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LESSONS FROM THE ZIKA VIRUS

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What is it? The Zika virus is a flavivirus named after the Zika forest of Uganda where it was isolated in 1947. It is prevalent in Central America, South America, and the Caribbean and Polynesian islands.

Transmission: The vector is the mosquito, specifically Aedes type mosquitoes which are active during daylight hours and are prevalent all over the US but not in Canada. These are also the mosquitoes that transmit West Nile virus, dengue fever and chikungunya. Transmission through sexual contact with an infected person or through blood transfusion has been documented. The virus contamination period is only around one month.

Danger

- **Known:** short time flu like symptoms
- **Potential:** There is some possibility that it is associated with microcephaly (birth defect affecting the brain) and increasing the incidence of Guillain-Barré Syndrome (a very rare neuromuscular disease). Causality has not conclusively been proven at this time.

Impact

- **Life:** negligible as GB Syndrome is very rare and lethal in only approximately 5% of cases and microcephaly affects only newborns.
- **Critical Illness Insurance:** negligible even though it may affect some catch-all conditions that are disability related.

Conclusion

There is nothing to be concerned of at this time from an insurance perspective. However, from a personal perspective, danger to pregnant women traveling in the area should be assessed and precautions need to be taken to avoid mosquito bites.

Lesson

It does illustrate the rapidity at which epidemics travel in today's fast travel environment. Epidemics are a potential issue for any city with a big international airport as both Zika and Ebola demonstrated. Vigilance is therefore required. Media hype on the other hand is not necessarily reflective of the true danger, even for the general population.

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