Acquisition Brief — ImmunityCapital.com (EN)



Proposed asset

- **Domain name:** ImmunityCapital.com (.com, exact-match)
- Nature: descriptive digital asset designed as a neutral banner for the concept of "immunity capital" the way in which immunity (to infectious diseases, via vaccination or past infection) becomes a form of social, economic and political capital, unequally distributed and shaping access to jobs, mobility, income, healthcare and social protection. Wikipédie+1

Not included:

- No medical services, no diagnosis, no treatment, no telemedicine.
- No health data collection, no patient records, no clinical platform.
- No advisory services (actuarial, reinsurance, public health, impact investing).
- No rating engine, scoring algorithm or triage tool for individuals.

Contacts (suggested)

- Website: https://www.immunitycapital.com
- Email: contact@immunitycapital.com
- LinkedIn: https://www.linkedin.com/company/immunitycapital

1. Purpose of this note

This document is a **conceptual acquisition brief** aimed at Boards, Executive Committees, public health leaders, Chief Risk / Chief Medical / Chief Sustainability Officers and impact investors. It is intended to:

- outline the notion of *immunity capital*;
- position ImmunityCapital.com within 2025–2035 debates on health inequality, pandemics, resilience and insurance;
- illustrate potential use cases for public, private or philanthropic actors;
- clarify the neutrality, compliance and responsibility framework attached to the domain.

This document does **not** provide medical, legal, financial or tax advice. It is **not** a regulated marketing communication for insurance or investment products.

2. What ImmunityCapital.com is / is not

2.1 Origin and definition of the concept

The idea of *immunity as capital* draws on the work of **historian Kathryn Olivarius**, who has shown how, in antebellum New Orleans, immunity to yellow fever functioned as a form of social and economic capital: those considered "acclimated" gained privileged access to jobs, credit and marriage, while others remained exposed and marginalised. ResearchGate+2OUP Academic+2

More recent authors have extended this insight to contemporary pandemics, using the notion of "immunocapitalism" to describe how immunity or vaccination status can be leveraged, intentionally or not, in ways that reinforce pre-existing inequalities across individuals, occupations, regions and countries. Wikipédie+1

In this perspective, ImmunityCapital.com is a descriptive .com domain that points to:

- the transformation of immunity into a form of capital (social, economic, political);
- inequalities in access to vaccines, treatments, diagnostics and protection (Global North vs South, rich vs poor, formal vs informal workers);
 SpringerLink+3SpringerLink+3UNDP+3
- public policy choices (health passes, prioritisation of vaccines, essential workers, mobility regimes); PMC+2PMC+2
- the way insurers, reinsurers and investors think about pandemic risk, health at work, protection gaps and new coverage models. <u>unepfi.org+3scor.com+3Swiss</u> Re+3

The domain can serve as a neutral banner for:

 an Immunity Capital Observatory tracking immunity inequalities and protection gaps;

- an Immunity Capital Index rating countries, regions or populations;
- research programmes on links between immunity, work, income and discrimination;
- impact investing vehicles dedicated to global health equity.

2.2 What ImmunityCapital.com is not

ImmunityCapital.com is **not**:

- a healthcare provider, hospital, clinic network or telemedicine platform;
- a triage or scoring system for individuals in HR, banking or insurance;
- an automated decision-making tool for hiring, insurance, credit or migration;
- a label, certification or recommendation on health products or policies;
- an official standard of any international organisation or regulator.

The seller:

- does not collect or process health data;
- does not run epidemiological surveillance or case reporting;
- does not advise on vaccination, containment or testing strategies;
- does not provide regulated insurance, reinsurance or investment services.

The acquirer remains solely responsible for:

- all use cases, content, services, scores or indices deployed under ImmunityCapital.com;
- compliance with applicable frameworks (data protection, healthcare, non-discrimination, insurance, financial regulation);
- adherence to standards such as **GDPR**, and where relevant **HIPAA** or equivalent health data regulations. <u>UNDP+1</u>

3. Target audience for ImmunityCapital.com

Public institutions

- Ministries of Health, Labour, Social Affairs, Finance, Civil Service.
- Public health agencies, pandemic preparedness and response authorities.
 PMC+1
- Social security institutions and national health insurance funds.

Cities and regions implementing health equity and urban resilience strategies.
 BCG Global+1

International organisations and philanthropy

- Multilateral organisations (WHO, UN system, World Bank, regional development banks). <u>PMC+2SpringerLink+2</u>
- Global foundations and philanthropic initiatives in vaccines, primary care and health systems.
- Public-private partnerships on global health (e.g. vaccine alliances, technology transfer hubs). <u>BCG Global+1</u>

Insurance, reinsurance, finance and employers

- Life & health insurers, group health and employee benefits providers. <u>Swiss</u>
 Re+3unepfi.org+3sg-reinsurers.org.sg+3
- Reinsurers and (re)insurance pools working on pandemic and catastrophe risk.
 Swiss Re+1
- Impact investors and ESG-focused asset owners targeting health equity and protection gaps.
- Large employers and global companies (occupational health, prevention, inclusion, mobility).

4. Why ImmunityCapital.com matters (2025–2035)

4.1 From epidemic history to pandemic governance

Historical work on yellow fever in New Orleans shows how immunity could become a precondition for full participation in economic and social life. ResearchGate+1

The **COVID-19** pandemic has made similar dynamics visible worldwide:

- stark inequalities in access to vaccines, treatments and diagnostics across income groups and countries; <u>SpringerLink+3SpringerLink+3UNDP+3</u>
- controversies around health passes, essential workers and differentiated risk tolerances; OMC+1
- corporate and governmental strategies to restart economies based, implicitly or explicitly, on immunity status.

The concept of **immunity capital** provides a way to analyse these patterns without endorsing them, by making explicit how health can function as capital in stratified societies. Wikipédie+1

4.2 Health inequality, human rights and global justice

Multiple studies stress that unequal access to COVID-19 vaccines and health products not only increases mortality and morbidity but also prolongs the pandemic's social and economic costs. <u>UNDP+3PMC+3SpringerLink+3</u>

For public health and human rights communities, immunity capital is relevant to:

- identifying groups and territories with low immunity capital (unvaccinated, under-served, unprotected);
- understanding how health systems, labour markets and insurance arrangements reproduce or reduce these inequalities; <u>unepfi.org+1</u>
- designing policies and financial instruments aimed at closing protection gaps and improving health equity. <u>Swiss Re+2sg-reinsurers.org.sg+2</u>

4.3 Implications for insurers, reinsurers and investors

Pandemic risk has long been on insurers' radar, but COVID-19 revealed blind spots regarding the breadth of impacts and the complexity of systemic interactions (health, economy, supply chains, social cohesion). scor.com+2Swiss Re+2

For these actors, a banner like **ImmunityCapital.com** can:

- host risk observatories and scenario work on health inequality and protection gaps;
- anchor **dashboards** and **indexes** combining epidemiological, socio-economic and insurance data;
- support **impact investment** strategies focused on health systems strengthening and inclusive insurance. <u>unepfi.org+2BCG Global+2</u>

4.4 Why an exact-match .com is relevant

- Conceptual precision: Immunity Capital is already present in academic and policy debates on pandemics and inequality. Wikipédie+1
- **Global readability:** the pairing of *immunity* and *capital* is immediately intelligible to an English-speaking policy and financial audience.
- **Board-level language:** the name speaks to CFOs, CROs, Chief Medical Officers, Chief Sustainability Officers, global health leads and impact investors.

• Flexible, non-corporate identity: the domain can front an observatory, lab, index or fund without being tied to a single corporate brand.

5. Illustrative use cases

1. "Immunity Capital Observatory"

- A global or regional observatory mapping immunity capital and protection gaps;
- country / region / group dashboards on vaccination coverage, access to treatments, primary care capacity, social protection and insurance coverage.
 SpringerLink+3SpringerLink+3UNDP+3

2. "Immunity Capital Index"

- A composite index ranking countries, cities or regions according to immunity capital and health equity; <u>unepfi.org+1</u>
- potential users: international organisations, development banks, impact investors, insurers, cities and NGOs.

3. "Immunity Capital Lab" (research & policy programme)

- Multi-stakeholder lab (universities, think tanks, international organisations, insurers, cities);
- research on the intersections of immunity, work, precarity, race, gender and migration; n+1+1
- policy and product recommendations aimed at reducing protection gaps and advancing health equity.

4. "Immunity Capital Impact Fund"

- A banner for an impact investment fund dedicated to global health and equitable access to care;
- investments in primary care infrastructure, vaccine cold chains, digital health, inclusive insurance and community health workers. unepfi.org+2BCGGlobal+2

(All examples are illustrative only and do not describe existing projects. They do not bind the seller.)

6. Related assets — "Immunity & Resilience Stack" (optional)

Depending on the acquirer's strategy, **ImmunityCapital.com** can be:

- used alone as a central banner for health inequality, equity and pandemic resilience;
- combined with other descriptive assets (for example SystemicImmunity.com, PlanetarySolvency.com, ClimateSolvency.com, NatureSolvency.com, etc.) to build a broader "health-systems-resilience" narrative.

Other assets are **not** included by default in any potential sale of ImmunityCapital.com. Any bundle discussion would require a separate agreement and specific due diligence.

7. Legal, ethical and responsibility framework

The seller transfers **only** the domain name **ImmunityCapital.com**.

- No medical, scientific, actuarial, legal, financial or tax advice is provided.
- No health data is collected or processed by the seller.
- No regulated insurance, reinsurance, asset management or investment service is offered.

The acquirer:

- designs and operates, under its own responsibility, any services, publications, indices, products or platforms linked to ImmunityCapital.com;
- should implement appropriate governance (e.g. scientific, ethics and patient advisory bodies, where relevant);
- is responsible for complying with all applicable laws and regulations (healthcare, data protection, non-discrimination, insurance, finance, labour, etc.).

This note:

- is not a prospectus or a public offering;
- does not guarantee any health, social or financial outcome;
- does not create any affiliation or endorsement by institutions mentioned as potential users of the concept.

8. Typical acquisition process

A simple acquisition process, adaptable to the acquirer's internal rules, may follow these steps:

1. Initial contact & confidentiality

- o initial contact via contact@immunitycapital.com;
- o optional bilateral Non-Disclosure Agreement (NDA).

2. Conceptual & strategic discussions

- clarification of intended uses (observatory, index, lab, impact fund, data platform);
- discussion of neutrality, governance, visibility needs and potential complementary assets.

3. Letter of intent / offer

- scope (ImmunityCapital.com alone, or combined with other assets if available);
- proposed terms (conditions, timeline, confidentiality).

4. Escrow-based security

- use of a recognised domain-name **escrow** service to secure payment and transfer;
- o coordination with the acquirer's legal, IT, compliance and finance teams.

5. Domain transfer & technical transition

- o change of registrant with the registrar;
- o optional support for DNS cut-over and hosting transition.

6. Communication (optional)

- o joint public announcement, if desired;
- o or strict confidentiality, depending on the acquirer's strategy.

9. Contact

- **Email:** contact@immunitycapital.com
- Website: https://www.immunitycapital.com
- **LinkedIn:** https://www.linkedin.com/company/immunitycapital