



How life experience teaches us Risk Management

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Risks associated with Phones

Risk	Prevention
Cracked screen	Case
Lost data	Back-up creation
Infected by virus	Kaspersky
Stolen	Insurance

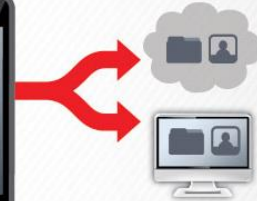


ROUGHLY HALF OF ALL AMERICAN ADULTS OWN A SMART PHONE.

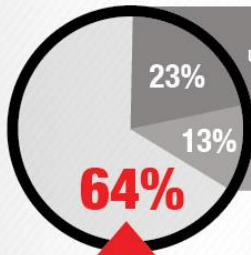


In the past year alone, our survey projects that at least **7.1 MILLION** smart phones were irreparably **DAMAGED OR LOST OR STOLEN & NEVER RECOVERED.**

69%
DO NOT
BACK UP THEIR
PHONE DATA.



So your photos, videos, and other personal content could disappear, if your phone does.



USE A FOUR-DIGIT PIN **1 2 3 4**

USE A LONGER PIN, A PASSWORD, OR AN UNLOCK PATTERN



More secure protection than a 4-digit PIN.



DO NOT USE
A SCREEN
LOCK AT ALL.

Beyond locking your screen, phones offer other protection measures: encryption, for example. 8% use those measures.

PROTECT WITH APPS

15%
USE

ANTIVIRUS APPS

As with a computer, you can install **ANTIVIRUS APPS** that keep malware away from your smart phone.

22%
USE

PHONE LOCATOR

There's software that can locate your **LOST OR STOLEN** smart phone.

8%
USE

REMOTE WIPE

And some apps can **WIPE OUT THE CONTENTS** of your phone if it winds up in the wrong hands.



ONE MORE NUMBER...



39%
OF RESPONDENTS

WERE NOT USING
ANY OF THESE
PROTECTIVE
MEASURES.





Risk Facts in Latvia, 2016-2017

- **5 workplace accidents** every day*
- **2-3 car thefts** every day**
- **1 fire** every hour***
- **5 traffic accidents** every hour****

*Overview by the State Labour Inspection, in 2016 – 1849 accidents

IeM statistics for 2017 – 428 vehicles in **6 months

***VUGD statistics for 2016 – 9288 fires

****TA data in Latvia, 2016 (CSDD) – 43 348 TA



Risk Management and Insurance

- Professional bachelor study programme,
- **4** years of studies, **26 weeks** spent in **internships** at insurance companies;
- **54 graduates** since 2011.
- **59 current students**, with **17-20** new students each year.
- **Most** students and graduates **employed in insurance companies**



Risks associated with the Study Programme

Risks	Prevention
Studies would not provide knowledge on most recent trends	Cooperative agreements with 6 insurance companies and Latvian Insurers Association; specialists' advice to improve the programme; companies provide lectures, and students do the applied research on introducing new products into the market
Theoretical studies without providing understanding of reality	Excursions and internships in insurance companies
Narrowminded view – studies focus on risk management in a Latvian context	Long-lasting cooperation with partner universities in the Netherlands, Germany. Exchange studies, collaboration between students in Business Weeks by solving cases of Risk Management.

Erasmus+ Partnership to ensure Risk Management

- Project participants: *BA School of Business and Finance, Vilniaus kolegija/University of Applied Sciences, and Rotterdam University of Applied Sciences*
- + 2 industry agents
(*Balta/PZU, Latvian Insurers Association*)





Erasmus+ Partnership to ensure Risk Management

- Project **duration**: 2 years
- Events:
 - 4 international project meetings;
 - 3 learning seminars – “Business Weeks” (with 36 students involved in each event);
 - 1 event/conference on the distribution of the project results.



Erasmus+

Partnership to ensure Risk Management

- Project **outcomes**:
 - Website with information on the most important facts - www.perm.lv
 - IT system: <http://perm.ba.lv/game>
 - IT system handbook/instructions: (finalised by 30.09.2017)



Thank you to the organisers
and participants of the project!
Good luck in your further co-
operation!