

# GLOBALINSIGHT

Clements Worldwide Newsletter

June 2016

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Clements in the News

## [Conflict, Risk, & Duty of Care](#)

Interest in duty of care has intensified in the past decade as an increasing number of aid workers are providing assistance in conflict and otherwise unstable environments. Of course, the primary issue is the well being of employees. But there are also growing organizational issues related to duty to care, including financial and reputational risks.

NGO employees are at higher risk than employees at other organizations, as outlined in a Worldwide Risk Index conducted by Clements.



## [Years of Working Dangerously](#)

The increasing risk of a terrorist attack has pushed security to the top of the corporate agenda. More than a fifth of corporate risk managers now list terrorism as their main concern - more than double the proportion who did so last year, according to a survey by Clements Worldwide, the insurance provider.

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

## [Clements Worldwide Fleet Data Analysis for Improving Insurance Expense Management](#)

Clements recently conducted a comprehensive audit of its vehicles and claims data over the past two years to determine trends that could assist fleet managers and directors to improve their insurance expense management. This report covered over 11,000 vehicles with 47% of those vehicles located in severe or extreme risk markets as designated by Lloyd's of London.

- \* Number of claims from May 2014 to May 2015: 242
- \* Number of claims from May 2015 to May 2016: 541
- \* Total dollar value of claims from May 2014 to May 2015: \$768,707
- \* Total dollar value of claims from May 2015 to May 2016: \$1,726,330

Key trends include:

- a large percentage of accidents resulting from or including third parties with many organizations still opting for inadequate local third-party liability coverage;
- while collisions greatly outweighed the number of political violence claims, the cost of political violence claims was greater than the average claim and Clements Worldwide still sees many organizations not opting to upgrade to political violence coverage.

Also claims in the 22 countries listed as severe or extreme risk did account for 42% of all claims in 2014/15 and 39% in 2015/16.

[You can access the full report at \*\*clements.com: Clements Worldwide Fleet Data Analysis for Improving Insurance Expense Management.\*\*](#)

## GlobalCare® Included Services for Tropical & Infectious Diseases



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## Does Your Global Health Insurance Provide Specialized Support for Tropical & Infectious Diseases?

The increasing number and spread of infectious diseases is staggering. "We are standing on the brink of a global crisis in infectious diseases," said Dr. Hiroshi Nakajim, director general of WHO, in the most recent World Health report. "No country is safe from them. No country can any longer afford to ignore their threat." Ensuring your employees conduct their due diligence and get vaccinations has to be on your checklist to review with employees before sending them abroad. Increasingly, if you don't educate your employees on these risks you could be liable. But how do managers obtain that information?

Clements Worldwide offers 24/7 tropical disease specialists on call, including more than 200 recognized global experts in rabies, diarrhea, and vaccinations, plus specialists in more than 575 travel clinics. Does your global health insurance offer such services?

[Read the full article to get the latest information on Zika, Yellow Fever, and other tropical disease: The Importance of a Global Health Plan to Address Tropical Diseases.](#)

[Read More](#)

## Understanding the Foreign Package Policy - Could It Save you Money?

Small- to mid-size organizations beginning to work abroad may be overwhelmed regarding upgrading their business insurance protection to cover the unique needs of overseas operations. They may feel that the breadth of policies they need is "unaffordable" and decide to go without

The UK government believes that threats are more likely to come in the form of "lone wolf" attacks than the highly organized terrorism of 9/11.

## THE SUNDAY TIMES

### The Zika Virus: What Employers Should Not Do

With growing concern over the Zika virus, the mosquito-borne disease possibly linked to birth defects, what should employers do about workers who plan business travel to affected countries or who are already working in these regions?

Can pregnant workers, those of childbearing age or their partners say "no" to business travel to these regions and be protected from repercussions? Should companies discourage these same workers from visiting these countries on business, even if such assignments may advance their careers?

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## Clements Worldwide Youth Scholarship

Do your employees who live abroad have children aged 13-21? Encourage them to submit an entry for the Clements Worldwide Employee Youth Scholarship. This year's entries will be videos, highlighting what the students' experiences abroad have meant to them and their ability to impact their local community.

Find out more at [www.facebook.com/expat youth](http://www.facebook.com/expat youth)

critical policies hoping that nothing goes wrong.



This strategy is not sound from a business standpoint, because as any entrepreneur knows, something almost always goes wrong. Additionally, this strategy is completely unnecessary, as options exist in the marketplace that can provide broad coverage across a number of policy types at very affordable prices. That solution is a Foreign Package Policy, which bundles products enabling you to achieve premium "minimums" across a number of policies to provide you with the most cost effective solution.

**[For more information, go to our website and read more about the Foreign Package Insurance Solution.](#)**

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