

Global civil unrest on the rise and insurance claims?

27 July 2023  Tim Johnson

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[According to a recent study by Chaucer,](#) **Insurance business transfers: Clarity is key - (another) reminder from the courts** the last year has seen a 3% increase in the number of incidents of civil unrest globally, with the number of incidents rising to over 30,000.

Whilst unrest has been witnessed across the whole of Europe, France has seen the greatest increase, with a 55% increase in incidents in the first quarter of 2023. This increase follows anger after pension reforms and [further unrest in recent weeks in response to a fatal shooting](#) by Police. The civil unrest in France has led to strikes, transport cancellations, lootings, damage to public buildings and violence.

Consideration for insurers

Inevitably, damage arising from the protests may lead to an [increase in claims under contents, buildings, business interruption, professional indemnity and political violence policies](#). Whilst most policies exclude damage (and subsequent interruption) arising from riots and civil commotion, insurers should be aware of the growing demand for this coverage. For insurers who do give such, it would be sensible to review their risk modelling and policy wordings given the potentially systemic nature of riot and civil commotion losses.

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