BIRD FLU

Avian Influenza, also known as "bird flu," is an infection caused by the avian influenza virus. Since its discovery, there have been 180 confirmed cases of human infection beginning in 1997. With Influenza A, there are 25 known subtypes, all of which can be found in the intestines of wild birds. Humans are only known for widely spreading three of these subtypes within our species: H1N1, H1N2, and H3N2. The subtype known as "bird flu" is H5N1.

All subtype viruses are naturally found in the intestines of wild birds, but usually do not make the animal ill. It is when a domestic bird, such as a chicken or duck, comes into contact with an infected bird that the virus spreads. The infected domestic bird can easily pass on the virus to other birds through its nasal secretions, feces, and saliva.

Two forms of avian influenza exist in birds. The first is a low pathogenic, which can go undetected and will only cause mild symptoms. The other is highly pathogenic, which in birds can cause death within 48 hours. This is the form that is threatening to human population and could cause a pandemic.

Human infection has been reported in Azerbaijan, Cambodia, China, Egypt, Indonesia, Iraq, Thailand, Turkey, and Vietnam. The people infected often intercept the virus through contact with infected poultry or surfaces contaminated by the secretion or excretion of infected animals. Eating undercooked poultry or swimming in water where infected birds swim can also transmit the virus. Although human infection has been limited to these nine countries, bird infection has been reported in more than 50 countries.

It is the rapid transmission between birds that leads to the fear of the human population easily transmitting avian flu. However, there are a number of factors that much be accomplished for this to occur. First, the subtype must be converted to a strain that is easily transmitted among humans. With the known human infections of H5N1, transmission has not passed one human-to-human link. A human-to-human link refers to one human transferring the virus and infecting another human. For example, a wild bird carrying the H5N1 virus infects Person A. Person A then transmits the virus to Person B. There is no scientific indication that Person B can infect another human with the H5N1 virus. The effortless transfer of a virus between humans is one of the key requirements for a pandemic. Without easy transmission, there is a rare chance of a bird flu outbreak.

The real risk lies in the subtype being transmitted to a different animal, such as a cat or pig, and then converted to a strain that is highly compatible with human infection.
This transition, in which humans have little or no immunity, is an antigenic shift and is where the real danger of a pandemic lies. However, there is no current indication of a mutation.

In humans that were infected, most cases began with respiratory symptoms. Other symptoms displayed include flu-like symptoms of cough, fever, sore throat, and muscle aches. More serious symptoms have included eye infections, respiratory diseases, and pneumonia.

Medical testing is occurring to find a solution should a pandemic occur. Currently, two of the four vaccines used to treat influenza spread between humans, amantadine and rimantadine, have been determined to be ineffective against the H5N1 virus. The other two vaccines, oseltamavir and zanamavir, could possibly treat the H5N1 virus, but more medical research must be conducted.

The best way to prepare for an avian influenza pandemic is through planning and preparation. It is important to realize not only the threat to employees, but also the entire business practice. Every aspect of a business will be affected by an outbreak. Employees will be afraid to leave their houses. This could include not just the employees in your office, but also the employees of the phone company, the delivery truck, the Internet company, and every business with which your company interacts. A business might be able to survive outside the office building, but the support required might not be available.

The best approach to preparing a business for an avian flu outbreak is with a thoughtful and external approach. This means not only planning by department, but the business as a whole.

There are many agencies around the world that are trying to spread awareness and knowledge about the truth and possibilities of an avian flu pandemic. Some are offering seminars, planning sessions, lectures, or preparation techniques. University of Albany's School of Public Health offers a free web-based training seminar that explains influenza pandemics and techniques used to prepare a response. Other useful resources include websites, offering current and reliable information that can be shared with employees. Such websites include the Center for Disease Control (www.cdc.gov) and the United States government website dedicated to pandemics (www.pandemicflu.gov).

Another useful tool in preparation is provided by the Department of Health and Human Services. They have compiled a checklist for business pandemic influenza planning (attached). It is broken down into six sections and aids in the development of
plans for employees, customers, policies, resources, education, and coordination with external organizations.

The importance of the insurance industry will become relevant during a pandemic. Most research indicates that the health and life insurance companies will be the primary sources for claims should an outbreak occur. It is estimated that a severe avian flu pandemic could cost life insurance companies roughly $130 billion in death benefit claims. Research also indicates that Business Interruption insurance would not respond to a pandemic because, although an office may be closed, a physical and direct loss, the trigger for Business Interruption insurance, did not occur.

Workers’ compensation is another sector of the insurance industry that is not concrete in its charge towards claims caused by a pandemic. It only pays for a loss that occurs "out of the course of employment." Since people can carry, and transmit, the virus one to two days before symptoms appear, it will be extremely difficult to decipher the exact time and place a person was infected. However, some states may cover infectious diseases in the workers’ compensation program and it will be necessary to research the individual state requirements.

Liability insurance is another unknown sector concerning avian flu. Some liability claims may exist in the event of a pandemic. However, it will not be the primary source of claims. Most claims will be settled through health and life insurance.

FAIA recommends that each company review its insurance policies to understand whether an avian influenza outbreak would be a covered peril. Also, it is imperative to prevent policies from lapsing and being caught without insurance.

While there is no need for panic concerning avian influenza currently, it is becoming more of an issue as the number of human infections increase. In order to prevent a pandemic, thoughtful planning must occur among businesses. By considering the impact an outbreak could have not only on commerce, but also humankind, planning does not seem tedious. It is only with education and communication that a business will be able to survive an avian influenza pandemic.

POSSIBLE EXPOSURES

WHO?

- Employees
- Yourself
- Clients
- Families
• Students

WHAT?

• Animals
• Doorknobs
• Phones
• Computers
• Restrooms
• Foods

WHERE?

• Office
• Home
• Schools
• Gyms
• Grocery Stores
• Malls
• Stores
• Restaurants

WHEN?

• Any time an infected person disperses germs into the air through sneezing, unwashed hands, saliva

WHY?

• Symptoms usually do not appear until 1-2 days after exposure
• The lack of immunity against the H5N1 strain can lead to a pandemic
• Lack of vaccines and anti-viral medicine with aid in the spread
• Unsanitary conditions lead to germs easily spreading

PRE-PANDEMIC

• Telecommuting
  o Be sure there is an actual need
  o The resources to support
  o Capacity to support
  o Not putting clients or company's privacy at risk
• **Sterilization**
  - Information on good hygiene practices — posters, pamphlets, etc.
  - Supplies of soap, Kleenex, hand sanitizer
  - Supplies of masks, rubber gloves, receptacles
  - Encourage annual influenza vaccines

• **Operations**
  - Determine critical operations
  - Determine operations which can be suspended
  - Determine what work is capable of being done out of the office
  - Decide if international operations can continue
  - Determine how work could be accomplished if office had to be quarantined

• **Informational**
  - Sessions for employees
  - Continuous medical informational available to employees (brochures, posters, etc)
  - Discuss how to recognize symptoms in self and others
  - Decide if a medical expert would be beneficial for employee questions
  - Allow employees to express concerns and provide resources to ease fears

• **Planning**
  - Appoint Coordinator
  - Decide if Assistants are needed in case Coordinator falls ill
  - Have a manual with all set procedures. Keep at least one manual off-site
  - Keep supplies of bottled water, non-perishables, etc.
  - Practice drills and quarantines
  - Establish contacts with local, state, and federal emergency/medical authorities
  - Be sure all insurance contracts are current

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