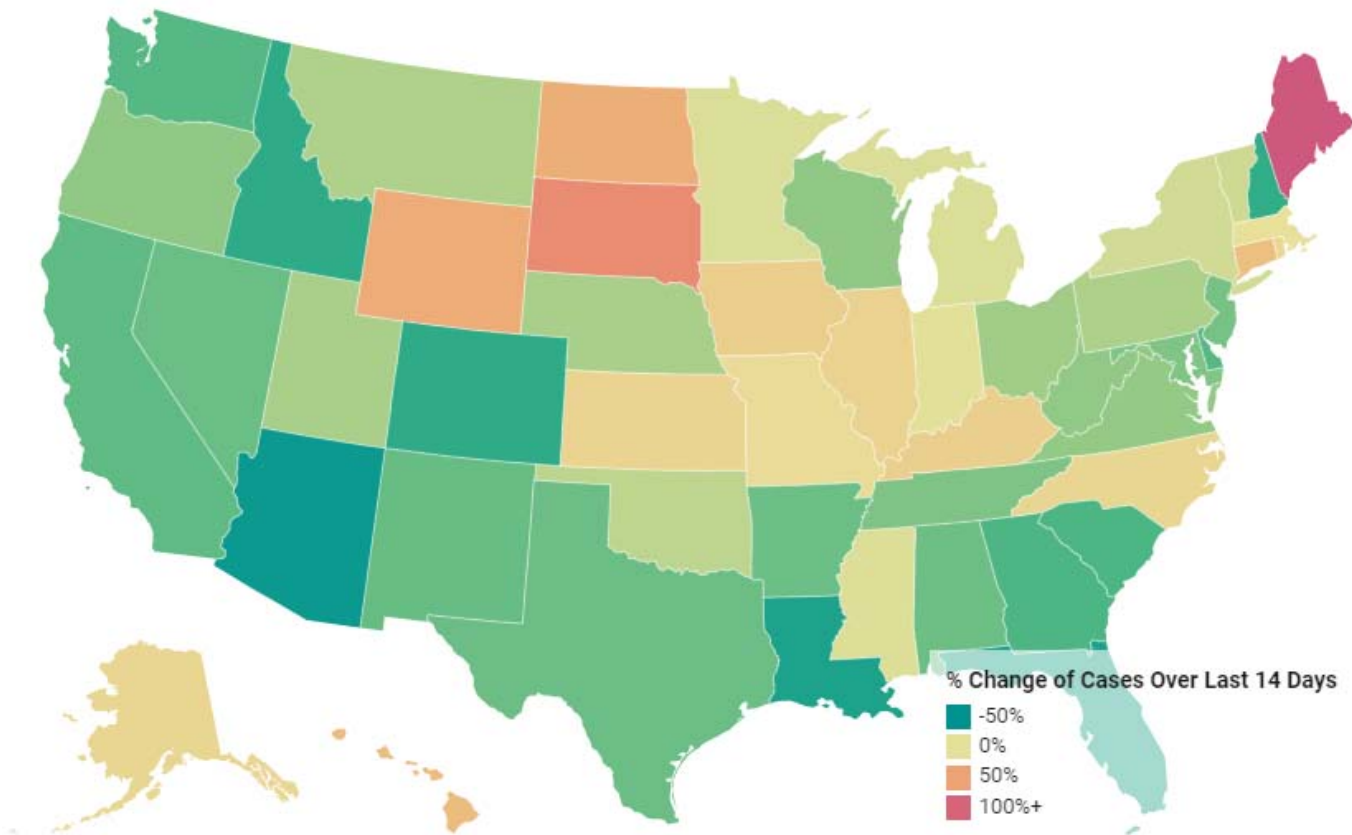
Current State of the Pandemic in the U.S.



Source: <https://www.covidexitstrategy.org/>



How is the Disease Spreading in Florida



Source: <https://www.covidexitstrategy.org/>



Defeating COVID-19: The Essential Elements



Adherence to
Public Health
Recommendations



Testing (COVID-19
and Antibody)



Robust Contact
Tracing System



Effective
Treatment



Healthcare
Capacity



Vaccine

Risk Mitigation in the Workplace

1

Workplace-specific
Modifications
Lunch & Gathering
Areas

6

Stress/Stigma

5

Limit Workplace
Meetings & Visitors



2

Cleaning &
Hygiene

4

Protective Equipment

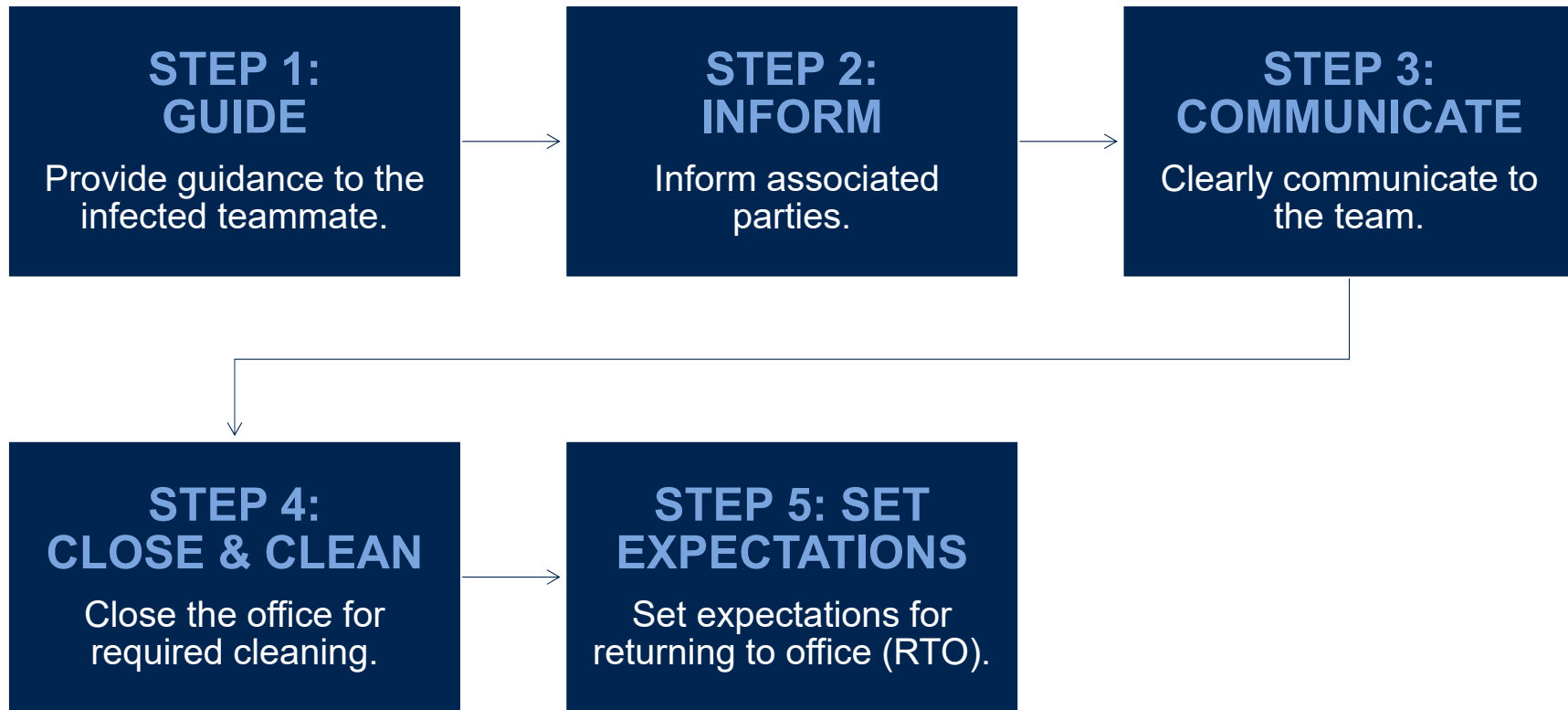
3

Social Distancing

6 feet



COVID+ Employee Policy Example



Testing Types and Considerations

Test	Considerations	Accuracy	Cost Per Test
Swab Testing	<ul style="list-style-type: none"> Offered at over 3,200 <u>sites</u> across the US Backlogs at labs continue to delay return of results by up to 5 days 	>95%	\$50-\$200
Saliva Test	<ul style="list-style-type: none"> Solve for the shortage of swabs and other testing materials and requires less PPE to collect samples <ul style="list-style-type: none"> e.g. a person can collect their own sample rather than requiring a medical professional Yale, University of Illinois, Rutgers University, Becton Dickinson, Vault and Columbia University manufacture saliva tests 	>90%	\$5-\$150
Point of Care (POC)/ Antigen Testing	<ul style="list-style-type: none"> Pro: Good for urgent care and medical facilities to produce rapid results for a small number of people Con: POC testing cannot analyze a large volume of tests at once 	85%	\$5-\$10
Serological/ Antibody Testing	<ul style="list-style-type: none"> Quantity of tests unknown, many vendors in the market without FDA approval could produce many false positives or false negatives Meaning of results unknown, immunity and length of immunity are TBD 	74%-96%	\$70-\$130
Thermal screening and/or Symptom Survey	<ul style="list-style-type: none"> Can be used at point of entry coupled with a survey of symptoms to gather data on those entering a building. Requires training for personnel administering the screening and survey 	Case by case	\$60/hour



Update on Vaccine Progress

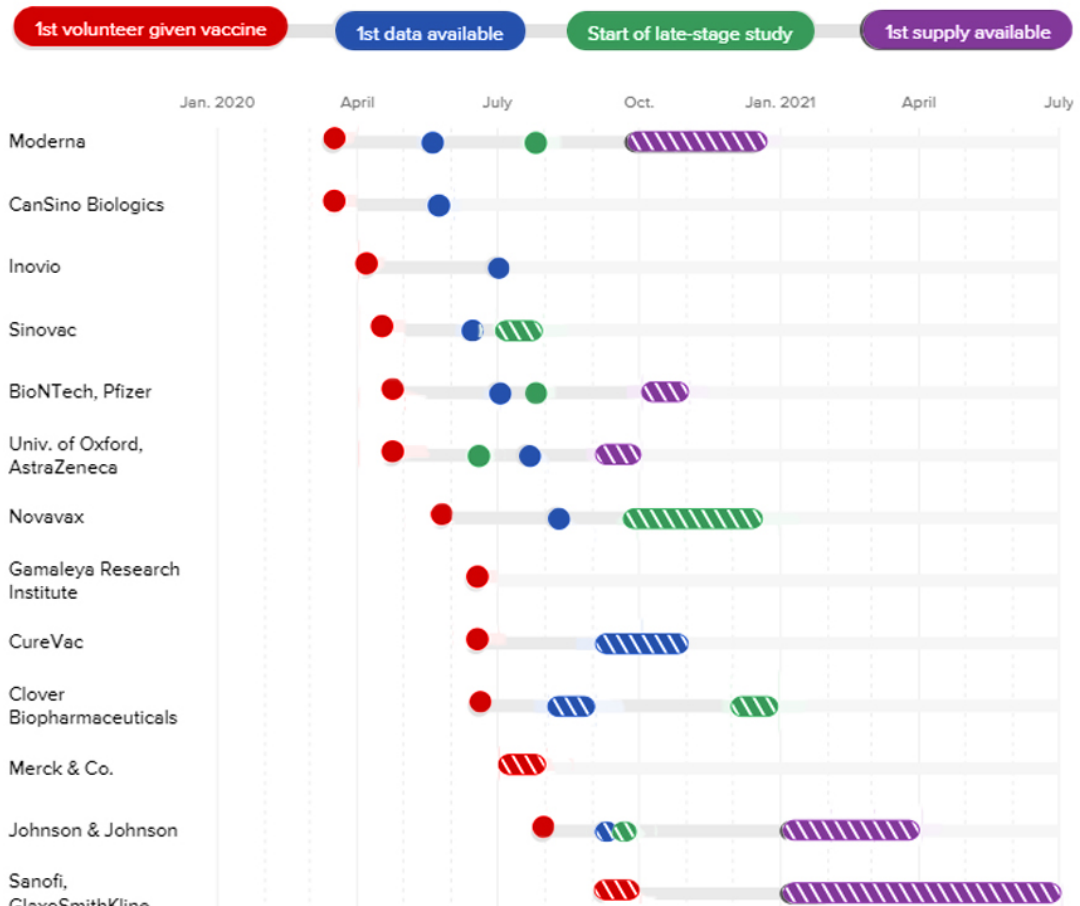
	Technology platform	U.S. government funding or advance commitment	Number of contracted or optioned doses	Dosage
Sanofi/GSK	Adjuvanted recombinant protein subunit	\$2.1B	100 million, option for 500 million additional doses	Two shots
Novavax	Adjuvanted recombinant protein subunit	\$1.6B	100 million	Two shots
Johnson & Johnson	Nonreplicating adenovirus vector	Around \$1.45 billion, \$456 million in early R&D funding, \$1 billion for doses if vaccine is approved	100 million, option for 200 million additional doses	Testing one and two shot regimens
AstraZeneca	Nonreplicating adenovirus vector	\$1.2B	300 million	Two shots
Pfizer/BioNTech	mRNA	\$1.95B (only if vaccine succeeds)	100 million, option for 500 million additional doses	Two shots
Moderna	mRNA	\$955M in R&D funding, up to \$1.525 billion for delivery	100 million, option for 400 million additional doses	Two shots

For this chart:

Solid dots indicate events which have occurred, while striped bars indicate company estimates for when an event will occur.

Source: https://www.washingtonpost.com/business/covid-19-vaccine-push-lacks-a-key-ingredient-trust/2020/08/17/4ca5f8d0-e081-11ea-82d8-5e55d47e90ca_story.html

Source: <https://www.biopharmadive.com/news/coronavirus-vaccine-pipeline-types/579122/>



Fears Following COVID-19



Mitigating the Impact



Have Empathy & Be Flexible



Use Precautions & Act Quickly – Back up, Mask up, Wash up – Report!



Leverage Resources



Communicate & Listen



Promote Connectedness

Mitigating the Impact



Supporting Employee Well-being for Those Working from Home

What can employers do to help employees improve and maintain their health and well-being while working from home? The short answer: help employees create a home environment that is conducive to healthy behaviors and promotes well-being. This can be challenging, so we've provided some ideas to help maintain and improve employees' physical, emotional, financial, and social well-being during this "new normal":

- ▶ Host a weekly "virtual game time" with games such as Pictionary, charades, or trivia
- ▶ Implement a "Summer Fridays" and/or "Fall Fridays" policy: where the business is only open for a half-day
- ▶ Institute a "no meetings" policy from 12-1pm – if a meeting during this time is necessary, consider subsidizing a lunch delivery for all attendees in their respective locations (e.g., providing a food delivery gift card)
- ▶ Provide your employees with at-home exercise equipment, such as a yoga mat, weights, jump rope, or stretch bands
- ▶ Raffle off noise cancelling headphones in which employees become eligible once they submit a quick video responding to a prompt such as: "why I need those headphones!"
- ▶ Reimburse employees for any home office equipment purchases
- ▶ Subsidize healthy food delivery subscriptions (e.g., Blue Apron, Hello Fresh) and/or grocery deliveries (e.g., Peapod)

SUPPORTING WELL-BEING OF ESSENTIAL EMPLOYEES

In industries such as healthcare, working from home is not an option. Restaurants, gyms, and daycare may be closed, but essential employees are still responsible for being physically present at work. In addition to the suggestions above, here are some ideas for how employers can help essential workers' well-being:

- ▶ Provide weekly healthy lunch deliveries to the workplace
- ▶ Provide onsite EAP counselors (this will require designating a "well-being room" as well as following any necessary safety/sanitation protocols)
- ▶ Provide resources for at-home care, such as nanny placement services, online education, parenting support, backup childcare, and/or tutoring services
- ▶ Host "themed days" where employees can dress up to work while music (if allowed) is played (e.g., 80's, sports, movie themes) throughout the day
- ▶ Encourage departments to host their own weekly non-work-related gatherings, such as socially distanced outdoor happy hours or ice cream socials



Ideas for Engagement & Resources



Operation Remote Work



Promote EAP Resources	Tools for Coping With Stress	Tech Tools for Remote Work	Virtual Yoga
Resources for Leaders – Managing Remote Workforce	Resources for Teammates – Productivity, Best Practices for Remote Work, etc.	Teammate Training on How to Navigate Business in A Virtual Environment (Clarity in Crisis Series)	



How We Can Support

Resource Center

- Find more information on other insurance implications at bbinsurance.com/covid19
- Resource Links:
 - WHO - www.who.int/health-topics/coronavirus
 - CDC - www.cdc.gov/coronavirus/2019-ncov/index.html
 - National Business Group on Health - <https://www.businessgrouphealth.org/topics/blog/the-evolving-situation-of-coronavirus-what-we-know-and-what-we-dont>
 - OSHA – www.osha.gov



COVID-19: ILLNESS GUIDE HOSPITALITY & HOTELS

GLOBAL IMPACT: 2019 NOVEL CORONAVIRUS

CORONAVIRUS TESTING: FREQUENTLY ASKED QUESTIONS

Brown & Brown Relief Center

Available to Anyone in Need

Online Portal with Access to Discounts On:

- Health & Behavioral Health Services
- Family Care & Child Learning
- Financial Wellness offered by Prudential
- Daily Medical News - WebMD
- Discounts & Rewards
 - Quarantine Relief
 - Pay Over Time
 - Easter Deals
 - Local Deals
 - Newest
 - Most Popular
 - Brands
- Pet Care
- Home & Home Office Discounts
- Food & Food Delivery Services
- General Household & Office Supplies



Questions or Issues? Email the Brown & Brown Employee Benefits Technology Center at bbreliefsupport@bbebtech.com.



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Most Important Asset – People



Joey Freeman



Your Most Important Asset – People

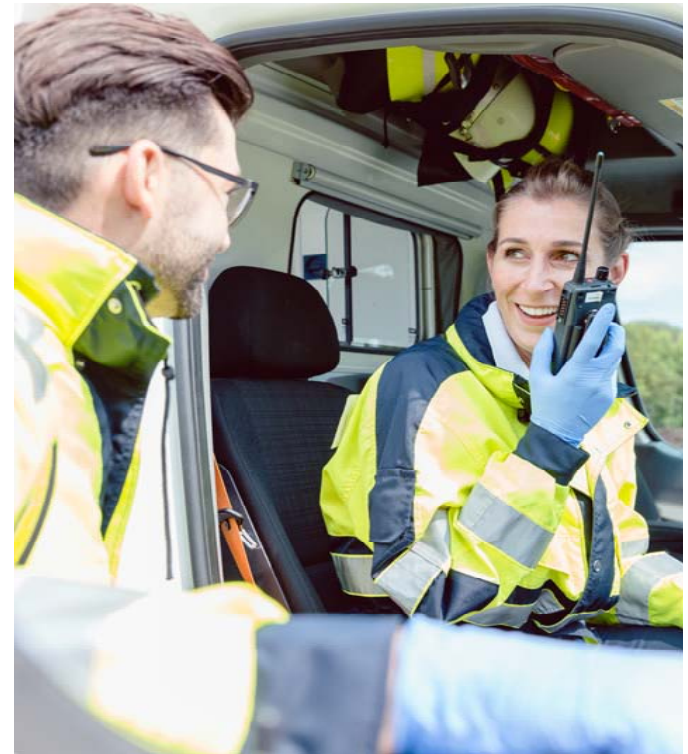
How Will COVID-19 Impact Your Planning & Response?

FEMA Resources – Planned to Minimize Personnel Deployment

- Greater reliance on local state and local government resources.
- Additional facilities are being considered to control density of people.
- Consider & prepare for supply chain constraints.

Infrastructure

- Hospital capacity may be inadequate, depending on location.
- Shelters may not be available or safe due to social distancing requirements.
- Evacuation methods and time requirements may be impacted.
- First responders may or may not be available in full force due to COVID-19.
- Plan for extended power outage recovery times.



Your Most Important Asset – People

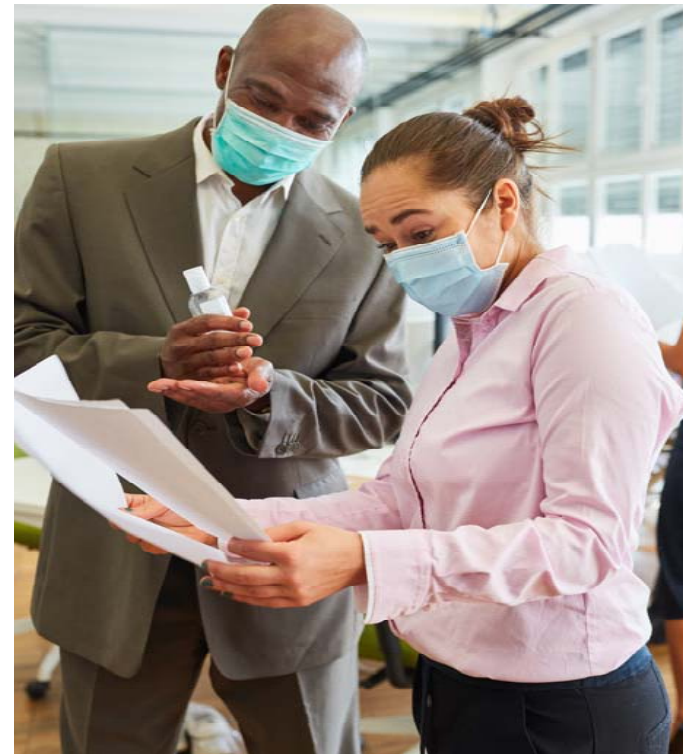
How Will COVID-19 Impact Your Planning & Response?

Company Resources & Staffing

- Has COVID-19 impacted your typical response personnel group(s)?
- Does your plan include COVID-19 protections and personnel contingencies?
- Consider a separate training plan for bad or worst-case scenarios.
- Will your contractors/vendors be able to support you safely?

Company Preparedness Supplies & Procedures

- Have you identified a 'primary decision maker' and a backup?
- Are your PPE supplies and/or supply agreements adequate?
- Common building supplies may not be available on short notice.
- Phased planning – Determine if your response timelines need to be adjusted to allow for adequate time to complete preparations before landfall.



Your Most Important Asset – People

How Will COVID-19 Impact Your Planning & Response?

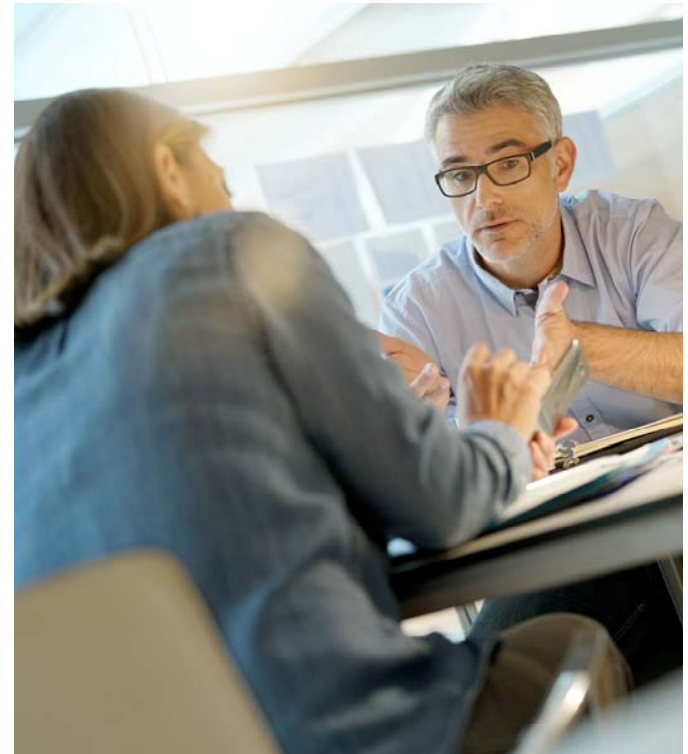
Testing your plan

- A natural disaster during a pandemic has few, if any, historical events to learn from.
- Who will be the primary decision maker(s) in your company?
- Consider a Katrina-level storm hitting in September 2020.

Tabletop Exercises

- Does your plan include COVID-19 protections and personnel contingencies?
- Are your PPE supplies and/or supply agreements adequate?
- Will your contractors/vendors be able to support you safely?

Analyze response...learn lessons...update plan



Maximizing Computer Workstation Comfort

Work Area & Lighting

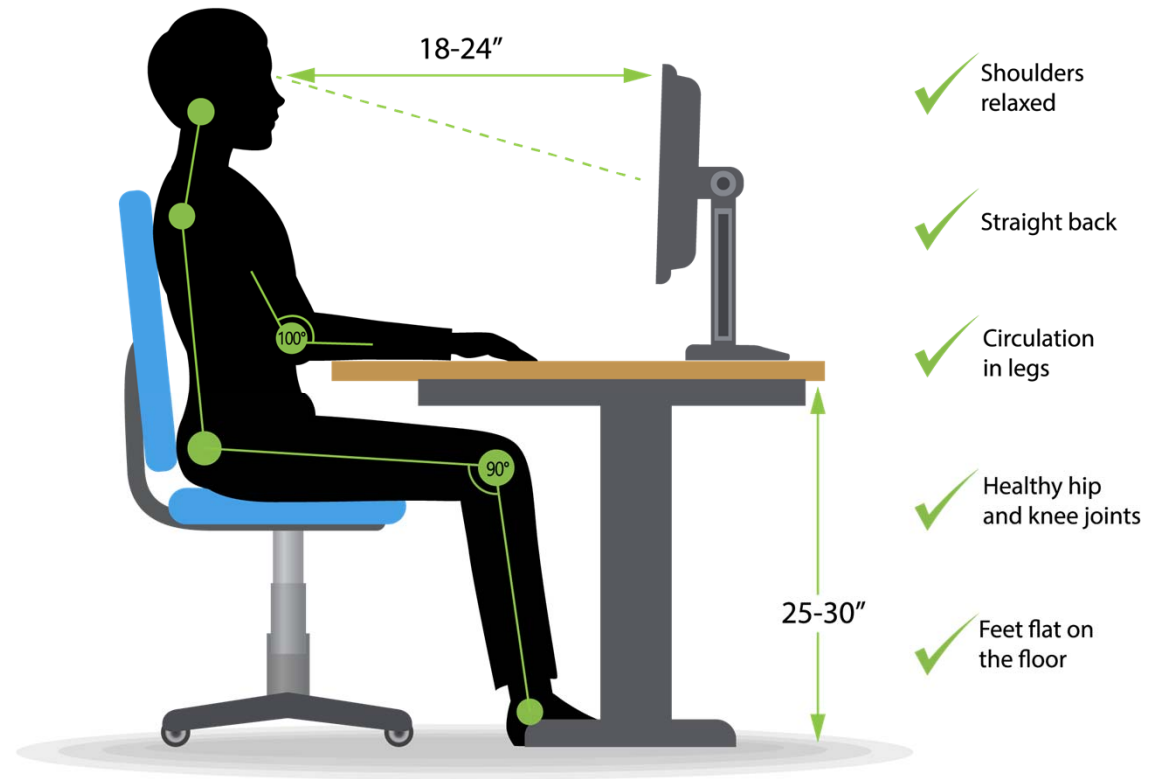
- Choose an area suitable for your needs – ideally a desk and office chair if available.
- Ensure there is adequate clearance for your knees and legs under the work surface.
- Avoid resting your arms/wrists on the work surface.
- Position your monitor to avoid facing direct sunlight or other sources of bright light such as windows with no shades or curtains.
- Adjust window shades or add a task light to create adequate and comfortable lighting.



Maximizing Computer Workstation Comfort

Chair & Posture

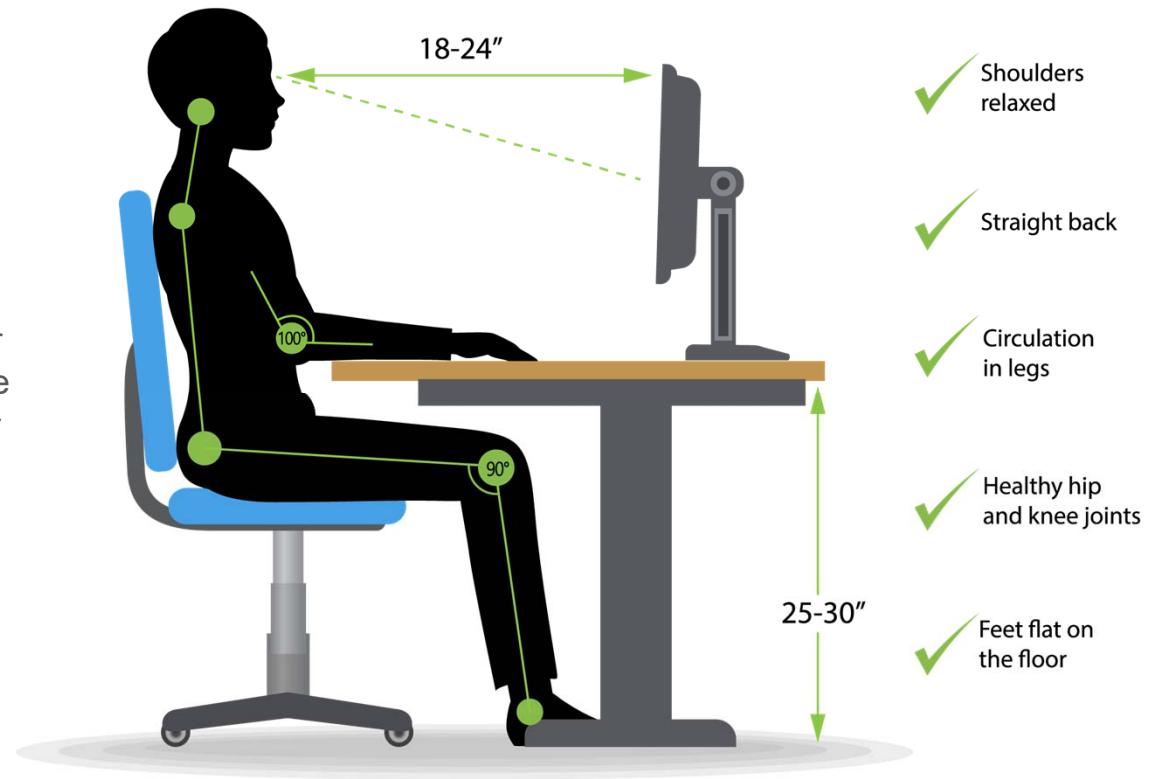
- Use an adjustable chair with the following features:
 - Height adjustable with padded armrests
 - Lumbar back support
 - Avoid sitting on very soft couches
 - Stand, stretch, and/or walk every hour to maintain blood flow and ease tension



Maximizing Computer Workstation Comfort

Monitor

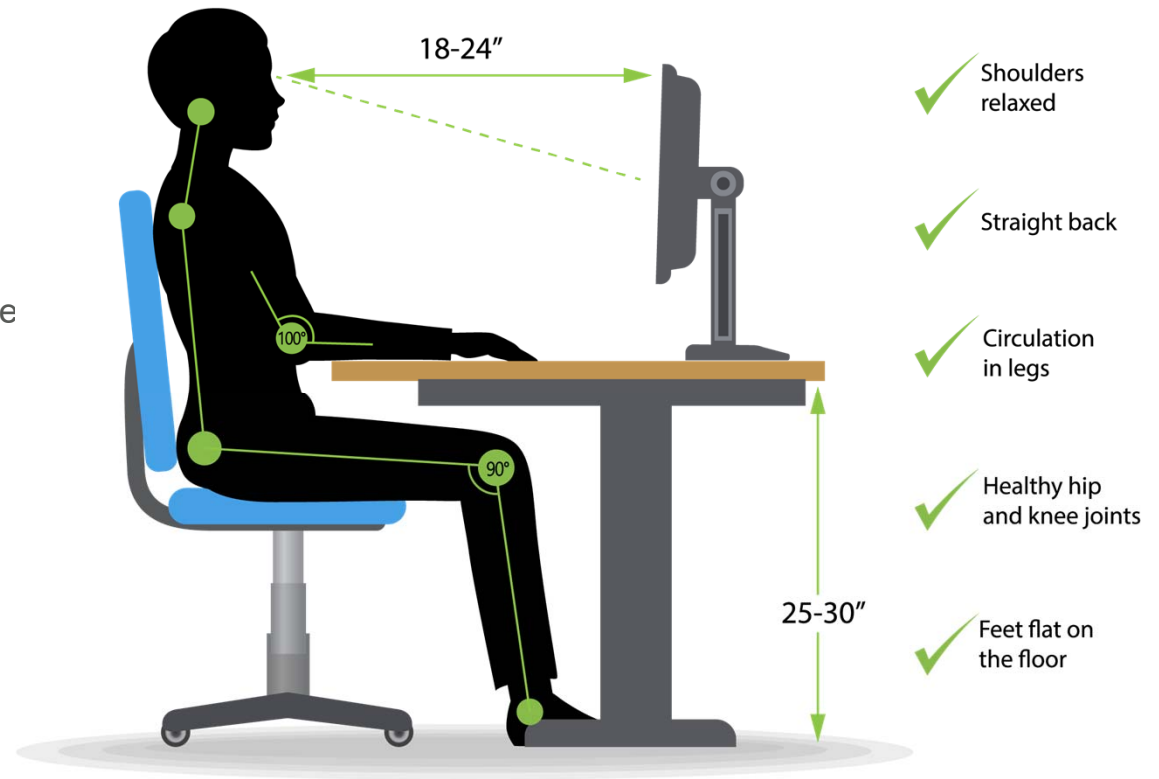
- Place the monitor directly in front of you – at an arm's length.
- Monitor height should be positioned so that the top third of the monitor should be level with your eyes. Some monitors have a raise/lower feature built-in, but placing a monitor on reams of paper or another stable platform works equally well when a monitor does not have these features built-in.
- Dual monitors should be positioned directly in front of you with the outermost edges tilted toward you when using each monitor equally.



Maximizing Computer Workstation Comfort

Keyboard & Mouse

- If the desk height is too high, consider a height adjustable keyboard tray.
- Ensure the mouse is next to the keyboard.
- Ensure that keyboard and mouse cord length are adequate and free of tangles.
- The keyboard and mouse should be near the edge of the table.
- Avoid planting the wrists during keyboard and mouse use.
- Use a small rolled up towel as a palm support when typing.
- When using a laptop for prolonged periods use an external keyboard and mouse.



Maximizing Computer Workstation Comfort

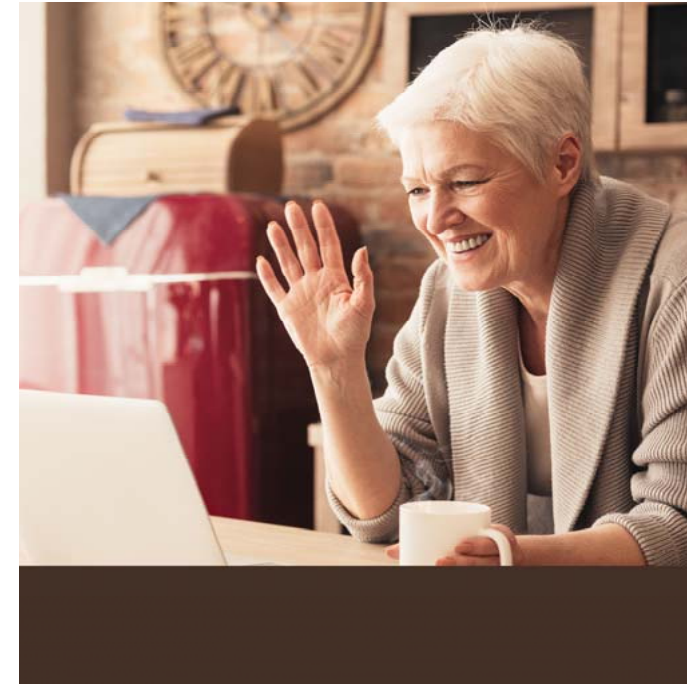
Other Helpful Tips



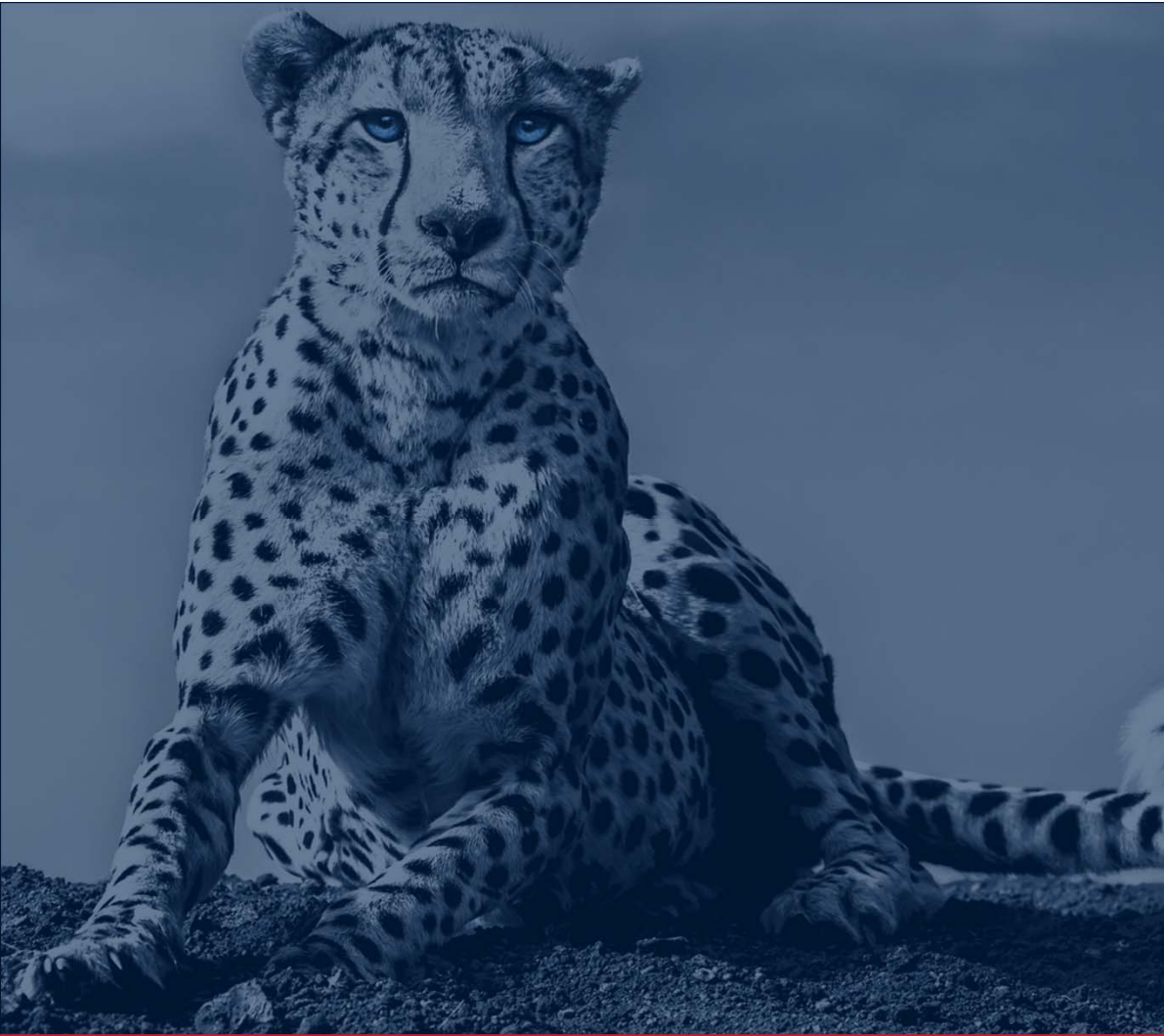
Remember to Keep Moving – stagnant seated posture is a leading factor in office employee physical discomfort. Change your posture frequently and get up and take a few steps at least hourly.



Tidy Your Workspace – Keep power cords and other trip hazards tidy and away from walk paths.



Stay Connected! – Social distancing can have an impact on mental health, so we all need to remember that staying engaged, and keeping others engaged, may require different techniques than we are used to.



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Public Risk Insurance Advisors



The Cheetah: Since our beginning, we have known that doing the best for our customers requires constant persistence and vision. The cheetah, which represents vision, swiftness, strength, and agility, embodies our company culture and has served as a symbol for Brown & Brown since the 1980s.