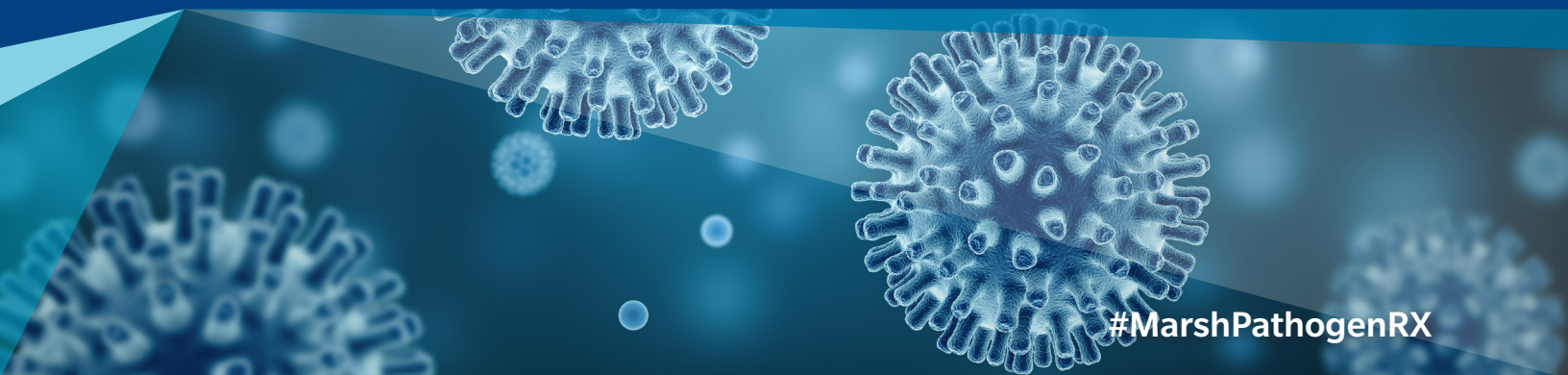


**MARSH****METABIOTA®****Munich RE**

PATHOGENRX: AN EXCLUSIVE TECHNOLOGY AND INSURANCE SOLUTION FOR PANDEMIC AND EPIDEMIC RISKS



States, cities, and counties must be able to provide essential services to citizens while responding to pandemic events, which can have a devastating impact on the public sector workforce. Diseases such as Zika, MERS, and SARS have had significant financial impacts on the public sector. Outbreaks not only affect public health; they can be frightening. They can drive heavy use of public services, such as health care, and can also increase absenteeism and overtime within the public sector workforce. Both of these factors can sharply increase costs to public sector entities.

Marsh, in partnership with Metabiota and Munich Re, has created a risk mitigation insurance solution for the hospitality, sports, and entertainment industry — and is developing a solution for public entities — that provides financial protection against the fallout from a pandemic or epidemic. Using triggers such as Metabiota's Pathogen Sentiment Index and others, public entities can now better understand the operational disruption risk posed by an epidemic or pandemic and insure their risk.

COSTLY RISK, LIMITED OPTIONS

Pandemics and epidemics are not like other risks. They may occur over several months, are often not confined to a specific region, are unpredictable — and unlike most other perils, they can scale and grow. They can also be costly: Nine out of ten businesses in a Miami district that was hit by the 2016 Zika virus outbreak reported revenue losses, according to Florida International University; in some cases, these losses reached as high as 40%. The Zika outbreak could ultimately cost Latin America and the Caribbean as much as \$18 billion, according to the United Nations.

Yet the public sector has limited options for protecting against pandemic and epidemic risks. That's because unlike natural catastrophes, pandemics and epidemics typically do not result in immediately identifiable physical damage — and they're difficult to model.

Who it's for

Public entities, including:

- States.
- Cities.
- Counties.
- Towns.
- Risk-pooling programs.

What you get

- The ability to model and estimate pandemic and epidemic risks through Metabiota's comprehensive infectious disease database.
- Insurance protection against financial loss stemming from the risk of a pandemic or epidemic to public/private partnership-related revenue.
- Customizable coverage and retentions.
- Coverage underwritten by Munich Re.



ROBUST, CUSTOMIZABLE COVERAGE

PathogenRX — available exclusively to Marsh clients, underwritten by Munich Re, and backed by the analytics capabilities of Metabiota — offers an innovative insurance solution for pandemic and epidemic risk. PathogenRX enables public entities to model pandemic and epidemic risk and achieve greater budget security and financial protection.

Supported by advanced analytics, the policy provides indemnity protection that can make an insured whole in the event of a demonstrable loss. The policy can be tailored to provide coverage for specific expenses, geographies, types of disease, or portions of a calendar year.

WHY MARSH?

The targeted approach of Marsh's Public Entity Practice relies on Marsh's worldwide network of more than 800 risk specialists whose focus is delivering solutions designed to preserve and protect financial security. Our professionals have earned a reputation as leaders in providing risk and insurance services to public sector clients. Through forward-looking solutions and innovative products, Marsh works with its clients to help them thrive through successful management of their most critical risks.

For more information about PathogenRX, contact your Marsh representative or:

JEAN DEMCHAK
US Public Entity Practice Leader
+1 860 938 0175
jean.demchak@marsh.com

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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