



# The Truth of the Matter

**A COVID-19 Vaccine, Plus the  
Importance of a Healthy Mind & Body**



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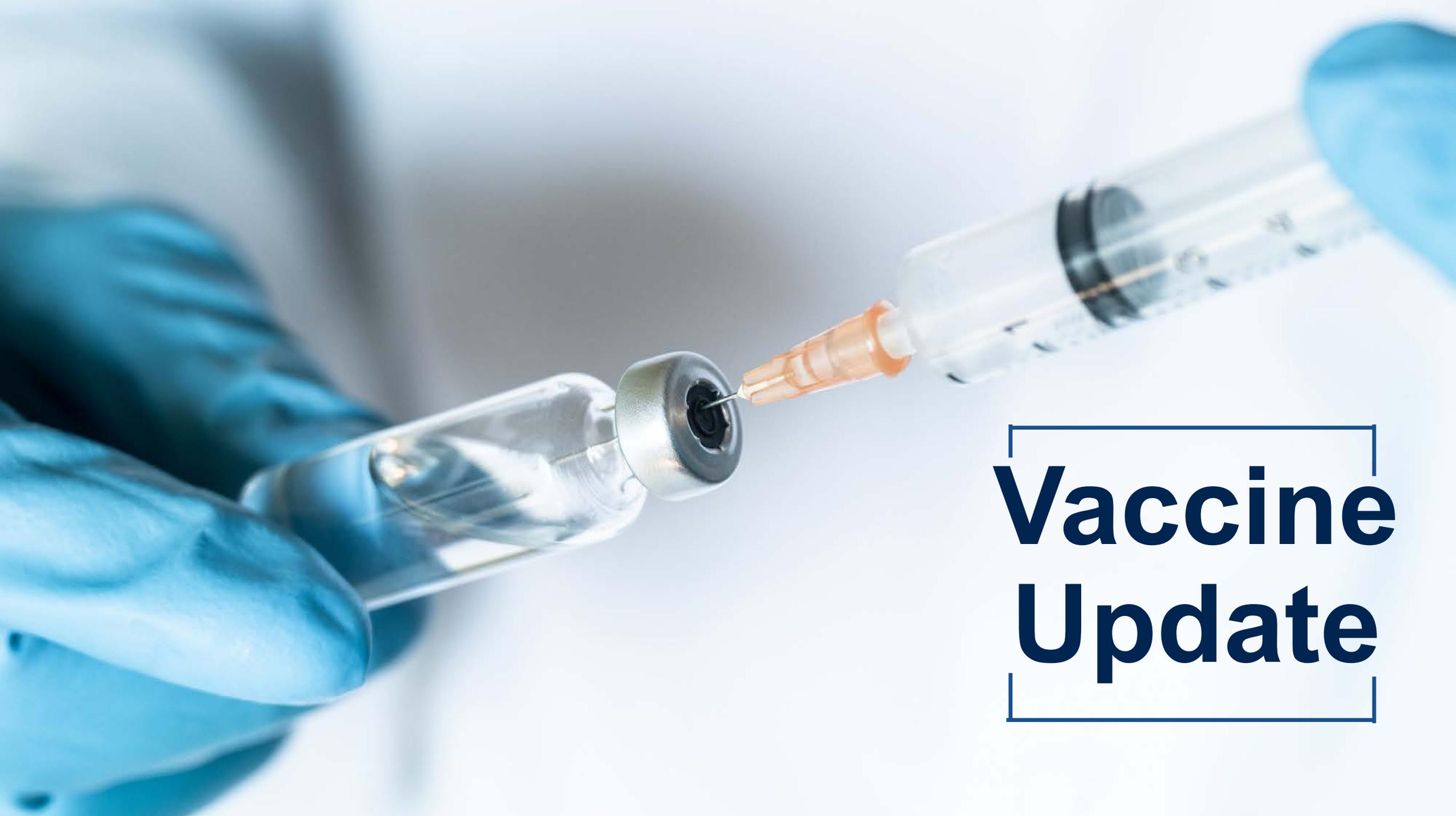
**Return to Work Toolkit**

*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](http://www.cdc.gov)).*

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# Vaccine Update

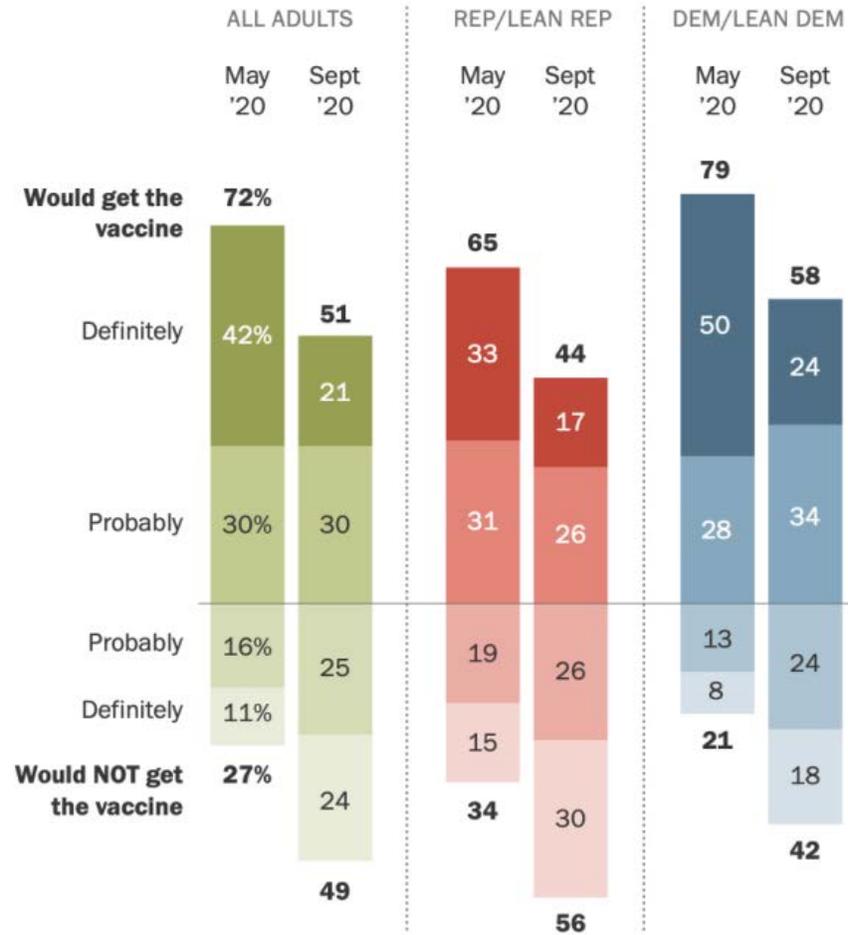


## Today's Topics

- Vaccine development and approval process
- Current state of COVID vaccine development and approval
- Manufacturing, distribution, administration and cost

## Drop in share of Americans who say they would get a COVID-19 vaccine if it were available to them today

% of U.S. adults who say if a vaccine to prevent COVID-19 were available today, they ...



Note: Respondents who did not give an answer are not shown.

Source: Survey conducted Sept. 8-13, 2020.

"U.S. Public Now Divided Over Whether To Get COVID-19 Vaccine"

# How a new vaccine is developed, approved and manufactured

The Food and Drug Administration (FDA) sets rules for the three phases of clinical trials to ensure the safety of the volunteers. Researchers test vaccines with adults first.

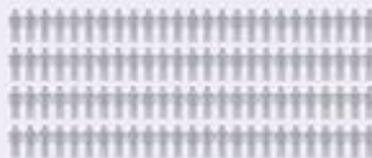
## PHASE 1



**20-100  
healthy volunteers**

- Is this vaccine safe?
- Does this vaccine seem to work?
- Are there any serious side effects?
- How is the size of the dose related to side effects?

## PHASE 2



**several hundred  
volunteers**

- What are the most common short-term side effects?
- How are the volunteers' immune systems responding to the vaccine?

## PHASE 3



**hundreds or thousands  
of volunteers**

- How do people who get the vaccine and people who do not get the vaccine compare?
- Is the vaccine safe?
- Is the vaccine effective?
- What are the most common side effects?

**FDA licenses the vaccine only if:**

- It's safe and effective
- Benefits outweigh risks

Vaccines are made in batches called lots.



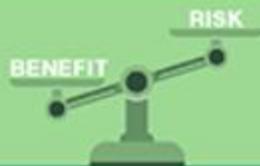
Manufacturers must test all lots to make sure they are safe, pure and potent. The lots can only be released once FDA reviews their safety and quality.

The FDA inspects manufacturing facilities regularly to ensure quality and safety.



**FOR MORE INFORMATION, VISIT [HTTPS://WWW.FDA.GOV/CBER](https://www.fda.gov/cber)**

# How a vaccine's safety continues to be monitored



## FDA and CDC closely monitor vaccine safety after the public begins using the vaccine.

The purpose of monitoring is to watch for adverse events (possible side effects). Monitoring a vaccine after it is licensed helps ensure that possible risks associated with the vaccine are identified.

### Vaccine Adverse Event Reporting System (VAERS)

VAERS collects and analyzes reports of adverse events that happen after vaccination. Anyone can submit a report, including parents, patients and healthcare professionals.

### Vaccine Safety Datalink (VSD) and Post-Licensure Rapid Immunization Safety Monitoring (PRISM)

Two networks of healthcare organizations across the U.S.



- VSD can analyze healthcare information from over 24 million people.

- PRISM can analyze healthcare information from over 190 million people.



Scientists use these systems to actively monitor vaccine safety.

### Clinical Immunization Safety Assessment Project (CISA)

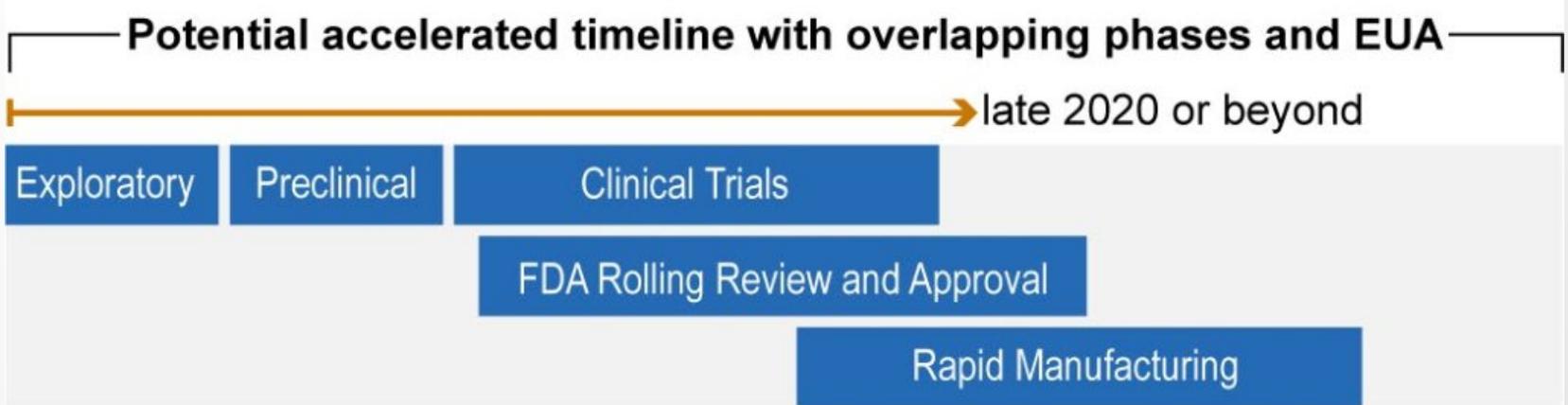
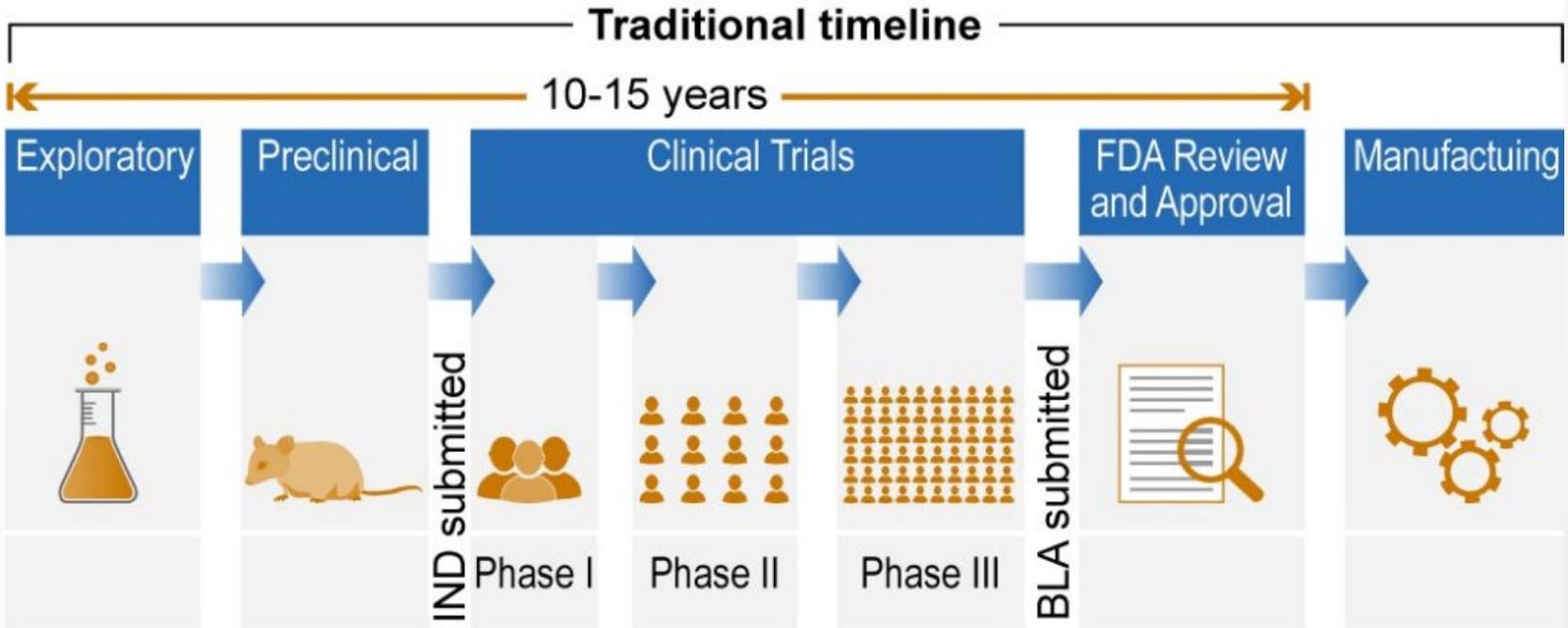
CISA is a collaboration between CDC and 7 medical research centers.

- Vaccine safety experts assist U.S. healthcare providers with complex vaccine safety questions about their patients.

- CISA conducts clinical research studies to better understand vaccine safety and identify prevention strategies for adverse events following immunization.

Vaccine recommendations may change if safety monitoring reveals new information on vaccine risks (like if scientists detect a new serious side effect).

FOR MORE INFORMATION, VISIT [HTTPS://WWW.CDC.GOV/VACCINESAFETY](https://www.cdc.gov/vaccinesafety)



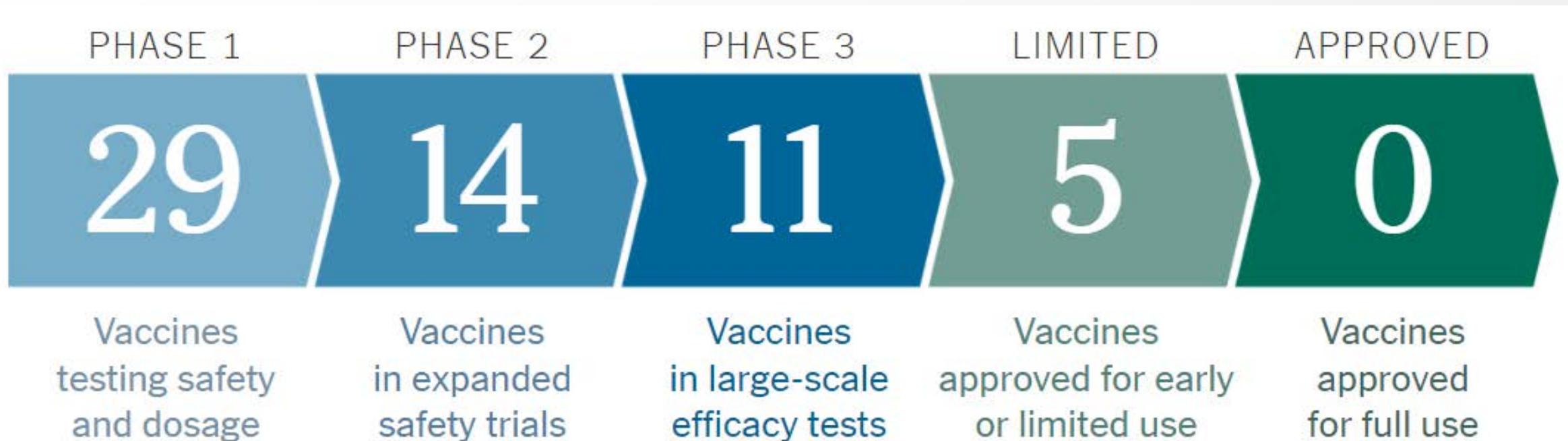
BLA = Biologics License Application      EUA = Emergency Use Authorization      IND = Investigational New Drug

Source: GAO analysis of GAO-20-215SP, FDA, HHS, and Pharmaceutical Research and Manufacturers of America (PhRMA) documentation. | GAO-20-583SP



## Ideal Vaccine Profile

- Excellent safety profile
- Can be quickly mass produced
- Is stable at room temperature to avoid cold chain and transportation issues
- Stored indefinitely
- Mass administration mechanisms that do not require highly trained health care providers
- Provides lasting immunity ideally after one dose



<https://www.nytimes.com/interactive/2020/science/coronavirus-vaccine-tracker.html>



## Vaccine Safety

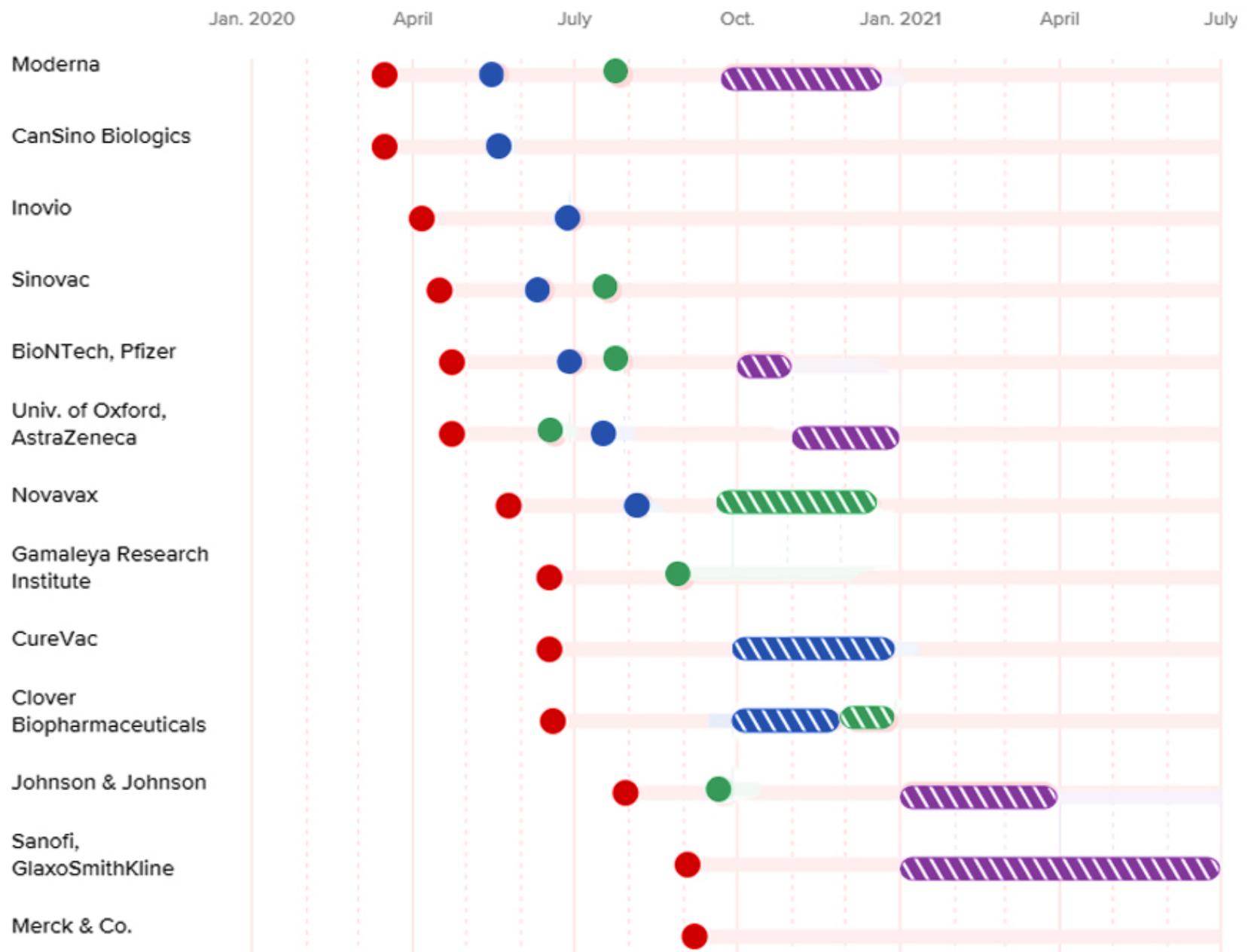
Adverse Event Rate

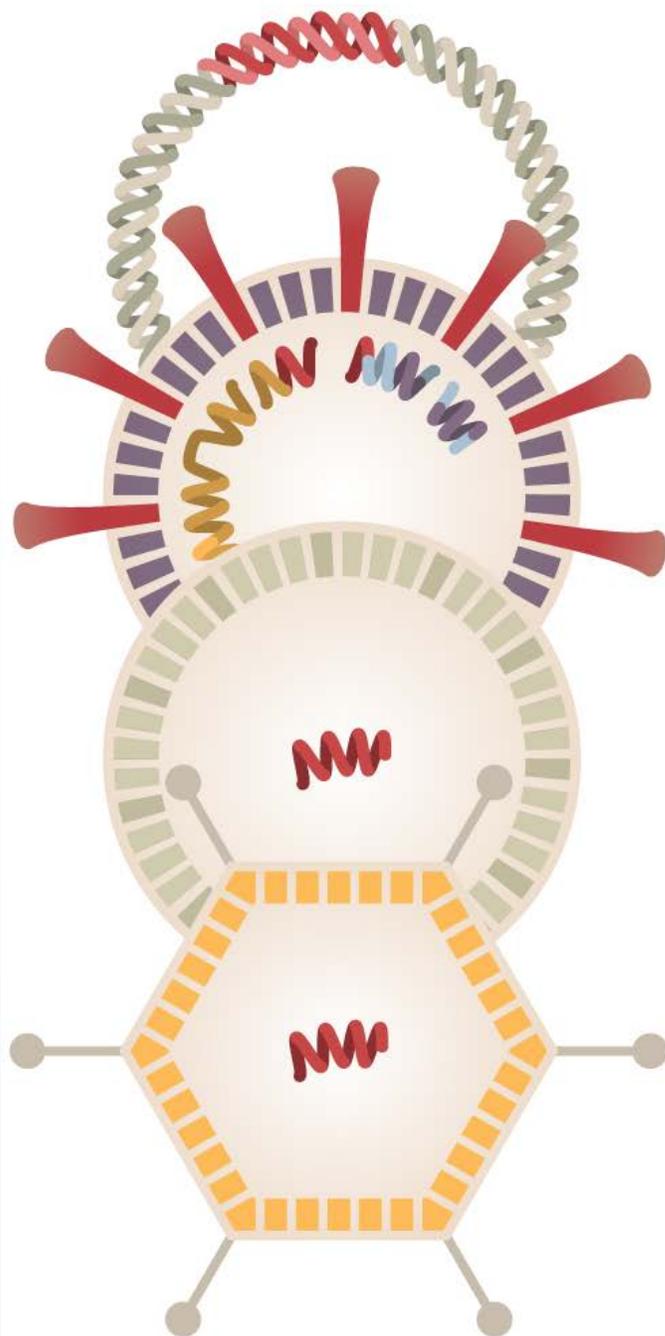
1/5,000 — 19,200

1/10,000 — 38,500

1/100,000 — 384,250

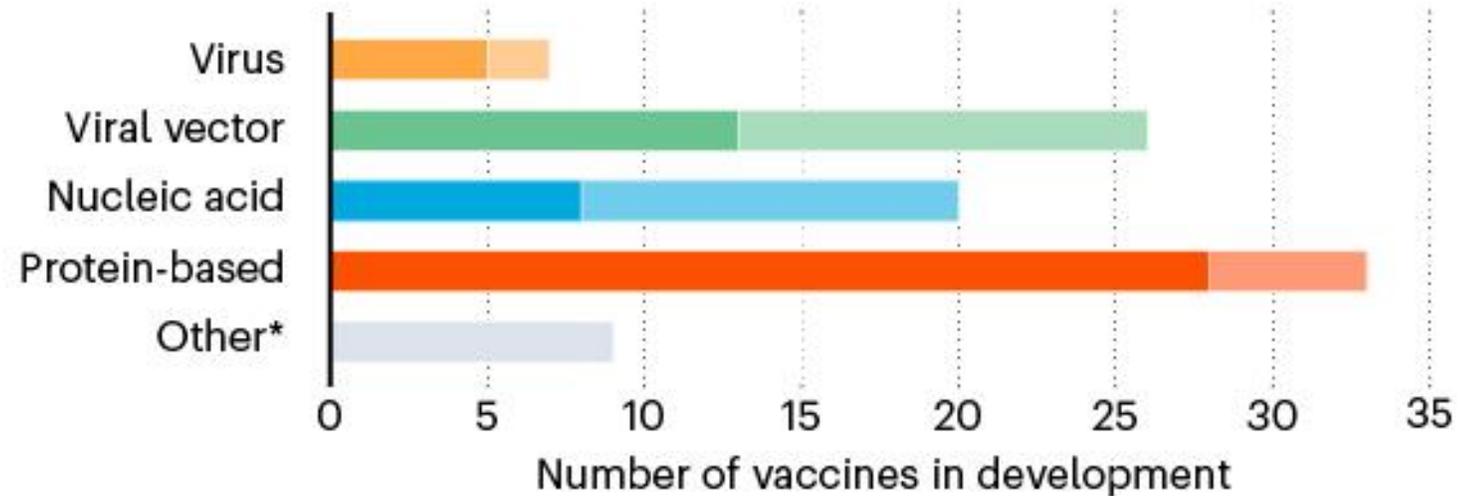
1st volunteer given vaccine      1st data available      Start of late-stage study      1st supply available





## Types of COVID Vaccines

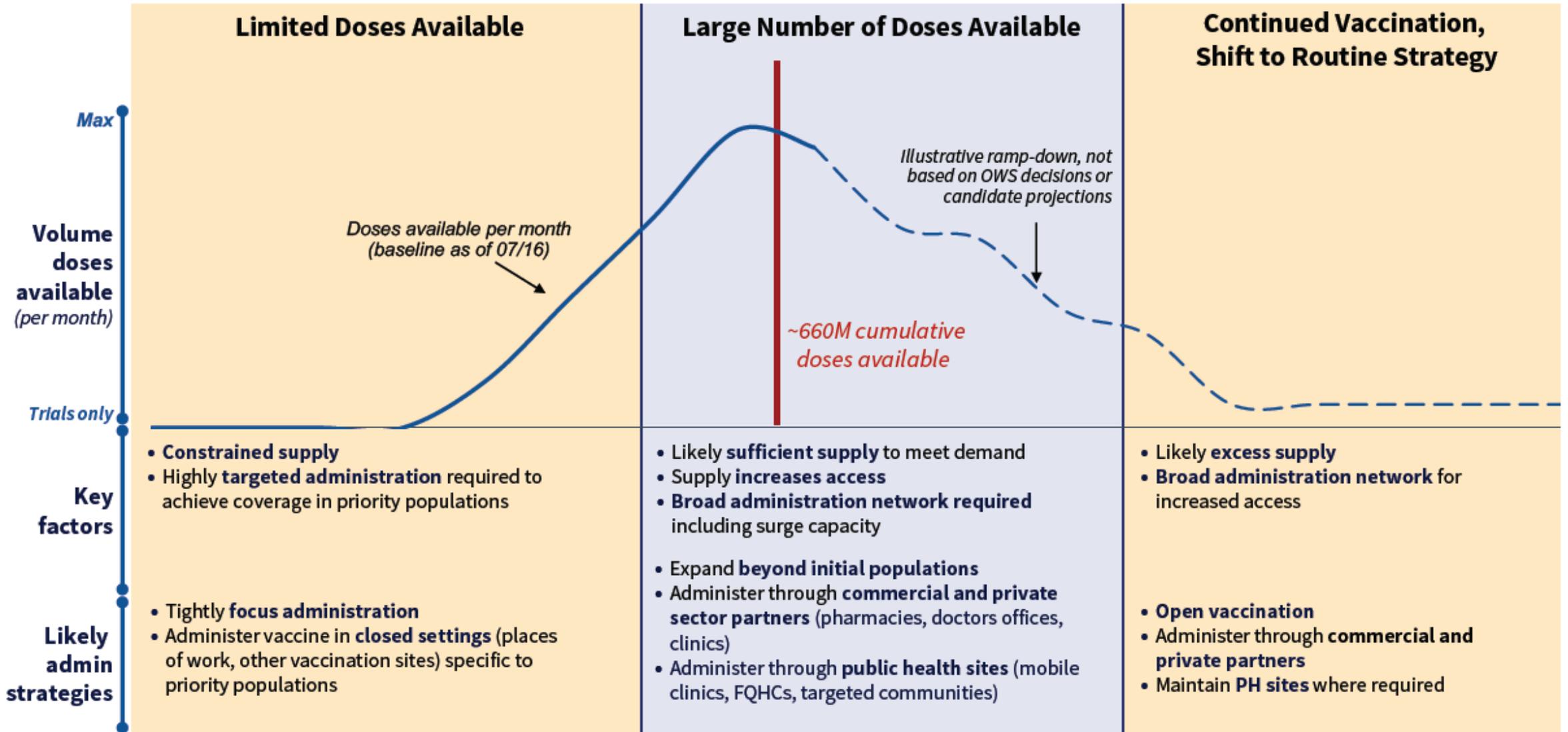
Virus	Viral vector	Nucleic acid	Protein-based
Inactivated	Replicating	DNA	Protein subunit
Weakened	Non-replicating	RNA	Virus-like particles



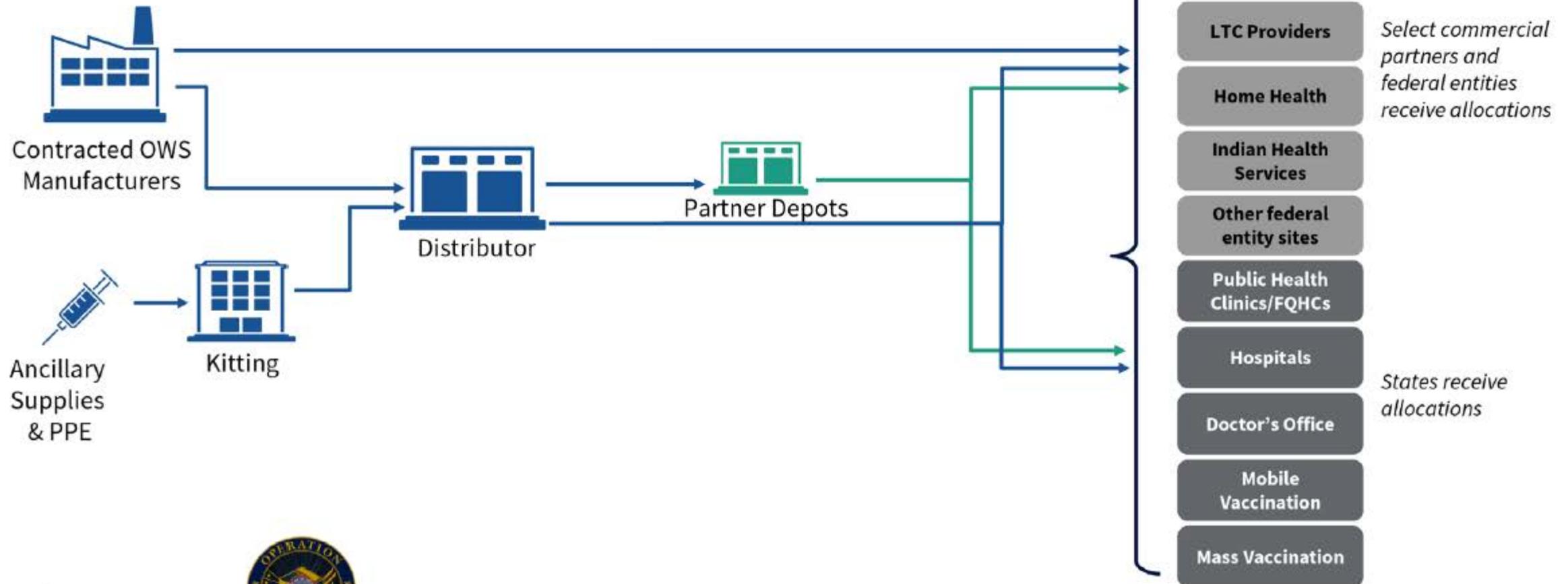
\* Other efforts include testing whether existing vaccines against poliovirus or tuberculosis could help to fight SARS-CoV-2 by eliciting a general immune response (rather than specific adaptive immunity), or whether certain immune cells could be genetically modified to target the virus.

Illustrative scenario for planning purposes; will be adapted based on the clinical / manufacturing information on all OWS candidates and vaccine prioritization

Distribution will adjust as volume of vaccine doses increases, moving from targeted to broader populations reached (phased approach)



# OVERVIEW OF DISTRIBUTION AND ADMINISTRATION



OWS coordination



## Estimated Vaccine Cost The 5 Frontrunners

- **Moderna:** \$32 to \$37 per dose (for some customers)
- **Johnson & Johnson:** \$10 per dose
- **Pfizer:** \$19.50 per dose
- **Novavax:** \$16 per dose
- **AstraZeneca:** “A few dollars” per dose

<https://observer.com/2020/08/covid19-vaccine-price-comparison-moderna-pfizer-novavax-johnson-astrazeneca/>

### Phase 1

#### Phase 1a "Jumpstart Phase":

- High-risk workers in health care facilities
- First Responders

#### Phase 1b:

- People of all ages with comorbid and underlying conditions that put them at significantly higher risk
- Older adults living in congregate or overcrowded settings

### Phase 2

- Critical risk workers-workers who are both in industries essential to the functioning of society and at substantially high risk of exposure
- Teacher and school staff
- People of all ages with comorbid and underlying conditions that put them at moderately higher risk
- All older adults not included in Phase 1
- People in homeless shelters or group homes for individuals with physical or mental disabilities or in recovery
- People in prisons, jails, detention centers, and similar facilities, and staff who work in such settings

### Phase 3

- Young adults
- Children
- Workers in industries essential to the functioning of society and at increased risk of exposure not included in Phase 1 or 2

### Phase 4

- Everyone residing in the United States who did not receive the vaccine in previous phases.

#### Equity is a crosscutting consideration:

In each population group, vaccine access should be prioritized for geographical areas identified through CDC's Social Vulnerability Index.



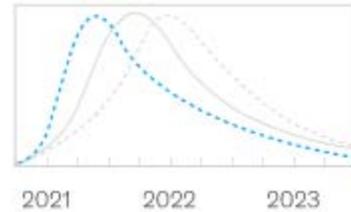
## Projected Vaccine Availability

- **United States:** 350 million persons
- **High-risk:** 122 million
- **Everyone Else:** 228 million
- **Global:** 7 billion persons
- Likely to take 2 doses to achieve protective immunity (14 billion doses)
- **Predicted:**
  - 1B doses end of 2020
  - 8-9B doses end of 2021

## The probability of reaching COVID-19 herd immunity in the United States is highest in the third or fourth quarter of 2021 but could shift.

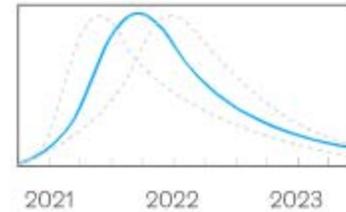
### Probability of functional end<sup>1</sup> to COVID-19 pandemic in US by quarter (illustrative)

Early (Q2 2021)



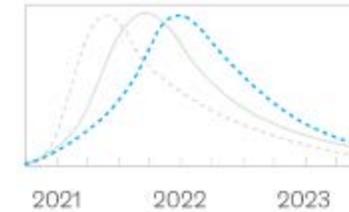
- COVID-19 vaccine with high efficacy arrives sooner than expected
- Timeline of manufacturing, distribution, and administration of COVID-19 vaccine is shorter than expected
- Cross-immunity from other coronaviruses proves significant
- There is broad-based willingness to be vaccinated

Most likely (Q3/Q4 2021)



- $\geq 1$  COVID-19 vaccine is authorized by end of 2020 or early 2021
- COVID-19 vaccine is distributed to a sufficient portion of population in ~6 months
- There is broad-based willingness to be vaccinated

Late (2022 or later)



- Early COVID-19-vaccine candidates have low efficacy or low coverage (eg, side effects, slow adoption)
- Timeline of manufacturing, distribution, and administration of COVID-19 vaccine is longer than expected
- Immunity duration is very short

<sup>1</sup>Timeline to functional end is likely to vary somewhat based on geography.  
Source: Expert interviews; press search; McKinsey analysis

“Everybody knows that pestilences have a way of recurring in the world; yet somehow, we find it hard to believe in ones that crash down on our heads from a blue sky. There have been as many plagues as wars in history; yet always plagues and wars take people equally by surprise.”

- Albert Camus, *The Plague*



# Importance of Mental Health

A woman with long dark hair, wearing a white knit sweater, is sitting by a window. She is looking out the window with a thoughtful expression, her hand resting on her chin. The background is a blurred cityscape or landscape seen through the window.



## World Mental Health Day

- October 10<sup>th</sup> every year
- Raise awareness of mental health issues around the world and to mobilize support for those in need
- 450 million people live with mental disorders (World Health Organization)
- Mental disorders which are among the leading causes of ill-health and disability worldwide
- At higher risk for developing other health issues



## Mental Health Awareness Means

- Bringing down the walls of stigma by sharing experiences, stories and truths.
- Increasing the chances for early intervention, which can result in a fast recovery.
- Educating others on what mental illness really is and helping those with mental illnesses know that they are not alone.

# Early Signs

- Long lasting sadness and irritability
- Highly reactive mood – e.g. happy then angry then sad
- Excessive fear, worry, or anxiety
- Withdrawn and isolative
- Lethargic, unable to self motivate
- Deterioration of personal hygiene and changes in appetite and sleep
- Using illegal drugs or alcohol at work
- Interpersonal problems and/or excessive conflicts
- Bizarre and/or irrational thinking
- Antisocial acts – stealing, lying, threatening, or intimidating behaviors
- Suicidal thoughts and gestures





**Confusion & Fear**



**Compassion**

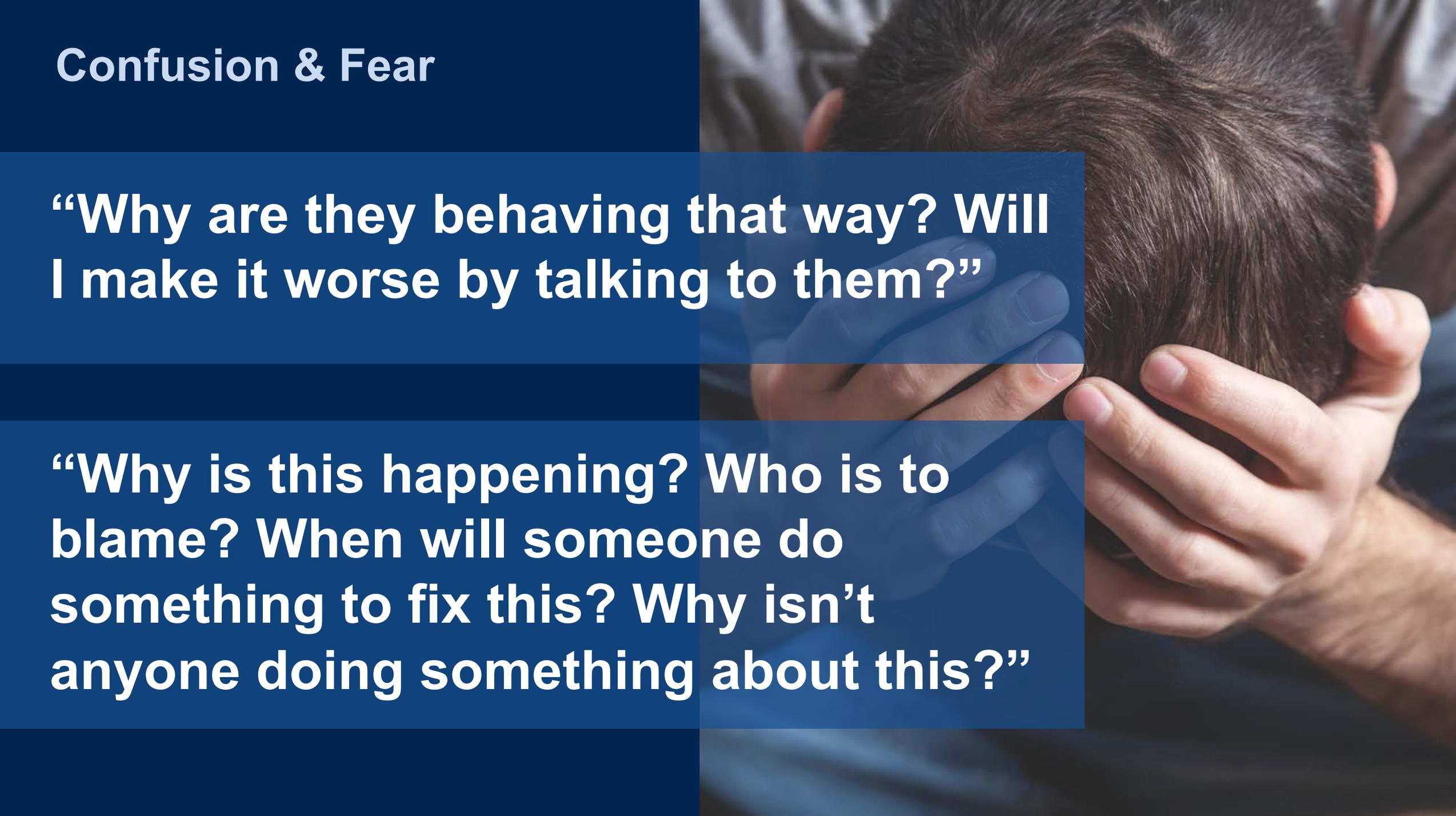


**Frustration & Anger**



**Judgement**

## Confusion & Fear

A close-up photograph of a person's head and shoulders. They have dark hair and are wearing a light-colored shirt. Their hands are pressed against their face, covering their eyes and nose, suggesting a state of distress, confusion, or fear. The background is slightly blurred, showing other people in similar attire.

**“Why are they behaving that way? Will I make it worse by talking to them?”**

**“Why is this happening? Who is to blame? When will someone do something to fix this? Why isn't anyone doing something about this?”**



## Judgement

**“If that were me, I’d never do that!  
They should be able to control  
themselves.”**

## Frustration & Anger

**“They are behaving that way just to get a rise out of me!”**





**Compassion**

**“I can imagine this must be difficult for them.”**

## Positive Responses

- Listen without making judgements and concentrate on their needs in that moment
- Ask them what would help them
- Reassure and provide practical information and resources
- Avoid confrontation
- Ask if there is a supportive contact they would like you to contact



## Appropriate Comments

- “I wish I had the right words.”
- “How are you feeling?”
- “I’m here for you.”
- “Although I can’t know exactly how you feel, I understand how difficult this must be for you.”
- “We all need help at times like this, I’d like to help.”
- “Would you like to talk?”



## Being Supportive

- Listen: acknowledge feelings of sadness, grief, anger and frustration
- Emphasize that professional help is available as needed
- Stress confidentiality
- Be supportive of counselor or doctor suggestions
- Take seriously any suggestion or talk of suicide





## Warning Signs of Suicide

- Talking or writing about death or dying or making comments like “What’s the point of living?” “Life is meaningless” or “No one would miss me if I were gone”
- Threatening suicide
- Seeking lethal means such as saving pills, buying or asking to borrow a gun
- Giving away possessions
- Asking about details of their life insurance policy, especially as it relates to cause of death
- Showing interest in end-of-life affairs such as making a will or discussing funeral preferences

**If someone is thinking about suicide, the situation must be taken seriously!**



**You Can Raise Community  
Awareness to Mental Health Issues**



**Thank You**

**Please contact your service team for  
any additional information and visit  
[bbinsurance.com/covid19](https://bbinsurance.com/covid19)**



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