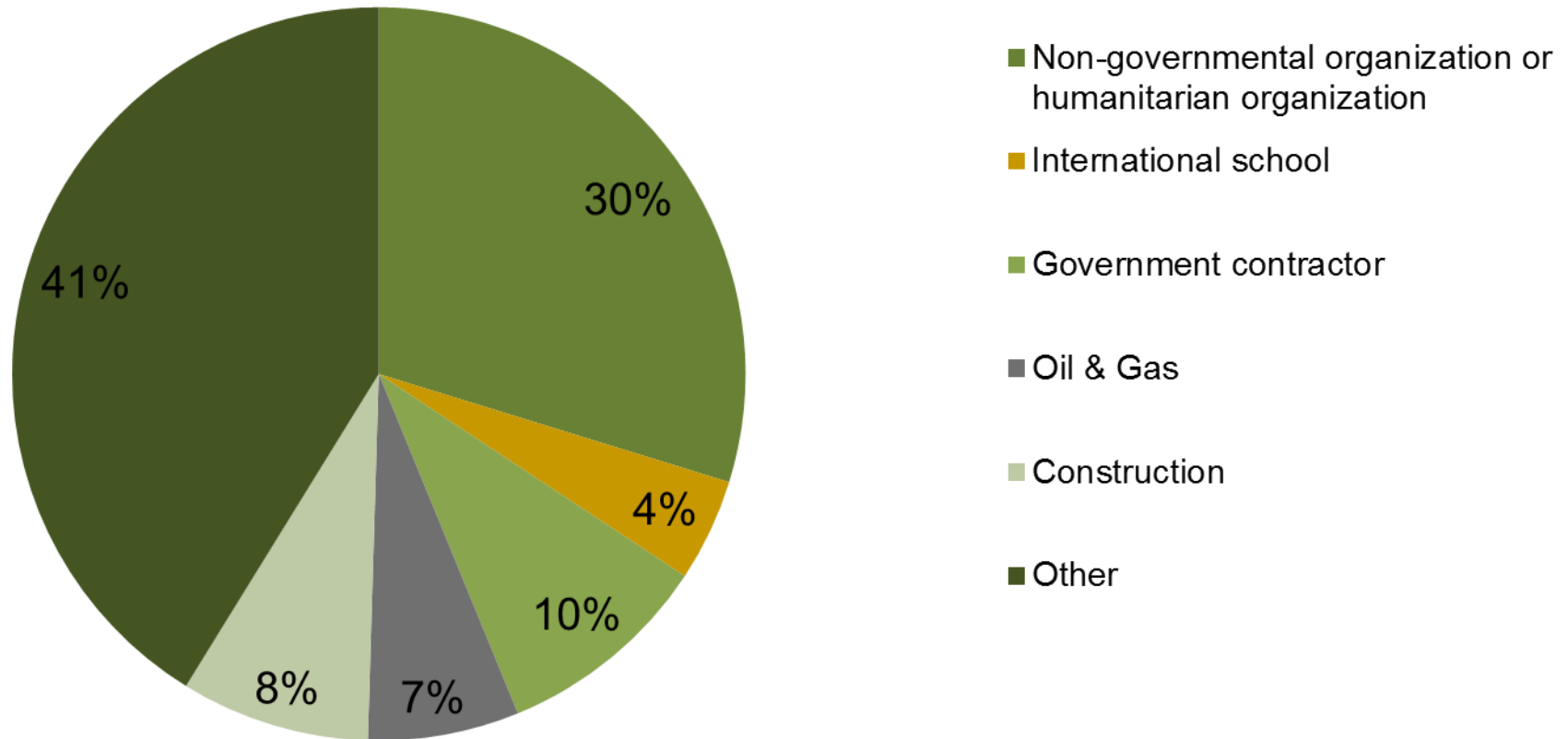
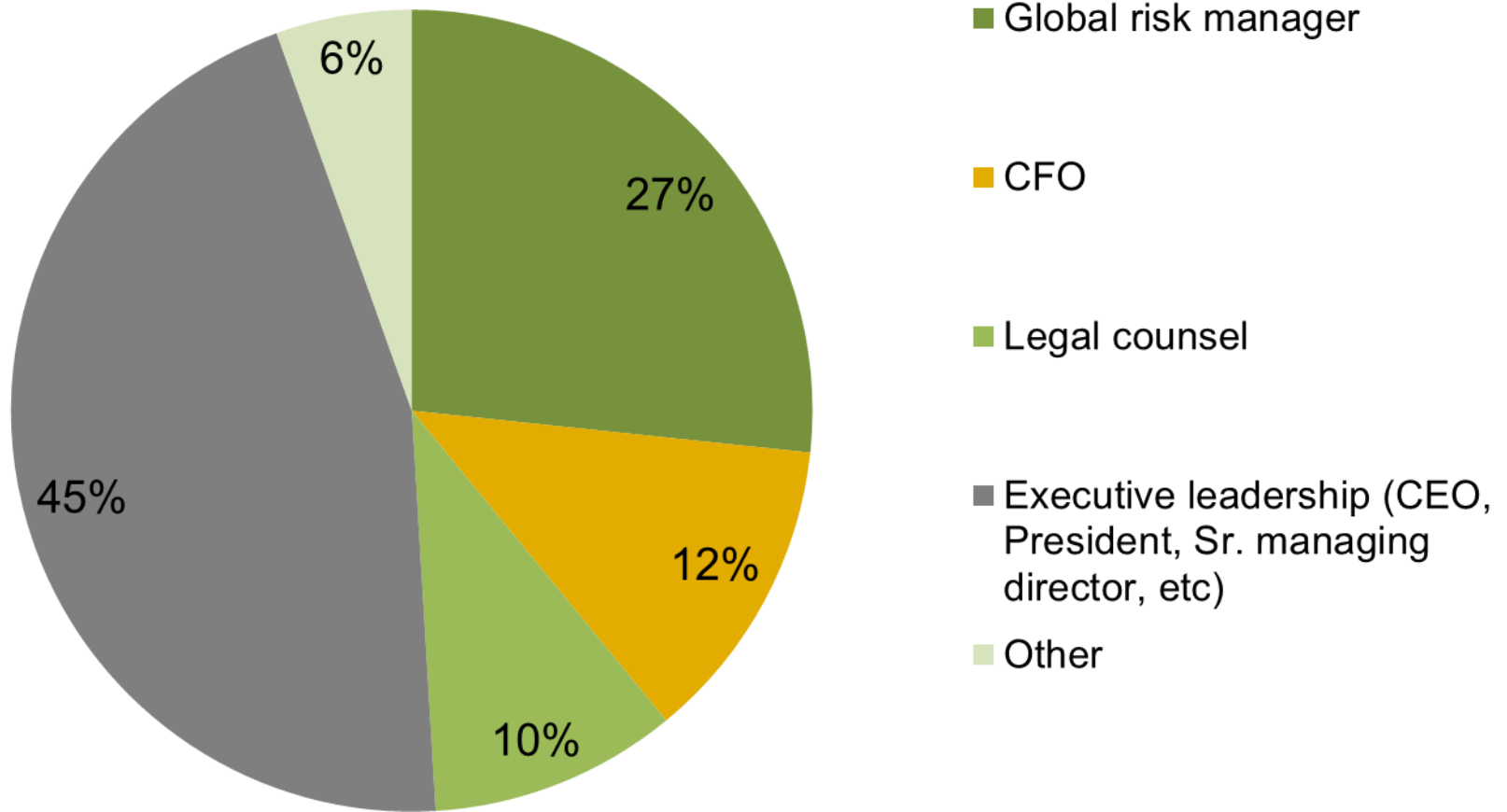


**SELECT DATA FROM THE
CLEMENTS WORLDWIDE
SURVEY OF RISK
MANAGERS
WINTER/ SPRING 2016**

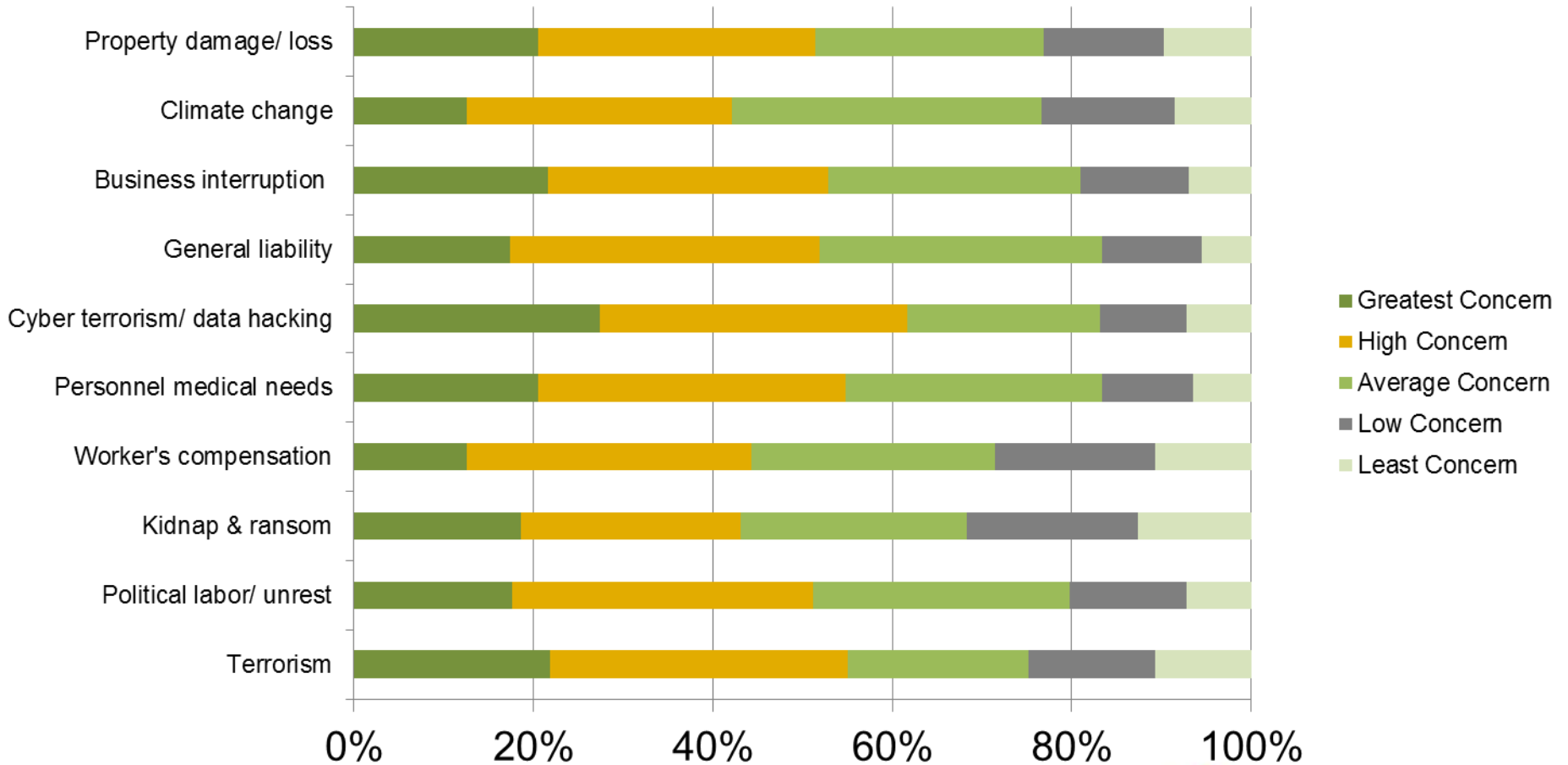
In what industry does your organization operate?



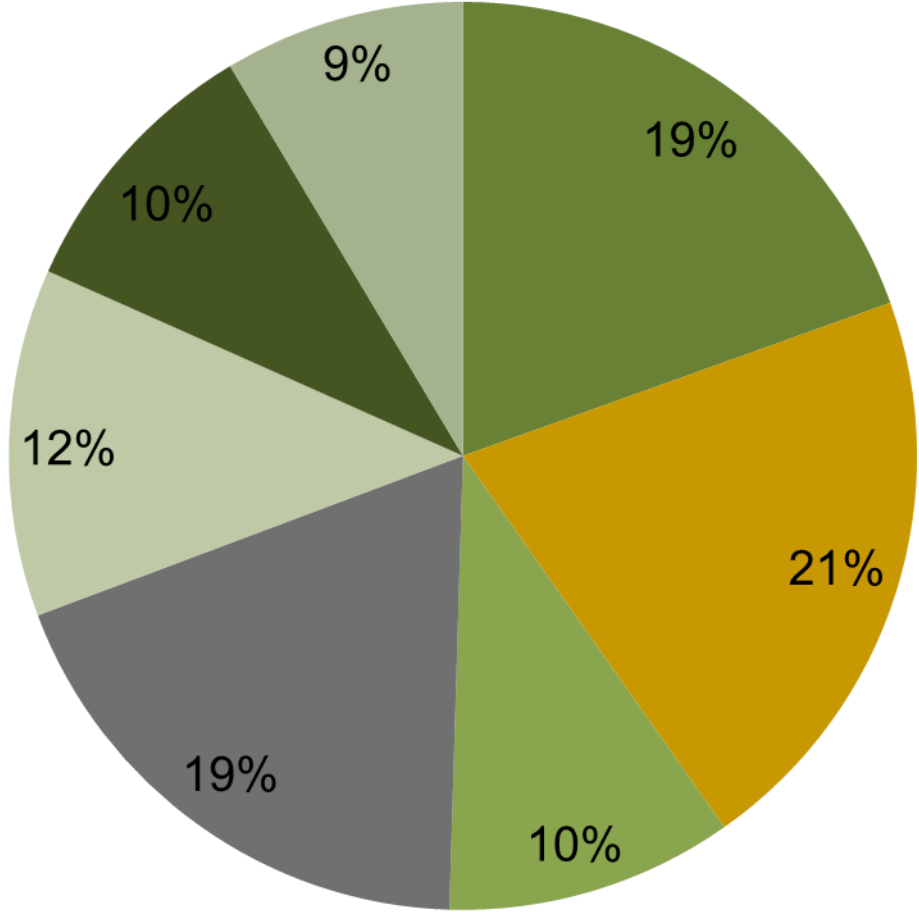
Who oversees internal global risk management for your organization?



How would you rank the following global risks in order of level of concern for your organization, with 1 being the highest level of concern?

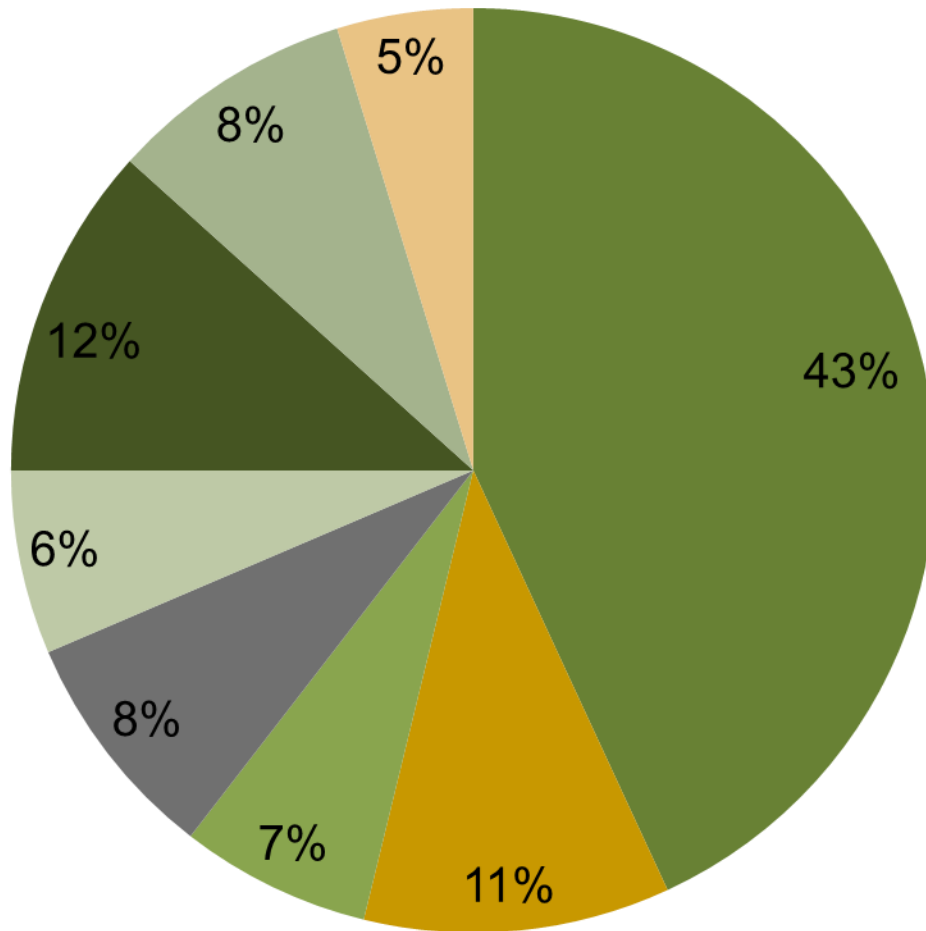


What aspect of political risk do you find most likely?



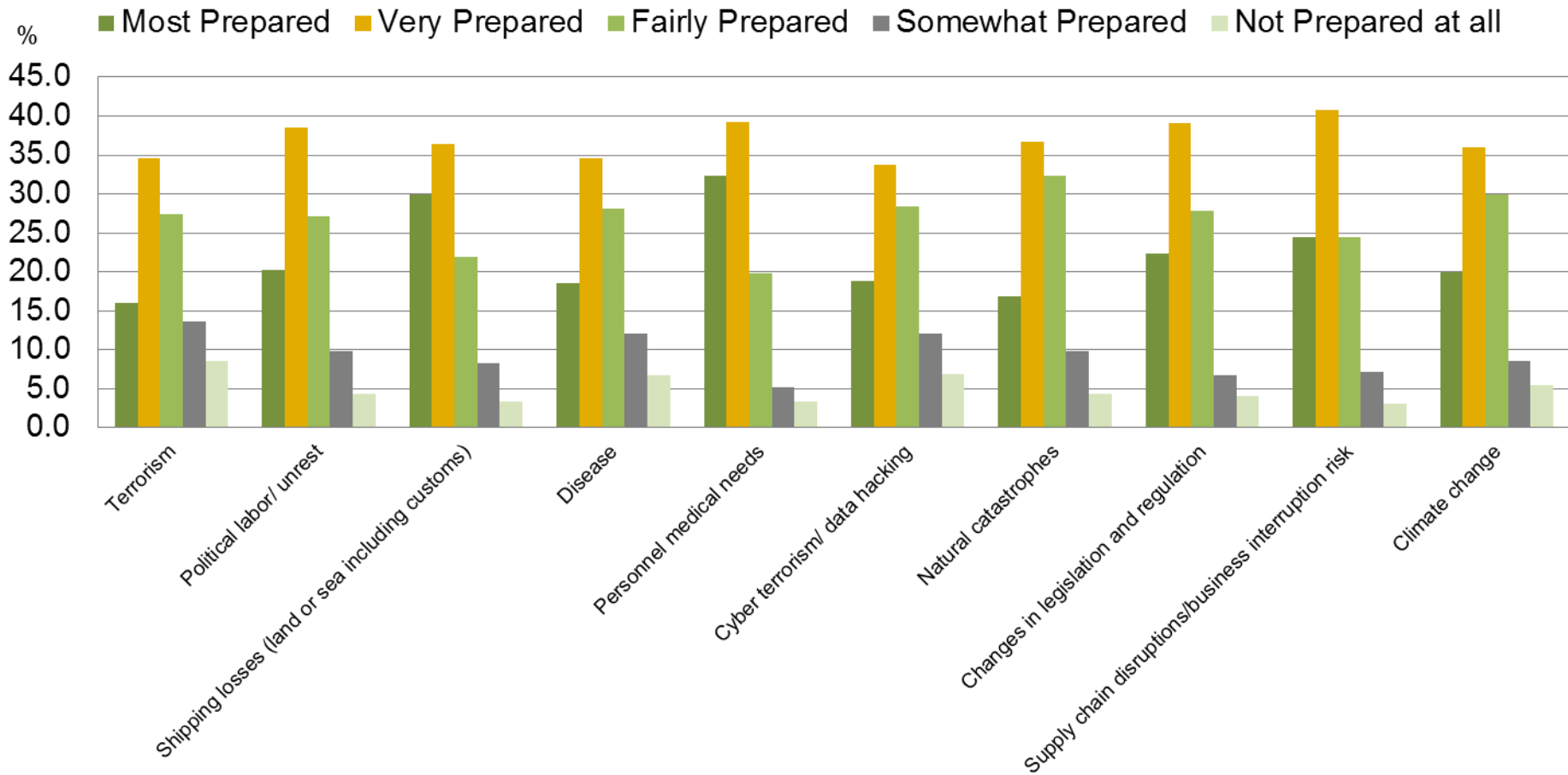
- Demonstrations regarding economic downturn
- Protests regarding elections or political environment
- Disruptions as a result of refugees/migration
- Currency challenges
- Labor strikes
- Insurrection or ongoing war
- Terrorism

In your opinion, where are your employees most vulnerable and at risk for kidnapping?

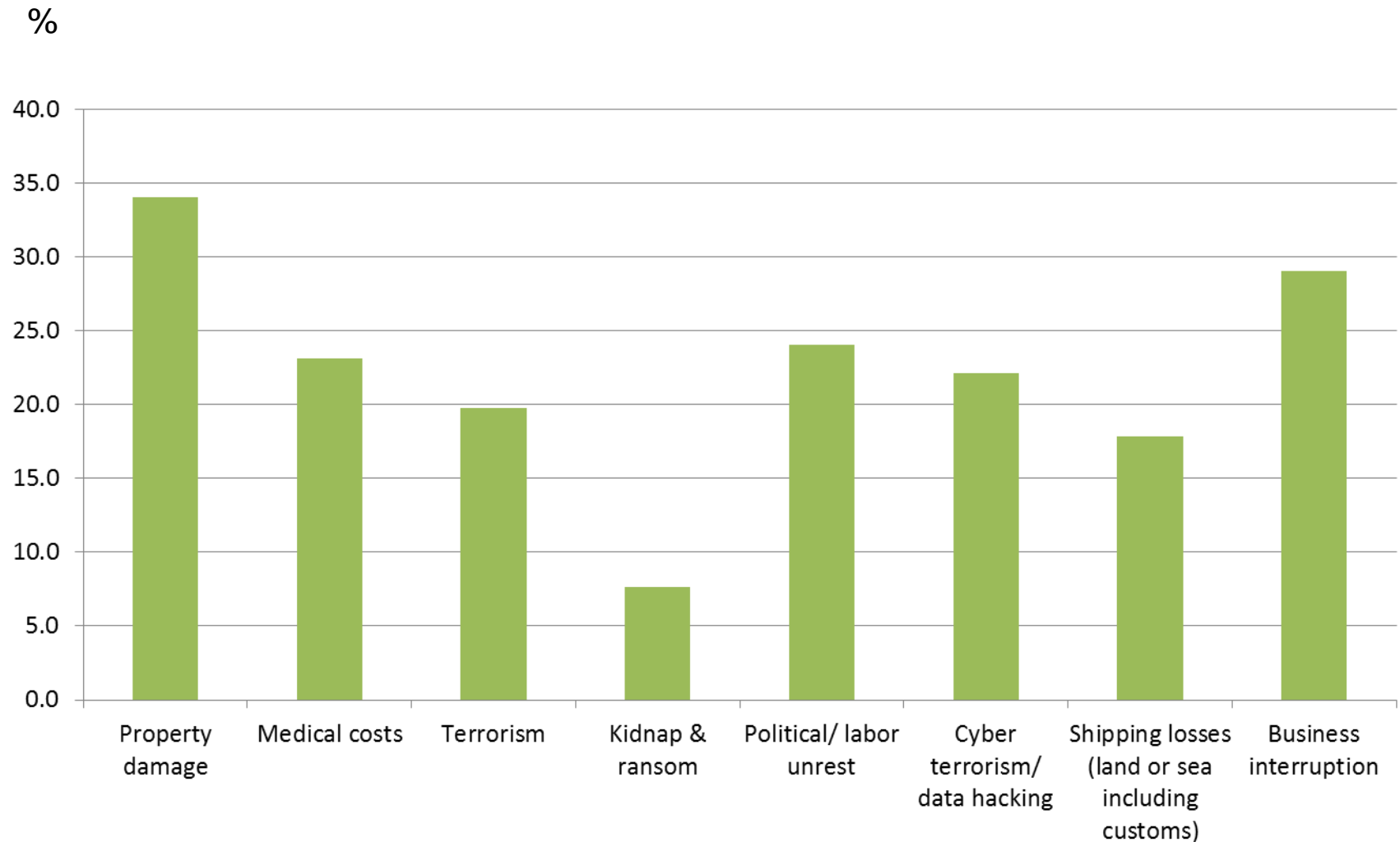


- Syria, Afghanistan, and Iraq
- Other countries in the Middle East
- Libya/North Africa
- Africa
- Thailand, Vietnam, Philippines, and other countries in Southeast Asia
- Honduras, El Salvador, Mexico, and Latin America
- South America
- India, Pakistan, and other countries in South Asia

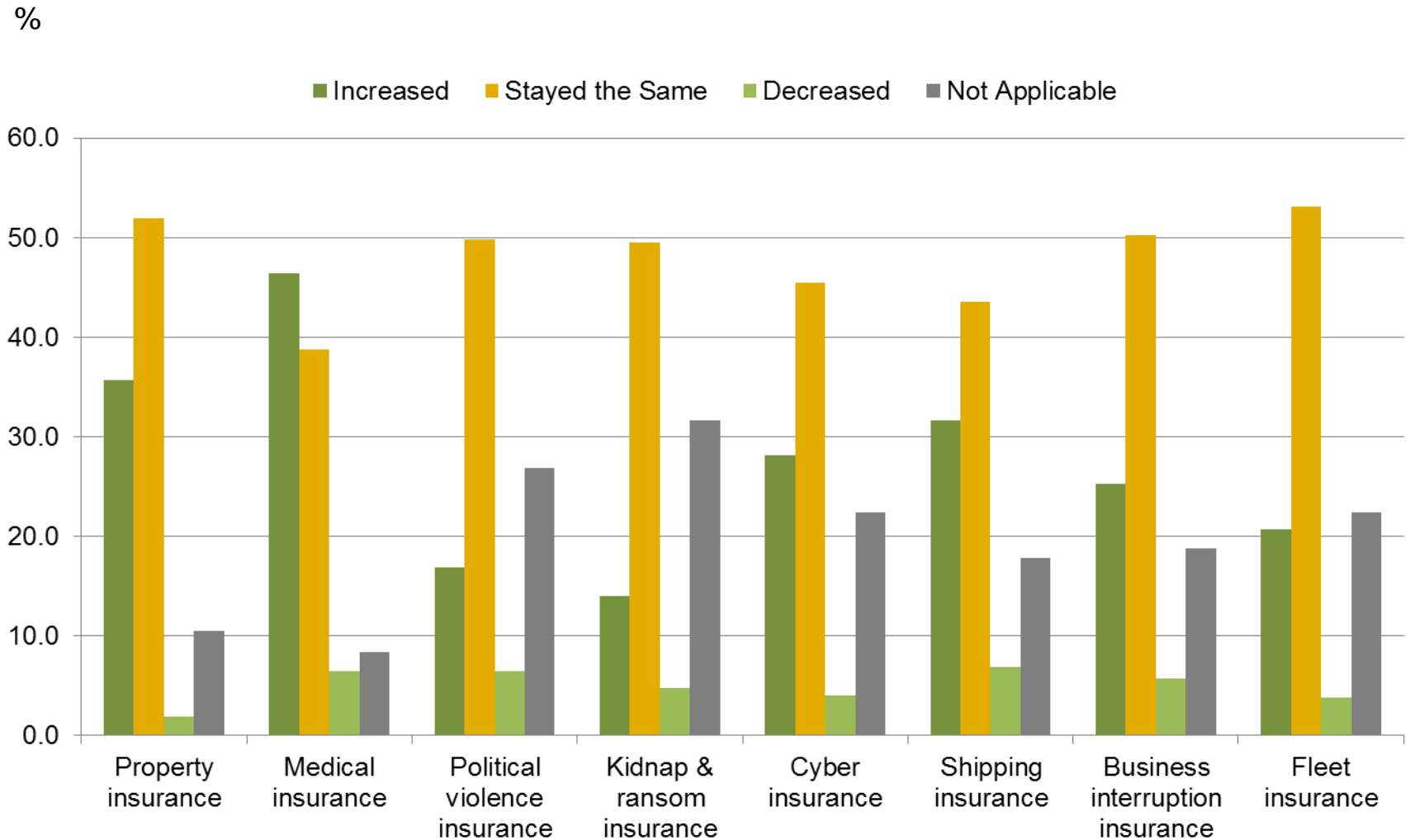
How prepared do you feel your organization is to respond to and continue operations should the following occur?



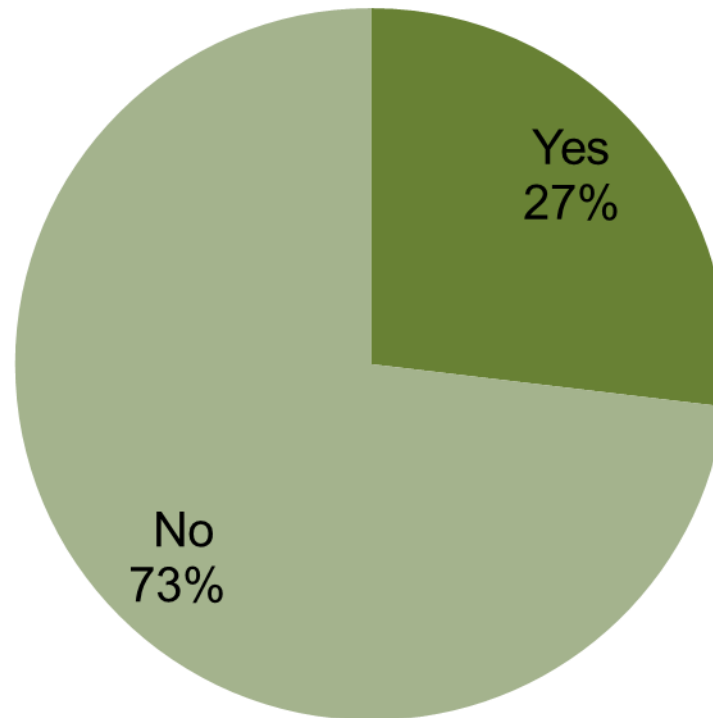
In the past 5 years the largest losses abroad have been due to:



Spending for international insurance in the past year has:



Have global risk concerns caused your organization to delay or abandon global expansion in the last 12 months?



Survey Methodology

Clements Worldwide conducted an online survey from October to November 2015 with 420 executives responsible for global risk management at international organizations. Ninety-three percent of respondents have more than 100 employees with 61 percent having more than 1,000. Eighteen percent have more than 75% of their staff abroad and 30% of organizations are NGOs. The population came from Clements Worldwide's roster of clients as well as partner organizations whose members include organizations working overseas often in high risk locations and a panel of businesses managed by SSI.

Survey Methodology (cont.)

The Clements Worldwide Risk Index is conducted biannually to gauge changes in risk perception vs actual claims for global risk managers to help them be more prepared for the challenges in working in high-risk climates.

If you would like to be on the mailing list for the next survey please contact ploria@clements.com