

# GET THE FACTS!

## SCIENTISTS ENGINEER BIOTERROR FEARS; NEW MAN-MADE BIRD FLU STRAIN RAISES PROSPECT OF DEADLY PANDEMIC

Scientists are in sharp disagreement about the possibility of another virus, like the deadly flu that killed tens of millions of people around the world a century ago, causing a pandemic. The lack of agreement has led two professional journals to delay the publication of flu research. David Nabarro, an expert at the World Health Organization (WHO), estimated that 20 million to 150 million people could die in the next pandemic. The article also notes that the upcoming publication of a scientific work from researchers in the Netherlands and the University of Wisconsin-Madison on genes that could mutate and make humans susceptible to bird flu could provide terrorists with enough information to reproduce a strain that would cause a pandemic. According to WHO, in the last decade 342 of the 581 people infected with H5N1 avian flu have died, a fatality rate of nearly 60 percent. Some researchers contend that the death rate is skewed because many milder cases are not reported. The critics note that the rate is approximately 120 times higher than for the 1918 flu epidemic and approximately 600 times more than for the 2010 seasonal flu.

According to a January 26, 2012, Page A1, *USA Today* article written by Dan Vergano.

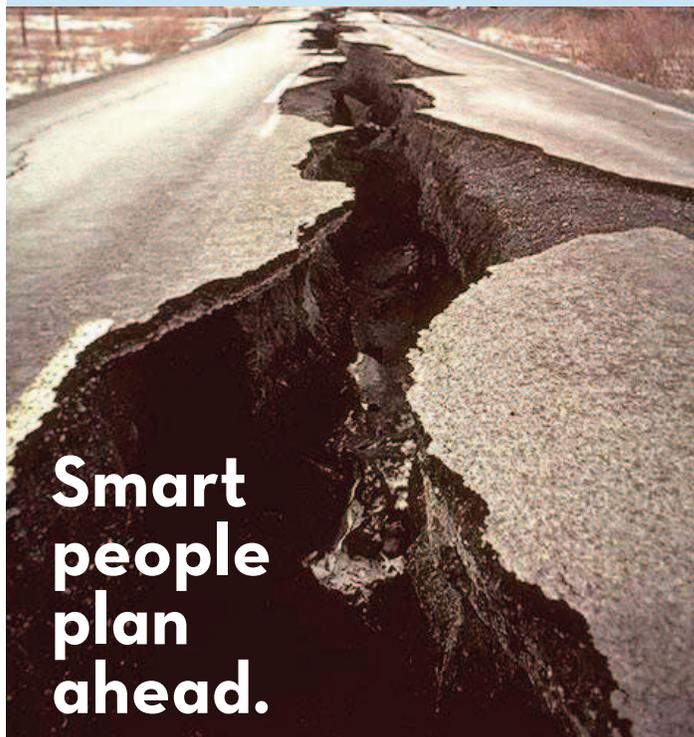


## SHIFT IN "GREATEST RISKS" IDENTIFIED FOR UPCOMING DECADE

The World Economic Forum's *Global Risks Report 2012* has identified chronic fiscal imbalances and severe income disparity as the most prevalent risks over the next 10 years. These risks in tandem threaten global growth as they are drivers of nationalism, populism, and protectionism at a time when the world remains vulnerable to systemic financial shocks, as well as possible food and water crises. These are the findings of a survey of 469 experts and industry leaders, indicating a shift of concern from environmental risks to socioeconomic risks, compared with a year ago. Respondents worry that further economic shocks and social upheaval could roll back the progress globalization has brought and feel that the world's institutions are ill-equipped to cope with today's interconnected, rapidly evolving risks.

According to *Global Risks Report 2012, Seventh Edition*.  
World Economic Forum, *WEF Report*, January 1, 2012.

# Be *pre* (**PA**RED!)



## Smart people plan ahead.

Earthquakes are among the most devastating and terrifying natural disasters because they are unforeseen. Fortunately, most property can be replaced or restored when the right insurance protection is in place, but too often that is not the case because **earthquake damage is excluded in standard commercial property insurance policies**. Some earthquake damages may be covered if this peril is endorsed onto the policy. Don't give this risk a low priority. Review your insurance policy to make certain you have the proper coverages in place, and don't overlook your contingent business income exposure.

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