

# ARE YOU AWARE OF THE GLOBAL RISKS?



## GLOBAL RISK PERCEPTION

Source : World Economic Forum Global Risk Perception Survey 2021

### SHORT TERM RISKS

Clear and present dangers

Extreme weather  
Livelihood crisis  
Climate action failure

### MID TERM RISKS

Knock-on effects

Climate action failure  
Extreme weather  
Social cohesion erosion

### LONG TERM RISKS

Existential threats

Biodiversity loss  
Extreme weather  
Climate action failure

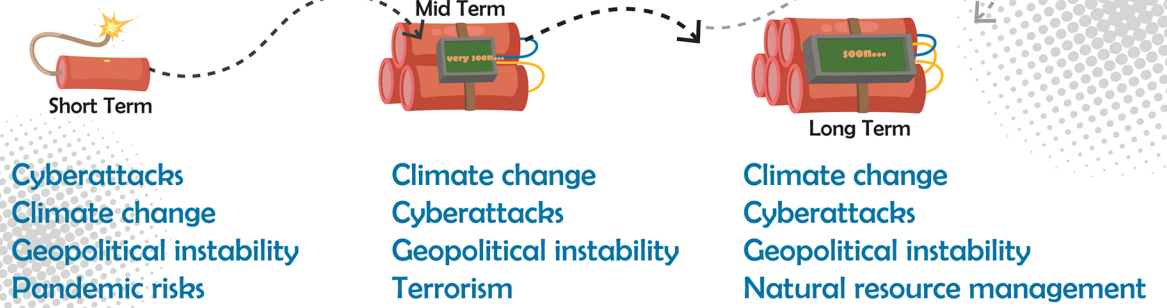
## RISKS THAT WORSENEDED THE MOST SINCE THE START OF THE COVID19 CRISIS:

Source : World Economic Forum Global Risk Perception Survey 2021

Social cohesion erosion    Livelihood crisis    Climate action failure

## RISKS OF GREATEST CONCERN TO THE INSURANCE SECTOR:

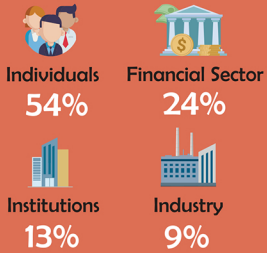
Source : ACA Insurance Day 2021



## RISKS OF CYBERSECURITY:

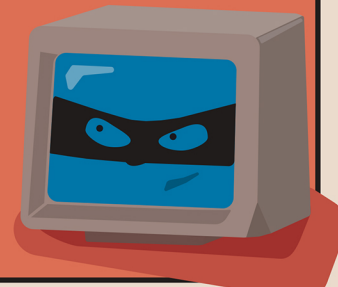
### Cyberattacks victims in Luxembourg:

Source: CIRCL 2020

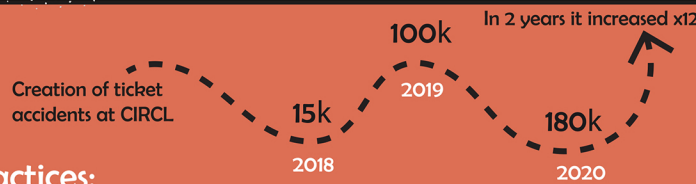


### Best practices: 6 tips for preventing cyberattacks

- Protect your data
- Avoid pop-ups, unknown emails, and links
- Use strong passwords and 2-way-authentication
- Use VPN
- Invest in security systems and back up your files
- Invest in training



Human error was the cause of approximately 90% of data breaches  
Source : CybSafe analysis of data from the UK Information Commissioner's Office



In 2020  
80% of cyber losses were due to malware attacks

32% of attacks were ransomware

In 2021 +600% of cyberattacks

Average cost of a malware attack:  
2.4 million dollars

Every 11 seconds in the world a person falls victim to a cyberattack

Sources : Marsh/Microsoft/KIVU/ CMS Survey 2021  
Gallice International 2021

## RISKS OF CLIMATE CHANGE:

### Situation in Luxembourg



2020 : 8th consecutive year with the most "hot" days



2020 : 7th consecutive year with below normal precipitation  
Source : STATEC



Floods in July 2021 caused : 6500 damages to homes and businesses & 1300 flooded vehicles  
Total cost of €135 million -> 6300 victims compensated  
Source : ACA

### Last 7 years were the warmest on record



2020 : the warmest year in Europe  
2021 : the fifth warmest year in history -> hottest summer 2021 with a record of 48.8° recorded in Sicily  
Source : Copernicus, the European climate monitoring agency

# IT'S TIME TO TAKE ACTION!

Each company can contribute by:

- Measuring and analysing greenhouse gas emissions
- Reducing energy consumption & using renewable energy
- Reducing waste and fighting against obsolescence
- Optimising employee transport
- Choosing more ecological infrastructures and equipment
- Raising awareness among employees, stakeholders and customers
- Encouraging environmentally friendly ways of working
- Speaking up! Campaigning for the fight against climate change

### The 5 most costly natural disasters of 2021



Source : Counting the cost 2021, Christian Aid