

# NGO/International Aid & Development Organizations

Risk & Insurance  
Benchmarking Report

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2020

**AHT**  
INSURANCE



# 2020 NGO/International Aid & Development Organizations Risk & Insurance Benchmarking Report

## REPORT SUMMARY

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Risk is dynamic. While we have always known that to be a fact, it has never been made more apparent in light of the worldwide pandemic, COVID-19/SARS-CoV-2. Known risks and exposures have taken on new facets and challenges, and brand-new risks have emerged. Data collection for AHT Insurance's fifth annual NGO and International Aid Organizations Risk and Insurance Benchmarking Survey started as the pandemic was entering the US and Europe. Accordingly, we are pleased to present data associated with the community's response to those initial challenges and the evolving risk landscape, as well as our core reporting metrics on insurance limits/coverages purchased by the community and a claims trends analysis.

In the years to come, we are committed to following and reporting about how the community adapts to the "new normal", as well as the altered and new risks and exposures that emerge in the pandemic's wake. Such reporting, while never imagined specific to a worldwide pandemic, is at the heart of AHT's goal with our annual NGO/International Aid and Development Organizations Risk and Insurance Benchmarking Report – to provide a resource for the community to understand (1) peer insurance buying patterns specific to limits and coverage, (2) peer risk mitigation measures undertaken to address key risks and exposures and (3) overall community insurance claims trends.

For the past 20+ years, AHT has been dedicated to the support of NGOs and International Aid & Development Organizations and is proud to employ a team of professionals that specializes in their bespoke risk and insurance needs. Our work and annual reports continue to provide the community with valid, empirical data that can be used to make decisions around risks faced. We extend a special thank you to Humentum for their support and the organizations that participated in this year's survey. We look forward to the opportunity to expand the reach and depth of this vital risk management data set for the community in the years to come.

**Caren Huminski, CPCU RPLU**  
Practice Leader, International Aid & Development Organizations  
AHT Insurance

# INSURANCE MARKET UPDATE

## PREPARE FOR CHANGE

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In our 2019 Annual Report, we reported about initial signs that the US and worldwide insurance markets were beginning to move to a corrective market cycle and potentially a hard market cycle. At the time of this article's writing (middle Q3 2020), we can affirm that the US and worldwide insurance markets have officially entered a hard market cycle with Q2 2020 US rates **increasing on average by 10.8%** per *The Council of Insurance Agents & Brokers (CIAB) Commercial Property/Casualty Market Index*. Complicating the existing hard market cycle is that this all occurred prior to the emergence of COVID-19 in the US and throughout the world. COVID-19 is expected to have a significant impact on the US and worldwide insurance markets, thus prolonging what was already anticipated to be a long, hard market cycle (12-16 months). In the discussion to follow, we will outline some of the key factors leading to the hard market cycle and initial impacts of COVID-19 on the larger insurance market.

The market continued to harden in Q2 2020, with premiums **increasing by an average of 10.8% across all-sized accounts**, marking the 11th consecutive quarter of increased premium pricing across all-sized accounts. As with the previous quarter, large and medium-sized accounts were hardest hit, recording **average increases of 14.2% and 11%**, respectively, while small accounts experienced an **average increase of 7.3%\***.

*\*The Council of Insurance Agents & Brokers*

To start, let's discuss what it means when we say, "We are in a **hard market cycle**." A hard market is commonly defined by:

- 1** Sustained rate increases
- 2** Restriction in limit capacity and increased insured retention models (i.e. reduced limits offered by underwriters and increased underwriter need for increased deductibles, retentions and cost-share)
- 3** Increased underwriter scrutiny of risk and exposures (i.e. underwriters are asking a lot more questions to better understand the risk they are insuring or may be taking on)
- 4** Overall lack of underwriter competition on risks (i.e. underwriters are increasingly reluctant to take on new risks)

All of the above were happening prior to COVID-19 and are now more apparent, as the initial effects of the pandemic settle on organizations and the insurance industry.

## Now that we have a baseline for what is a hard market cycle:

What are the core, non-COVID-19 factors contributing the hard market cycle specific to the Non-governmental Organization (NGO) and International Aid and Development (IADO) community? Below is not an exhaustive list, but does include those items that are cited most frequently by insurance carriers as needs to increase rate, reduce limit capacity and amend terms and conditions.

### SOCIAL INFLATION

While there is not a single definition, the crux of this relies on the idea that when judgements are rendered in civil proceedings against corporate defendants, the jury awards are significantly higher than a similar proceeding a few years ago. There are many reasons for juries providing higher awards.

**The Insurance Risk Management Institute (IRMI) provides the following as key factors:**

1. More liberal treatment of claims
2. Erosion of the tort reforms [built] into the legal system during the past century
3. Third-party litigation funding
4. Erosion in the trust in corporate America
5. Changing view of social responsibility and righting of wrongs (see #MeToo movement)
6. Populism
7. Society's desensitization to large jury verdicts and settlements

As these jury awards come forth, often times it is insurance companies that are covering those awards, thus increasing their overall claims payment and leading to underwriting profitability concerns. Social inflation is having a notable impact on all casualty/liability lines, including, but not limited to, Directors & Officers, Employment Practices Liability, General Liability/Excess Liability, Products Liability and Professional Liability/Errors & Omissions.

### DECREASING INSURER INVESTMENT RETURNS

Due to volatilities in the stock market, insurers are no longer confident in the same level of investment return that ultimately serves to offset underwriting losses. Without the profits and high returns previously garnered, insurance companies are forced to enact underwriting profit to maintain profitability and capital to pay claims. The increased need on underwriting profit has forced the increasing of rates to bridge the gap caused by decreased investment returns.

### INCREASED AUTOMOBILE LOSSES

The frequency of automobile accidents (domestically and internationally) and the associated property damage and liability continue to increase. For years, insurers have struggled to maintain profitability in this line of coverage. As the liability of these risks increases, this additionally impacts the Umbrella/Excess markets that are providing additional limit capacity for such losses.

### ABUSE AND MOLESTATION LIABILITY-RELATED US REGULATORY CHANGES

Approximately half of the US states have changed their regulatory framework around the statute of limitations surrounding acts of minor sexual misconduct acts; the other half are currently reviewing legislation to take similar action. The regulatory changes vary by state but ultimately serve to remove or reduce reporting requirements to eliminate "time barred" minor sexual misconduct claims/litigation. Essentially, the clock starts ticking at a different point for the statute of limitation period to begin. These amendments have caused claims that were "time barred" by statute of limitations to be re-opened with many insurers potentially having to pay claims that were previously out of scope.

Just these four items alone provide substantial rationale for carriers to adjust their positions and point to a long period of increased rate action. COVID-19 will undoubtedly bring further rate action, reductions in limit capacity and decreased underwriter competition.

What are the COVID-19 specific concerns cited most often by insurers that could affect rates in the coming months/years?

### **POTENTIALLY ONE OF THE MOST SIGNIFICANT LOSSES EVER**

While the full impact of COVID-19 is not yet known, many insurers are preparing for an overall Property & Casualty industry loss of \$100B+. Such payments will strain insurers' claims capital and profitability, potentially causing financial stability concerns if corrective rate/limit action is not taken to shore up reserves.

### **DIRECTORS & OFFICERS (D&O) / EMPLOYMENT PRACTICE LIABILITY (EPL) CLAIMS FREQUENCY & SEVERITY IS EXPECTED TO INCREASE**

The initial Property & Casualty claim fallout has been on the D&O and EPL policies, as companies are declaring bankruptcy, employees are being reduced, PPP funds have ignited False Claims Act increased enforcement fears and new employment policies were deployed and adjusted in short windows – FFCRA, ADA, FMLA, etc.

### **RE-OPENING LIABILITY LITIGATION CONCERNS**

Barring any US safe harbor legislation from Congress, there are concerns of increased litigation from both employees, as well as third parties (e.g. customers, donors, beneficiaries, etc.) relating to an organization's failure to promote a safe environment where the plaintiff was able to contract the virus and, thus, sustain damage. Such concerns are causing some carriers to add communicable disease exclusions to General Liability and Excess policies, while others are taking a wait and see approach. This is an evolving concern as many US and international offices begin to re-open, but it is a concern that carriers are watching closely, so they can better quantify their exposure to such claims.

### **INCREASED FEARS OF POLITICAL INSTABILITY CAUSED BY THE VIRUS**

As countries continue to address the virus, there are concerns that the response (or lack of response) will cause more countries (developed and undeveloped) to show greater political instability leading to significant economic downturns, civil unrest, military/conflict action, etc. While political instability and the unique challenges faced by it are not new to this community, COVID-19 has added an additional element of concern.

## **IN CONCLUSION**

Ultimately, the hard market cycle will be a factor for insurance renewals for the foreseeable future. This will be particularly acute for the NGO and IADO community, as NGOs and IADOs are founded to address and support the fallout of events like COVID-19 – it is their mission and focus. Accordingly, AHT continues to work with our carrier partners to help them understand how the community's existing duty of care principles make NGOs and IADOs better prepared to address the core concerns of COVID-19, how the community continues to respond to the current and emerging risks faced, how their "work" has changed in light of the virus and, most importantly, to advocate fiercely to limit rate increases and changes in terms. NGOs and IADOs have never been more important, and AHT is proud to convey your "risk story" to insurance carriers to help them understand the work that you do.

# 2020 SURVEY RESULTS & BENCHMARKING

## UNDERSTANDING THE LANDSCAPE

Leveraging AHT's 20-year history working with NGOs and IADOs, AHT's NGO and International Aid & Development Organizations (IADO) Risk and Insurance Benchmarking Report serves to highlight and address the unique exposures and overall risk transfer position of this community – a reporting not conducted anywhere else within the community and insurance industry. This report highlights key findings, summarizes the potential impacts on NGOs and IADOs and directly compares last year's results. A complete view of the 2020 survey results is presented in an infographic at the end of the report.

When reviewing the limits and insurance coverages purchased by your organization, it is important to consider:

- 1 Your organization's overall tolerance for risk
- 2 Any unique exposures faced by your organization that increase or diminish your overall risk and exposure (e.g. mission/nature of work performed, board composition, security conditions in which you operate, etc.)
- 3 Any contractual/funder requirements
- 4 Legal/Regulatory landscape of programmatic countries, including requirements for local, compulsory coverage

Your organization's exposure to risk and your overall tolerance for that risk will invariably be the largest determining factors of the limits and insurance coverages purchased by your organization.

### SNAPSHOT OF YOUR PEERS IN THIS SURVEY

Before detailing key changes in our results from 2019 to 2020, it is important to understand the profile of the organizations that responded to this year's survey:

 Annual Revenue:  
Average **\$10M - \$250M**

 Total Number of Employee's Based Overseas:  
**25% to just over 75%**

 Total Worldwide Employees:  
**1 - 250**

 Number of Countries Operated In:  
Average **1 - 10**

### KEY FINDINGS

**Overseas Employee Counts are Increasing:**  
There is an increase in respondents from the 2019 survey with higher overseas employee counts - highlighting an increased focus on local national and third-country national hiring.

A slight reduction in number of operational/programmatic countries was noted by survey respondents with 11 to 30 international operational countries since the 2019 survey.

## KEY FINDINGS & NOTABLE COMPARISONS

Overall, the scope of coverages and types of policies purchased remains statistically unchanged with one exception – Abuse & Molestation Liability. The data shows that organizations are not purchasing a standalone Abuse and Molestation Liability policy with increased frequency and, instead, are relying on the coverage via their General Liability policies. Such buying patterns are not surprising in light of international, local national limitations included in standalone policies for Abuse and Molestation Liability.

◀ NOTABLE CHANGE

The purchase of **Crime coverage** with limits at or above \$1M have increased since the 2019 survey. The majority of organizations surveyed are carrying \$1M but organizations with 50-250 foreign locations/programmatic countries and higher foreign employee totals are carrying limits above \$1M but lower than \$3M.

◀ NOTABLE CHANGE

**Directors & Officers** limit purchased remains statistically unchanged from the 2019 to 2020 survey. Below are benchmarking details by annual revenue:

- Organizations with less than \$50M in annual revenue remains at \$5M limit
- Organizations with annual revenues between \$50M and \$250M remains at \$10M limit
- Organizations with annual revenues greater than \$250M remains at \$10M to \$15M limit

Umbrella/Excess Liability limit purchased remains statistically unchanged from the 2019 survey to the 2020 survey. Below are benchmarking details by annual revenue, as well number of countries operated in:

- Organizations with less than \$50M and fewer than 10 countries operated in annual revenue remains at \$5M limit
- Organizations with annual revenues between \$50M and \$250M with 1 to 30 countries operated in remains between \$6M and \$10M limit
- Organizations with annual revenues greater than \$250M with more than 10 to 30 countries operated in remains at \$10M limit

Cyber Liability limit purchased remains statistically unchanged from the 2019 survey to the 2020 survey. 97% of respondents are purchasing between \$1M and \$5M in limit.

*Note, this survey was compiled just as the COVID-19 pandemic was starting in the US, so the impacts of increased remote/telework are not contemplated within this dataset. Anecdotally, AHT is starting to see organizations review their Cyber Liability limit and IT infrastructure given the increased usage of their systems from remote locations.*

# DISEASE OUTBREAKS/GLOBAL PANDEMICS

The ongoing COVID-19 pandemic has presented International Development Organizations with an unprecedented global challenge. While the pandemic continues with no end in sight, information gathered for the survey about the response thus far provides interesting data that may be useful as the pandemic continues, as well as for future global events.

## SOME KEY FINDINGS DRAWN FROM THE SURVEY DATA:

### PLANS & PROCEDURES

#### Have a plan... and use it.

Given the global reach and complexity of the response to the COVID-19 pandemic it's not surprising that organizations leveraged a range of plans and procedures, from business continuity (83%) to pandemic response (60%), as well as country-level incident management plans (60%). Broader crisis management plans were also used to guide response by 55% of respondents. The use of this wide range of plans reflects the important role of developing and maintaining these resources prior to an event – and for having plans that are adaptable to a wider range of possible events.

**83%**  
have Business  
Continuity Plans

### INTERNAL & EXTERNAL RESOURCES

#### Teamwork, teamwork, teamwork.

Large scale, global events require a concerted response from organizations. The complexity and scale of the COVID-19 pandemic highlights the value of pre-existing internal resources, such as crisis management teams. But also essential are situationally specific organizations, such as cross operational working groups to address diverse challenges. Medical and security assistance companies provided valuable support from location-specific medical information, guidance about healthcare facilities and coordination of the movement of travelers stranded by the sudden imposition of travel restrictions in some countries. Peer support networks are often valuable sources of information that can aid in decision making and offer mutual support, especially in widescale situations or crises – and the COVID-19 pandemic is no exception.

**78%**  
have Cross  
Operational  
Working Group

**76%**  
have Crisis  
Management Team

## CHALLENGES

### The universal challenge: Business Continuity.

The unprecedented global scope of the COVID-19 pandemic impacted country offices, travelers and headquarters alike, catapulting Business Continuity as a challenge faced by 100% of respondents. Personnel stranded by sudden and severe restrictions on travel enacted by governments around the globe was the next most cited challenge by approximately 40% of those taking the survey. Confirmed or suspected COVID-19 cases were cited as a challenge by just under 30% while crime, civil unrest and other security risks exacerbated by the pandemic were noted by just under a quarter of respondents.

At 89%, most respondents rated their response to the pandemic as effective or very effective. Given the depth and breadth of the pandemic, this assessment is impressive and suggests that there will be many more lessons learned gleaned from the response to the COVID-19 pandemic that will strengthen response to similar events in future.

**100%**  
Business Continuity  
#1 Challenge

**41%**  
Stranded Travelers  
or Internationally  
Assigned Staff  
#2 Challenge

## REPUTATIONAL RISKS

“There’s no such thing as bad publicity.”  
- PT Barnum -

The famous showman, PT Barnum, once said: “There’s no such thing as bad publicity”. Organizations that have faced negative press coverage would probably disagree. Adverse press coverage isn’t a new risk for organizations implementing international development projects globally. But the proliferation of online media, as well as social media sources, has increased the potential for coverage which, in turn, increases the risk of reputational damage, legal trouble and even potential harm to personnel.

In recent years, International Aid & Development Organizations have found themselves the subject of stories about a wide range of allegations, including financial impropriety, sexual misconduct, defamation, improper registration and organizing anti-government demonstrations. While the veracity of the claims and accusations may vary, it’s essential that organizations evaluate adverse media coverage and consider a response. Increasingly, it’s essential to include social media along with traditional media resources as sources of potentially adverse coverage.

So, how are International Development Organizations identifying these issues and managing their response?

## MONITORING THE RISK

Knowing there is an issue is the first step in responding to any event or situation. The vast majority of respondents track media attention through an internal communications or similar team, while a substantial number use an automated process such as Google News, etc.

**91%**

Internal  
Communications  
Team

**61%**

Automated Process

## RESPONSE: POLICIES, PROCEDURES & RESOURCES

Once a potential issue is identified, it's essential to have policies, plans and/or procedures to guide response. Just over half of the respondents indicated that procedures were in place, which may include notifying appropriate members of the management team of adverse media coverage, guidance about who can comment to the media/on social media, etc. For most respondents, both the executive office and communication teams are involved in any response to adverse media, while a little under half report using a crisis management team, which may reflect the reality that most adverse media coverage doesn't rise to the level of an organizational crisis. Legal and security departments may be involved in response based on the nature of the issue and any resulting risks.

**57%**

Policies & Procedures  
in Place  
to Guide Response

**90%**

Communications  
& Executive Office  
Involved in Response

**44%**

Crisis Management  
Team

## TYPES OF RISK

For mission-driven organizations working to improve lives around the world, reputation is an essential element of identity and success. Not surprisingly, reputational risks lead the list of concerns that may result from unfavorable media attention. Reputational damage can impact donor perceptions, beneficiary and local community relations and staff morale. Scrutiny by host governments and threats to safety and security resulting from media coverage are less common as noted by respondents – 23% identified these as risks – but they occur. After allegations that a doctor involved in one of their vaccination programs was involved in collecting information that led to the raid on Osama Bin Laden, Save the Children in Pakistan faced closure of their offices in the country. The allegations weren't true, but the impact was real.

**90%**

Reputational Risks

# COMMERCIAL CLAIMS LOSS TREND ANALYSIS

## INTERNATIONAL AID & DEVELOPMENT ORGANIZATIONS

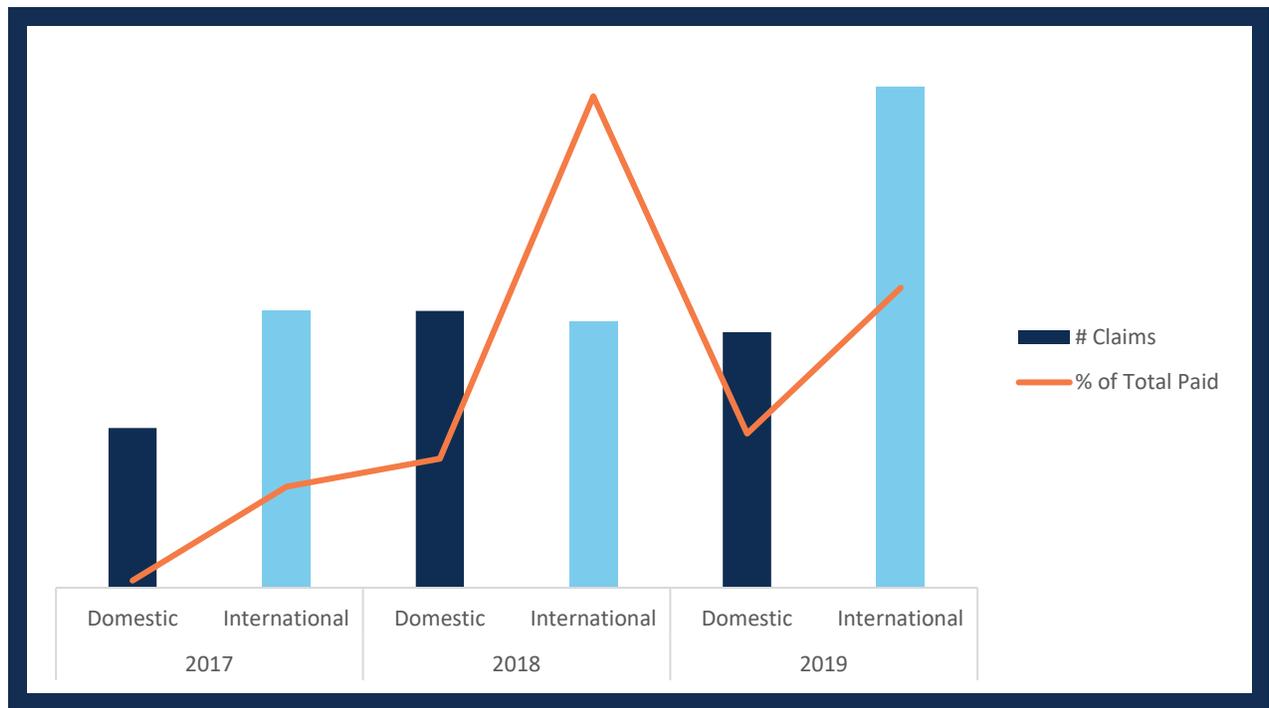
The International Aid and Development Organizations (IADO) commercial claims market is extremely complex, serving as a crossroads for nearly every line of claims, from more standard Property & Casualty to highly specialized coverage. Given the multitude of policies and legal jurisdictions at play, this space requires extra attention from risk managers, carriers and agents alike. We've prepared a loss trend analysis to identify post loss trends, as well as some of our key observations and takeaways.

### Our analysis includes:

- **Three-year loss run from insurers and AHT claim files:**

All claims have a date of loss between 1/1/17 - 12/31/19 and valued approximately as of 6/15/20. Claims dates are based on the 2017, 2018 and 2019 calendar years.

### DOMESTIC VS. INTERNATIONAL ANALYSIS



- **International Claims account for:**

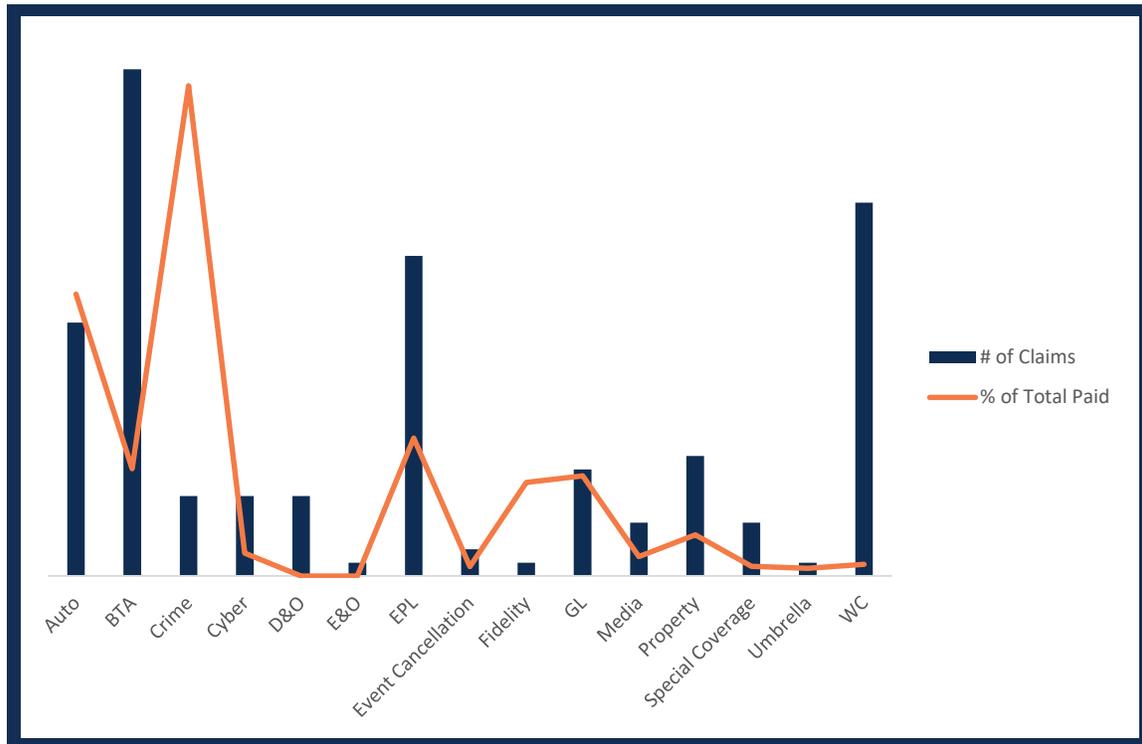
**60%**  
of Total Claims

**67%**  
of Shock Losses >\$100K

**75%**  
of Total Paid

- **Total Claims Frequency increased by 73%** between 2017 and 2019 - driven mostly by international

## LOSS TYPE ANALYSIS



- **CRIME CLAIMS** account for **3.7%** of claims reported (6 claims) but **37%** of total paid
- **AUTO CLAIMS** account for **12%** (19 claims) of claims reported but **21%** of total paid
  - Majority relates to two major accidents, one of which was > \$100K
- **BUSINESS TRAVEL ACCIDENT (BTA) CLAIMS** account for **25%** of claims reported but only **8%** of total paid
  - Only **3%** of BTA claims > \$25K
- **WORKERS COMPENSATION (WC) CLAIMS** account for **18%** of claims reported but only **1%** of total paid
- **EMPLOYMENT PRACTICES LIABILITY (EPL) CLAIMS** account for **14%** claims reported and **10%** of total paid
  - Number of claims reported split evenly between international and domestic
  - EPL claims account for nearly 50% of the Total Paid for all domestic claims
- **D&O AND E&O CLAIMS** - **7** Total reported - **\$0** paid on those claims

Top 10 International Countries		
Country	# Claims	% Total Paid
Afghanistan	15.00%	54.50%
Kenya	5.00%	17.50%
Uganda	10.00%	10.90%
Haiti	5.00%	8.20%
United Kingdom	7.50%	3.70%
UAE	2.50%	2.10%
Liberia	10.00%	0.90%
Kyrgyzstan	2.50%	0.40%
Guinea	2.50%	0.40%
Bangladesh	2.50%	0.40%
Zambia	5.00%	0.30%
Nepal	2.50%	0.30%

Africa and Middle East comprise the majority of international claims reported and total paid

## FINAL OBSERVATIONS

By definition, International Aid & Development Organizations are focused on International efforts, so it is not surprising that 60% of all claims reported were classified as International. The outsized financial impact of these 60% of claims is important to re-iterate, however - International claims account for 67% of “Shock Losses” (>\$100K), and 75% of Total Paid in our dataset.

Compare to Domestic claims, where more than half of Total Paid is related to a small handful of Employment Practices Liability (EPL) and Crime/Fiduciary Claims. Removing just a few of these Domestic losses from the dataset would boost International’s share of Total Paid to nearly 90%.

Clearly, the average International claim is more severe than its Domestic counterpart! Though the Domestic operations of an organization are susceptible to rare but serious financial and employment claims. Needless to say, IADOs need to ensure neither Domestic nor International operations are overlooked when considering their insurance and risk management needs.

# IN CONCLUSION

## NEW NORMAL, SAME GOALS

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2020 has proven to be an unprecedented year that will undoubtedly have a significant, lasting impact on the world, as well as the insurance and International Aid & Development community. As we continue to navigate the changes to come, AHT remains committed to providing strong and effective insurance and risk management services to the International Aid and Development community. The community is on the forefront of helping the world manage this crisis but will also be instrumental in the adjustment to the “new normal” and assisting communities that were affected most by this pandemic. This report and survey will continue serve as a valuable resource to gauge the larger community response to the risks encountered but also detail notable changes in insurance buying patterns. AHT is dedicated to partnering with the community and leveraging all our expertise to bring creative risk and insurance solutions to these changing dynamics.



Our team of NGO/IADO experts provides exceptional knowledge and experience in the industry – affording them the ability to provide solutions for any situation, as they’ve most likely encountered it before.

# AHT NGO/INTERNATIONAL AID & DEVELOPMENT ORGANIZATIONS LEADERSHIP & CONTRIBUTORS

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Claims Manager

# 2020 NGO & International Aid Organizations Risk & Insurance Benchmarking

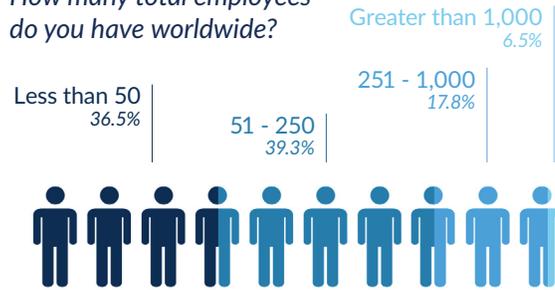
## TELL US A LITTLE MORE ABOUT YOUR ORGANIZATION

### What is your annual budget?

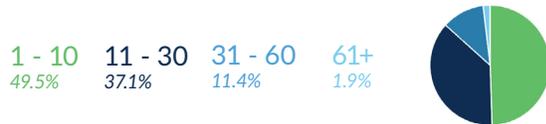
Greater than \$1B (0.9%)  
 \$251M - \$1B (4.6%)  
 \$101M - \$250M - (9.3%)  
 \$51M - \$100M - (14.8%)  
 \$11M - \$50M - (35.2%)  
 Less than \$10M - (35.2%)



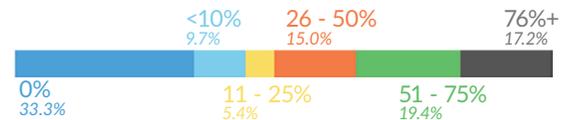
### How many total employees do you have worldwide?



### In how many countries does your organization operate?

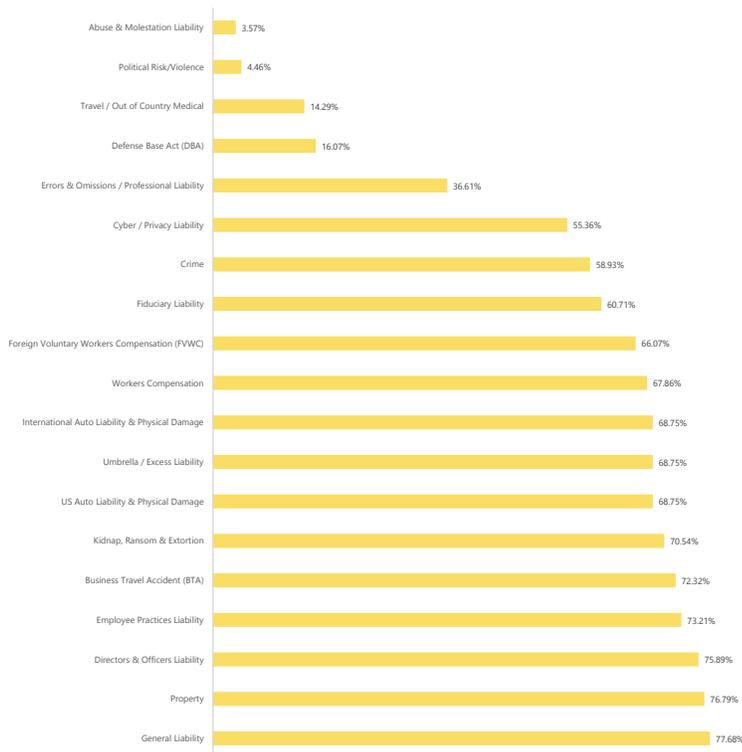


### What percentage of your staff is based overseas?

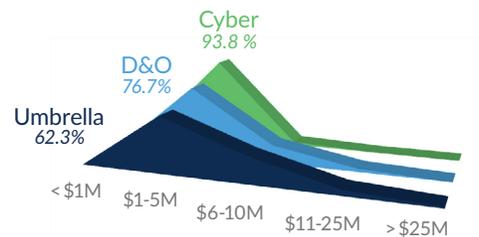


## HOW DOES YOUR ORGANIZATION PROTECT ITSELF?

### What types of insurance does your organization currently purchase?

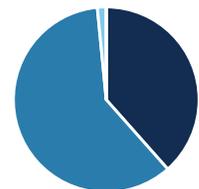


- Umbrella: What is your organization's total current Umbrella/Excess Liability limit?
- D&O: What is your organization's current Directors & Officers Liability limit?
- Cyber: What is your organization's current Cyber/Privacy Liability limit?



### What is your organization's current Crime limit?

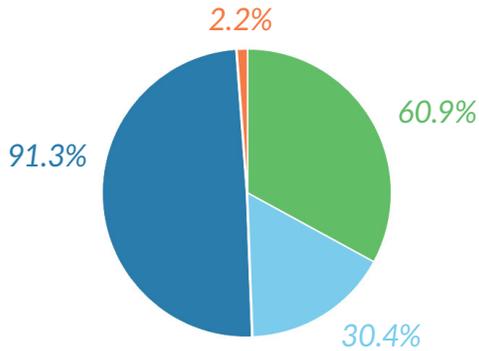
\$More than \$10 M (0%)  
 \$6M - \$10M - (0%)  
 \$4M - \$5M - (1.5%)  
 \$1M - \$3M - (60.0%)  
 Less than \$1M - (38.5%)



# 2020 NGO & International Aid Organizations Risk & Insurance Benchmarking

## TELL US ABOUT YOUR SOCIAL & TRADITIONAL MEDIA RISK MANAGEMENT

How are you monitoring social media and traditional media content for your organization?



Internally Via Communications or Equivalent Team  
 Automated Process (Google News Alerts, etc.)  
 3rd-Party Media Monitoring Company  
 Other

Which team(s) is/are involved in responding to adverse social and traditional media coverage?



Is there a clear process (policies, procedures, etc.) in place for assessing risks associated with adverse social or traditional media coverage?



If your organization has experienced adverse social or traditional media coverage, has it resulted in:

Reputational Risk  
**92.3%**

Legal or Financial Risk, Including Fines, Disallowed Costs, etc.  
**23.1%**

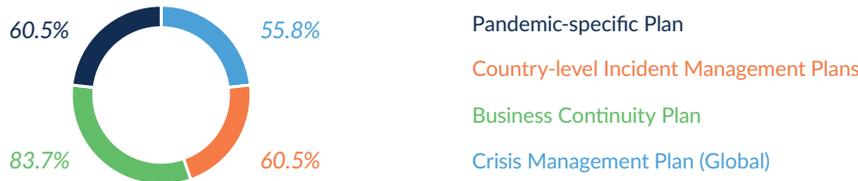
Threats to Safety & Security of Personnel  
**23.1%**

Scrutiny from Host Government Authorities  
**0%**

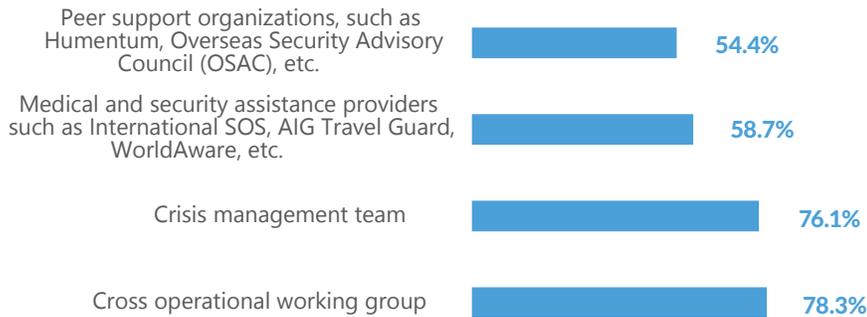
# 2020 NGO & International Aid Organizations Risk & Insurance Benchmarking

## HOW DOES YOUR ORGANIZATION MANAGE A GLOBAL PANDEMIC?

What plans and procedures are in place to guide response to a global pandemic?



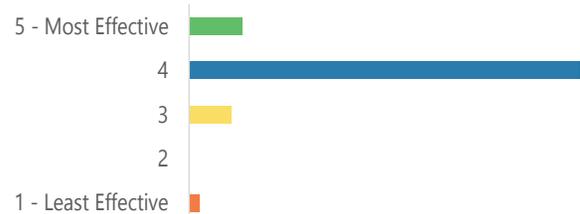
Which internal and external resources are in place to support response to a global pandemic?



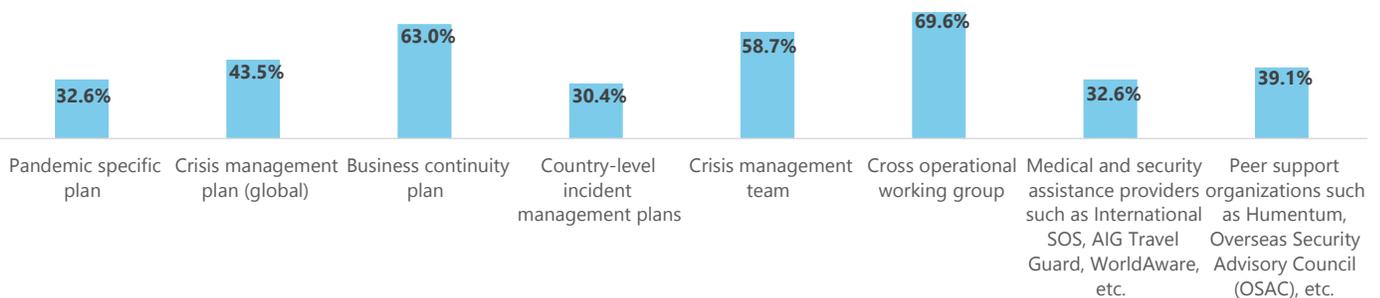
What have been the most significant challenges encountered during the COVID-19 pandemic?



How would you rate the effectiveness and response by your organization to the COVID-19 pandemic thus far?



What resources, plans and procedures have been most valuable during your organization's response?



AHT'S INTERNATIONAL AID &  
DEVELOPMENT ORGANIZATIONS TEAM

**THANKS YOU**

FOR YOUR CONTINUED WORK  
TO DRIVE THE MISSION  
OF YOUR ORGANIZATION



Protecting What Matters Most  
Providing Unwavering Value, Integrity and Excellence  
*from down the street to around the globe*