

A2ii-IAIS Pandemic Risk Webinar series #1

The Protection Gap

13 July 2020

Interprefy

En Français

1. Pour écouter en utilisant vos ordinateurs, cliquez sur le lien

<https://interprefy.interpret.world/login=A2iilAIS> sur les navigateurs Chrome ou Mozilla Firefox.

2. L'application "Interpefy"

- Téléchargez l'application gratuite "Interprefy" sur l'App Store ou Google Play
- Entrez le jeton : **A2iilAIS** et sélectionnez votre langue. Puis appuyez sur CONNECT

En Español

1. Para escuchar usando sus computadoras, haga clic

<https://interprefy.interpret.world/login=A2iilAIS> usar los navegadores Chrome o Mozilla

2. "Interpefy" Aplicación

- Descargue la aplicación gratuita de Interprefy desde App Store Google Play
- Ingrese el token: **A2iilAIS** y seleccione su idioma. Luego, presione CONECTAR

A2ii-IAIS



IAIS
Jonathan Dixon

Secretary General,
International Association of
Insurance Supervisors (IAIS)

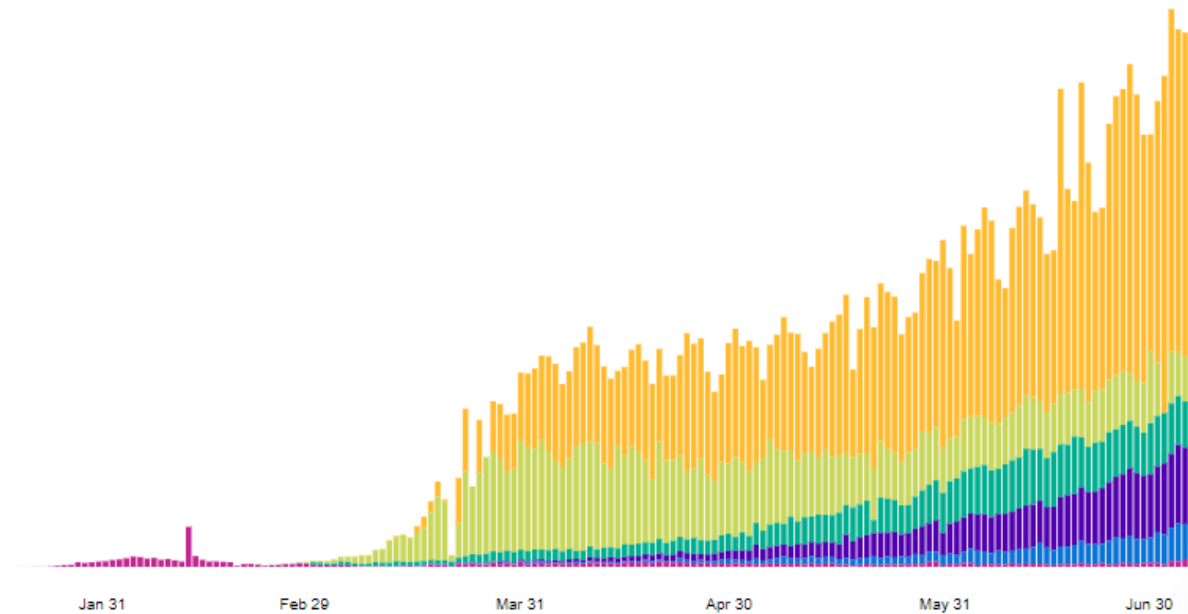
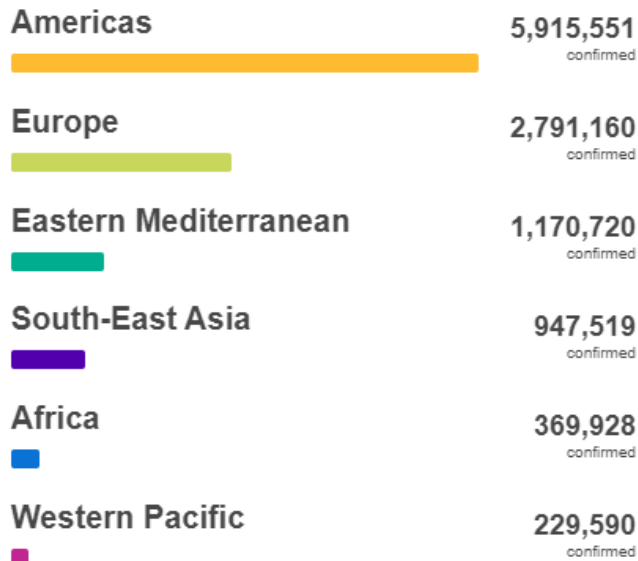


A2ii Moderator
Hannah Grant

Head of Secretariat,
Access to Insurance
Initiative (A2ii)

Jonathan Dixon, Secretary General IAIS
(Recorded Message)

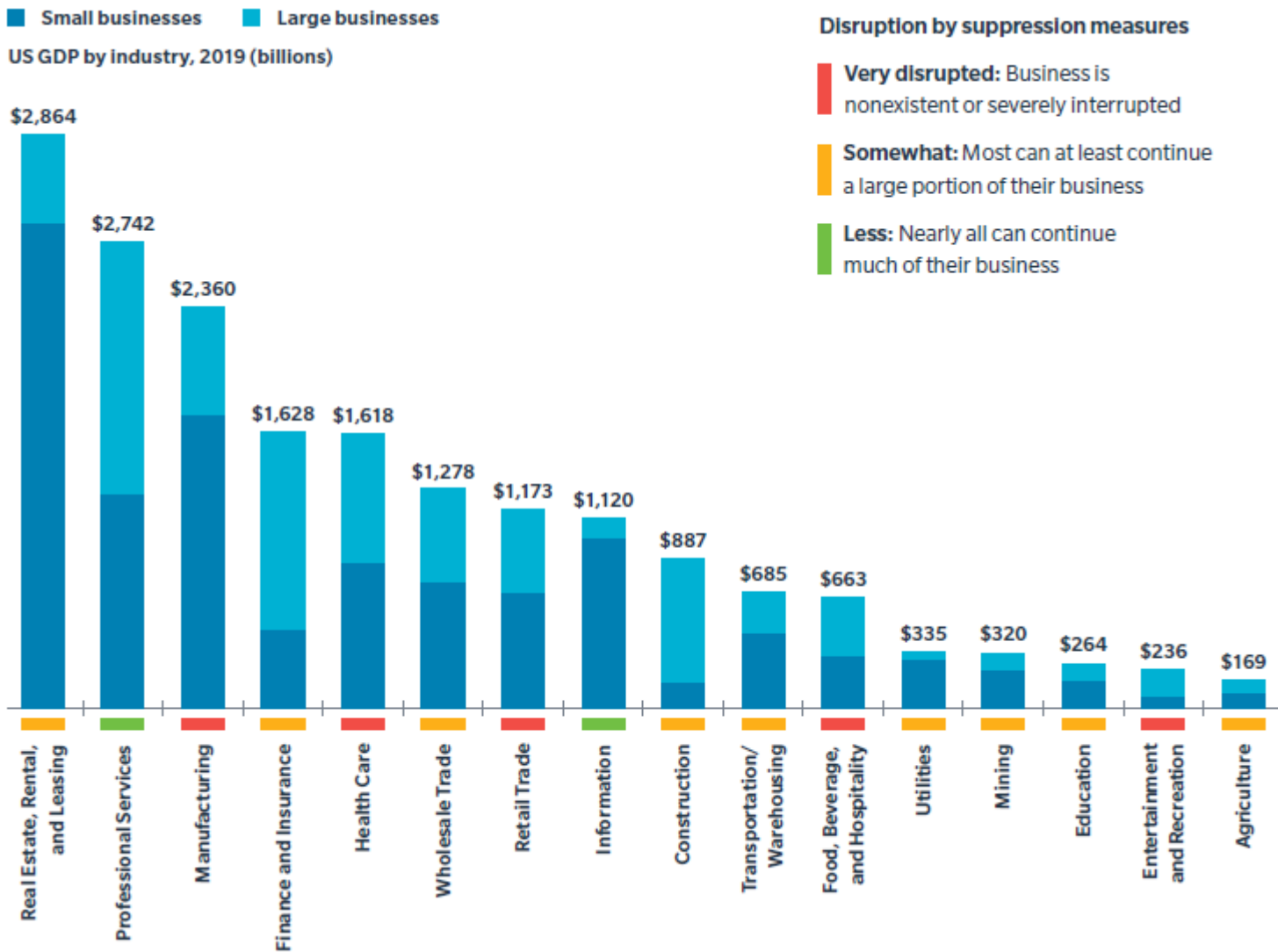
Spread of cases - Geographic distribution of COVID-19 cases worldwide










Source: World Health Organization
Data may be incomplete for the current day or week.

Globally, as of 7 July 2020, there have been 11,425,209 confirmed cases of COVID-19, including 534,062 deaths, reported to WHO.

Disruptions from COVID-19 vary significantly by industry



COVID-19 relevant policies' coverage and exclusions

	LINE OF BUSINESS	TYPES OF LOSSES COVERED/BENEFITS PROVIDED	POTENTIAL COVERAGE EXCLUSIONS
	Life	Death benefits to beneficiaries	Cause of death exclusions are rare
	Health	Expenses for testing and hospitalisation	For private systems, some as procedures are new but generally addressed
	Travel	Reimbursement for trip cancellation Medical expenses abroad	Exclusions for known circumstances
	Property damage	Business interruption	May require physical damage to insured property Maybe infectious disease exclusion
	Workers compensation/ Employment practices	Compensation for injured employees	May only apply if employer negligence or above normal risk of exposure
	Directors and officers liability	Compensation for injured shareholders	Minimal
	General/public liability	Compensation to other affected stakeholders	Minimal

Panelists



World Bank
Craig Thorburn

Lead Insurance Specialist,
World Bank



Asia Development Bank

Arup Chatterjee

Principle Financial
Specialist, Asian
Development Bank



Africa Risk Capacity
Lesley Ndlovu

CEO, Africa Risk Capacity



UNDP

Jan Kellet

Special Advisor, United
Nations Development
Program (UNDP)