

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 ([PRWEB](#)) June 08, 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 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 USD to 65,747.59 USD in 2014-15 and from 20.80 USD to 119,555.22 USD in 2015-16. Top countries across all claim types vary from year to year but Democratic Republic of Congo (DRC), Uganda, Haiti, Afghanistan, and Liberia top the lists.

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)

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.



Contact Information

Patricia Loria

Clements Worldwide

<http://www.clements.com>

+1 (202) 741-1555

Online Web 2.0 Version

You can read the online version of this press release [here](#).