

"Les Matinales" GRAS SAVOYE

Special Contingency Risks



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SCR: Who we are

24HR EMERGENCY HOTLINE ACCESS

SPECIALIST LLOYD'S BROKER

- Personal Accident / Medical Expenses (Inc. war risks)
- Kidnap and Ransom
- Extortion
- Emergency Evacuation

IN-HOUSE SECURITY

- Former British special Forces
- Former Metropolitan Police Special Branch
- 30 Years experience
- Integrated approach
- Whole risk spectrum

WHOLLY OWNED WILLIS SUBSIDIARY

GLOBAL MARKET LEADERS

- Over 30% Market Share in our field

FIVE INTERNATIONAL OFFICES

- London
- New York
- Miami
- Copenhagen
- Madrid

85 ASSOCIATES



SCR: Risk Management Philosophy



Prevention Training:

Education programs
Confidence building
Threat analysis
Contingency testing

Financial Support:

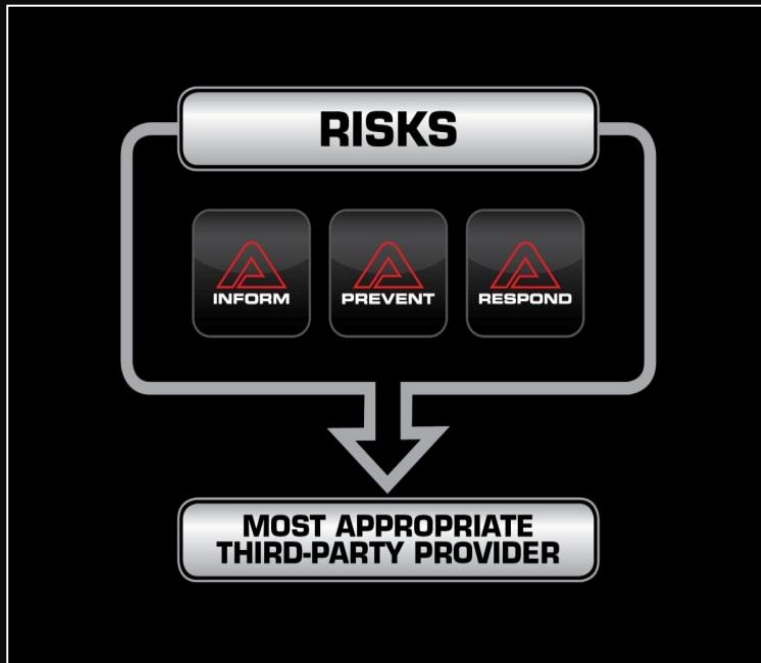
Insurance products:

- Kidnap & Ransom
- Personal Accident & Health
- Full spectrum evacuation

Crisis Management:

Advice and support from professional crisis managers

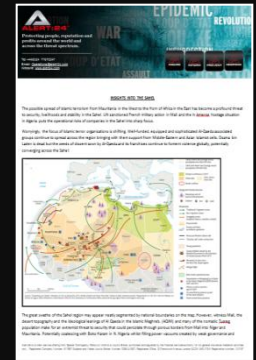
Alert:24 is an innovative, unique and impartial service linking risk identification and mitigation with crisis coordination across the solution spectrum, all as an integral element of the insurance transaction: a risk, not transaction, driven relationship.



- A living and evolving risk partnership
- Evidencing Duty of Care and assisting with talent protection in high threat environments
- Proactive and bespoke risk assessment, monitoring and mitigation
- Integrated risk analysis, risk appetite and if needed risk transfer
- Consolidation: A single point of coordination for all People Risks



- Intuitive web based intelligence
- Regular and incident specific bulletins and briefings
- Bespoke intelligence consultancy services



- Tailored travel and risk mitigation services
- Corporate risk management audit services
- Crisis management planning and training



- Global Operations Centre
- Single point of contact
- Crisis coordination
- Global Support Solutions





Kidnap and Extortion – a Global Threat



Protecting People, Reputation and Profits



The Kidnap Threat – 2014 and beyond

- **Extremism:** Kidnaps by extremist groups, particularly in Africa and the Middle East, likely to increase. Fuelled by political instability and the rise of militant groups operating across the Syrian/Iraqi border.
- **Latin America:** Mexico and Venezuela will continue to figure among the top five kidnap-for-ransom countries. Colombia, Brazil, Honduras and Peru have notable kidnap problems.
- **Africa:** Nigeria will remain a top five hotspot. Instability elsewhere has manifested itself with an increase in kidnap and extortion. Arab Spring phenomenon has led to significant unrest and political vacuum in which crime proliferates. Other hotspots include Mozambique, Mali, Niger, Kenya.
- **Asia:** Current kidnap levels will continue in Pakistan, India and Afghanistan, making these the three most high-risk countries in Asia. High level of kidnap in the Philippines and growing problem in Malaysia.

Who or what is at risk?

- Lives of individuals and families
- Health and well being of personnel
- Reputation
- Brand name – share price – profitability
- Operational ability
- Staff motivation
- Sustainability of investment

The Corporate Decision

How should you respond? There are two options:

- Assume the risk - Do nothing
 - If there is a kidnap, you assume all the financial and emotional consequences
- Manage the risk - Seek professional support
 - If there is a kidnap, you rely on a team of experts to minimise the financial impact and to help recover the victim safe and sound

Why Insurance?

You will benefit from coverage because you:

1. Operate overseas
2. Send personnel overseas on business
3. Conduct business in high-risk territories
4. Are involved in a high profile industry

Kidnap & Ransom Coverage

- 1 Kidnap
- 2 Extortion
- 3 Hijack
- 4 Political Detention
- 5 Ransom, Loss of Ransom, Legal Liability
- 6 Personal Accident
- 7 Crisis Management Fees & Expenses
- 8 Additional Expenses

Additional coverage includes:

- 1 Loss of Earnings
- 2 Computer Virus - Business Interruption
- 3 Political Evacuation / Repatriation
- 4 Threat Expense
- 5 Products Loss
- 6 Disappearance Investigation & Expense

Policy operation

- K&R insurance works on a reimbursement basis
- Covers demands made against company and/or personal assets
- The majority of companies choose to cover all employees
 - No territorial exclusions
 - No deductibles