

TABLE 4

ADDITIONAL CLAIMS FREQUENCY

	INFECTION RATE IN % OF BASE RATE	CASE FATALITY IN % OF BASE RATE	ADDITIONAL POPULATION MORTALITY IN %	ADDITIONAL INSURED LIVES MORTALITY IN %
Spanish Flu - Base Model	100%	100%	0.64	0.46
50% Infection Rate	50%	100%	0.37	0.27
200% Infection Rate	200%	100%	0.95	0.62
50% Mortality	100%	50%	0.32	0.23
200% Mortality	100%	200%	1.28	0.91
SARS Mortality Rate	100%	953%	6.09	4.35