

The SCOR logo is rendered in a white, bold, sans-serif font. The letter 'O' is stylized as an infinity symbol. The background features a dark blue gradient with various geometric patterns, including circles, squares, and lines, some of which are faintly visible behind the logo.

The Art & Science of Risk



SCOR Annual Conference

Pushing the edges of risk awareness and insurance:
The role of the (re)insurance industry to cover risks affecting societies and governments
including new applications of artificial intelligence

28 & 29 September 2017



**Political risks, last option:
the rise of fragile states,
irregular conflict and non-state actors**

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A person wearing a blue shirt and a straw hat stands in the center of a vast, cracked, and dry field. The ground is composed of numerous irregular, brown, polygonal blocks of parched earth, with deep fissures between them. In the background, there are sparse trees and a hazy horizon. The overall scene conveys a sense of extreme drought and agricultural hardship.

Political Risk: The Rise of Fragile States, Irregular Conflict and Non-State Actors

Water?

Food?

A person wearing a blue shirt and a straw hat is seen from behind, walking across a vast, cracked, and dry landscape. The ground is composed of large, irregular, brownish-grey blocks of parched earth, with deep, dark cracks separating them. In the distance, there are some wooden posts or stumps, and a faint line of trees under a hazy sky. The overall scene conveys a sense of extreme drought and hardship.

Do the poor have access to adequate housing?

Can the state perform core services?

Are housing and general living costs costs in line with the general economy?

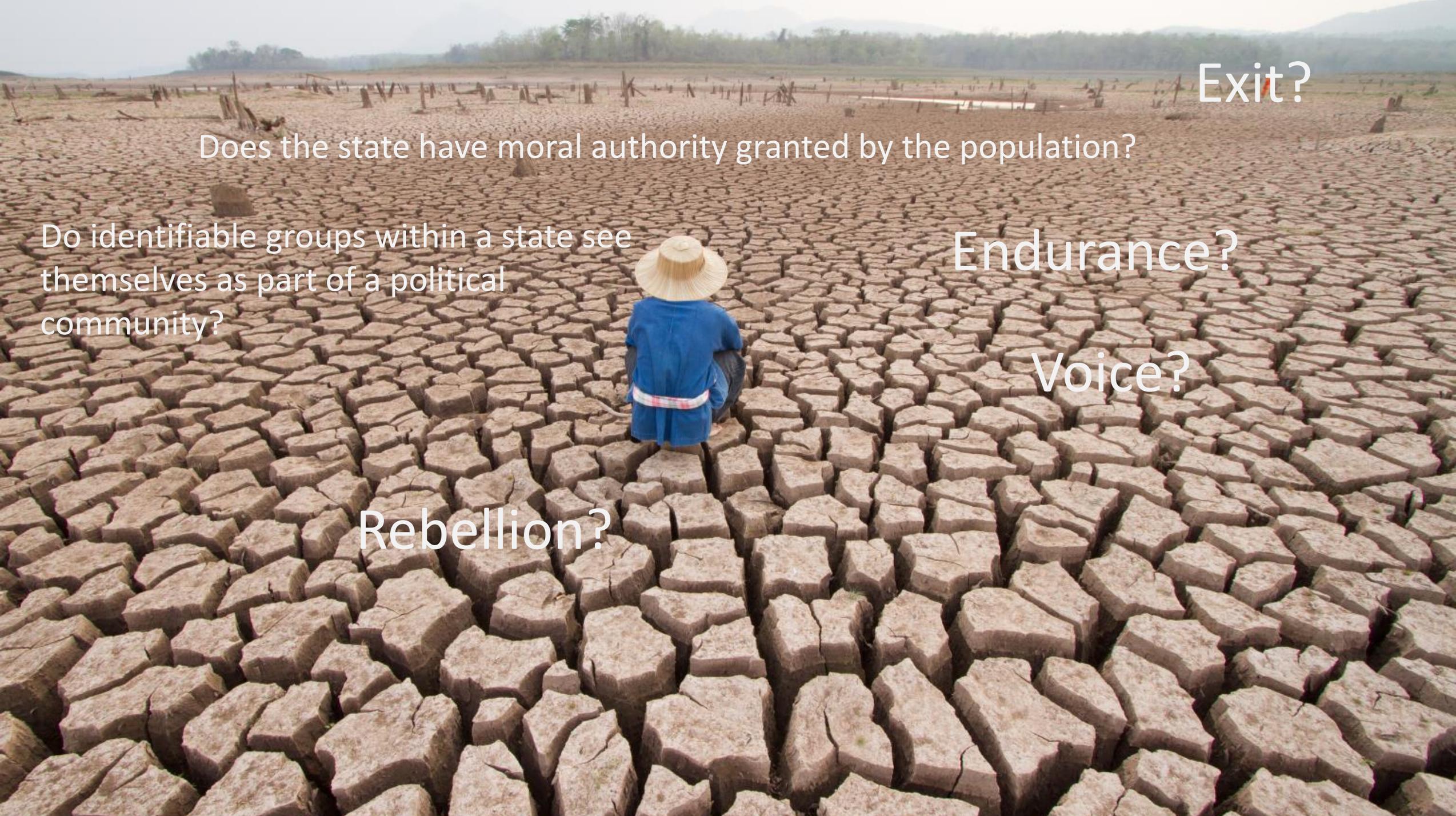
Is there an adequate supply of fuel?

Is there equal access to public services?

Is there access to an adequate potable water supply?

Is sanitation system adequate?

What is the level of school enrolment?

A person wearing a blue shirt and a straw hat is sitting on a vast, cracked, and dry field. The ground is composed of large, irregular, brownish-grey blocks of parched earth, with deep fissures running between them. In the background, there are some wooden posts and a small structure, possibly a well or a fence, under a hazy sky. The overall scene conveys a sense of drought and hardship.

Exit?

Does the state have moral authority granted by the population?

Do identifiable groups within a state see themselves as part of a political community?

Endurance?

Voice?

Rebellion?

Contract Frustration

Trade Credit

Strikes, Riots, Civil Commotion

Terrorism

Civil War, Revolution, War

Arbitration Award Default

Forced Abandonment

Forced Divestiture

License Cancellation

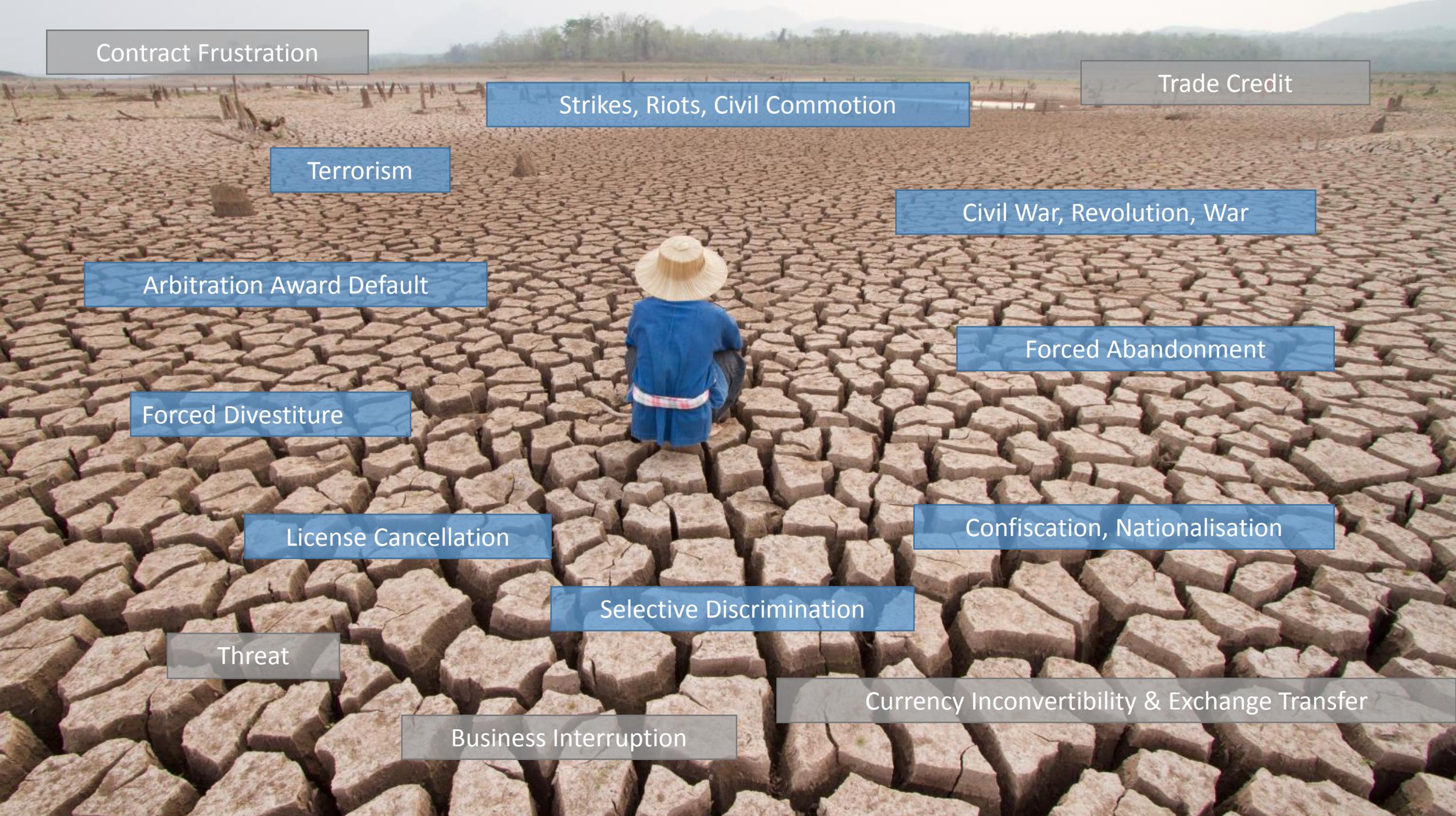
Confiscation, Nationalisation

Selective Discrimination

Threat

Currency Inconvertibility & Exchange Transfer

Business Interruption



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