EXPOSURE AND COVERAGE REVIEW

K.R.E.M.

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ISSUE REVIEW 00

CADENCE ANNUAL REVIEW

HANDLING CLIENT CONFIDENTIAL

BOTTOM LINE UP FRONT

A [redacted] mining services group sends 140 staff a year to Colombia, Nigeria and Iraq. Its current policy covers kidnap and ransom but not express kidnap or wrongful detention, the two scenarios most likely at its sites. A broader program is advised.

140
STAFF TRAVELING PER YEAR

3
HIGH-RISK COUNTRIES IN SCOPE

4
COVERAGE GAPS IDENTIFIED

EXPOSURE SCORE

4 / 5

HIGH

LOW — CRITICAL

Scored on TAM-C's 1 to 5 risk method across travel volume, locations and current cover.

01 Key findings

EXPRESS KIDNAP — HIGH

Express kidnap risk not covered

Staff transit through Bogota and Cali, where express kidnap is the most common abduction type. The [redacted] policy wording excludes events under 24 hours, leaving that scenario without cover.

SOURCE · INCIDENT DATA

DETENTION — ELEVATED

Wrongful detention gap in Iraq

Two peer firms had staff held by local authorities in the past year over permit disputes. The group's cover does not respond to wrongful detention, and no response consultant is [redacted].

SOURCE · REGIONAL ANALYSTS

MEDICAL — MODERATE

Medical evacuation limits are low

Current medical evacuation limits would not cover an air ambulance from remote Nigerian sites to a regional hospital. The group's [redacted] plan also lacks a named medical provider.

SOURCE · POLICY REVIEW

02 Scenario exposure matrix

SCENARIO	TREND	EXPOSURE
Express kidnap during urban transit	▲ Rising	HIGH
Wrongful detention over permits	▲ Rising	ELEVATED
Extortion threats against site managers	Steady	ELEVATED
Medical evacuation from remote sites	Steady	MODERATE

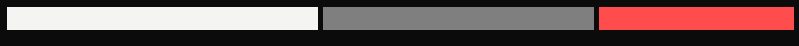
03 Review recommendations

01 Ask partner brokers to quote express kidnap and wrongful detention cover for all staff.

02 Name a response consultant and medical provider in the crisis plan before renewal.

03 Pair any new program with pre-travel training for staff bound for high-risk sites.

REVIEW INPUTS



Travel data 40% · Incidents 35% · Policy terms 25%

WHAT THE CLIENT RECEIVES

→ Exposure review by location

→ Gap analysis of current cover

→ Introductions to partner brokers

→ Crisis response planning support

ILLUSTRATIVE SAMPLE, NOT AN OFFER OF INSURANCE. COVER IS ISSUED WITH PARTNER BROKERS. FULL REVIEWS ARE DELIVERED TO CLIENTS ONLY.

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