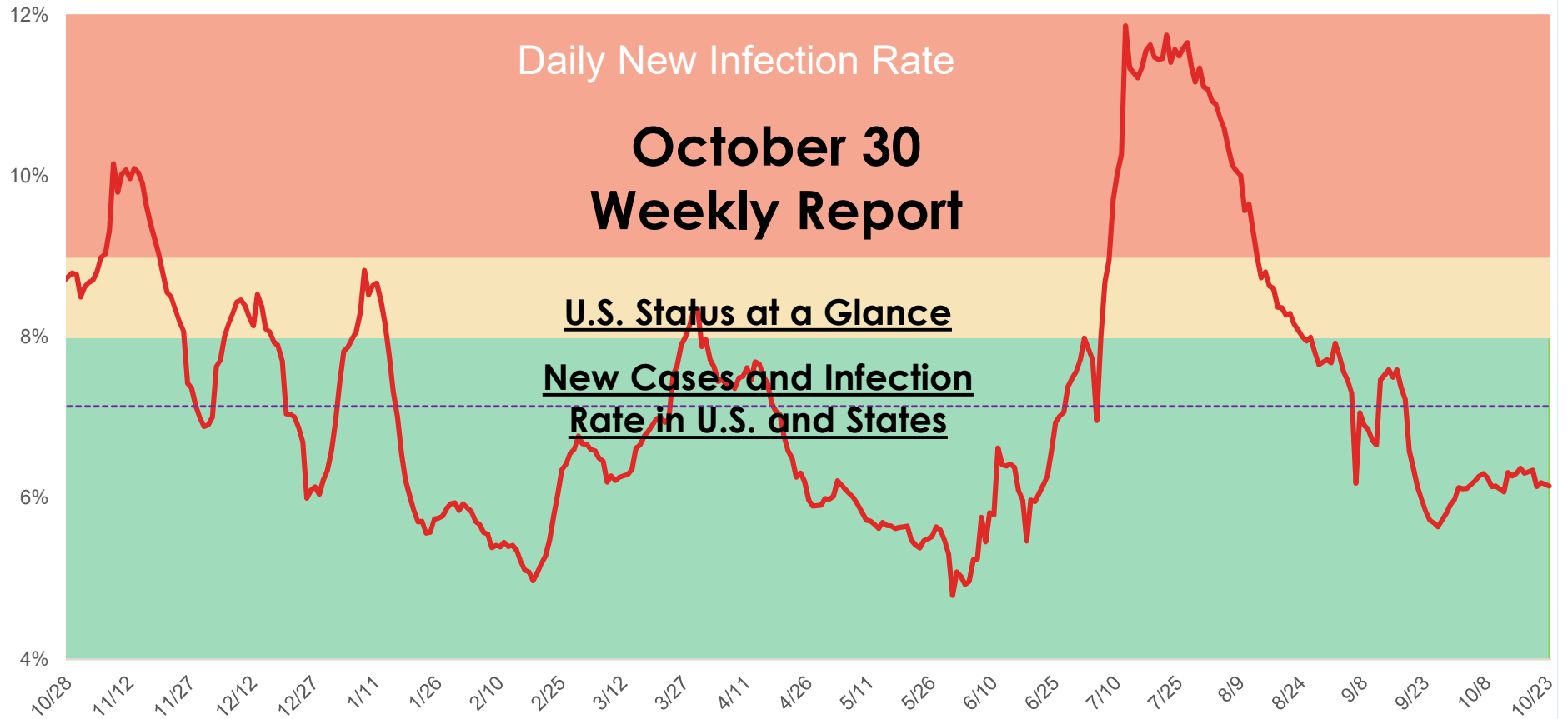


COVID Monitoring



U.S. COVID Status At a Glance

	October 23	October 23	Change
Cases in U.S.	45.4 M	46.0 M	+0.6 M
U.S. NIR	6.2 %	6.9%	+0.7%
U.S. Infection Level (per 100k)	336	314	-22

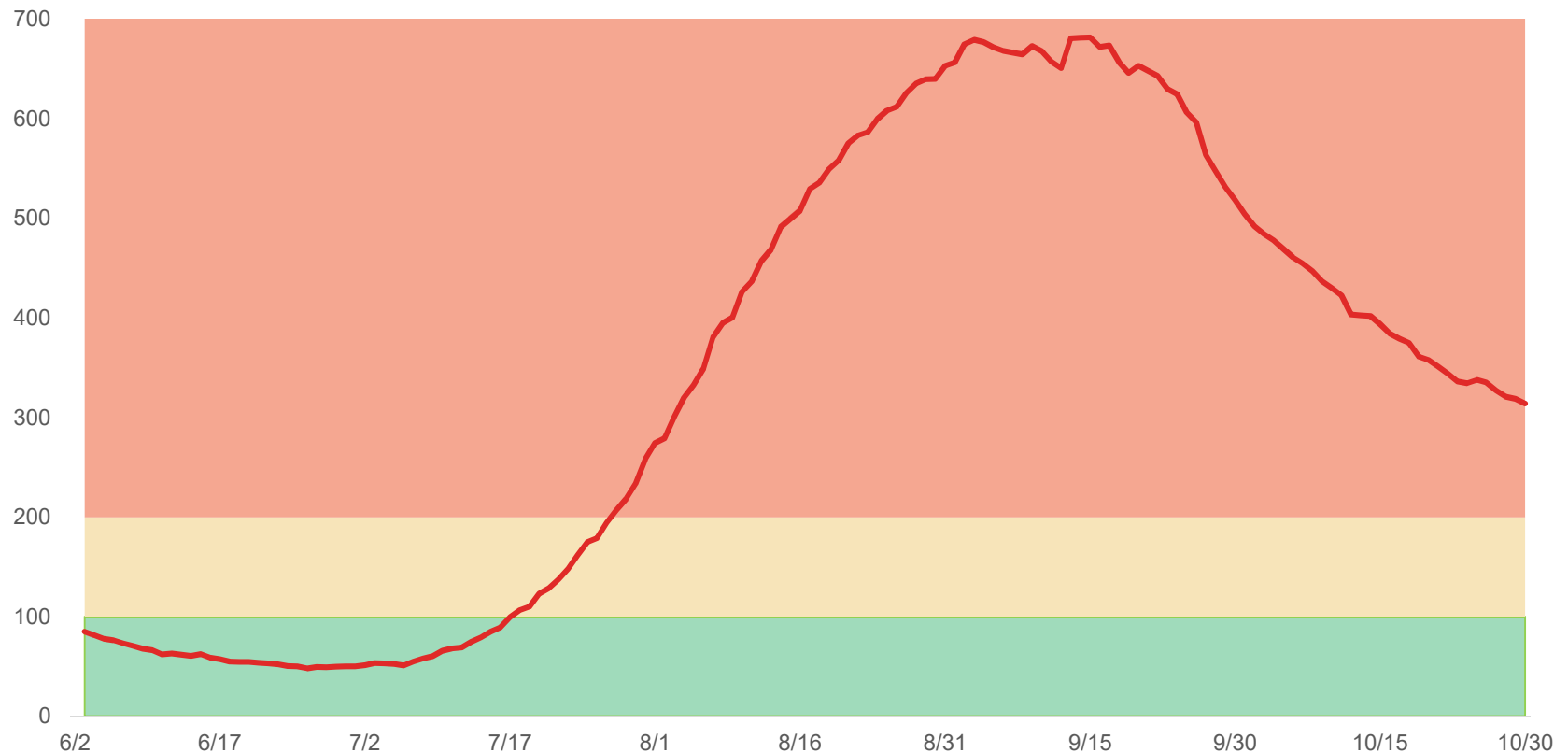
Using data from Johns Hopkins and the CDC, we calculate two statistics:

- ▶ **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.*

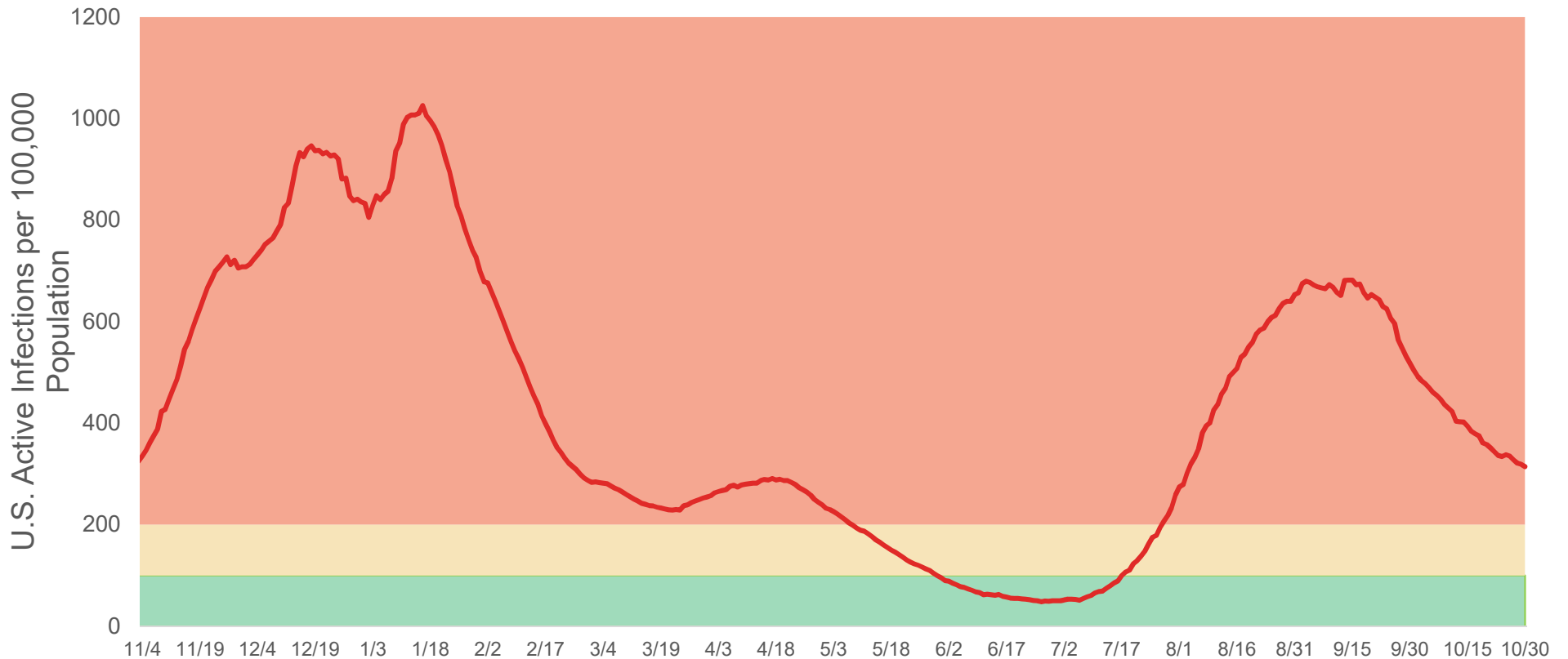
The Infection Level continues to fall for the eighth week. The rate of decrease is slowing, however. The curve above is starting to flatten

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

Infection Level in U.S.

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

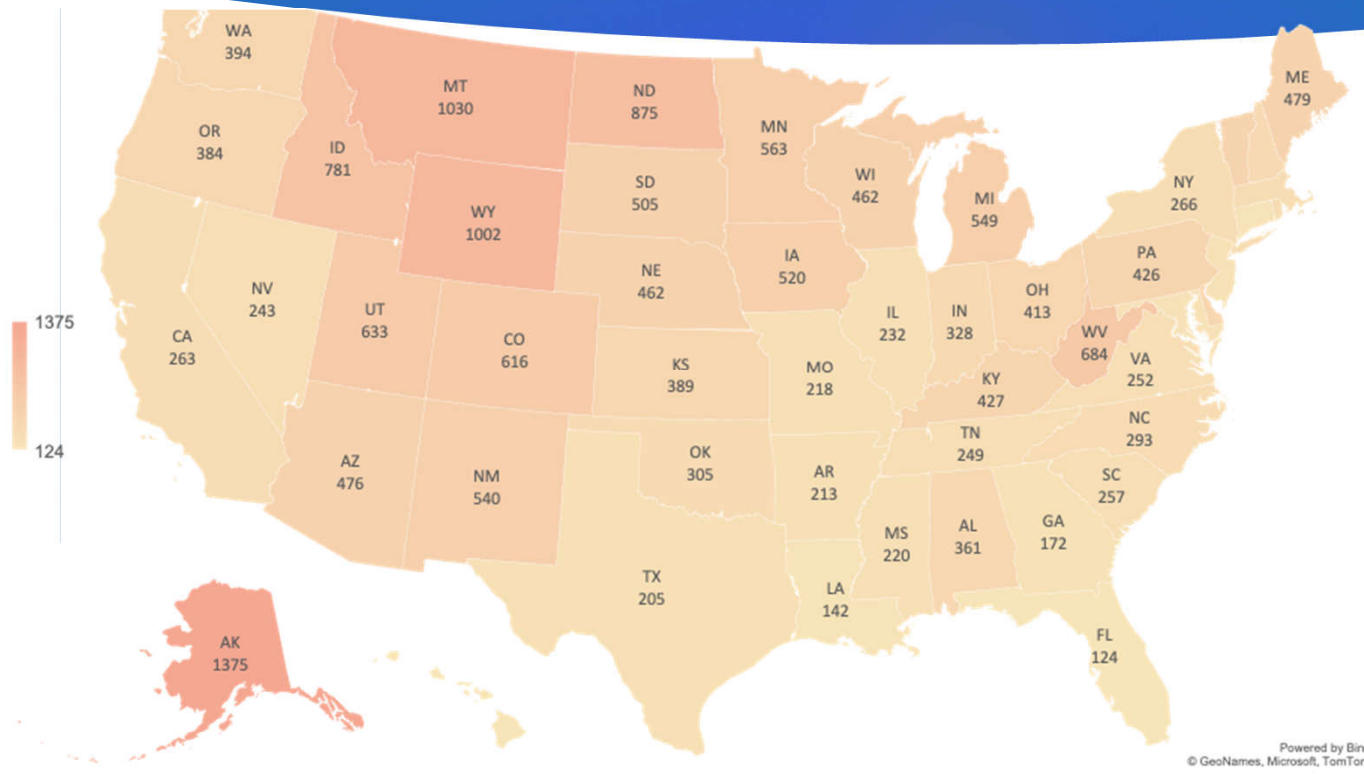
4



The long-term look at Infection Level shows that we have now dropped to the level that we achieved in March on the way down. Infection levels now approaching 300 per 100,000 (0.3%).

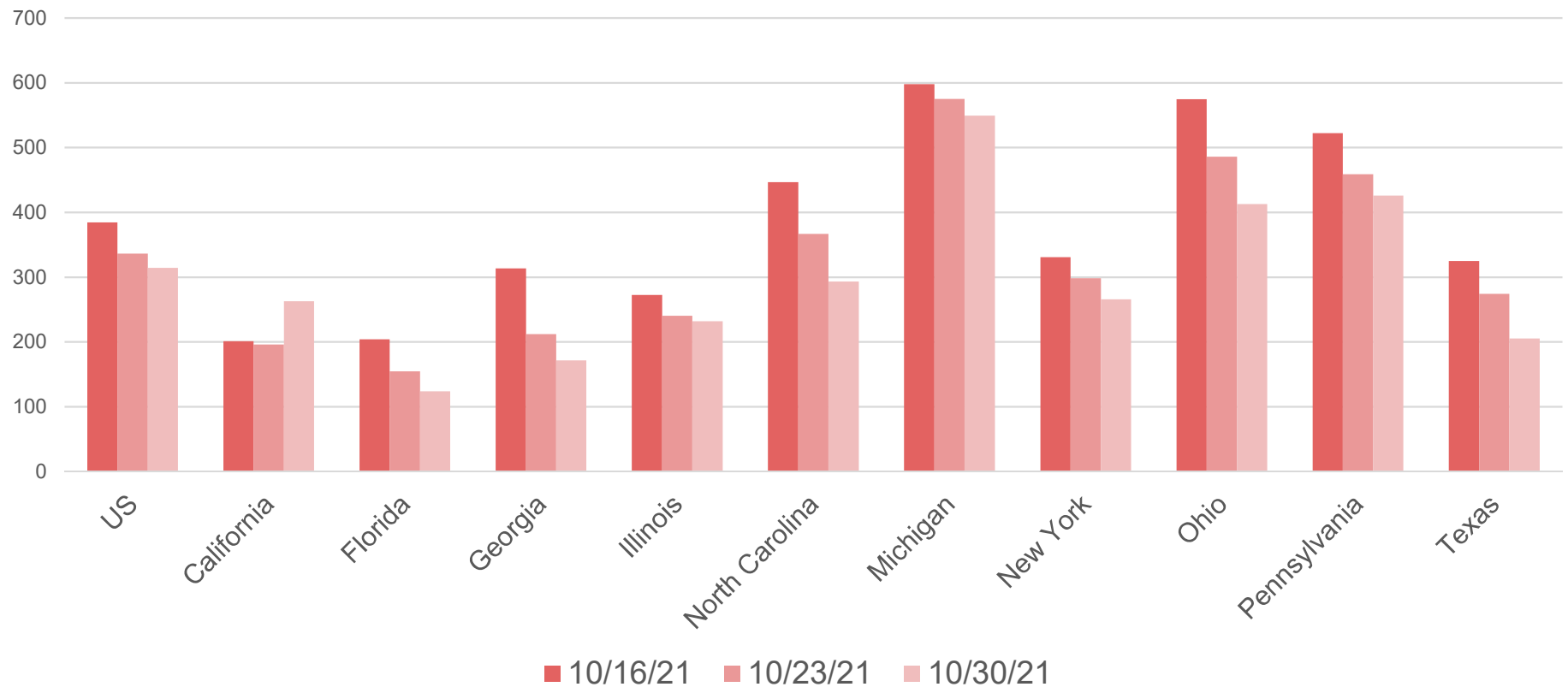
Infection Level in US

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



Eight states now report being below 200 per 100,000 including Florida. Thirteen states are still above 500, down from twenty three weeks ago. This week, forty-one states had a decrease in Infection level.

Current Reported Infection Level Top 10 Most Populous States

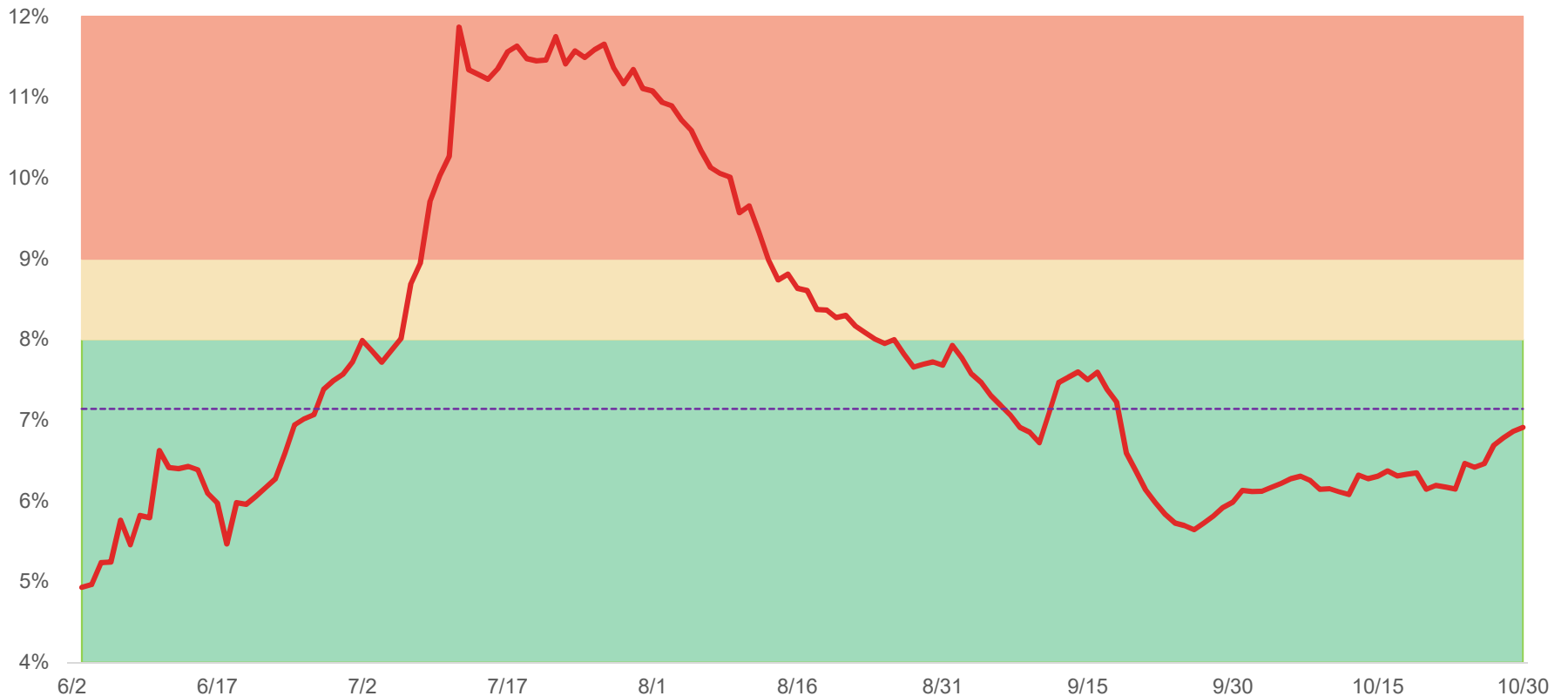


Nine of these ten states showed continuing decreases in Infection Level this week. California was the only increase. Michigan is again the only state above 500. Florida has gone from highest to lowest. North Carolina and Ohio had the largest decreases, dropping by more than 70.

Daily New Infection Rate in US [NIR]

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

7

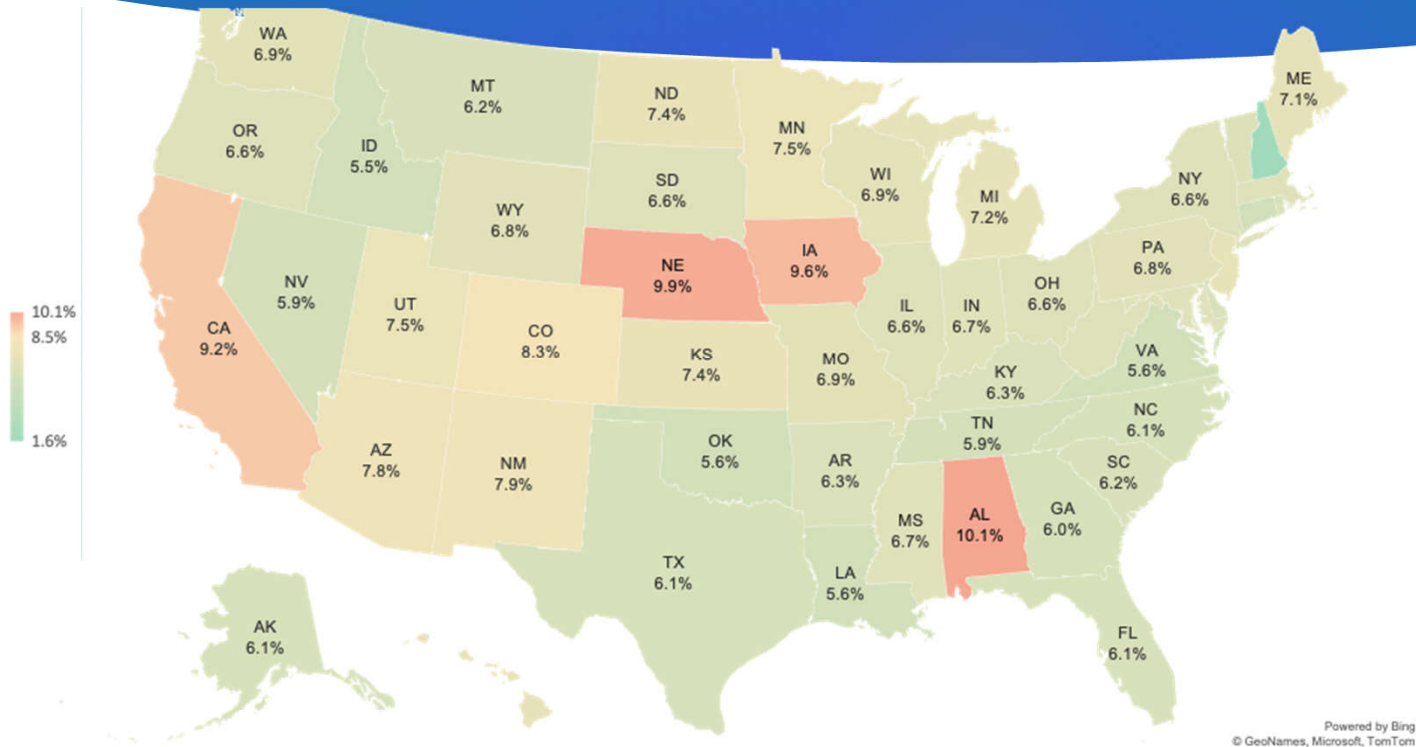


No Growth Level: If new infections in the US remain below 7.14%, the number of cases of COVID will shrink over time in the US.

The average U.S. New Infection Rate (NIR) has now held below the 7.14% No Growth level for six weeks. The impact of mandates and boosters should be happening, but with NIR rising, those are not yet enough to offset anti-vax and anti-masking sentiments.

Daily New Infection Rate in US [NIR]

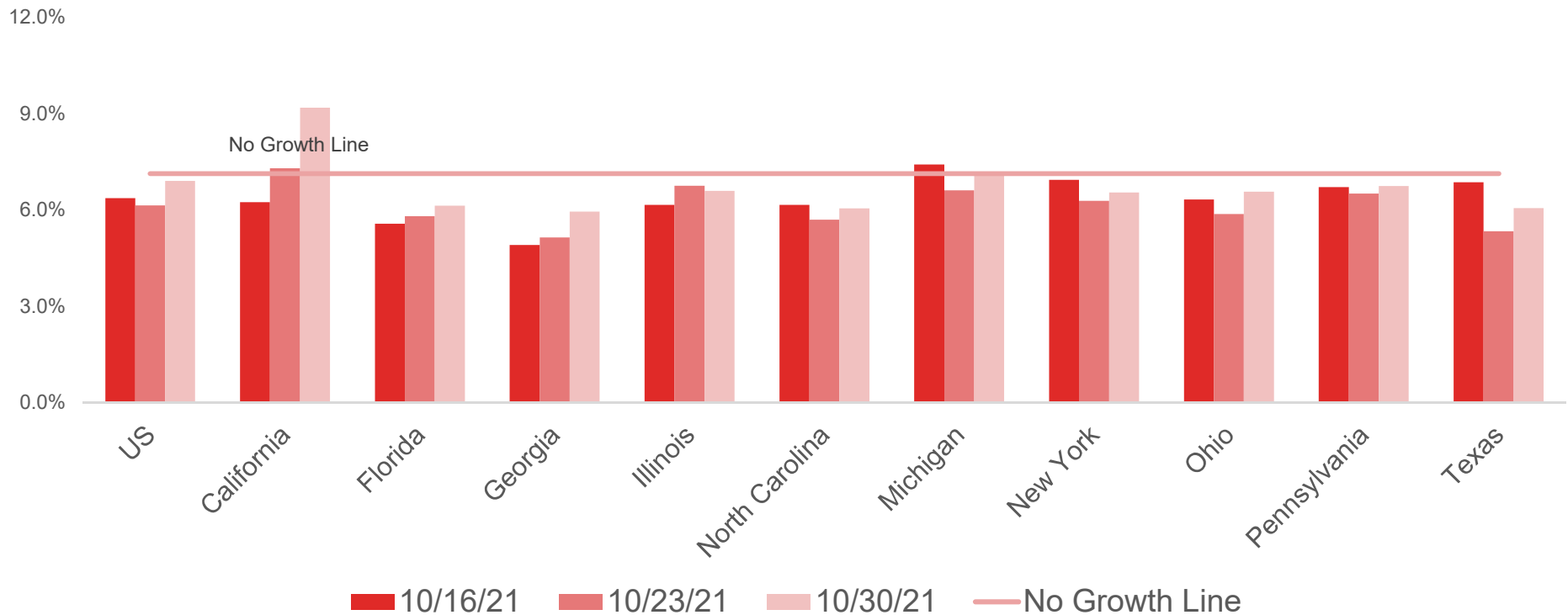
(percentage of last two week's cases, rolling 7-day average)



Forty-three states are below the No Growth level (7.14%). Only four states had a significant (>1%) weekly decrease in NIR, while nine states had an increase of more than 1%. The other 38 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 nine of the ten largest states. California again had a more than 1% increase in NIR this week.

- ▶ 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.