

GLOBALINSIGHT for Nonprofits & NGOs

Clements Worldwide Newsletter

November 2014

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Clements in the News

[Afghanistan Reconstruction: A Strategic Balancing Act](#)

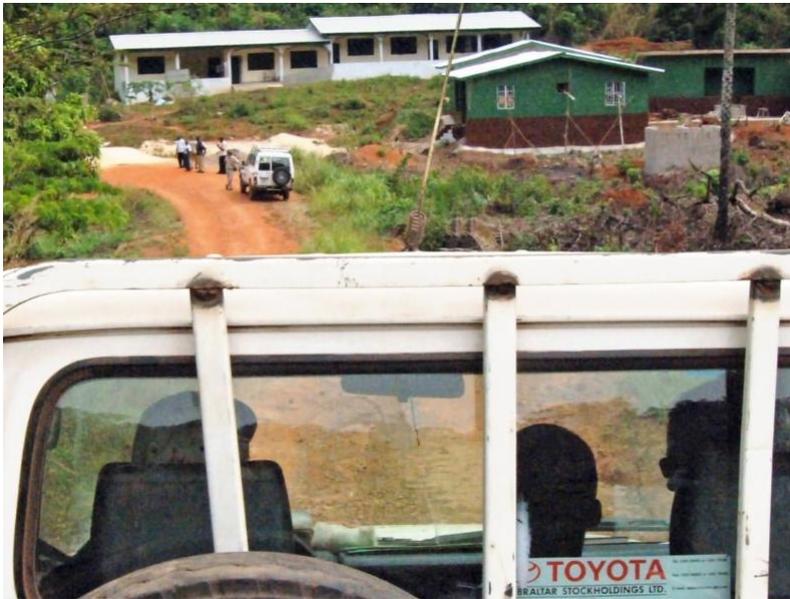
The precarious political situation, paired with the surge in violence that followed the withdrawal of most NATO and U.S. troops late last year, has provided a challenging backdrop to development and reconstruction efforts in Afghanistan.

"Activities in Syria and those associated with ISIS overshadow Afghanistan in the news but there is still significant political risk that is costly for businesses," Smita Malik, Vice President of Programs and Special Risks at Clements Worldwide, told Devex.



[Top Risks Ranked By Risk Managers](#)

Scott Lockman, Director of Commercial Insurance at Clements Worldwide, explained that when an organization speaks with its client about civil unrest, it doesn't necessarily have to be about a physical threat. "A devaluation of currency can cripple a business, like what's happening in



[Toyota Gibraltar Stockholdings \(TGS\) and Clements Worldwide to Deliver Better Fleet Solutions to Humanitarian Aid Organizations](#)

Clements and TGS began testing their partnership in 2013 offering an end-to-end protection program to humanitarian aid organizations, including TGS's anti-theft and safety features paired with optional driver training, and customized fleet insurance from Clements. By offering these together, the price of these additional vehicle features is often matched by a reduction in insurance premiums. The partnership has already gained over 60 shared customers.

"The need for humanitarian aid has never been greater - and this aid is often delivered through high-performance vehicles that can adjust to any terrain and withstand extreme circumstances," stated Frederic Burgod, Sales Director of Toyota Gibraltar Services. "TGS was started in 1996 to address this need and, over the years, we have heard consistently from our customers a challenge in insuring these vehicles in the highest risk countries in the world."

Learn more about this partnership and how you can more efficiently manage your fleet expenses with a free consultation. Clements and TGS will be at AidEx on November 18th & 19th. To set up a joint consultation with TGS &

Clements Worldwide at that conference or at your convenience, contact your sales representative today or Patricia Loria at ploria@clements.com.



[Controlling the Cost of Medical Evacuations](#)

When a company has employees traveling all over the world, the risk of an injury or a medical emergency such as a heart attack is a real possibility that needs to be considered. Humanitarian aid organizations entering a developing country, particularly after a natural disaster or violent conflict, are likely to find a sub-standard or crushed medical infrastructure that will not provide the necessary care for employees. Those instances require medical evacuation, which can be an expensive process.

With the right international medical coverage, medical evacuations will be included in your plan. Clements can also work with you for special medical evacuation for emergency use only for local staff.

[Read the full article on Controlling the Cost of Medical Evacuations on www.clements.com.](http://www.clements.com)

[Read More](#)

[Clements Worldwide Situation Report: Afghanistan](#)

Venezuela, for example," he said. "Their economy is in turmoil right now."



[Clements Worldwide Risk Index](#)

Stayed tuned - The Clements Worldwide Risk Index Fall 2015 version will be released next month!

[If you missed the white paper for the Summer 2015 Index catch up here.](#)

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Clements Worldwide posts daily updates on its LinkedIn page. The content varies between articles targeted towards nonprofit and other organization's risk managers; articles focused on expatriate lifestyles and tips, and industry news. [Follow us today and stay in the know.](#)

Have you been following Clements new article series - the Clements Worldwide Situation Report? Every other week we give a snapshot of the changing geo-political situation in a country where we operate.



Insecurity - particularly in terms of safety, politics, and the economy - has plagued Afghanistan during the last few years. Before 2014, a wave of international support since the Taliban's overthrow in 2001 allowed the country to accomplish a lot. Afghanistan enrolled millions of children in school, established a relatively free environment for the media, increased women's participation in public life, and held five national elections.

Unfortunately, as the international community leaves the country, the state remains reliant on outside financial and technical sources for basic functions. Research shows that a major cause of instability in Afghanistan is the state's inability or failure to promote the rule of law and be accountable. The recent bombing of the Doctor's Without Borders hospital and the decision by President Obama to halt the U.S. military withdrawal from the country have put this struggling nation back into the spotlight. For more information, go to our website and read the full [Situation Report](#).

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