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**Clements Worldwide Fleet Data Analysis Reveals Almost 50% of Claims Originate from Extreme & Severe Risk Countries**

*Political Violence Claims are Greater than Average Claims*

(WASHINGTON DC, June 7, 2016) Clements Worldwide, a leading insurance broker for expatriates and companies working abroad since 1947, has released a report based on 2 years of claims data from Clements customers with fleet insurance to highlight the challenges for organizations, particularly non-governmental organizations (NGOs) and United National organizations, operating globally in high-risk markets. Countries with the most political violence claims include South Sudan, Yemen, Afghanistan, Sudan, and the Central African Republic (CAR). The reported dollar value of a single claim ranged from \$2.68 to \$65,747.59 in 2014-15 and from \$20.80 to \$119,555.22 in 2015-16. Top countries for any type of claim vary from year to year but Democratic Republic of Congo (DRC), Uganda, Haiti, Afghanistan, and Liberia top the lists.

2015 2016	TOP COUNTRIES BY # OF CLAIMS	TOP COUNTRIES BY CLAIM DOLLARS
1	 Liberia	 Afghanistan 
2	 DRC 	 DRC 
3	 Chad 	 Liberia
4	 Tanzania	 Ethiopia
5	 Kenya	 Tanzania
6	 South Sudan 	 Sierra Leone

The report covers over 11,000 vehicles representing over 120 million USD of secured assets. Seventeen percent of the vehicles are armored vehicles and the portfolio includes 43 million USD of assets protected with political violence coverage for war and terrorism, but also strikes, riots, civil disobedience, vandalism from refugees and protesters, etc.



Political violence claims typically have a higher dollar value than an average claim. They represented 8% of total number of claims, but 16% of total dollar value of claims in 2015-16. Some of these claims might not have been covered because the organization did not purchase a political violence extension for their policy.

“We conduct this type of analysis periodically because we recognize the critical importance of fleets to humanitarian operations,” said Chris Beck, President of Clements Worldwide. “Fleet costs are typically their second highest expense behind payroll. This type of analysis can help them find areas for further training or cost reduction.”

Collisions, i.e. simple road accidents, were the majority of claims, with 5% to 11% of those claims including third parties, who may be obligated to pay the claim. Many countries require local third party liability coverage, but these local policies often have limited coverage with low limits. Additionally, many local drivers are uninsured. Organizations should ensure their local field offices purchase international physical damage and excess liability policies to ensure better coverage.

A significant percentage of claims also include a fatality or injury – 16% in 2014-15 and 14% in 2015-16, with some anecdotal evidence that injuries may be significantly under-reported. Injuries, and particularly fatalities, represent the potential for sizeable liability claims with huge reputational risks as well.

“Distressingly, some of these fatalities involve children who may be more likely to run around unsupervised in urban areas, refugee camps or other overcrowded areas,” said Beck. Increased training and sensitivity is necessary to address this issue. Top countries for injuries and fatalities include DRC, Uganda, Chad, Iraq, and South Sudan.

Finally, while Clements is not yet seeing a significant number of claims due to confiscation and forced abandonment, there are anecdotal reports this is an increasing concern. Any insurance policy design should consider this possibility, particularly for countries on the severe or extreme risk registry.

To access the full report go to [www.clements.com/fleetdata](http://www.clements.com/fleetdata)

### **About Clements Worldwide**

Clements Worldwide is a leading insurance provider for expatriates and international organizations. Founded in 1947, Clements offers international car, property, term life, health, disability, specialty and high-risk insurance in over 170 countries. With offices in Washington, D.C., London, and Dubai, Clements delivers comprehensive and customized coverage, superior customer service, and unparalleled claims response. To learn more or receive a quote online, visit [www.clements.com](http://www.clements.com).