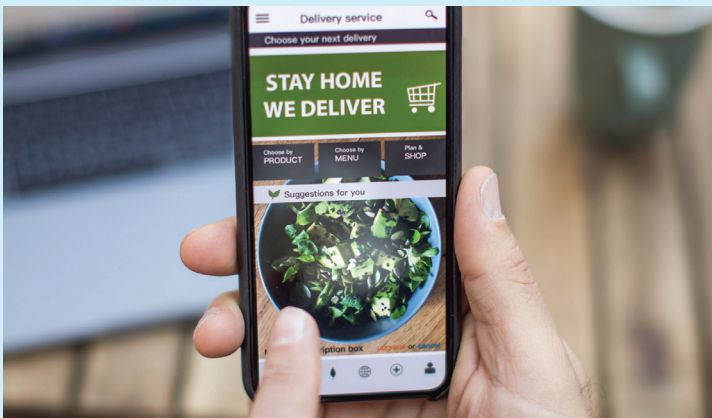


Insurers Are Engaged in the COVID-19 Crisis



Pandemics are extraordinary catastrophes; the risks are neither predictable nor manageable

- A standard business interruption (BI) policy covers a business when it incurs direct physical damage due to a covered loss (windstorm, fire)
- Covered losses—even from a hurricane or terrorist attack—impact specific regions
- Pandemic-caused losses are excluded from standard BI policies because they impact all businesses, at the same time



Insurers are covering exposed workers and financially supporting charitable causes

- Insurers are covering health-care workers and first responders facing COVID-19 exposure
- Insurers are covering restaurants who provide take-out and delivery services
- Insurers are supporting COVID-19 related causes and extending coverage and payment relief to struggling policyholders



Insurers are financially stable and ready for 2020's natural disasters

- Insurers have about \$800 billion in policyholder's surplus invested for the long-term
- Insurers are prepared to keep the promises made to policyholders in the event of a tornado, hurricane, or wildfire
- Insurers contribute as much to the U.S.'s Gross Domestic Product (GDP) as the banking industry



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