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Dentons Flashpoint

Novel Coronavirus Daily Update

May 8, 2020

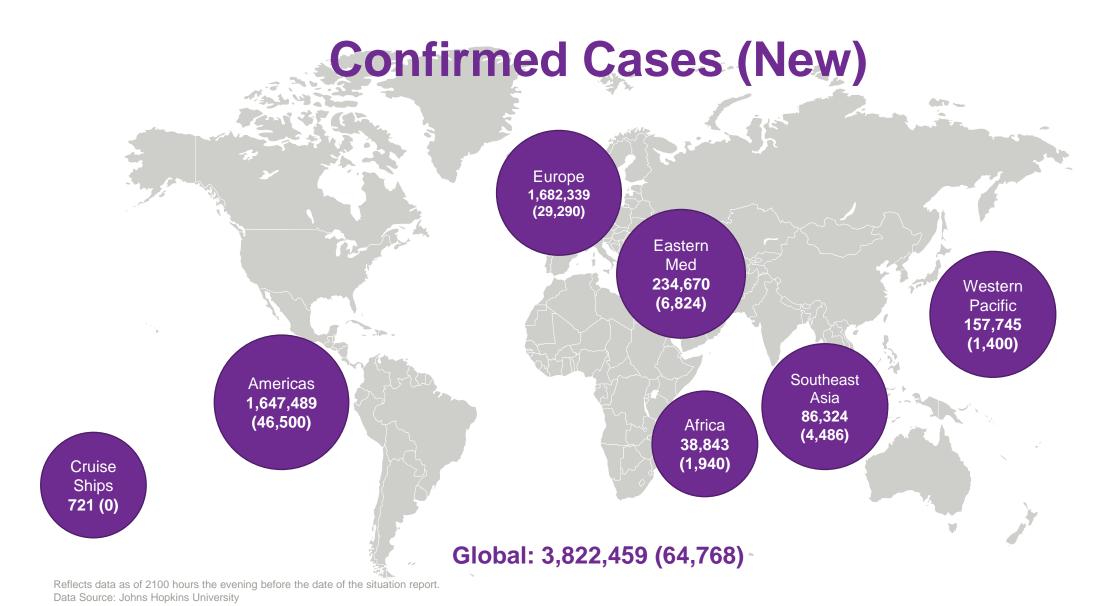
Novel Coronavirus Update: May 8, 2020

KEY TAKEAWAYS

The UN seeks \$6.7bn in humanitarian aid for vulnerable countries but has only raised \$1bn.

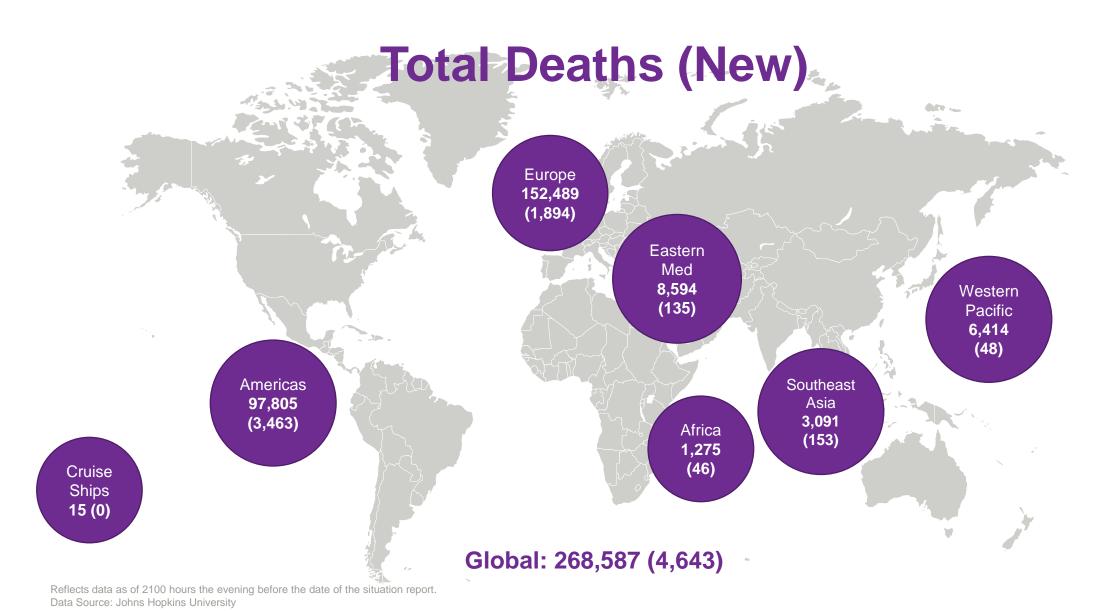
A new study shows most COVID-19 patients develop antibodies.

Top US officials said their trade pact with China remained on track despite rising tensions.



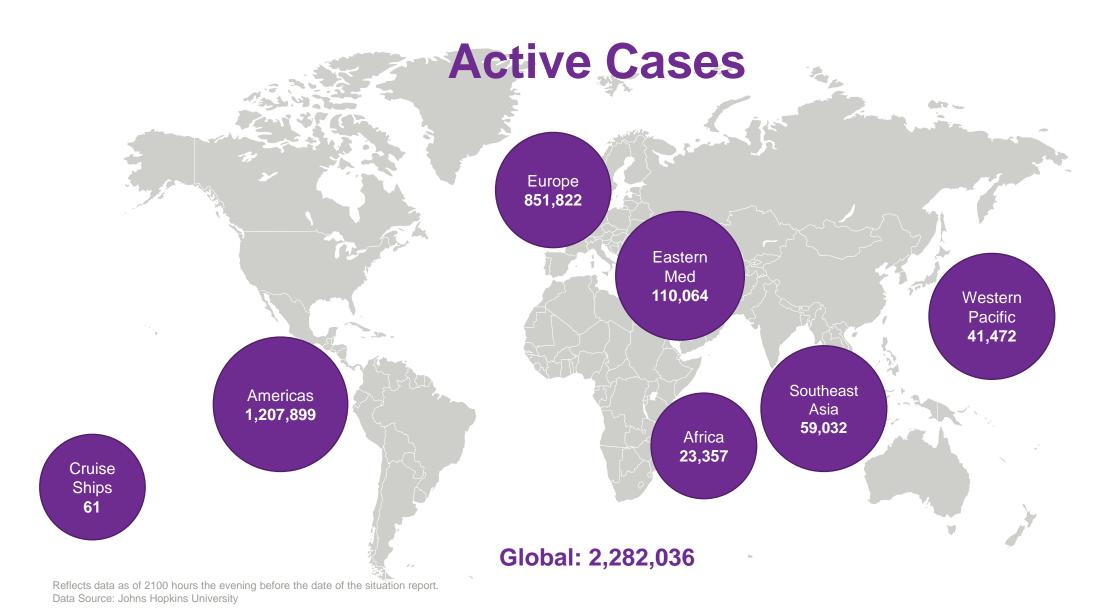
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Condition Updates

As of A.M. US EDT on May 8

Global

Overnight, confirmed cases grew to 3,932,626 in 212 countries and territories, with 271,017 deaths.

- The UN more than tripled its humanitarian aid request for vulnerable countries to \$6.7bn, but only about \$1bn of the previous \$2bn goal has been raised.
- A new study found that nearly everyone who contracts COVID-19 develops antibodies, allaying earlier fears.
- Chinese study found coronavirus in sperm, raising the possibility that the virus can be sexually transmitted.

- Hong Kong scientists say their discovery of coronavirus in the eyes of a patient is "crucially relevant" for disease control.
- The UN International Maritime
 Organization called on governments to
 recognize seafarers as essential
 workers for global supply chains, as
 thousands of sailors have been left
 stranded.



Markets

Investors have pulled money from US equity funds for the third consecutive week despite the biggest monthly gain in more than three decades in April.

- On Thursday, tech stocks rallied, helping the Nasdaq rise into positive territory and wipe out 2020 losses.
- European and Asian stocks traded higher on Friday.
- Sliding US Treasury yields point to deep concerns about the economy.
- The Czech central bank cut interest rates for the third time in two months.

- Turkey blocked three international banks from trading lira attempting to stem the currency's drop.
- GM is issuing bonds with yields in junk territory.
- Shares in Moderna jumped after the biotech company was approved for second phase vaccine trials.
- ViacomCBS shares jumped on boosted streaming during lockdowns.



Business

US gunmaker Sturm Ruger reported a surge in gun sales before March lockdowns.

- Uber reported a stronger than expected Q1 performance, as ride losses were balanced by surging food delivery.
- JPMorgan warned staff they would still not be returning to the office for several weeks; Facebook will allow remote working until the end of the year.
- · Allbirds will return its small business loan.
- Ford Motors announced it would reopen US factories on May 18, the same date as GM and Fiat Chrysler.
- **Southeast Asian** auto sales fell 40 percent, the largest drop in a decade.

- ViacomCBS announced profits down 50 percent in Q1.
- Kohls will reopen 250 stores in ten states on Monday and said that shoppers have been returning to already opened stores. Neiman Marcus filed for bankruptcy protection.
- Mall owner Brookfield Asset Manager plans to spend \$5bn helping retailers.
- Hilton reported Q1 revenues down 13 percent from last year; InterContinental Hotels said it can operate for 18 months at zero occupancy.
- Glassdoor cut its staff by 30 percent.



Africa

- WHO warned that up to 44m people in sub-Saharan Africa could get infected, causing up to 190,000 deaths, if containment measures fail - even accounting for lower transmission rates on the world's youngest continent.
- ECOWAS released a statement "dissociating itself" from COVID-Organics,
 Madagascar's purported herbal coronavirus cure.
- Nigeria has repatriated some 700 citizens from the UAE and the UK in the last week.
- The **Ghana** Police is mass testing all policemen.
- The African Union body heading the continent's virus response rejected claims by
 Tanzania that tests provided by the Union are faulty.
- A Senegalese court upheld a ban on repatriating the bodies of citizens who die of coronavirus abroad.
- The IMF approved a \$491m loan to Uganda.
- Ethiopian PM Abiy Ahmed warned that he will punish by law any who take advantage of virus-related uncertainty to seize power.







Asia

- Indian authorities are investigating whether a rushed reopening of a chemical plant contributed to a gas leak that killed 11. Asian Infrastructure Investment Bank will lend \$500m to India to support efforts to Covid-19 response efforts.
- The US FDA withdrew approval from 60 Chinese manufacturers of N95 masks amid quality concerns. A
- Japan approved remdesivir as a coronavirus treatment.
- New Zealand's PM Ardern may face political attacks over the economic impact of a strict lockdown, despite the country's success in controlling the outbreak.
- Australia's federal and state governments agreed a threestep plan on Friday to a phased reopening of business, recreation and social gatherings, restoring 850,000 jobs in the months ahead.
- Cases in the Philippines surpassed 10,000.







Europe

Denmark, with cases now surpassing 10,000, decided to reopen restaurants, cafés, and secondary schools starting next week. Norway will reopen its entire school system next Monday. France confirmed it will start easing its lockdown on Monday. Northern Ireland extended its lockdown by three weeks.

Sweden's economy is contracting despite the country's avoidance of a lockdown, a cautionary tale for countries which are counting on reopening to quickly increase economic growth. Anders Tegnell, Sweden's state epidemiologist who devised the no-lockdown approach, estimated that 40 per cent of people in the capital, Stockholm, would be immune to Covid-19 by the end of May, giving the country an advantage against a virus in a second wave.

 Germany's top soccer league has been cleared to return, with games restarting Saturday without spectators.

 Greece called on Australia, Austria, the Czech Republic, Denmark, Israel, New Zealand, Norway and Singapore to establish protocols for a safe "tourism corridor."

Three doctors have fallen out of windows in **Russia** over the past few weeks, as reports describe an increased crackdown on outspoken medical professionals. President Putin spoke with President Trump on the phone, as the US offered to send medical equipment to Russia.

 The WHO reported that domestic violence reports have surged by five times in Europe.





Middle East

- New infections seem to be surging in Iran, two weeks after it began lifting lockdown restrictions. Nonetheless, Iran and Turkey opened their border to 60 trucks per day from Thursday.
- Saudi Arabia banned gatherings of more than 5 throughout the Kingdom. Some offices in Riyadh have returned to work inperson as curfews have relaxed. Saudi Arabia installed sanitization gates with thermal cameras at the entrances of the Holy Mosque in Mecca.
- Qatar launched a drive through testing program.
- Egypt recorded a record number of new cases per day, blaming noncompliance with government distancing orders.
- Pakistan's PM Imran Khan said the country's lockdown will be lifted this weekend, despite accelerating case numbers.
- Afghanistan's health minister tested positive for the virus.
- Sudan's coronavirus committee recommended an extension to lockdowns in Khartoum.



Americas

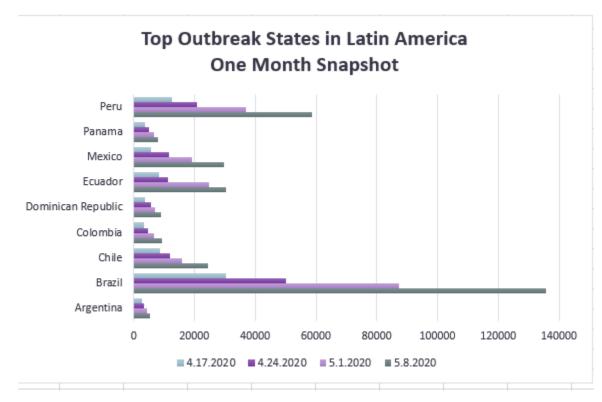
- Canada is spending about \$2.9bn to boost wages for essential workers.
- Mexico converted a former presidential residence into a base of operations for medical personnel.
- The Brazilian beef industry says it will set a record in terms of exports and volume in 2020 despite the pandemic, citing strong Chinese demand and no plant closures. A JBS meat plant in the south of Brazil will remain closed for two more weeks due to an outbreak. Brazil's president and economy minister warned that the economy is on the verge of significant "disorganization," with food shortages within the month.
- Chile's President Pinera said he spoke to President Trump to seek "pole position" early access to vaccines; he said his government has also lobbied the UK and Israel for preferential vaccine access.
- Costa Rica and El Salvador entered a war of words after El Salvador's President Bukele accused Costa Rica of manipulating official case numbers.
- World Bank agrees to lend Ecuador \$500m to tackle coronavirus fallout.



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Latin America

Cases in Latin America Surge over Past Month



Data Source: US Department of Labor





Americas: US

- US deaths surpassed 75,000, with 26,000 in New York.
- President Trump's personal valet **tested positive** for coronavirus; both Trump and Pence have been retested and remain healthy.
- The body responsible for the controversial **small business loans** has cut limits to \$150k and stopped taking most applicants as its funds are again exhausted.
- The FDA granted emergency approval to a coronavirus test using Crispr genetic technology.
- Top US officials said their trade pact with China remained on track despite rising tensions over the spread of the coronavirus.
- New York will extend coronavirus-related rent moratoriums a further two months, and the state developed a unique formula to determine its reopening timeline based on hospitalization numbers. Michigan's governor extended the stay-at-home order through May 28 but will allow manufacturing to begin next week. San Diego has resumed enforcing eviction orders despite the California governor's order to the contrary. The Texas governor eliminated jail time as a punishment for lockdown violations after the controversial arrest of a hair salon owner.
- In **Congress**, a stimulus aid bill being drafted by House Democrats is expected to include over \$750bn for state and local governments. **California** may face a \$50bn budget deficit.







No Pause for Maze Ransomware Attacks During the Pandemic

By Scott Muir

Maze ransomware is one of the most prolific cyber threats worldwide today and poses such a danger that the FBI recently issued a warning for U.S. companies. The Maze group portray themselves as vigilante hacktivists who shame corporations by publicly exposing weaknesses in their data protection. Maze operators infiltrate IT systems via multiple methods, encrypt and copy company files and systems and then demand a Bitcoin ransom to unlock them and not publish the information online. The longer it takes businesses to pay Maze ransom, the more information the group publishes. Companies face the real threat that even if they do pay the ransom, the hackers still retain copies of the files and could potentially extort them again the future.

Last week, Maze successfully breached the cyber defenses of the powerful state-owned Banco de Costa Rica and stole data pertaining to 11 million credit cards, of which 140,000 belong to American citizens. The bank denied the attack, so to prove their success, Maze operators posted information to its shaming

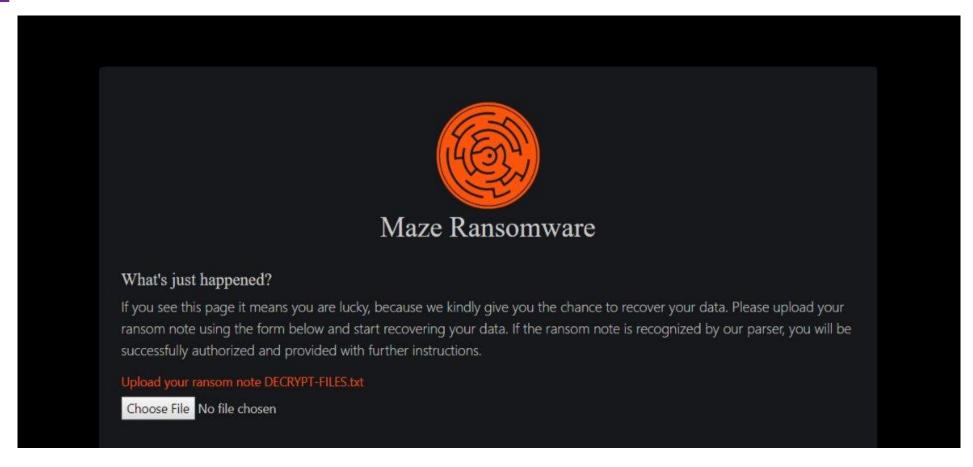
website about the hacked network structure along with the message: "the bank doesn't care about its clients and security of confidential information." The next day, Maze posted the full credit card numbers along with individual names for exploitation by Dark Web users.

In April, Maze successfully struck major IT services firm Cognizant with a ransomware attack. The New Jersey-based company was forced to email their high-profile clients about the breach, which include five of the top 10 information services companies in the world and 30 of the global pharmaceutical companies. Cognizant's internal directory was deleted during the ransomware attack, reportedly leading to a communications loss inside and outside the company and preventing some workers from contacting customers. A lingering consequence of the attack on Cognizant is that Maze has now found its way into the IT services supply chain where it will continue to wreak havoc and extort other companies.





No Pause for Maze Ransomware Attacks During the Pandemic



A Maze Ransomware note begins with "If you see this page it means you are lucky, because we kindly give you the chance to recover your data."



No Pause for Maze Ransomware Attacks During the Pandemic

No industry or sector has been spared from recent attacks by the hacktivist group. Hammersmith Medicines Research of London was set to carry out trials of a possible future vaccine for COVID-19 when it was attacked by Maze. The cyber-attack was halted while in progress and computer systems were restored within one day with no downtime. The medical research company told media that it had "beefed up" its defenses substantially in anticipation of such intrusions. On the other side of the Atlantic, eight mid-size American law firms have been attacked thus far in 2020. Woods and Woods of Indiana mitigated the damage caused by backing up their information, which allowed them to continue business without giving in to the ransom demand. Baker Wotring of Houston, on the other hand, appears to have paid the hacker's ransom (typically amounting to \$1-to-2 million) to avoid a public release of . confidential information.

At present, the best way for companies to prevent ransomware attacks, like those from Maze, is to eliminate outdated software and educate personnel about the latest phishing tactics. Cyber security experts have also called for the disuse of Internet Explorer web browser in favor of Firefox or Chrome. There are no signs that

Maze ransomware attacks will slow down anytime soon as the hacker group has set out to prove that cybersecurity at most companies is weak and vowed to make "irresponsible companies pay for every data leak."

Following are guidelines from INTERPOL to protect computer systems from a ransomware attack:

- Only open emails or download software/applications from trusted sources;
- Do not click on links or open attachments in emails which you were not expecting to receive, or come from an unknown sender;
- Secure email systems to protect from spam which could be infected;
- Backup all important files frequently, and store them independently from your system (e.g. in the cloud, on an external drive);
- Ensure you have the latest anti-virus software installed on all systems and mobile devices, and that it is constantly running;
- Use strong, unique passwords for all systems, and update them regularly.



Country in Focus: Canada

As the United States battles the largest confirmed coronavirus outbreak in the world, just north of the border, Canada has largely managed to flatten its curve and is beginning to discuss safely reopening. Although the countries have somewhat similar risk profiles - both large, developed North American countries with significant resources and a high level of international travel - Canada's public health system is among the best in the world, and quickly-instituted lockdowns and border closures helped to stem the flow of new infections. Differences in leadership between Presidents Trudeau and Trump account for some of the rest of the gap. Of course, difficulties remain; incidence of the virus in nursing homes are worryingly high, indigenous populations say they remain vulnerable, despite aid, and the Canadian economy, to which oil is important, is officially in a recession.

As of May 7, Canada has confirmed 66,201 cases and 4,541 deaths, mostly concentrated in the province of Quebec, and was on track to perform its millionth test. Although Canada trails the most successful countries such as South Korea and Germany, it has seen one of the best-controlled outbreaks in the Americas. The Canadian government attributes this to historically better

funding for pandemic response, and its health system, in addition to being well-developed, is publicly funded, giving the central government much better command and control to coordinate readiness. As a result of the relative success, Canada has begun to reopen, province by province: Alberta began reopening non-emergency medical facilities and many outdoor businesses on Monday, with another wave of retail businesses, daycares and restaurants planned for May 14. Ontario will begin a first wave of reopening over the weekend, including most retail businesses for curb-side pickup. Quebec, the hardest hit province, began reopening some stores for curb-side pickup, it has continued to push back the reopening for Montreal, the Canadian epicenter.

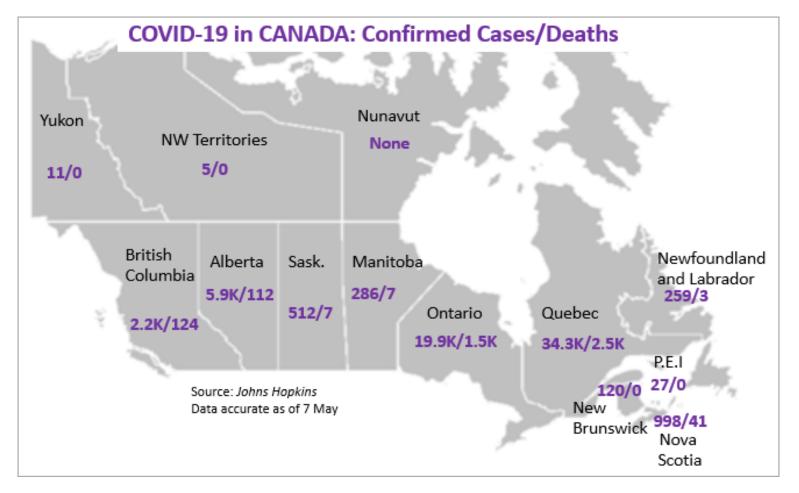
Fact Box

- Confirmed Cases: 66.201
- Deaths: 4,541
- Population: 37.59 million
- GDP: \$1.713 trillion (2018)
- GDP per Capita: \$46,232.99 (2018)
- Global Health Security Index: 4 (out of 195)

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Country in Focus: Canada



Confirmed cases and deaths in Canada, by province.



Country in Focus: Canada

The effort has, of course, not been without issues. The country has seen disproportionately high fatality rates in nursing homes - in late April, top government officials attributed about half of all the country's fatalities to nursing homes. Indigenous populations are very vulnerable, living in remote villages without access to ICU beds and, in many communities, running water. Transport costs are high, and price-gouging is rampant, making necessities like soap and cleaning supplies difficult to come by. In March 18, the government pledged \$305m for indigenous community response, but spokespeople have said that number is not sufficient to supplement the very poor health infrastructure in their regions. In addition, Canada is not set to escape the global economic downturn, especially as oil is a significant portion of the country's GDP and total exports (5.6 percent and 11-20 percent, respectively). In March, companies took out loans at the fastest pace since 1981. The economy lost more than 4 million jobs in April - a fifth of the labor force and by far the largest decline on record. Cumulatively, Canada has been deemed officially in a recession, and Reuters that the Canadian economy had contracted by almost ten percent in Q1 and is set for a 37.5 percent plunge in Q2.

In addition to institutional differences, Canadians argue that a difference in leadership style has been crucial. Whereas President Trump has largely delegated reopening and closure decisions to the states, leading to staggered and haphazard closure orders, President Trudeau coordinated with provincial leaders to quickly all schools and make nationwide stay-at-home close recommendations, as well as shut its borders fairly early (March 16). Canadian leaders were much more guarded in their assessments of the length of these lockdowns, and largely deferred to public health officials and doctors in issuing advice and guidelines. In contrast, the Trump Administration originally alleged that the country would be back to normal by Easter (April 12), and has been widely criticized for setting aside recommendations from public health officials. Relatedly, the divergence in responses has led to some tension between Trump and Trudeau, most notably in clashes over President Trump's aggressive export restrictions that was briefly interpreted to lay claim all medical equipment made by American companies, even in foreign factories. The Canadian containment case is a potent reminder that leadership, in addition to a high-quality public health infrastructure and significant liquidity, is an important element of a successful coronavirus response.

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Country Risk Assessment

VERY HIGH RISK (>5,000 cases)

VERY HIGH RISK (>5,000 cases)

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop	Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
US	986474	1257175 (28420)	75665 (2231)	3905	232	Qatar	16592	18890 (918)	12 (0)	6557	4
UK	176213	207733 (5616)	30678 (539)	3045	451	Belarus	14985	20168 (913)	116 (4)	2134	12
Russia	151732	177160 (11231)	1625 (88)	1214	11	Iran	13905	103135 (1485)	6486 (68)	1228	77
France	93015	173040 (575)	25949 (177)	2678	398	Chile	12632	24581 (1533)	285 (4)	1286	15
Italy	89624	215858 (1401)	29958 (274)	3570	495	UAE	12503	16240 (502)	165 (8)	1642	17
Brazil	71233	135773 (9162)	9190 (602)	638	43	Ukraine	10955	13691 (507)	340 (13)	313	8
Spain	66866	221447 (1122)	26070 (213)	5494	558	Bangladesh	10316	12425 (706)	199 (13)	75	1
Turkey	47096	133721 (1977)	3641 (57)	1586	43	Japan	9982	15477 (224)	577 (21)	122	5
Peru	38511	58526 (3709)	1627 (94)	1775	49	Indonesia	9465	12776 (338)	930 (35)	47	3
India	37686	56351 (3364)	1889 (104)	41	1	Poland	9430	15047 (307)	755 (22)	398	20
Netherlands	36486	41774 (455)	5288 (84)	2438	309	Mexico	8874	29616 (1982)	2961 (257)	214	21
Canada	32400	66201 (1507)	4541 (175)	1720	117	Philippines	8040	10343 (339)	685 (27)	94	6
Belgium	30025	51420 (639)	8415 (76)	4437	726	Norway	7785	8034 (38)	217 (1)	1482	40
Saudi Arabia	25714	33731 (1793)	219 (10)	969	6	Australia**	7738	14354 (7460)	862 (765)	270	4
Ecuador	25211	30298 (-1583)	1654 (36)	1717	94	Serbia	7482	9848 (57)	206 (3)	1127	24
Portugal	23352	26715 (533)	1105 (16)	2620	108	Romania	7467	14499 (392)	888 (24)	754	46
Germany	20338	169430 (1268)	7392 (117)	2022	88	Panama	6757	7868 (137)	225 (7)	1792	51
Singapore	19207	20939 (741)	20 (0)	3579	3	Colombia	6749	9456 (497)	407 (10)	186	8
Pakistan	17595	24644 (571)	585 (21)	112	3	Dominican Rep	6658	9095 (288)	373 (11)	838	34
Sweden	16612	24623 (705)	3040 (99)	2438	301	Egypt	5612	7981 (393)	482 (13)	78	5
Data Source: J	lohns Hopkins	University	** Indicate	es moved up a risl	k category	Israel	5268	16381 (71)	240 (1)	1893	28

Country Risk Assessment

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

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

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop	Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
South Africa	4918	8232 (424)	161 (8)	139	3	Oman	1963	2958 (55)	15 (2)	579	3
Kuwait	4142	6567 (278)	44 (2)	1538	10	Puerto Rico	1929	2031 (63)	102 (3)	600	30
Ireland	3872	22385 (137)	1403 (28)	4533	284	Finland	1918	5673 (100)	255 (3)	1024	46
Argentina	3488	5371 (163)	282 (9)	119	6	Denmark	1858	10083 (145)	514 (8)	1741	89
Czechia	3390	8031 (57)	270 (8)	750	25	Bolivia	1760	2081 (195)	102 (11)	162	8
Morocco	3186	5548 (140)	183 (0)	150	5	Armenia	1657	2884 (102)	42 (2)	973	14
Kazakhstan	3030	4578 (156)	30 (0)	244	2	Malaysia	1584	6467 (39)	107 (0)	200	3
Afghanistan	2989	3563 (171)	106 (2)	92	3	Austria	1445	15752 (68)	609 (1)	1749	68
Nigeria	2818	3526 (381)	107 (4)	17	0.5	Honduras	1426	1685 (224)	105 (6)	148	10
Ghana	2770	3091 (0)	18 (0)	99	0.6	Estonia	1391	1720 (7)	56 (1)	1297	42
Moldova	2713	4605 (129)	145 (2)	1142	36	Bulgaria	1361	1829 (51)	84 (0)	263	12
Switzerland	2416	30126 (66)	1810 (5)	3481	209	Guinea	1287	1927 (71)	11 (0)	147	0.8
Algeria	2376	5182 (185)	483 (7)	118	11	Cameroon	1157	2267 (2)	108 (0)	85	4
Bahrain	2191	4199 (265)	8 (0)	2468	5	Greece	1156	2678 (15)	148 (1)	257	14
Hungary	1966	3150 (39)	383 (10)	326	40	Slovenia	1103	1449 (1)	99 (0)	697	48
						South Korea	1082	10822 (12)	256 (0)	211	5

Data Source: Johns Hopkins University

^{*} Indications moved down a risk category ** Indicates moved up a risk category



US Risk Assessment

VERY HIGH RISK (>5,000 cases)

VERY HIGH RISK (>5,000 cases)

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop	Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
New York	245778	327469 (3491)	26144 (521)	17199	1344	Texas	16611	36036 (1108)	985 (31)	1311	37
New Jersey	109542	133991 (2101)	8807 (258)	15211	995	Washington	15340	16231 (326)	891 (21)	2323	124
Massachusetts	69169	73721 (1696)	4552 (132)	10793	666	Colorado	14557	18370 (538)	944 (25)	3321	171
Illinois	67760	70871 (2639)	3111 (137)	5528	243	North Carolina	13027	13540 (487)	513 (21)	1331	51
California	59613	62148 (1532)	2535 (71)	1596	65	Rhode Island	9446	10530 (325)	388 (18)	9966	367
Pennsylvania	52367	55956 (1156)	3589 (244)	4378	281	Missouri	9132	9581 (258)	449 (21)	1557	74
Florida	37228	38828 (826)	1600 (61)	1885	78	Alabama	8677	9046 (355)	369 (26)	1860	76
Georgia	30263	31618 (875)	1355 (28)	3070	131	Louisiana	8128	30652 (253)	2208 (41)	6573	473
Maryland	25842	29374 (1211)	1503 (66)	4893	250	Arizona	7773	9945 (238)	450 (24)	1432	65
Michigan	25741	45745 (566)	4345 (89)	4584	436	Nebraska	7243	7334 (553)	91 (5)	3775	47
Connecticut	23574	31784 (789)	2797 (79)	8874	781	Tennessee	7076	14096 (158)	239 (0)	2119	36
Indiana	21089	22503 (633)	1414 (37)	3390	213	lowa	6562	11059 (655)	231 (12)	3530	74
Ohio	20860	22131 (555)	1271 (46)	1901	109	Kansas	5844	6332 (339)	165 (1)	2177	57
Virginia	17976	21570 (1313)	769 (56)	2564	91	Nevada	5353	5855 (114)	297 (8)	1973	100

Data Source: Johns Hopkins University



^{**} Indicates moved up a risk category

US Risk Assessment

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

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
DC	4544	5654 (193)	285 (8)	8260	416
Wisconsin	4321	9215 (314)	374 (12)	1595	65
Mississippi	3869	8686 (262)	396 (22)	2906	132
Kentucky	3710	6129 (195)	294 (11)	1380	66
Delaware	3627	5939 (161)	202 (9)	6255	213
Minnesota	3549	9365 (786)	508 (23)	1694	92

^{**} Indicates moved up a risk category

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

Country	Active Cases	Confirmed (New)	Deaths (New)	Cases/ 1M Pop.	Deaths/ 1M Pop
New Mexico	3248	4493 (202)	172 (3)	2147	82
Utah	3023	5724 (129)	61 (3)	1880	20
South Carolina	3010	7142 (206)	316 (11)	1441	64
Oregon	1743	2989 (73)	121 (6)	732	30
New Hampshire	1619	2843 (102)	114 (22)	2116	85
Arkansas	1493	3703 (92)	87 (0)	1235	29
Oklahoma	1085	4330 (128)	260 (7)	1105	66

Data Source: Johns Hopkins University



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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Karl Hopkins

Partner and Global Chief Security Officer Dentons Washington, DC

D +1 202 408 9225 karl.hopkins@dentons.com

Melissa Mahle

Senior Analyst Dentons Washington, DC

D +1 202 408 6383 melissa.mahle@dentons.com