

Dentons Flashpoint

Novel Coronavirus Daily Update

April 15, 2020

Novel Coronavirus Update: April 15, 2020

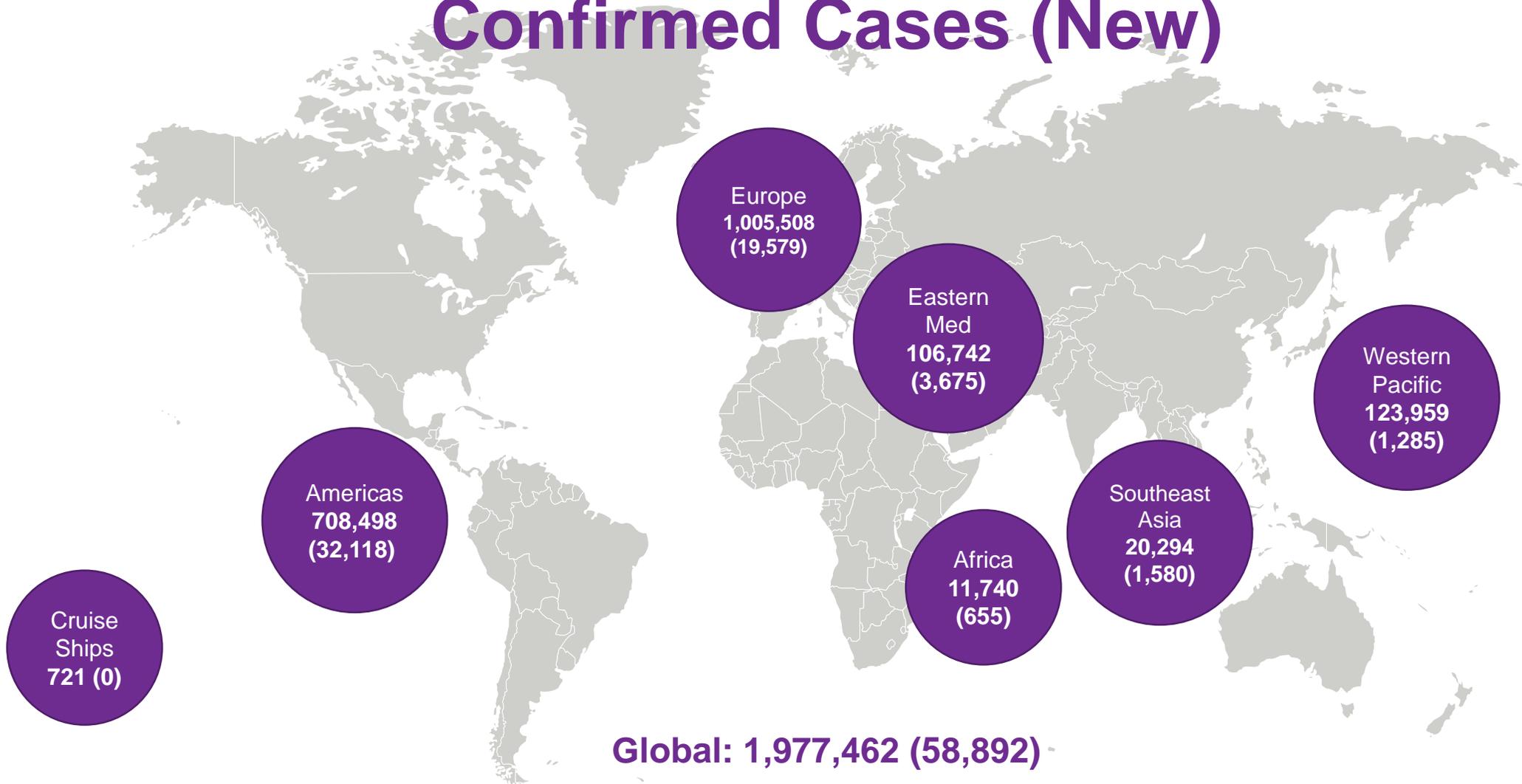
KEY TAKEAWAYS

Overnight, global virus infections surpass 2 million with 1 million in Europe.

IMF says that the global economy will see the worst downturn since the Great Depression, with a global contraction of 3 percent.

US will halt funding to WHO.

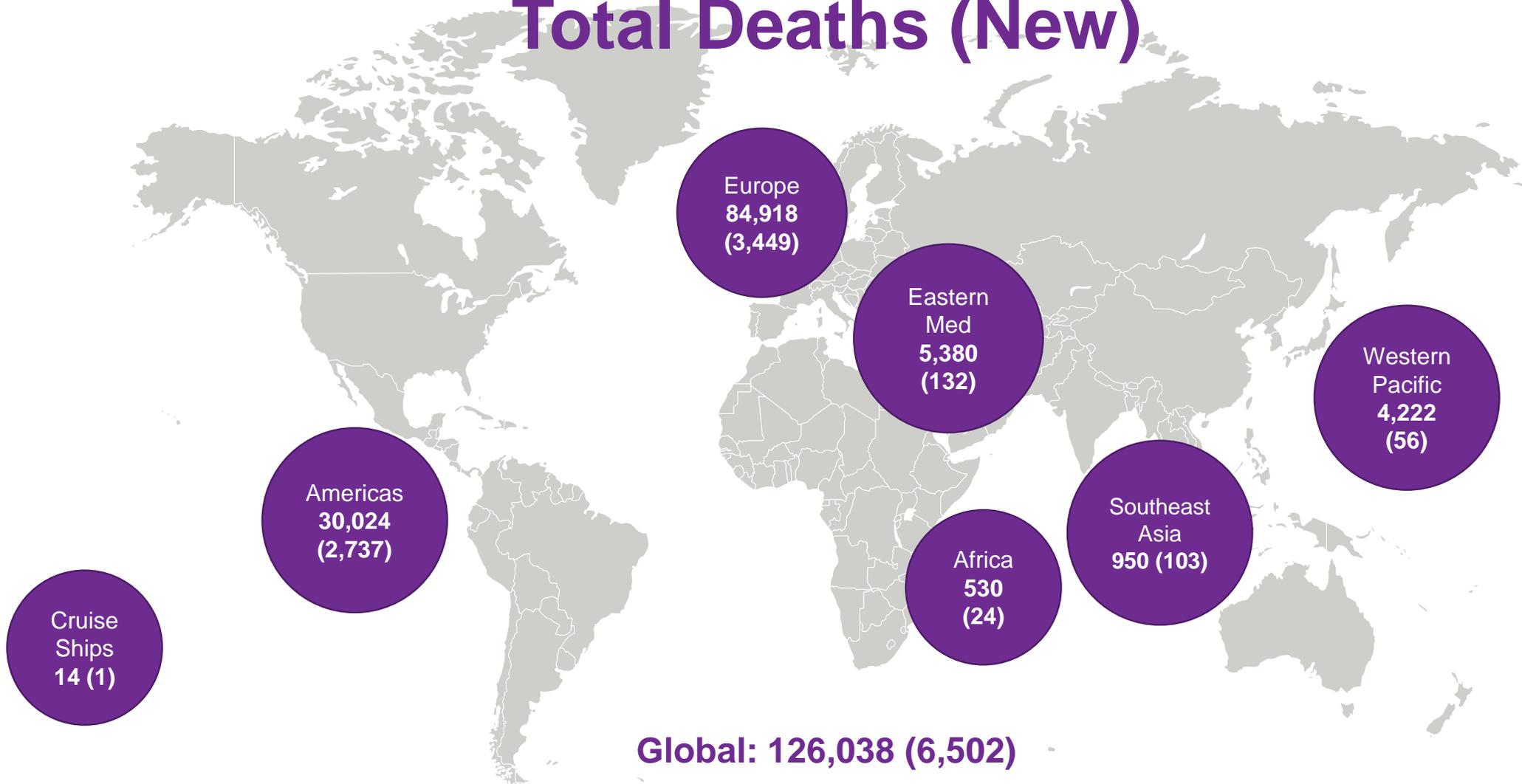
Confirmed Cases (New)



Reflects data as of 2100 hours the evening before the date of the situation report.
Data Source: Johns Hopkins University

Note: This report is based on sources and information deemed to be true and reliable, but Dentons makes no representations to same.

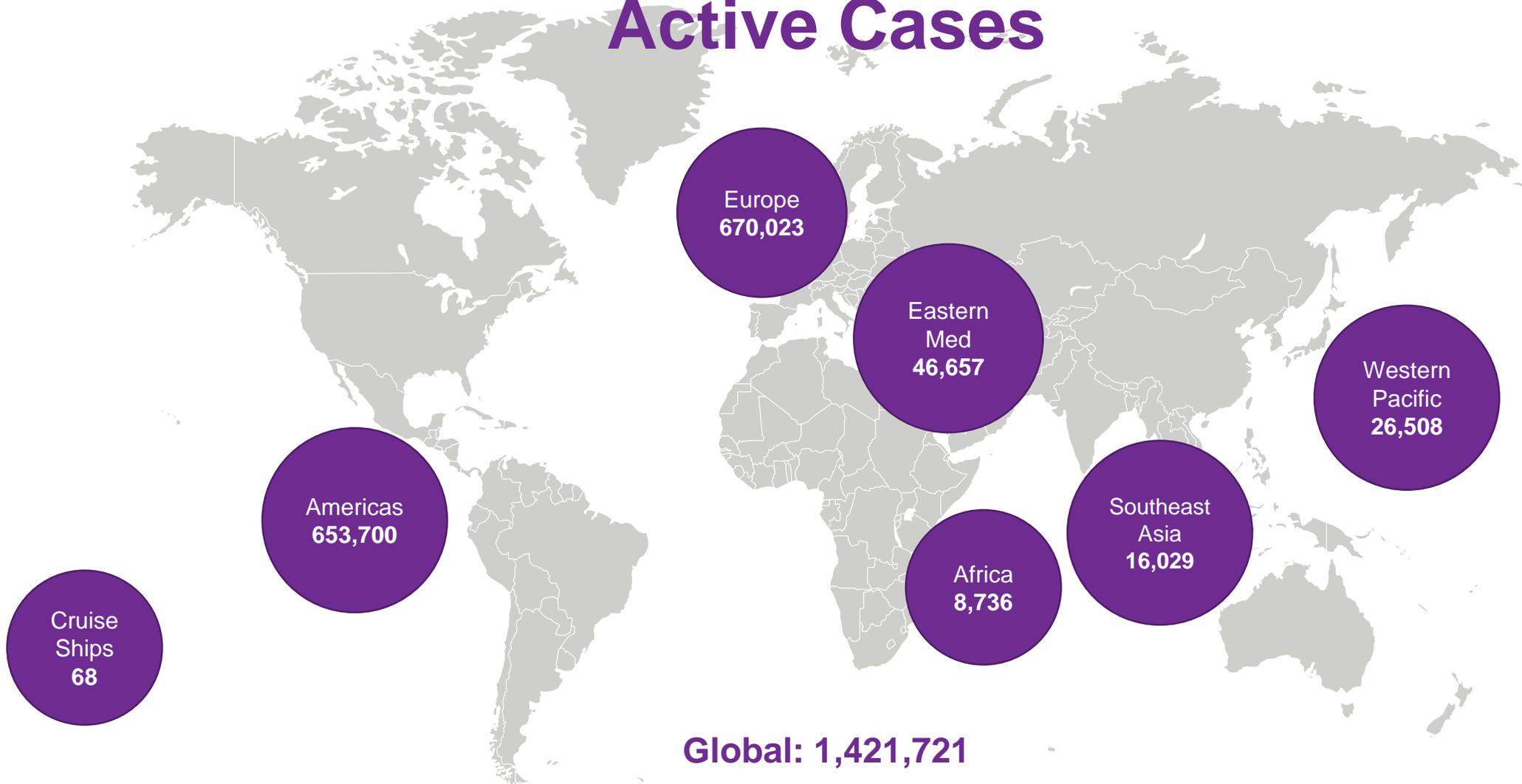
Total Deaths (New)



Reflects data as of 2100 hours the evening before the date of the situation report.
Data Source: Johns Hopkins University

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Active Cases



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Condition Updates

As of A.M. US EDT on April 15

Global

Overnight, confirmed cases grew to 2,014,006 in 210 countries and territories, with 127,594 deaths.

- The IMF says that the global economy will see the worst downturn since the Great Depression, with a global **contraction of 3 percent** but a rebound to 5.8 percent growth in 2020.
- Social distancing has limited **measles vaccine delivery**, putting more than 100 million children at risk.
- The US will **halt funding** to the WHO.
- Newly released Harvard University research warns that **social distancing** of some form may be necessary until 2022 without widely available vaccines or treatment.
- A group of scientists, physicians, funders and manufacturers from around the world have pledged to collaborate, in coordination with WHO, to help speed up the availability of a **vaccine against COVID-19**.

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Markets

Oil prices fell by more than 10 percent, a sign that the recent production cut will not balance supply and demand.

- Collectively, G20 **stimulus packages** amount to \$5.4tn.
- **US and European stocks** rose as China took a smaller-than-expected March trade hit (6.6 percent) and some economies took steps to open.
- Save the Children called on G20 countries to tie financial sector funding to **debt relief for poor countries** as G7 countries say they would support some form of debt relief.
- The IMF granted \$214m in **debt relief** to 25 of the world's poorest countries, but said that some 100 countries are seeking aid, potentially exhausting its coffers.
- The **price of gold** is within 10 percent of its record high.
- Almost 4 percent of **US mortgages** are in forbearance, a one-third increase.
- Second round of coronavirus-related **layoffs** has begun; Oxford Economics estimates almost 30 million US jobs will be lost.

Business

The US reached a bailout agreement with the airline industry, as 2020 airline loss predictions jumped to \$314m.

- **JPMorgan Chase** and **Wells Fargo's** net incomes for Q1 fell by 69 and 90 percent, respectively, and both banks set aside billions for anticipated loan defaults.
- 300 **Boeing** orders were cancelled in March.
- **Movie theaters** in the US do not anticipate opening before August.
- **Apple** unveiled a mobility tracking app that will indicate how locked down an area is.
- **Adidas** won a state-backed €3bn credit line and scrapped its dividend.
- **GM** began mass production of ventilators for the US.
- **Kroger** said that its workers should be designated as first responders.
- **Toyota** and **Mazda** delay the opening of an Alabama plant scheduled for next spring.
- **JCPenney** is exploring bankruptcy.
- **Proctor & Gamble** raised its dividend by 6 percent.

Africa

- A **Ugandan** politician pledged airlifts for Africans and African-Americans facing racism in China.
- **South Africa** eliminated state funding for its struggling national airline.
- **Nigeria** will receive a \$55m loan from the EU, and the Nigerian president will extend the lockdown in three states for two weeks and introduce a 7-day one in Kano.
- The Gates Foundation committed \$600,000 to **Ethiopia**.
- The Trump administration is resisting urgent appeals from European and African leaders for the IMF to create additional reserve assets to help **low-income emerging economies** cope with the coronavirus pandemic.
- **Kenya** arrested thousands, including an MP, for violating pub closures over Easter.
- **Zambia** threatened to strip the miner and commodity trader Glencore of its license after the company announced it planned to close its Mopani copper business for three months because of the pandemic and low commodity prices.



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Asia

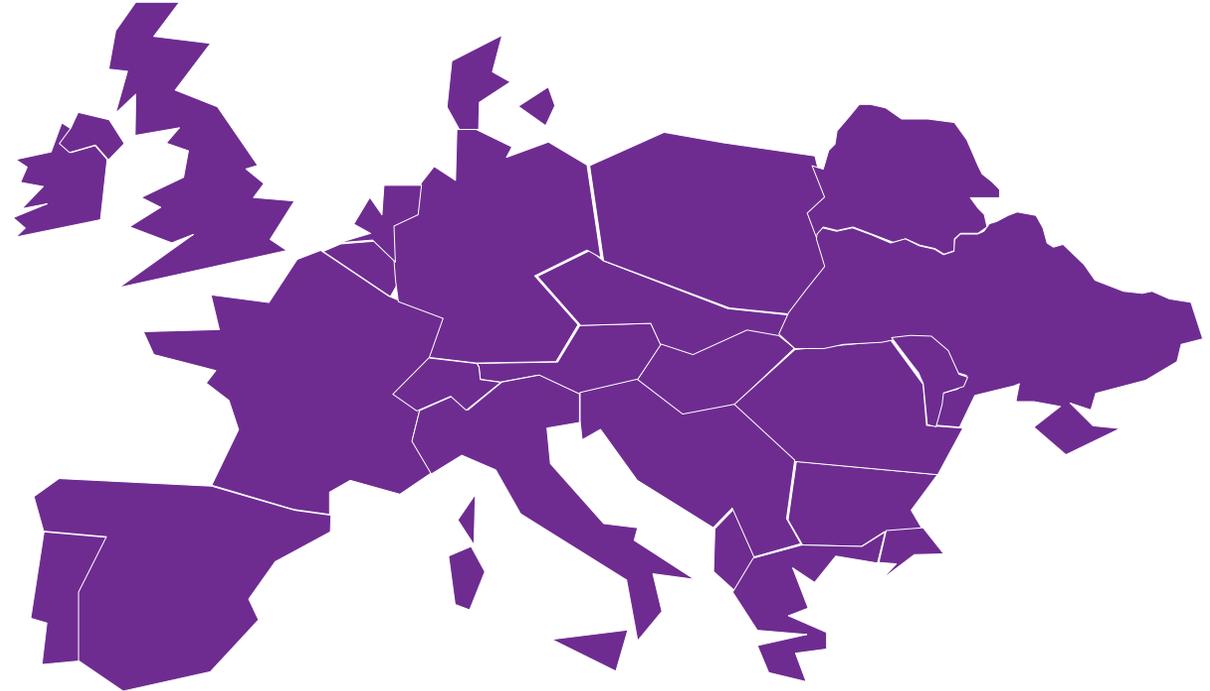
- Exports of N95 face masks from **China** have been continually delayed due to regulation changes. US researchers found that the original Chinese outbreak spread twice as fast as first thought, with vectors infecting 5.7 people on average, rather than about 3. A US General said that evidence that COVID-19 originated in a Chinese lab is “*inconclusive.*”
- **Indian** PM Modi extended the country’s lockdown for three more weeks, and protests erupted as rural migrants demanded transport home.
- **Pakistan** extended its lockdown for two weeks.
- **Singapore** made face masks compulsory.
- **Bangladesh** surpasses 1,000 cases.



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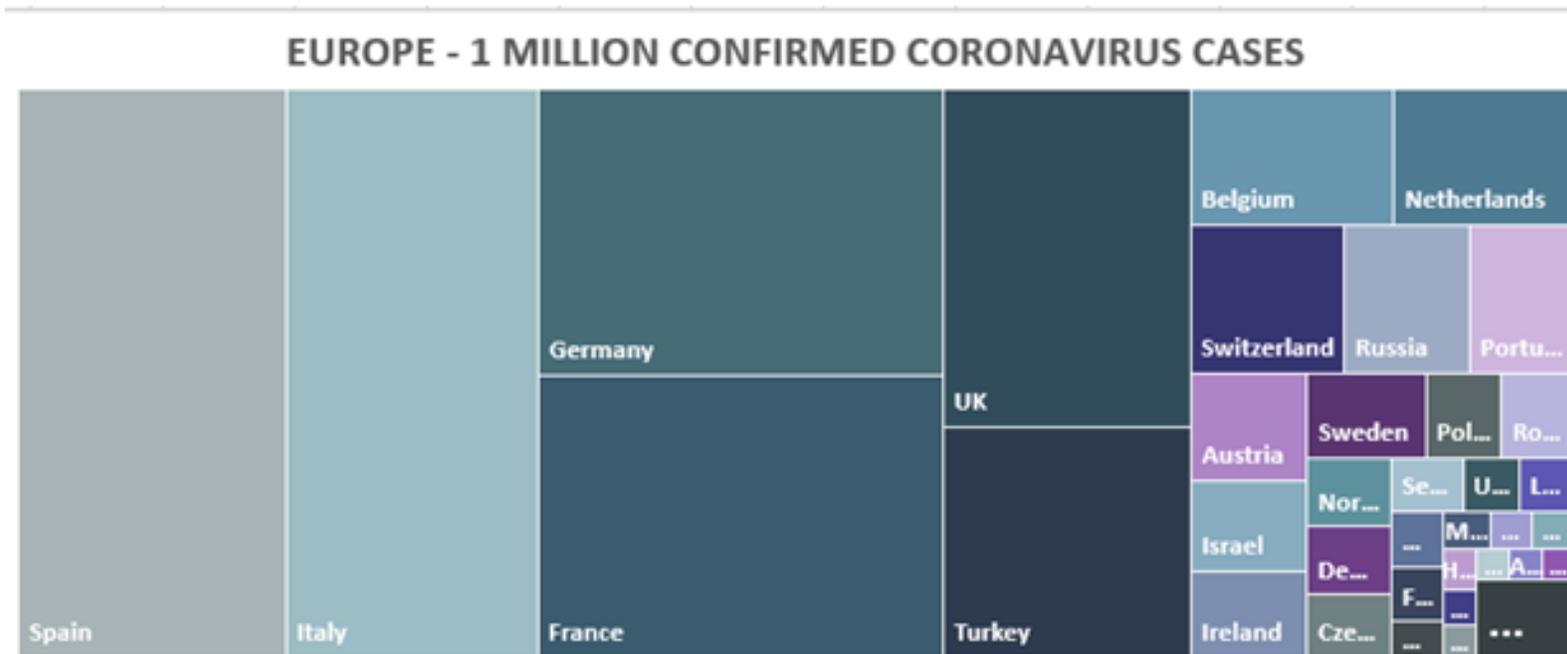
Europe

- **UK** says it may have 10 percent more virus-related deaths than reported due to undercounting in senior homes, and the government pledged to test all nursing home residents and employees.
- **Italy, Spain and Austria** reopened some factories, building sites and businesses, and **Greenland** plans to reopen some stores as cases have slowed.
- **Russian** new cases continued to surge, jumping another 16 percent, overnight nearing 25,000. Russian hospitals already full of virus cases, are seeing an increase in alcohol-related admissions and alcohol-linked domestic abuse.
- The June Tour de France has been rescheduled. **France's** death toll surpassed 15,000.
- **Ireland** reported its highest daily death toll.
- **Portugal** may nationalize its struggling TAP-Air.
- **Albania** will give one-time payments of about \$350 to workers impacted by business closures.
- The death toll in **Sweden** surpasses 1,000.



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Europe

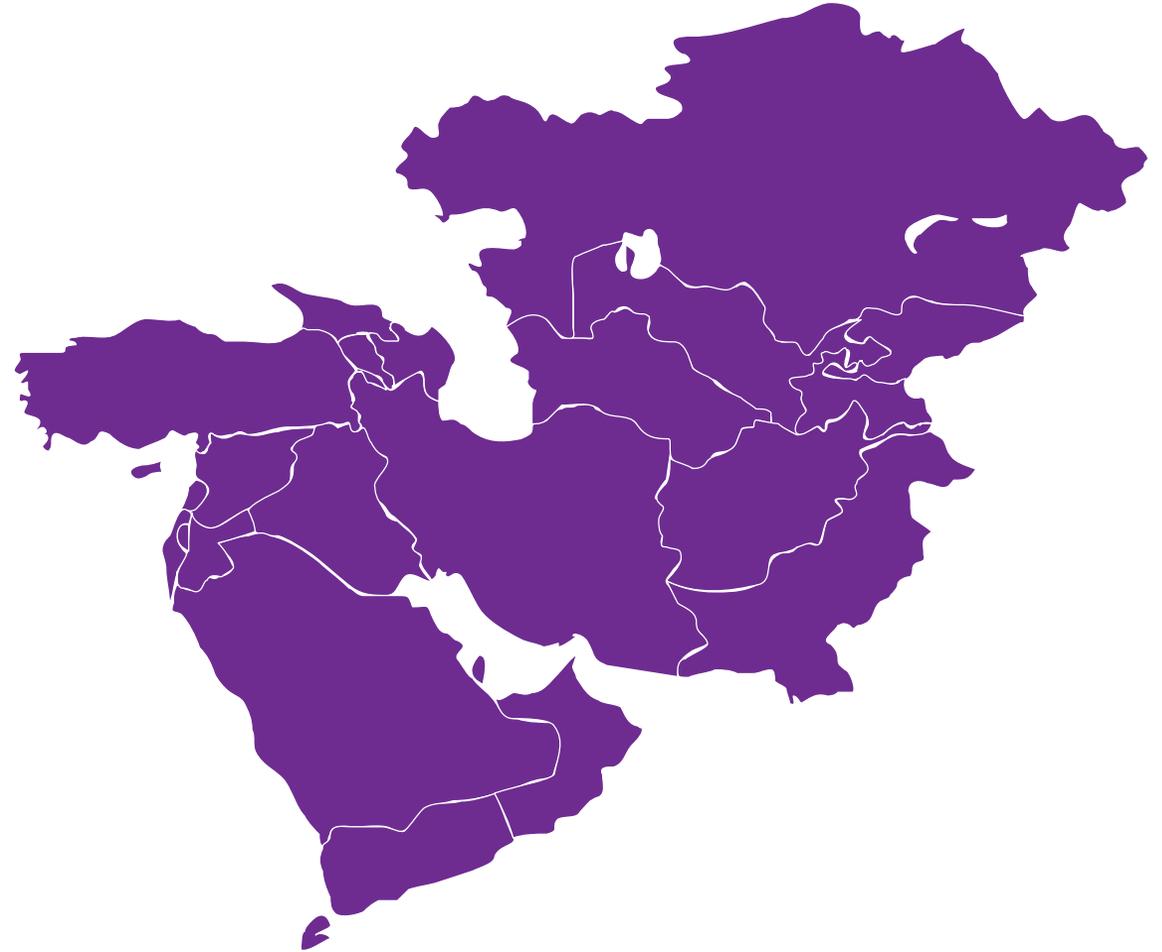


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Middle East

- **Turkey** will release some 90,000 prisoners, not to include political prisoners. Iraqi doctors must overcome intense stigma around illness to identify and treat coronavirus patients.
- **Iran** reported that its daily deaths fell below 100 for the first time in a month.
- Jordan will ban mosque prayers during Ramadan.
- The IMF predicts **Lebanon's** economy will shrink by 12 percent this year.



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Americas

- The CDC said more than 9,000 **American** healthcare workers have been infected. US stimulus checks began to arrive and are being spent mostly on food. 100 US cities expect budget shortfalls. More than 27 percent of black Americans know someone who was hospitalized or died of coronavirus, compared to 15 percent of all Americans. Oregon, California and Washington outlined roadmaps for lifting lockdowns. Hospitalizations in New York State fell for the first time since the onset of the outbreak.
- The IMF loaned **El Salvador** \$389m to battle the pandemic.
- Job losses in the US have cut remittances to **Mexico**, where they account for about 10 percent of GDP.
- Two **Brazilian** state governors tested positive. Brazil barred travel to indigenous reserves.
- **Peru** surpasses 10,000 cases.



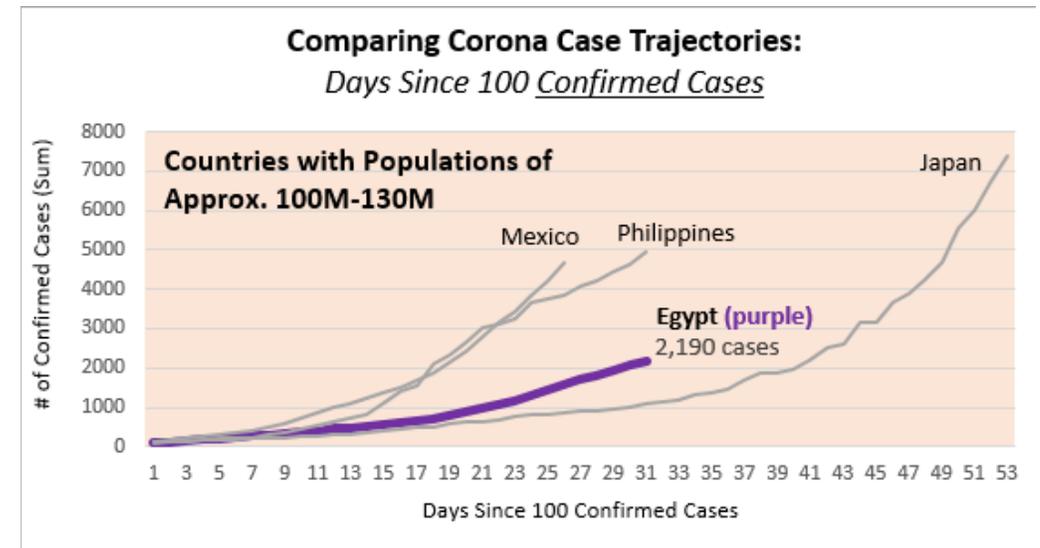
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Country in Focus: Egypt

Egypt is the most populous country in the Middle East, and with 95 percent of its population living on 4 percent of its land, many are concerned that the country is poised for a devastating outbreak. As of April 14th, Egypt has confirmed 2,350 COVID-19 cases and 178 related deaths. However, studies have indicated that the actual number of cases may already be many times higher. Calculating the number of cases is complicated by government sensitivity on the topic: the local bureau of The Guardian was threatened with closure after reporting on the release of a Canadian study which projected case numbers higher than those reported by the government. Officials have sought to suppress any news about the coronavirus judged to be fake, leading to the arrests of several people for alleged spreading of false rumors. Some Egyptian officials have also sparked controversy through conspiratorial discourse, often featuring the Muslim Brotherhood. Public figures have also spread rumors that the pandemic is a US conspiracy, and that the virus is a bioweapon that was created in a laboratory.

The capacity of the public health system and the economy to handle the coronavirus crisis are major areas of concern. The country has increased efforts to equip its health sector and announced an additional \$64 million in health funding at the beginning of April. The World Bank also pledged \$7.9 million to aid the country's pandemic preparedness. However,

underinvestment in health services have left many public hospitals in poor repair. The World Bank assesses that more than half of Egyptian patients have sought medical care in private hospitals instead of public ones due to substandard conditions. Human rights groups are particularly concerned about Egyptian prison populations, where unsanitary conditions and overcrowding could lead to a particularly high death rate. Amid calls for the release of political prisoners, the Egyptian authorities have released some opposition figures, but maintain that prisoners are held on the basis of political beliefs.



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Country in Focus: Egypt

Concerns about food insecurity also threaten the core livelihoods of poor Egyptians. Egypt is the world's largest buyer of wheat, and millions of Egyptians rely on government subsidies for access to wheat-based staples. At the end of March, President Sisi called on authorities to boost strategic reserves of wheat and grains, and the country reports having over 3 months' worth of wheat stocks. Egypt harvests local wheat crops in April and has established food export bans. However, the county remains highly dependent on food imports, and would therefore be heavily impacted by any fluctuations in global food prices or food shortages.

The Egyptian economy stands to lose primary sources of income from the crisis. Tourism, a major industry in the country, has halted. Profits from the Suez Canal are poised to fall as global trade decreases, and Egyptian exports are down. Unlike many Middle Easter countries, Egypt was not directly hurt by the oil price slump; as the government subsidizes oil in the domestic market, the lower price has actually helped save money. However, remittances from workers abroad are a significant part of the Egyptian economy and most come from Gulf States. As oil prices hit Gulf country budgets, the roughly 3 million Egyptian workers in the Gulf may face unprecedented layoffs. The Egyptian government and central bank have rolled out several measures to boost the economy, including a 3 percent interest rate cut and a program to offer salaries for laid-off workers. Some analysts are confident in the stability of the central bank and finance ministry, and express optimism in Egypt's financial ability to weather the coronavirus.

However, Egypt's reliance on tourism, trade, and remittances expose the economy to significant risk from the coronavirus crisis.

It is important to note that an estimated 11 million Egyptians work in the informal economy, constituting a huge population that is both extremely vulnerable to economic downturn and reliant on the public health system. Informal workers may be unable to access government services due to national ID classification rules, and most lack a financial safety net when unable to work. Analysts and government officials agree that more relief services must address the needs of informal workers, many of whom currently rely on charity to access food, or lack resources altogether. Some experts and officials see the crisis as an opportunity to formalize more of the Egyptian economy through the provision of coronavirus relief. If this effort is successful, it could benefit both Egyptians in need of resources and a government in need of tax dollars. However, the country will face many obstacles on both economic and public health fronts if its coronavirus outbreak worsens.

Fact Box

- Confirmed Cases: 2,350
- Deaths: 178
- Population: 98.4 million
- GDP: \$250.9 billion (2018)
- GDP per Capita: \$2,549 (2018)
- Global Health Security Index: 87 (out of 195)

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Science Under the Scope: Therapy to Treat COVID-19

Contributed by Scowcroft Institute of International Affairs

Convalescent plasma has proven promising for the treatment of severe COVID-19 patients.

Both the United Arab Emirates and India have turned to the use of convalescent plasma therapy to treat COVID-19 patients. The treatment involves giving patients a dose of convalescent plasma that has been derived from recovered COVID-19 patients and, thus, contains neutralizing antibodies to the SARS-CoV-2 virus. The treatment, which has shown promise in several small studies, has been approved by the FDA for use in critically ill COVID-19 patients. The most important criteria for using plasma, however, is that the donor must be a blood group match to the patient. Other countries, such as China, have launched plasma donation programs for recovered patients to

donate. In both India and UAE, as well as numerous countries around the world, convalescent plasma has proven promising for the treatment of severe COVID-19 patients.

(1): Duan, K, Liu, B., Li, C., Zhang, H. et al. (2020). The feasibility of convalescent plasma therapy in severe COVID-19 patients: a pilot study. MedRxiv. <https://doi.org/10.1101/2020.03.16.20036145>

(2): Tanne, JH. (2020). Covid-19: FDA approves use of convalescent plasma to treat critically ill patients. BMJ, 368: m1256.

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Corporate Responsibility & Reputation Risk during COVID-19

By Anni Coonan

As coronavirus-related lockdowns are extended and the ramifications for business expand, companies are struggling to navigate unprecedented reputational risks and ballooning economic fallout. After years of theoretical discussions of “*compassionate*” or “*stakeholder capitalism*” and the importance of human capital, this crisis is serving as an acid test as companies scramble to maintain profits or, if nothing else, viability, leading to negative impacts on some workforces.

Companies in the US and Europe have been criticized in the press and by labor for continuing dividends payouts or upper-level bonuses while furloughing employees or taking advantage of government subsidies. For example, in late March, the French government dictated that companies seeking state support to weather the crisis must halt dividend payouts after unions protested their continuation. Some companies in the UK and the US have voluntarily made cuts: BDO and Deloitte announced they would curb profits payouts and executive bonuses, while Microsoft and Alphabet have publicly promised to continue paying their hourly workers their full wages. McDonalds cancelled planned stock buybacks but maintained dividends.

However, more companies have done the opposite: the embattled cruise, airline and oil industries have implemented mass layoffs (while some, like airlines, have benefitted from economic stimulus packages), media companies such as Conde Nast have reduced salaries by up to 40 percent, and manufacturers have stopped regular production and consequently cut salaries (by 20 percent, in GM’s case). The media and worker advocacy

groups have lambasted these companies, especially as virtually all of them maintained dividends, executive bonuses, or stock buyback schemes.

The reputational risk for companies not seen as embracing corporate responsibility is rising as unemployment numbers in the US grow by shocking rates, and as governments around the world draft legislation to keep companies afloat and urge them to keep employees on the payroll. The prevailing wisdom, and occasionally government dictum, in Europe has been to curb shareholder profits and executive pay before resorting to layoffs. On the other hand, companies in the US, where the government traditionally hesitates to intervene in corporate financing, have not felt so constrained. However, even usually fiscally conservative voices have begun to urge companies to forgo profit growth for payroll: in a TV interview last week, President Trump’s Treasury Secretary Steven Mnuchin said that he “*would hope that these corporations are willing to lower their profits and keep their employees employed through this, even though there’ll be short-term difficult times.*” Notably, the US recently announced increased funding for the recently-announced small business administration loans, which provide forgivable loans to help small businesses keep employees on the payroll. The measure is a drastic reimagining of US governmental support for individuals and highlights the focus on curbing unemployment.

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Corporate Responsibility & Reputation Risk during COVID-19

If further Congressional measures to support individuals and bolster companies go through, the corporate world will face yet more scrutiny in how it disburses its aid. Unfortunately, companies in the US often face even more difficult staffing decisions than European countries where companies can rely on newly-instituted salary subsidies or the existing social safety net, as companies have had to choose between reducing employees to zero-hour schedules, which bars them from seeking unemployment, or laying them off, which can cut off access to health insurance.

Although the tradeoff between profits and payroll is the primary arena in which corporate responsibility has played out in recent weeks, companies have also been forced to adapt in different ways. One striking example is Amazon-owned grocery chain Whole Foods, which was widely criticized after it asked employees to donate sick leave to their coworkers rather than providing increased leave company-wide. Also, Amazon faced widespread strikes in American and European shipping facilities when employees complained that they were not being given adequate sick leave, personal protective equipment (PPE), or space to maintain social distancing. American grocery chains Walmart and Kroger began providing PPE and doing temperature checks on workers after employees staged protests and took to the media to report a lack of protection. E-commerce sites have widely pledged to fight price gouging amid panic-buying, and social media companies have attempted (sometimes unsuccessfully) to counter disinformation about the virus. In some circles, observers have speculated whether companies that have previously signed commitments to reduce

carbon emissions will abide by them, an issue likely to become more prominent when companies ramp up production in order to make up for lost time.

In general, the world is closely watching the issue of corporate responsibility - especially in instances where companies are receiving government aid, or their employees or services are on the front line of the fight against coronavirus. The current expectation is that companies will take more proactive steps to protect their employees, often at the expense of growth or profits. The public will frown upon companies that resort to layoffs before significantly curbing dividends payouts or bonuses, where possible, and those who fail to adapt more flexible or generous sick pay or PPE policies. The coronavirus crisis is a significant opportunity for forward-leaning firms to lead the way in corporate responsibility, and to emphasize the importance of human capital by putting the needs of their own employees above profit, when possible. Sick leave can be reimaged to include days of isolation to limit risk to the rest of the company, or days to care for sick or exposed family members, remote work can be expanded (and with it the flexibility it gives employees that are not centrally located, are parents, or caretakers), pay or benefits can be guaranteed even in times of crisis, and mental health tools can be made more available or easy to use. An increased focus on investing in human capital will not only insulate from reputational risk - it can foster a more loyal workforce and position companies as thought leaders as human capital and “*compassionate capitalism*” gain traction.

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Country Risk Assessment

VERY HIGH RISK (>5,000 cases)

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
US	578785	607822 (27051)	25832 (2303)	1855	79
Italy	104291	162488 (2972)	21067 (602)	2687	348
Spain	86981	172541 (2442)	18056 (300)	3723	390
France	85719	130253 (-6526)	15729 (762)	2195	241
UK	82292	94696 (5268)	12122 (782)	1383	178
Germany	59865	131359 (1287)	3294 (100)	1578	42
Turkey	58909	65111 (4062)	1403 (107)	772	17
Netherlands	24224	27419 (868)	2945 (122)	1600	172
Iran	22065	74877 (1574)	4683 (98)	891	56
Brazil	20684	25262 (1832)	1532 (204)	119	7
Belgium	20094	31119 (530)	4157 (254)	2685	359
Russia	19238	21102 (2774)	170 (22)	145	1
Canada	17925	27035 (1355)	900 (120)	717	24
Portugal	16534	17448 (514)	567 (32)	1711	56

Data Source: Johns Hopkins University

VERY HIGH RISK (>5,000 cases)

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
Switzerland	11062	25936 (248)	1174 (36)	2997	136
Ireland	11048	11479 (832)	406 (41)	2325	82
Sweden	10031	11445 (497)	1033 (114)	1133	102
India	9735	11487 (1034)	393 (35)	8	0.3
Israel	9728	12046 (460)	123 (7)	1392	14
Peru	7204	10303 (519)	230 (14)	312	7
Japan	6703	7645 (275)	143 (20)	62	1
Ecuador	6538	7603 (74)	369 (14)	431	21
Norway	6452	6623 (20)	139 (5)	1222	26
Poland	6321	7202 (268)	263 (18)	190	7
Austria	6209	14226 (185)	384 (16)	1580	43
Romania	5477	6879 (246)	351 (20)	358	18
Czech Rep	5308	6111 (52)	161 (18)	571	15
Chile	5179	7917 (392)	92 (10)	414	5

** Indicates moved up a risk category

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Country Risk Assessment

HIGH RISK (1,000-5,000 cases)

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
Philippines	4593	5223 (291)	335 (20)	48	3
Saudi Arabia	4407	5369 (435)	73 (8)	154	2
Serbia	4371	4465 (411)	94 (9)	511	11
Pakistan	4363	5837 (341)	96 (3)	26	0.4
Australia	4167	6415 (64)	62 (1)	251	2
UAE	3972	4933 (412)	28 (3)	499	3
Indonesia	3954	4839 (282)	459 (60)	18	2
Denmark	3697	6511 (193)	299 (14)	1124	52
Panama	3317	3472 (72)	94 (7)	828	22
Ukraine	3155	3372 (270)	98 (5)	77	2
Qatar	3048	3428 (197)	7 (0)	1190	2
Belarus	3045	3281 (362)	33 (4)	347	3
Dominican R	2941	3286 (119)	183 (6)	303	17
South Korea	2808	10564 (27)	222 (5)	206	4

Data Source: Johns Hopkins University

HIGH RISK (1,000-5,000 cases)

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
Finland	2797	3161 (97)	64 (5)	571	12
Luxembourg	2740	3307 (15)	67 (-2)	5283	107
Mexico	2718	5014 (353)	332 (36)	39	3
Singapore	2631	3252 (334)	10 (1)	556	2
Colombia	2498	2979 (127)	127 (15)	59	2
Malaysia	2427	4987 (170)	82 (5)	154	3
China	2024	83699 (93)	3351 (0)	57	2
South Africa	1978	2415 (143)	27 (0)	41	0.5
Greece	1800	2170 (25)	101 (2)	208	10
Moldova	1760	1934 (222)	40 (5)	479	10
Argentina	1616	2277 (69)	102 (5)	50	2
Egypt	1583	2350 (160)	178 (14)	23	2
Morocco	1545	1888 (125)	126 (0)	51	3
Hungary	1268	1512 (54)	122 (13)	157	13

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Country Risk Assessment

HIGH RISK (1,000-5,000 cases)

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
Croatia	1258	1704 (54)	31 (6)	415	8
Estonia	1227	1373 (41)	31 (3)	1035	23
Kuwait	1176	1355 (55)	3 (1)	317	0.7
Thailand	1167	2613 (34)	41 (1)	37	0.6
Uzbekistan**	1062	1165 (167)	4 (0)	35	0.1
Algeria	1053	2070 (87)	326 (13)	47	7
Kazakhstan**	1015	1232 (141)	14 (2)	66	0.7
Slovenia	1012	1220 (8)	56 (1)	587	27

** Indicates moved up a risk category

Data Source: Johns Hopkins University

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US Risk Assessment

VERY HIGH RISK (>5,000 cases)

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
New York	192178	203020 (7989)	10842 (786)	10354	552
New Jersey	66019	68824 (4240)	2805 (362)	7749	316
Massachusetts	27206	28163 (1296)	957 (113)	4123	140
Michigan	25233	27001 (1366)	1768 (166)	2712	178
Pennsylvania	24774	25465 (1170)	691 (128)	1991	54
California	24588	25356 (1425)	768 (53)	652	20
Illinois	22380	23248 (1223)	868 (68)	1813	68
Florida	21057	21628 (609)	571 (72)	1050	28
Louisiana	20505	21518 (502)	1013 (129)	4614	217
Texas	14664	15006 (518)	342 (22)	538	12
Georgia	14053	14578 (1263)	525 (60)	1416	51
Connecticut	13318	13989 (608)	671 (69)	3906	187
Washington	10269	10799 (164)	530 (17)	1480	75
Maryland	9170	9472 (536)	302 (40)	1578	50
Indiana	8140	8527 (168)	387 (37)	1285	58
Colorado	7623	7950 (259)	327 (19)	1436	59
Ohio	6961	7285 (310)	324 (50)	625	28
Virginia	6028	6182 (435)	154 (5)	733	18
Tennessee	5703	5827 (217)	124 (15)	875	19
N Carolina**	5001	5113 (227)	112 (18)	505	11

HIGH RISK (1,000-5,000 cases)

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
Missouri	4597	4746 (231)	149 (26)	774	23
Alabama	3839	3953 (219)	114 (15)	813	23
Arizona	3678	3809 (107)	131 (9)	548	19
South Carolina	3456	3553 (114)	97 (10)	717	20
Wisconsin	3385	3555 (127)	170 (15)	615	29
Rhode Island	3171	3251 (275)	80 (7)	3077	76
Nevada	3008	3134 (98)	126 (12)	1057	44
Mississippi	2976	3087 (145)	111 (13)	1033	37
Utah	2399	2417 (54)	18 (0)	792	6
Kentucky	2095	2210 (162)	115 (9)	498	26
Oklahoma	2076	2184 (115)	108 (10)	557	28
DC	1991	2058 (103)	67 (15)	3007	98
Delaware	1883	1926 (168)	43 (2)	2028	45
Iowa	1850	1899 (189)	49 (5)	606	16
Minnesota	1616	1695 (45)	79 (9)	307	14
Oregon	1578	1633 (49)	55 (2)	400	13
Arkansas	1466	1498 (88)	32 (3)	501	11
Idaho	1431	1464 (11)	33 (0)	867	23
Kansas	1372	1441 (51)	69 (7)	490	24
New Mexico	1371	1407 (62)	36 (5)	672	17
New Hamp**	1064	1091 (71)	27 (4)	812	20

Data Source: Johns Hopkins University

** Indicates moved up a risk category

Note: This report is based on sources and information deemed to be true and reliable, but Dentons makes no representations to same.

Contacts

This summary is based on reports sourced from among the 75 countries in which Dentons currently serves clients as well as from firms in other locations, some of which will formally join Dentons later in 2020. We are pleased to share this complimentary summary and contemporaneous assessment, with the caveat that developments are changing rapidly. This is not legal advice, and you should not act or refrain from acting based solely on its contents. We urge you to consult with counsel regarding your particular circumstances.

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