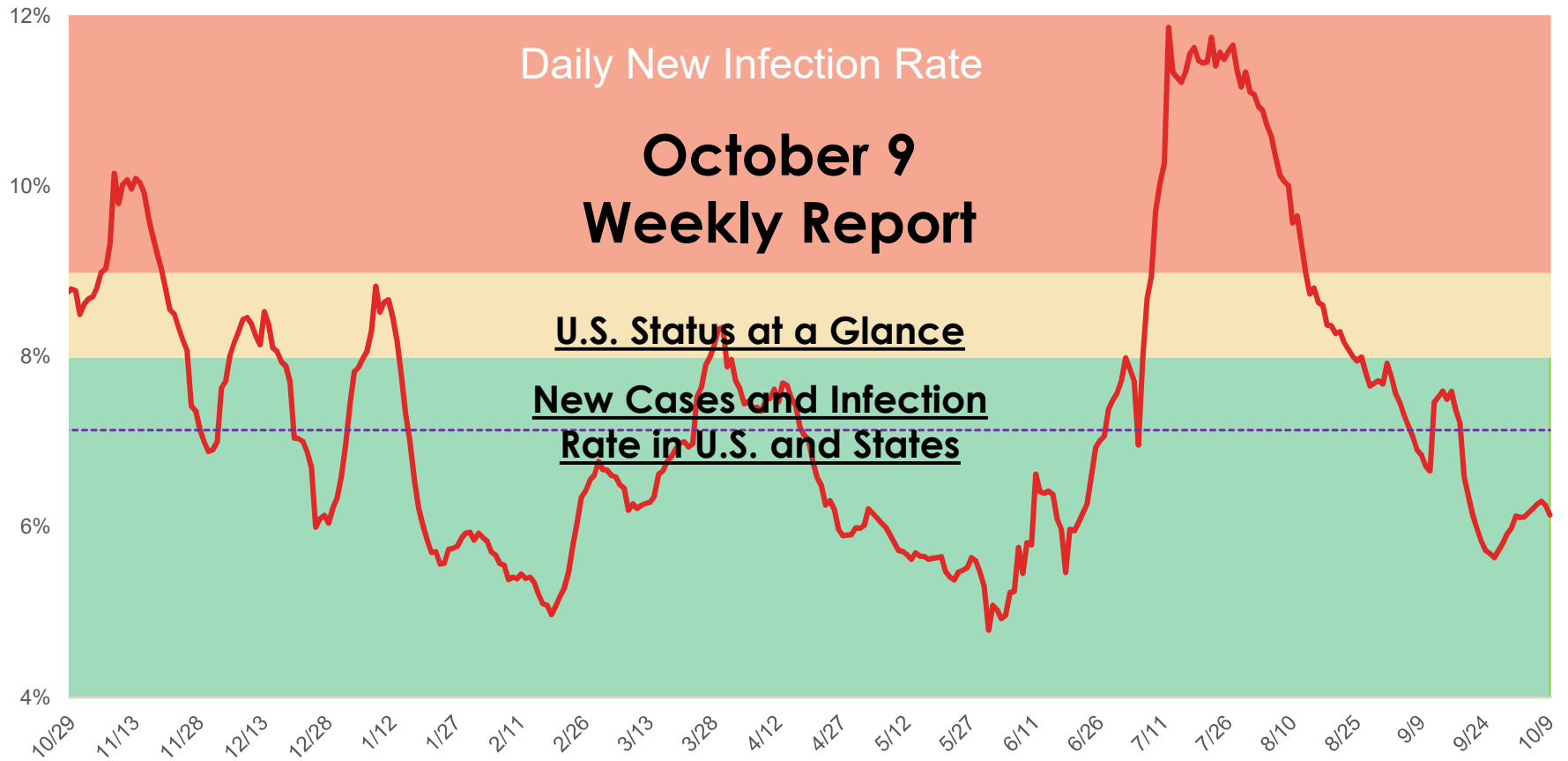


COVID Monitoring



U.S. COVID Status At a Glance

2

	October 2	October 9	Change
Cases in U.S.	43.7 M	44.3 M	+0.6 M
U.S. NIR	6.1 %	6.1%	+0.0%
U.S. Infection Level (per 100k)	492	437	-55

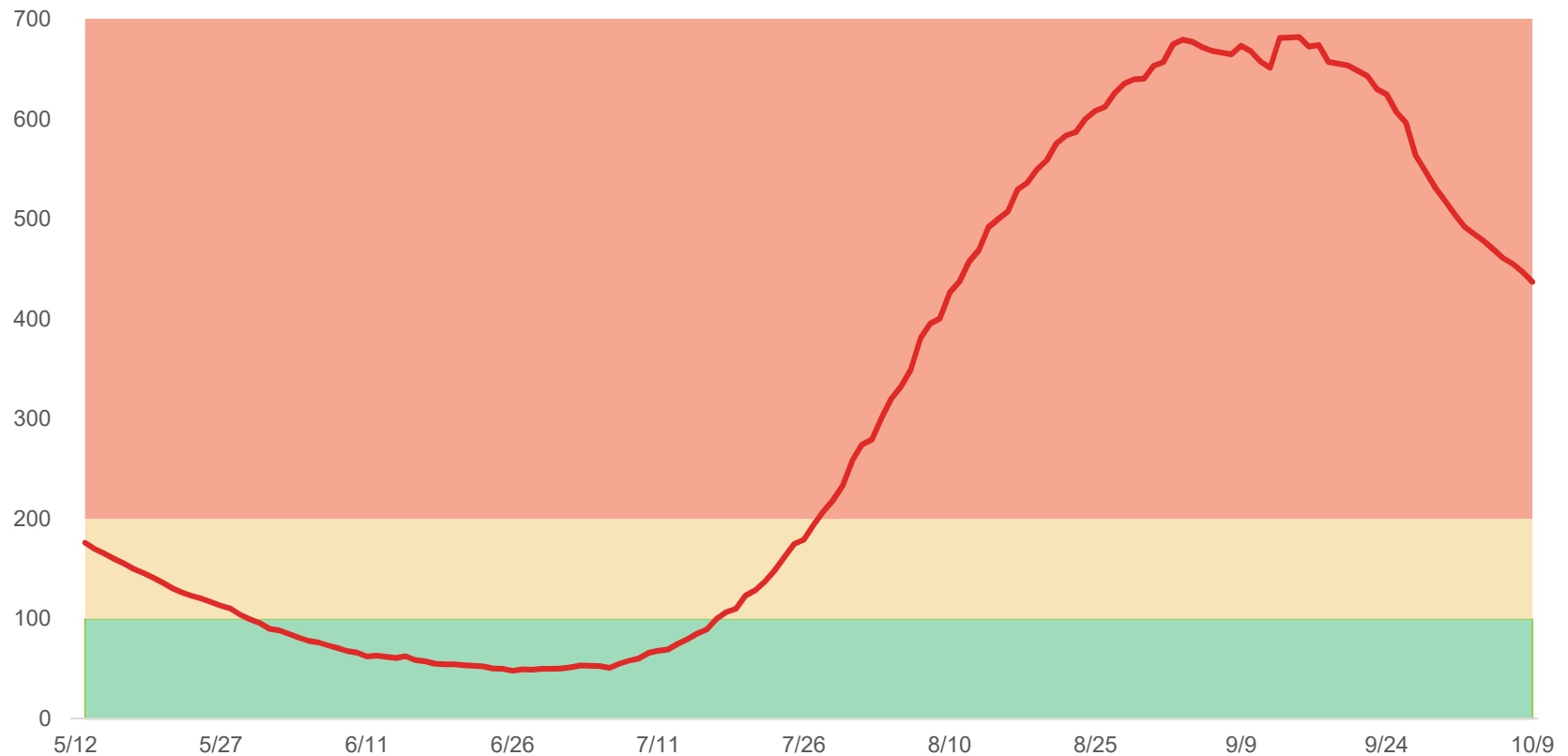
Using data from Johns Hopkins and the CDC, we calculate two statistics:

- ▶ **Infection Level** - The rate of new cases in each state and the U.S. per 100,000 people
- ▶ **Daily New Infection Rate [NIR]** - Rolling average of an individual day's rate of new infections compared to the previous two weeks

This report is a continuation of the analysis of the COVID-19 Pandemic without the view of Mitigation Compliance that was the main driver of the COVID Mitigation Monitoring Project.

Infection Level in U.S. (14-days New Cases per 100,000 People)

3



Based on the sum of new cases over previous 14 days. Data indicates most infections last about 14 days.*

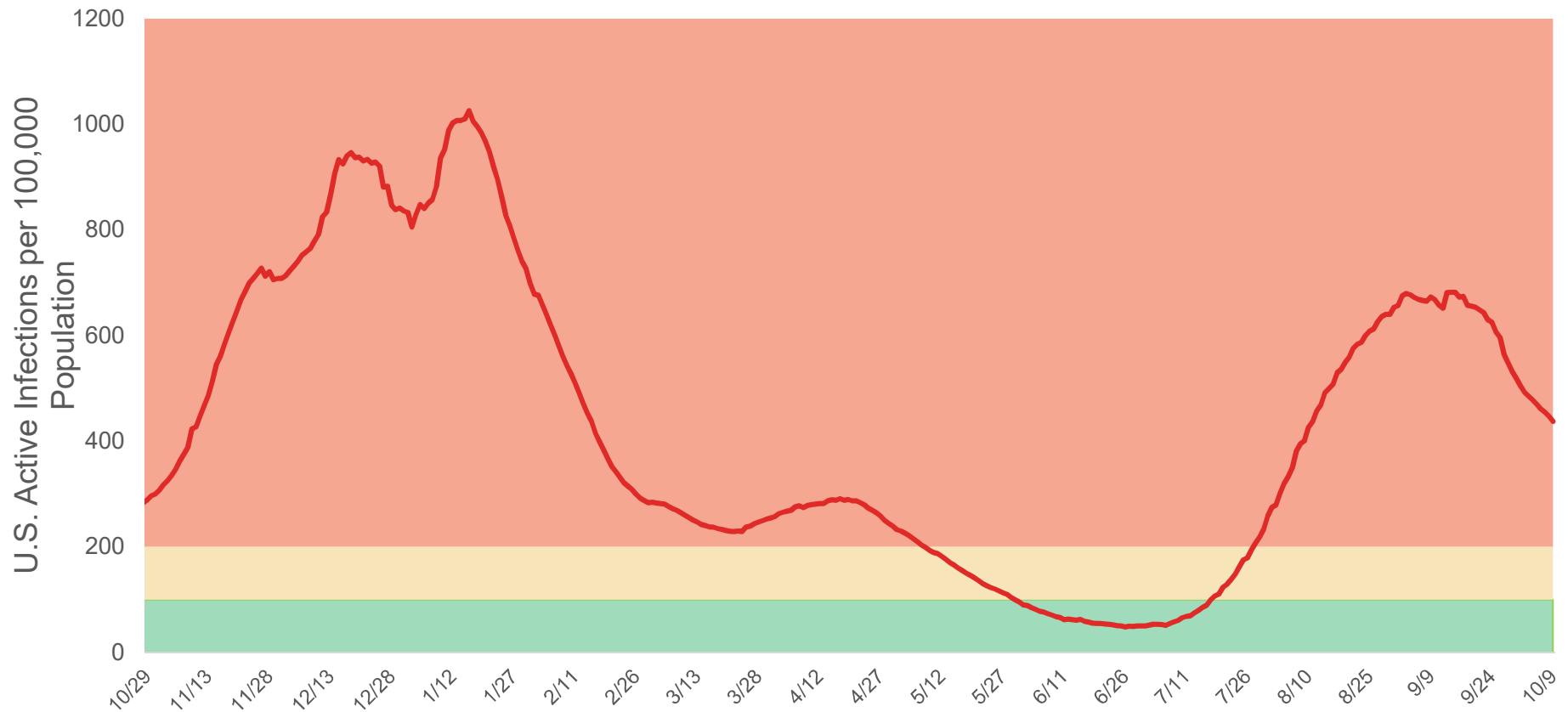
The Infection Level continues to fall this week. The Infection Level is still at the same place that it was in mid-August. Too soon to celebrate as the level is still high.

*Source: [Health.Com Article "How Long Does Coronavirus Last"](#)

Infection Level in U.S.

(14-days New Cases per 100,000 People)

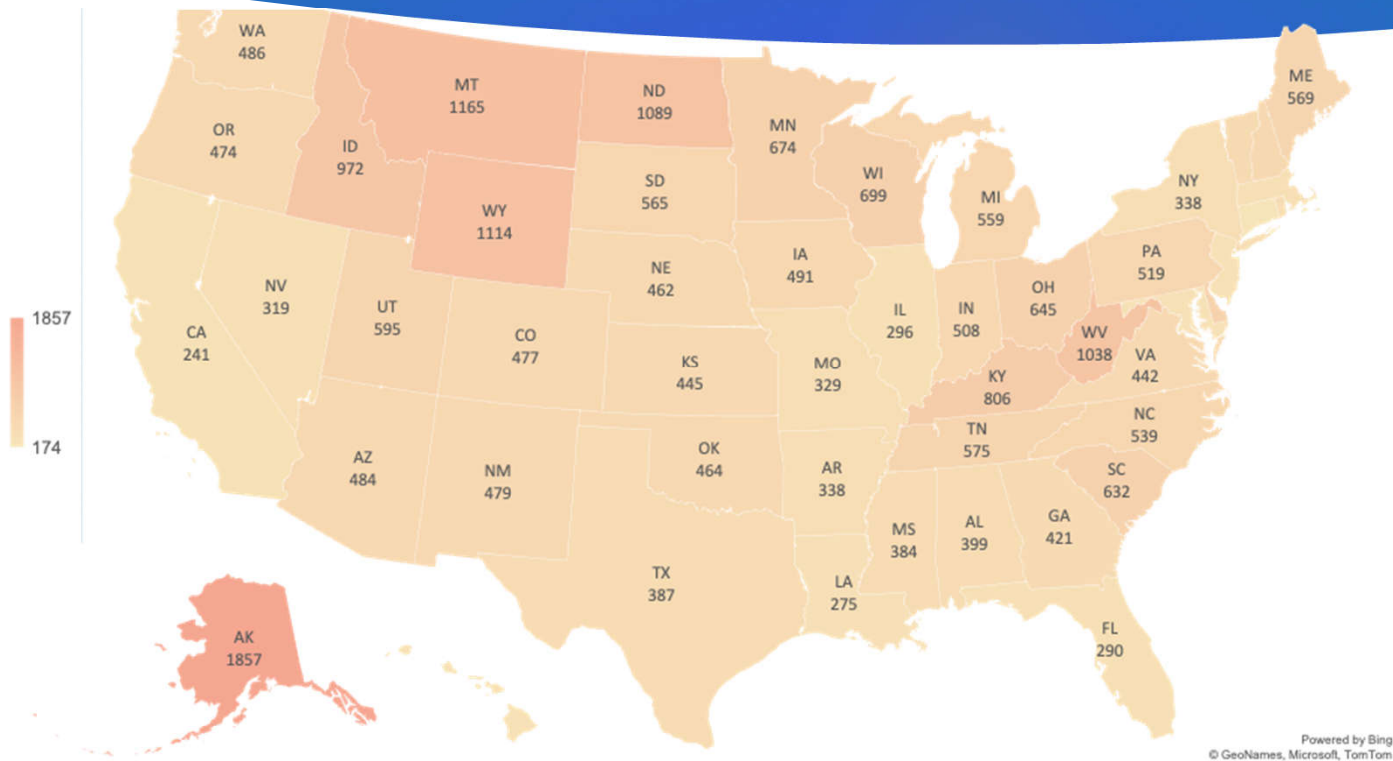
4



The long-term look at Infection Level shows that we may have peaked at about two-thirds the level of the last surge. Infection levels are still high on the average in the U.S.

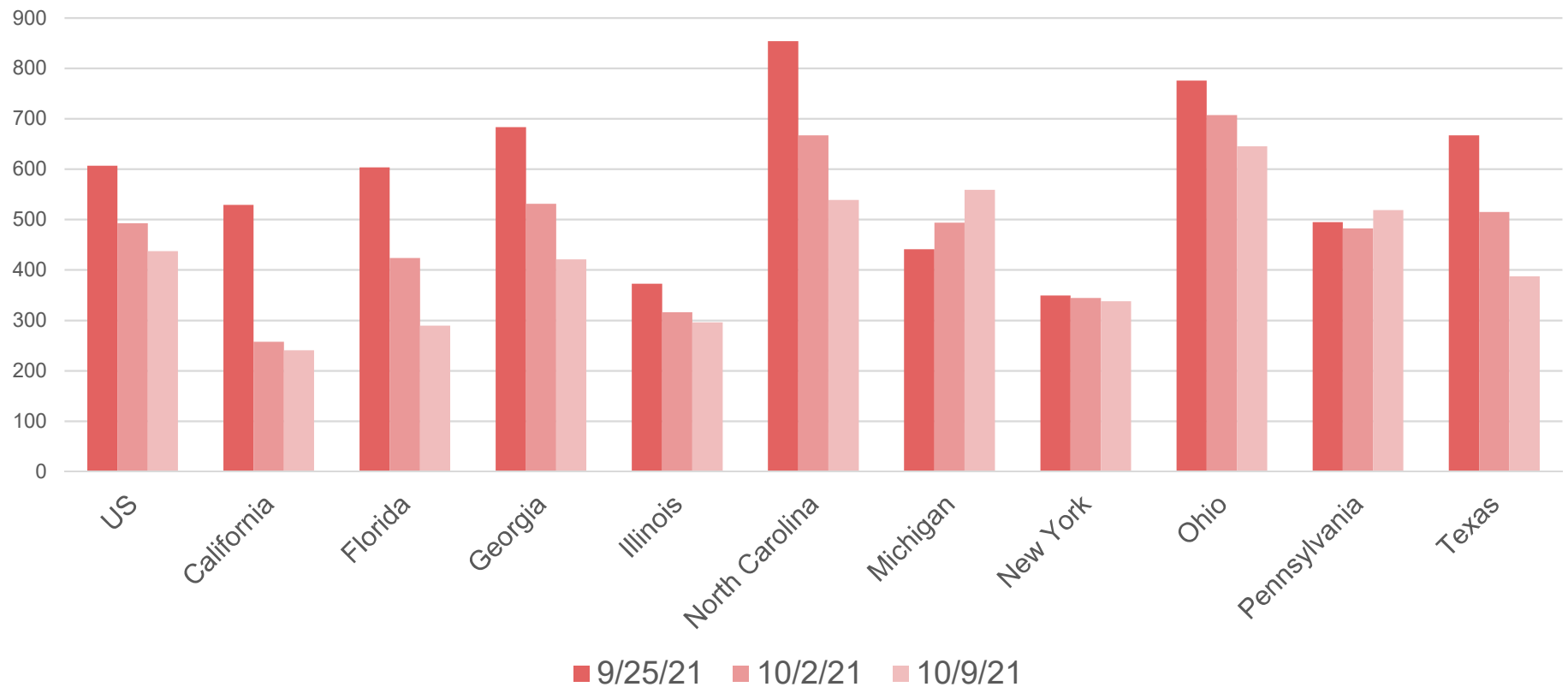
Infection Level in US

(14 days Reported New Cases per 100,000 People)



No states report being below 200 per 100,000. Twenty states are still above 500, down from thirty-three last week. This week, forty-one states had a decrease in Infection level.

Current Reported Infection Level Top 10 Most Populous States

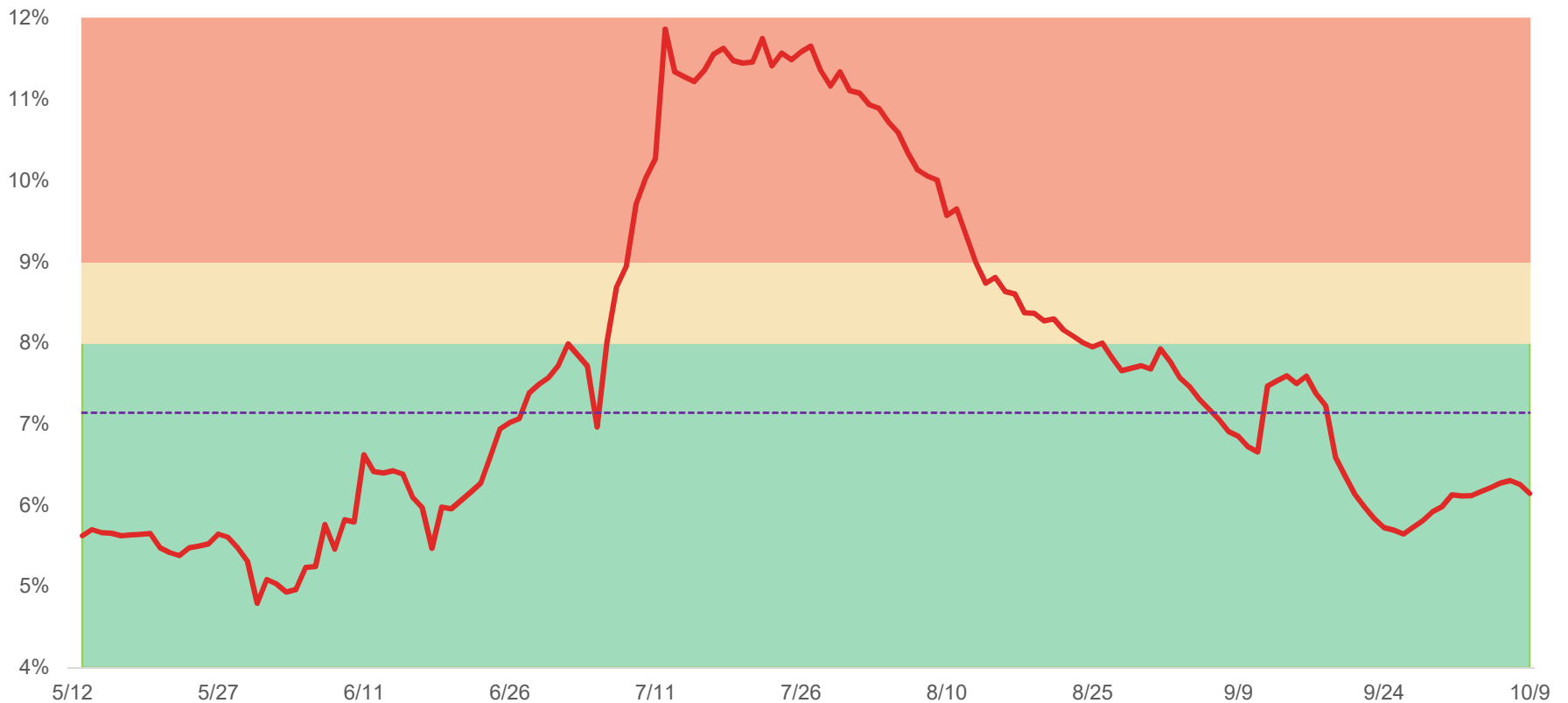


Eight of these ten states showed continuing decreases in Infection Level this week. Pennsylvania and Michigan increased. Florida, Illinois and California now report Infection Levels under 300. Pennsylvania and Michigan are over 500.

Daily New Infection Rate in US [NIR]

(percentage of last two week's cases, rolling 7-day average)

7

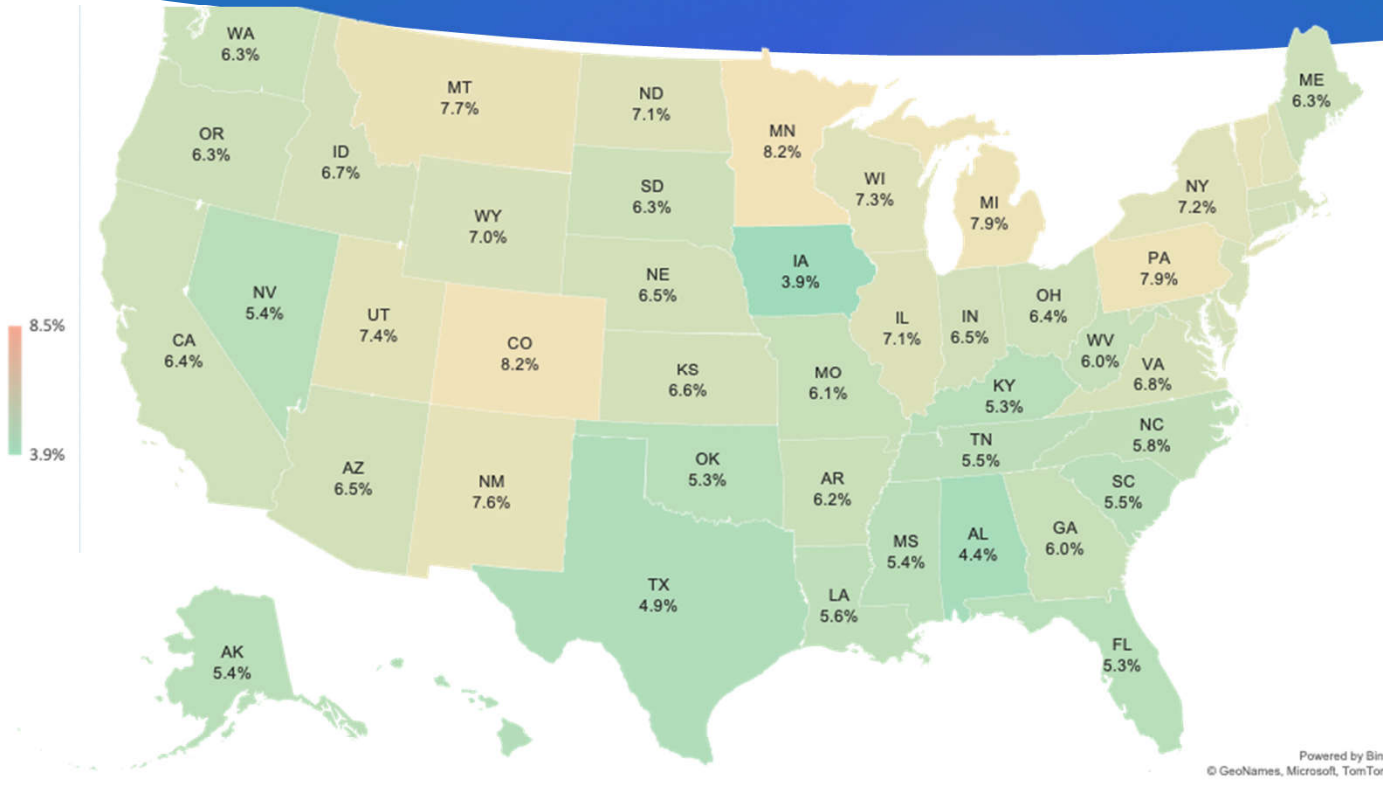


No Growth Level: If new infections in the US remain below 7.14%, the number of cases of COVID will shrink over time in the US.

The average U.S. New Infection Rate (NIR) has now held below the 7.14% No Growth level for three weeks. The impact, if any, from the widely reported vaccine mandates will take several more weeks to manifest.

Daily New Infection Rate in US [NIR]

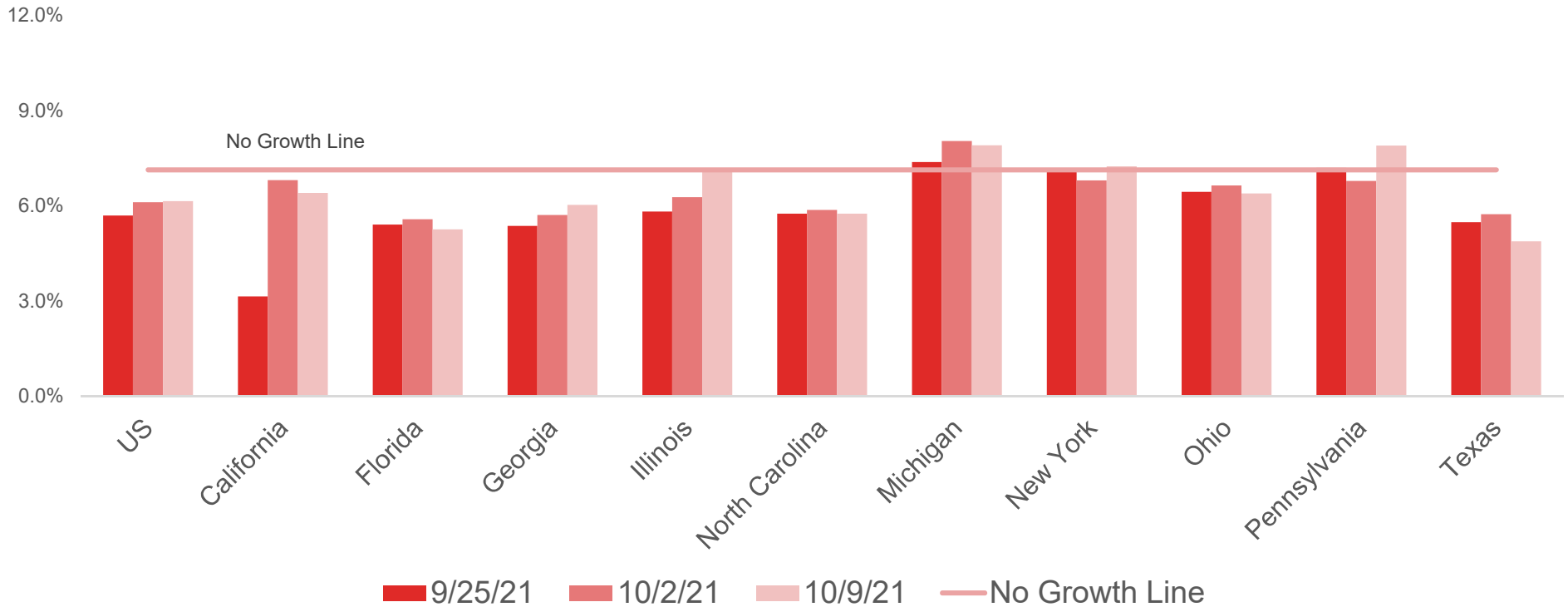
(percentage of last two week's cases, rolling 7-day average)



Forty states are below the No Growth level (7.14%). Seven states had a significant (>1%) weekly decrease in NIR, while only three states had an increase of more than 1%. The other 41 states stayed within +/- 1% of the prior week.

Daily New Infection Rate in US [NIR]

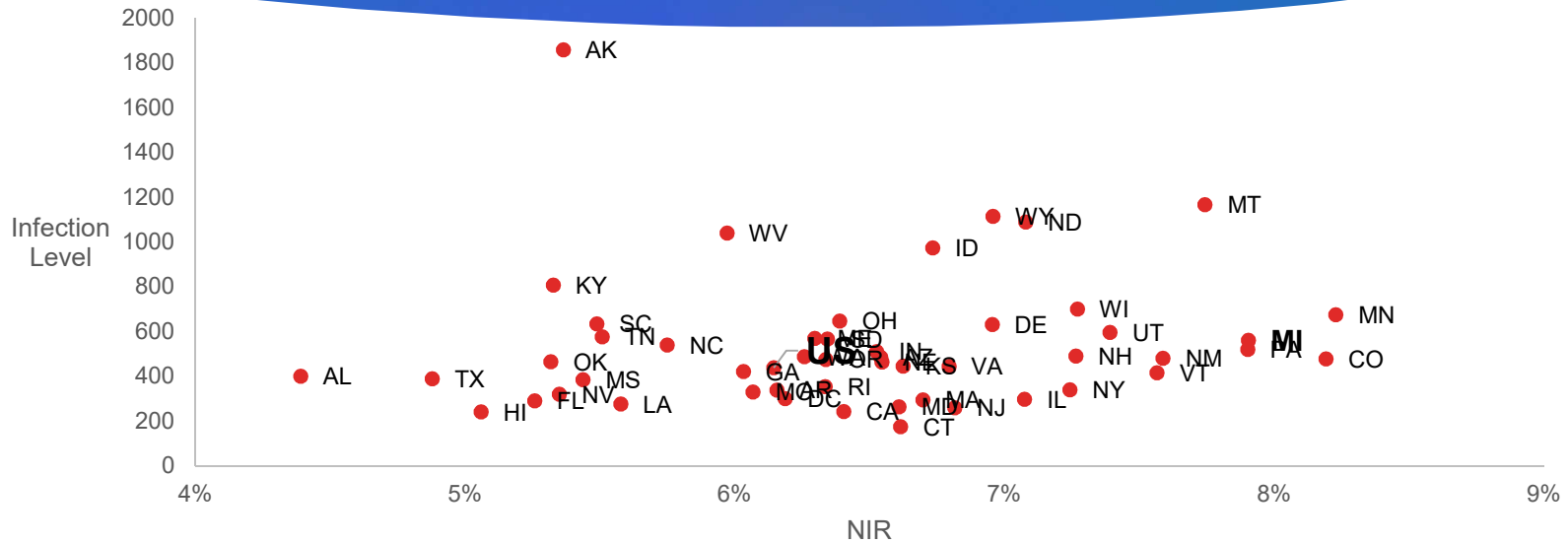
(percentage of last two week's cases, rolling 7-day average)



No Growth Level: If new infections in the US remain below 7.14%, the number of cases of COVID will shrink over time in the US.

The New Infection Rate (NIR) is at or below the No Growth Level nationally and for eight of the ten largest states. Four of these states had increases in NIR.

Infection Level per 100,000 people and Rolling 7-Day average of today's cases as a percentage of total active cases [NIR], Sep 18



One Month Ago



- ▶ This report relies upon data from public sources for the analysis. No attempt has been made to verify independently the accuracy of this data. CMMP does not represent or otherwise guarantee the accuracy or completeness of such data nor assume responsibility for the result of any error or omission in the data or other materials gathered from any source in the preparation of this analysis.
- ▶ There are many uncertainties inherent in this analysis. Future outcomes may vary considerably from past reports, especially as this is an emerging situation and there have been frequent corrections made to the data as more becomes known to the data providers.
- ▶ CMMP does not recommend making decisions based solely on the information contained in this analysis. Rather, this analysis should be viewed as a supplement to other information, including specific mitigation practices, claims experience, and financial situation. Independent professional advisors should be consulted with respect to the issues and conclusions presented herein and their possible application.
- ▶ This analysis is not intended to be a complete actuarial communication, and as such is not intended to be relied upon. A complete communication can be provided upon request.