

# "INSURANCE TOOLKIT IN A CHANGING WORLD"

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Strictly Confidential

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# CONTENT TOPICS

01

PARADIGM SHIFT

02

RISK BAROMETER: GHANA'S  
OUTLOOK

03

GHANA & THE REST OF THE  
WORLD

04

INSURANCE??

05

OTHER RISK MANAGEMENT  
MEASURES

06

COVID-19 IMPACT

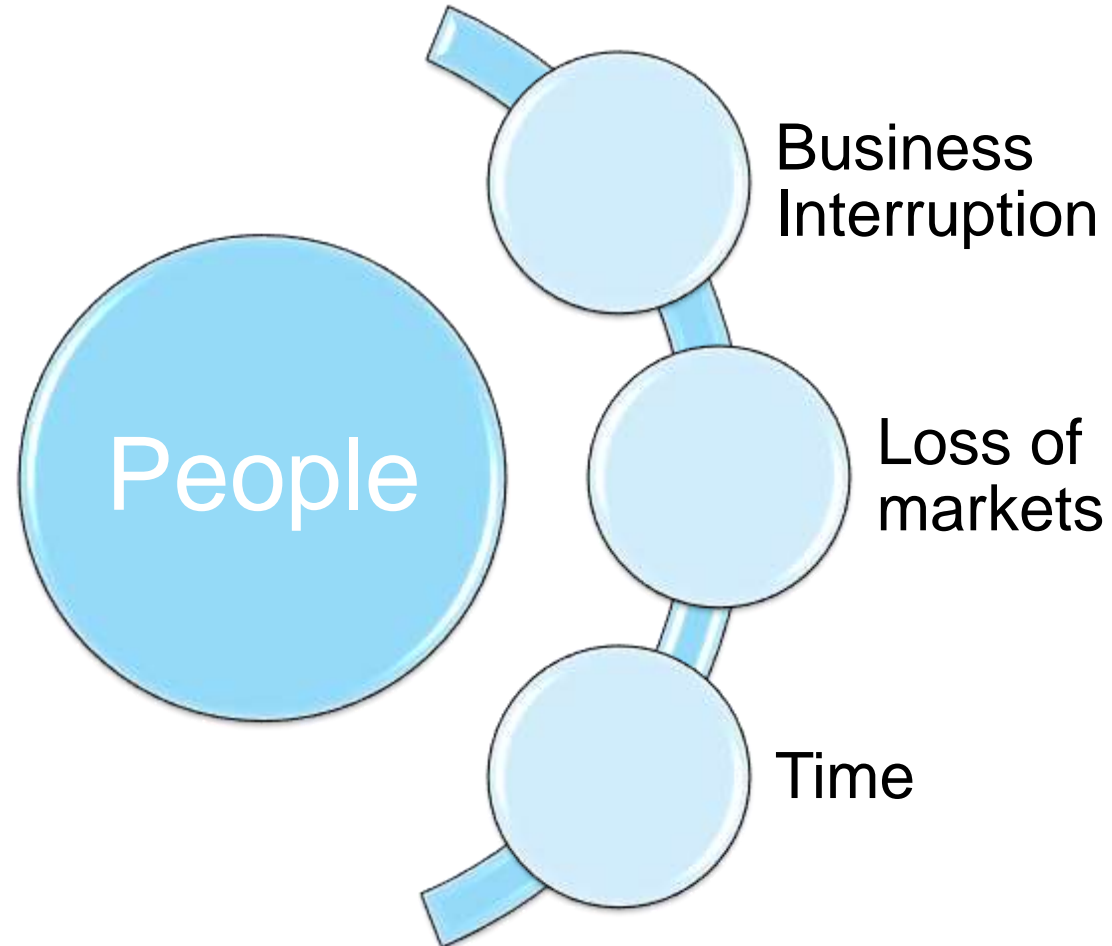
# PARADIGM SHIFT



Fundamental shifts that address biological, Physical and emotional challenges

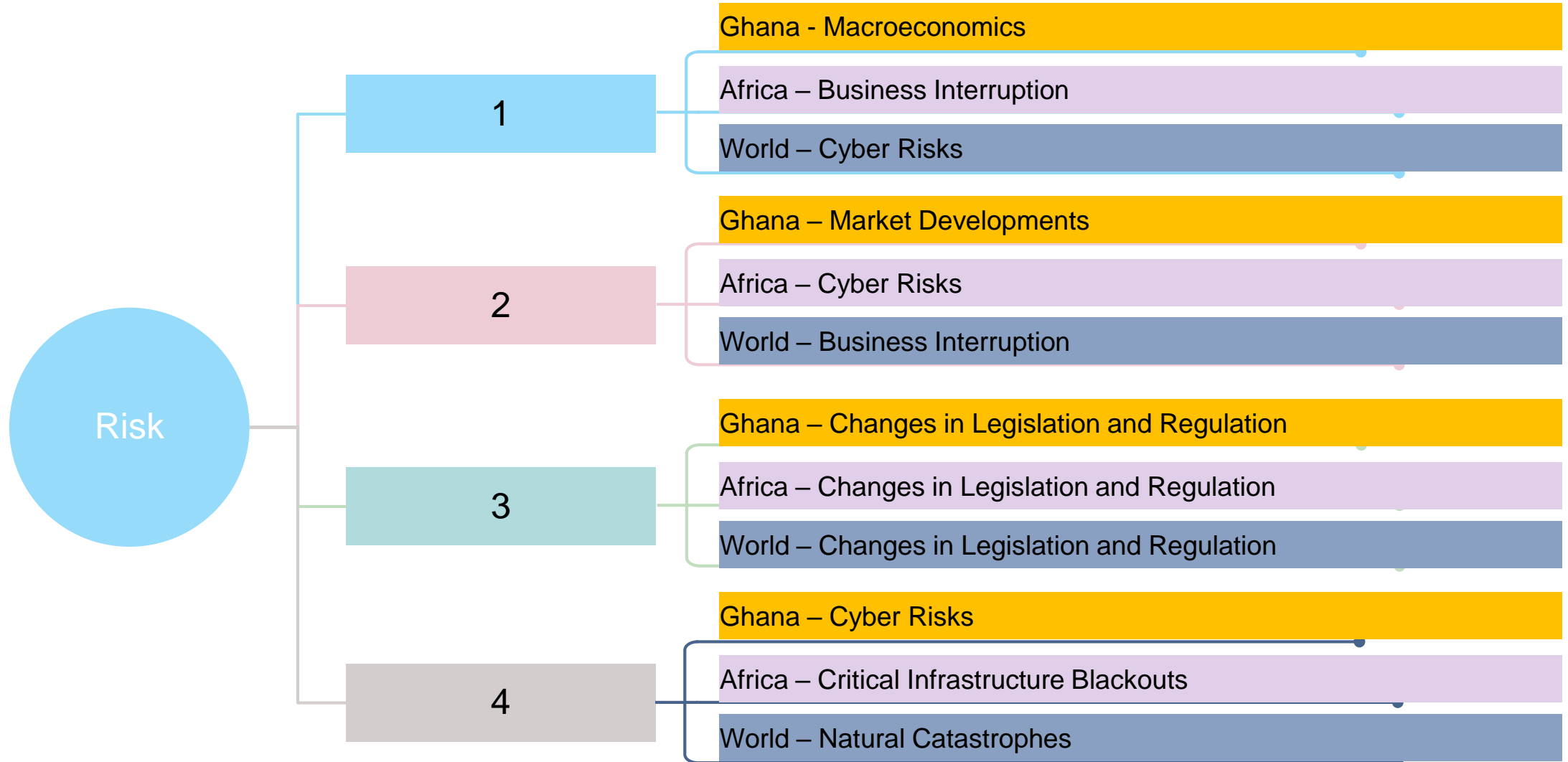


# ARE YOU COVERED?



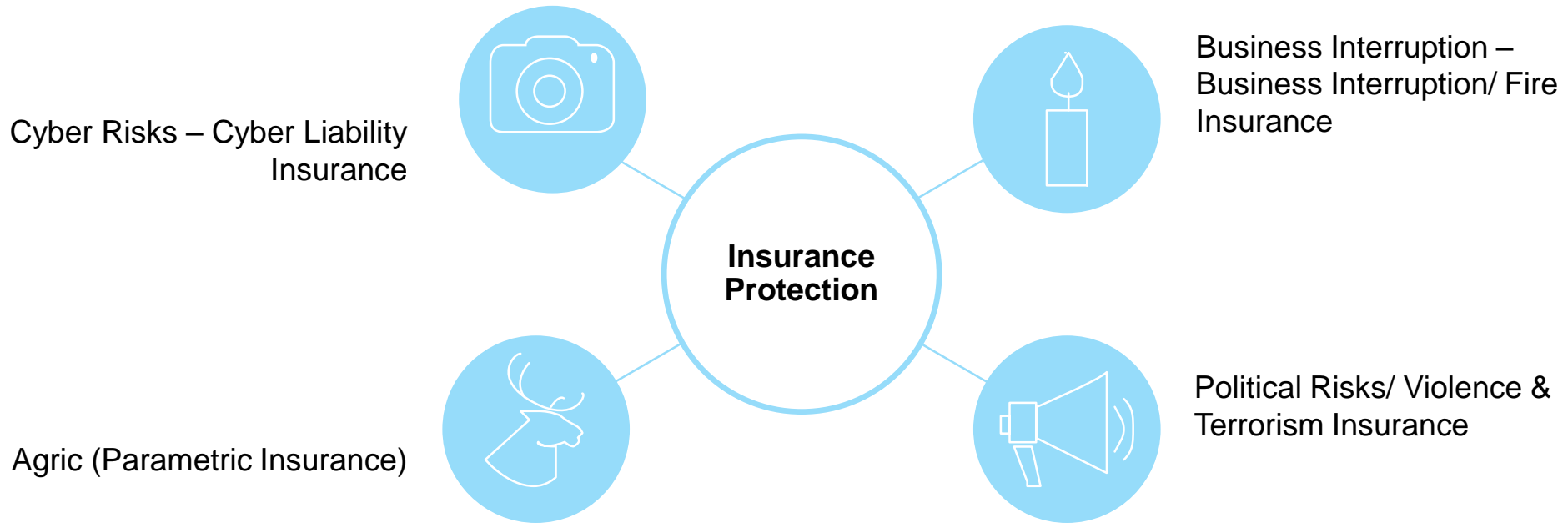


# TOP 10 RISKS – GHANA AND THE REST OF THE WORLD





# INSURANCE SOLUTIONS TO THE RISKS

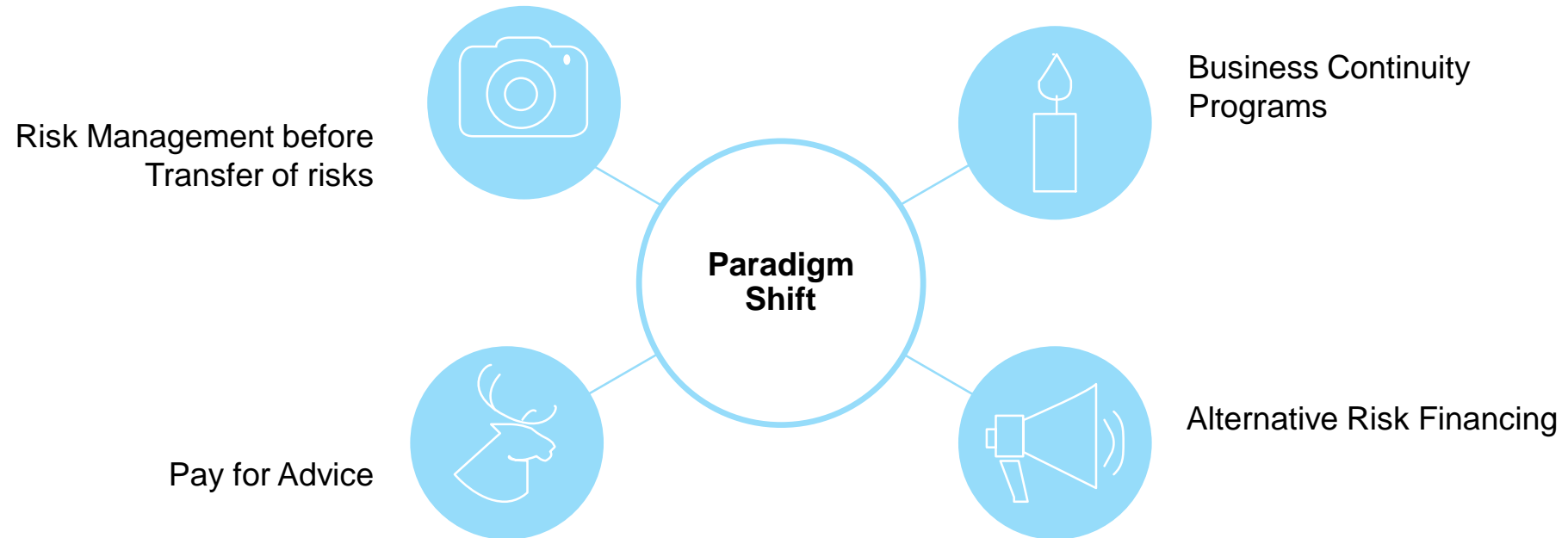


Computers/Cellphones/Data processing?



# WHAT TO DO...

**Prevention is the 1<sup>st</sup> line of defense – Identify, Analyse, Action, Monitor/Evaluate Control**





# CYBER RISKS, DIRECTORS & OFFICERS LIABILITY

**The advent of COVID-19 and increased remote working, causes businesses to consider the following cybersecurity questions.**

1. Are the remote connections employees are using restricted to company supplied secure equipment?
2. Is there adequate capacity to facilitate a sudden increase in volume, beyond the current volume, of remote workers and maintain remote access to all critical infrastructure?
3. Are all employees using necessary information technology security measures including VPN, etc. for the remote connections?
4. Are remote access control (request, obtain, use, terminate) policies and procedures being updated to enable staff to regularly work remotely on a formal basis?
5. Are communication channels and collaboration frequency enhanced to prevent remote employees vulnerable to disinformation (to take advantage of fears over coronavirus) related to COVID-19 cyber threats? Specifically, is there additional awareness, or training, being pushed out to employees related to emerging phishing threats or other known attack methods being monitored through the company's threat intelligence?





# CYBER & SUPPLY CHAIN RISKS

## IT Infrastructure

Secure environment

Service provider dependencis

## Cyber Operations

Alerts and audit logs

Multi factor authentication

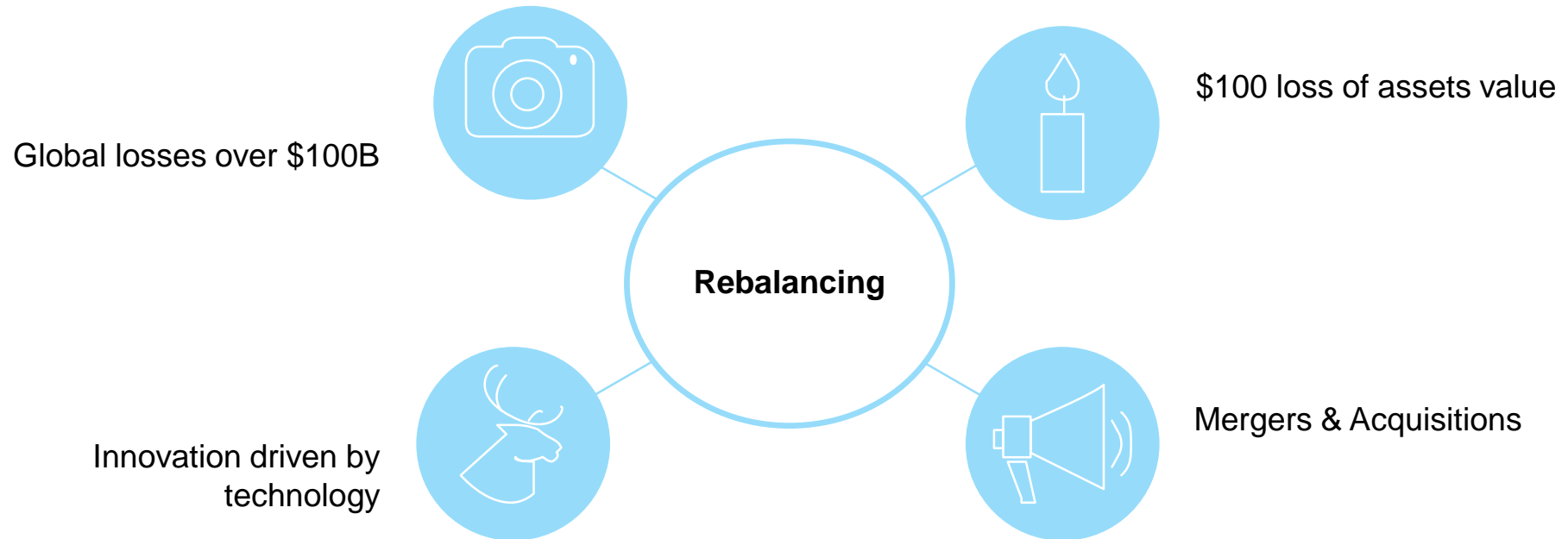
## Guidance to employees

Phishing threats

Family use of company equipment



# IMPACT OF COVID ON THE INSURANCE INDUSTRY



Debate on business interruption losses?