Travel Risk Management
Keeping business travelers safe and secure

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Travel Risk Management:
Keeping business travelers safe and secure

Contents

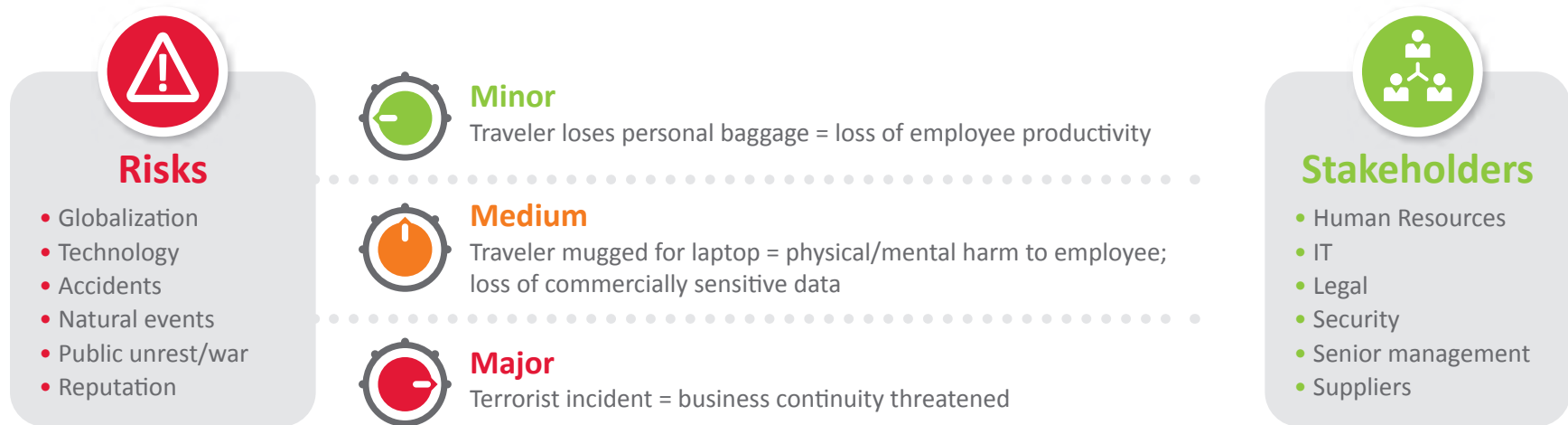**Claudia Unger**, Director of Research & Intelligence for BCD Travel

Claudia leads a research team charged with identifying ideas that businesses can use to improve their travel programs. They take intriguing tactics and concepts that are being used outside our industry— and some that are way out on the frontier, like behavioral economics—and explore how to make them resonate in managed travel.

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Safe and productive

Fulfill your duty of care by protecting your travelers, your bottom line and your reputation

Knowing the **risks** and **impacts** your travelers are facing and **involving** the **right people** will keep everyone safe

Risks

- Globalization
- Technology
- Accidents
- Natural events
- Public unrest/war
- Reputation

Minor
Traveler loses personal baggage = loss of employee productivity

Medium
Traveler mugged for laptop = physical/mental harm to employee; loss of commercially sensitive data

Major
Terrorist incident = business continuity threatened

Stakeholders

- Human Resources
- IT
- Legal
- Security
- Senior management
- Suppliers

Successful **travel risk management** starts here:

Risk assessment

- Incidents to date
- Destination assessment
- Types of risk

Draw on the valuable insights of experienced travel risk management consultants

Prevent and prepare

- Security tips
- Crisis management
- Insurance

Help travelers make good decisions before they leave and while en route

Communicate and audit

- Get traveler buy-in
- Ask for feedback
- Reinforce importance

Demonstrate your commitment to your employees' wellbeing

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Executive summary

Your employees are at risk whenever they take a business trip:

- They stand out from the local population
- They often visit unfamiliar places
- Tiredness/jetlag may affect their judgment
- There are more/unknown health threats
- Driving, even to the airport, is always a risk

If one of your travelers is involved in a serious health, safety or security incident, your company potentially faces several consequences, including:

- Legal
- Financial
- Damaged reputation

And there are other threats to consider, including the loss of commercially sensitive data, and corruption and bribery.

So it's no surprise to find that travel managers give travel risk management (TRM) a high priority in their travel program, sometimes even ahead of making cost savings.

While the events of 9/11 promoted awareness of the importance of TRM, three recent trends have enhanced its application:

- Globalization: Businesses are sending more travelers to more destinations, especially in emerging markets.
- More focus: Risk management has risen sharply up the agenda in corporate boardrooms.
- Legislation: Companies are feeling more pressure to do everything they reasonably can to look after their employees.

So how well are businesses risk-managing their travel? We surveyed 510 travel managers globally in November 2014 and found a mixed picture.

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The good news is many companies are already using a wide range of TRM tools and processes. The bad news is there's often no strategy to join all these tools and processes together.

This lack of co-ordination is the dangerous fault line in TRM today: lots of good practices but no one co-ordinating and managing them. To create a reliable TRM strategy you need a road-map, so we have created one for this white paper:

Organize	Collect	Analyze	Plan	Execute	Communicate	Audit
Get the right people involved	Get the right data	Map your risks	Mitigate your risks	Introduce the right tools and processes	Inform travelers, inform yourself	Keep the program alive and relevant

That's our road-map. Now it's time to take the journey. Please read on for much more detail.

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Introduction

The link between travel and risk

Travel is a risky business. Whenever employees set foot outside their regular workplace, their exposure to security, safety or medical problems increases. There are many reasons why, including:

- Business travelers usually stand out from the local population as different (and probably richer), making them a target for criminals and terrorists.

- They may be visiting unfamiliar places.

- They are often tired and/or jetlagged.

- They face more health risks outside their home environment.

- Flying and rail travel are relatively safe, but car travel (an element of most business trips) is not, especially if the traveler is doing the driving.

Hence there's a good chance of an incident occurring during a trip. Examples include unrest at a destination, mugging/theft, car accidents, natural disasters and disease.

Of course, the level of risk varies according to the trip, and the vast majority of journeys pass off incident-free. But the reality is more complicated than that. No trip is totally risk-free; it's easy for a traveler to become complacent in familiar situations, such as driving home from an overnight flight, and this makes them more vulnerable to unexpected incidents.

So all travelers face risk when they travel, and this risk is shared by employers too. If employees suffer injury or illness on a trip, the company could face legal and financial consequences, damaging their reputation. And failing to look after employees is only one type of travel-related risk companies need to think about. Other, less obvious but still damaging, potential challenges include:

- Loss of commercially sensitive data

- Misbehavior by traveling employees

- Corruption and bribery

Are you risk-managing your meetings?

When companies think about their travel risk management (TRM), they usually focus on trips by individual employees. But what about meetings and events? It's true that companies don't normally stage conferences or other group activities in the highest-risk countries, but that doesn't mean their events are risk-free. Publicized high-profile events such as sponsored sports tournaments, or annual general meetings, are known to carry risks, but even get-togethers such as global sales meetings can attract unwelcome attention and are not immune to incidents. All need specific plans and briefing.

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Why travel risk management has become even more important

Today's travel managers fully understand how important TRM is to their travel program, their travelers and their company. In fact, they rate traveler safety and security even more importantly than savings and cost control:

Please rate the importance of each of the following program goals to your company

Legend: Not at all important | Low | Medium | High
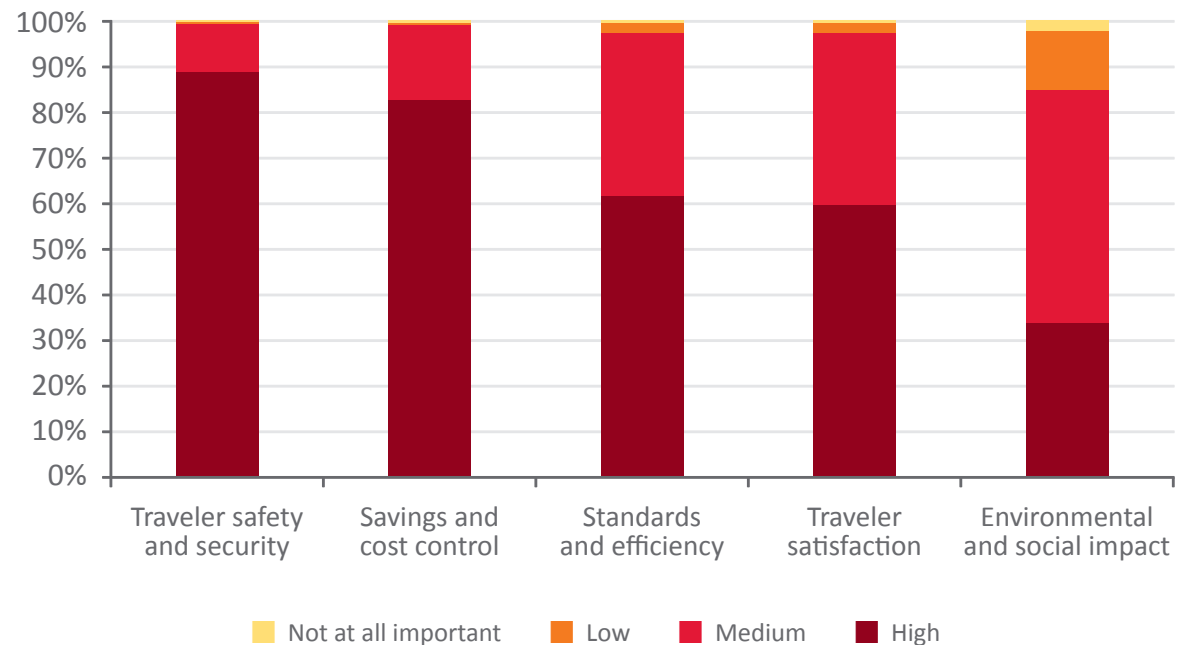
(Source: Survey of 510 travel managers conducted by BCD Travel, November 2014)

See the next page for several reasons why TRM has become a top priority for travel managers.

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Globalization

Companies of all sizes are increasingly sending employees to more countries. Some are remote or high-risk destinations. And it's getting more difficult to determine the current level of risk for some countries, particularly as this is growing even in destinations previously regarded as low-risk.

Growing focus on risk

Management of all types of risk has risen sharply up the agenda in corporate boardrooms. Investment analysts now assess listed companies formally on the strength of their risk management. Many large organizations—and even smaller ones—have created internal groups to oversee their risk management strategies. Some have gone even further and appointed chief risk officers to take charge of minimizing threats to all areas of their business.

While it is encouraging that many companies look after their employees, it's a serious concern that there's still some that aren't doing enough. This needs highlighting, because companies can quickly find their finances and reputations damaged if they are judged to be negligent after a major incident. But even if the reality is that these travelers' employers do have a robust TRM strategy, the poor perception could be hurting their ability to attract and keep good employees.

Legislation

Companies are feeling greater legal pressure to do everything they reasonably can to protect the health and safety of employees. The United Kingdom's Corporate Manslaughter and Corporate Homicide Act of 2007 (see next page) has been highly influential on corporate thinking about risk, but there are many other examples of legislation in this area, particularly within the European Union. As a result, companies are aware they must take preventative measures to ensure safer working and know they are liable if they haven't taken reasonable steps to do so.

Put together, it means the bar for duty of care has risen significantly over the past decade. What was once considered good enough may not be good enough any more. Is your company at the very least meeting today's industry standards on care?

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The U.K. Corporate Manslaughter and Corporate Homicide Act 2007

This law, which came into effect in 2008, is considered to have raised the bar for duty of care towards employees not just in the UK but throughout the developed world. Senior management may now be considered responsible for deaths caused by management failures that are judged to be a gross breach of duty of care.

Relevance to travel risk management

- The Act does not apply to deaths of employees outside the U.K. (unless they die on British-registered aircraft or ships), but it does apply to all work-related deaths in the U.K. even if the employing organization is registered in another country.

- The Act does not define a gross failure of management, and there is no specific reference to travel. However, legal and security experts say the Act has three major implications for business travel:

  Risk assessment – Organizations should carry out risk assessments for every journey involving the U.K. For nearly all business trips, the assessment can be a simple, generic evaluation.

  Communication – Organizations must ensure their travelers have understood and acknowledged the duty of care responsibilities for themselves and their employers.

  Driving – Driving by employees is by far the greatest travel-related risk within the U.K., but it is an activity that often goes unmanaged. Consider reducing risk by, for example, checking the documentation of drivers and their vehicles, and banning self-driving immediately after long-haul flights.

Influence

As of March 2014, only six prosecutions had been concluded under the Act. However, corporate manslaughter cases are complex and slow, and there are many cases in the pipeline. A common theme in prosecutions so far has been a lack of risk assessments, or failure to follow risk assessments, by the prosecuted company. All resulted in heavy fines for the company.
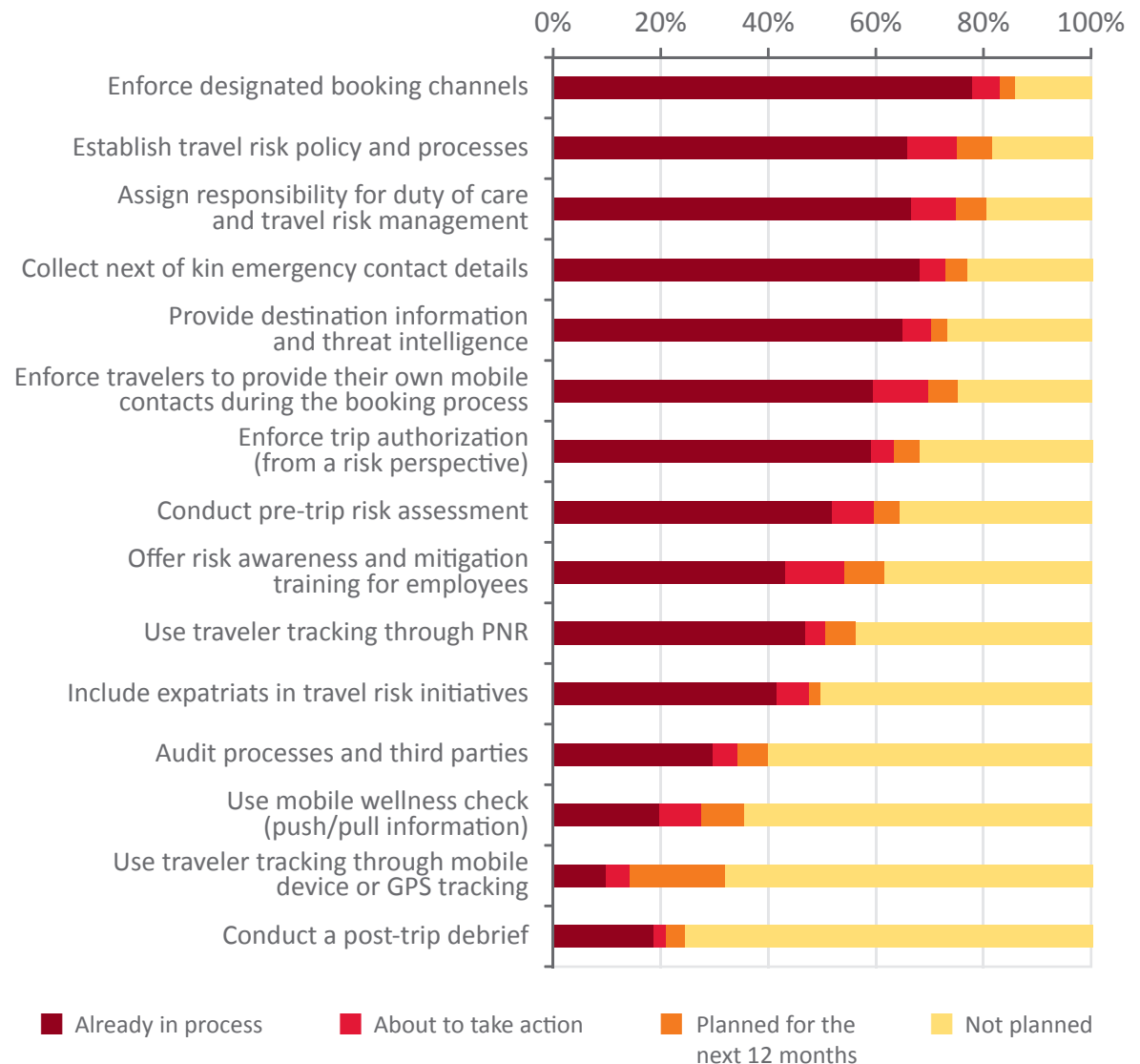
There are laws which treat corporate negligence as a crime in Canada, Norway, Finland, Denmark, the Netherlands, France, Germany and Australia. The U.K. Act, which came later, is considered to be tougher. So far, only one other country, New Zealand, is progressing a similar bill, but the U.K. Act is influential in other ways: security experts say multinational companies feel obliged to make duty of care in other countries consistent with what they provide in the U.K.

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Managing travel risk is a challenge

The events of 9/11 acted as the catalyst for introducing many standard travel risk procedures today, such as systematic traveler tracking (see). Major incidents ever since, from the 2008 Mumbai terror attacks to the Icelandic volcanic ash crisis to the two Malaysian Airlines disasters of 2014, have reminded companies of the need to prepare for the worst.

In our survey we asked travel managers how they managed travel security and risk in their programs.

How do you manage travel security and risk in your program?

Legend:
- Already in process
- About to take action
- Planned for the next 12 months
- Not planned

Chart categories (top to bottom):
- Enforce designated booking channels
- Establish travel risk policy and processes
- Assign responsibility for duty of care and travel risk management
- Collect next of kin emergency contact details
- Provide destination information and threat intelligence
- Enforce travelers to provide their own mobile contacts during the booking process
- Enforce trip authorization (from a risk perspective)
- Conduct pre-trip risk assessment
- Offer risk awareness and mitigation training for employees
- Use traveler tracking through PNR
- Include expatriats in travel risk initiatives
- Audit processes and third parties
- Use mobile wellness check (push/pull information)
- Use traveler tracking through mobile device or GPS tracking
- Conduct a post-trip debrief

(Source: Survey of 510 travel managers conducted by BCD Travel, November 2014)

Taking the positives from these figures, it is clear many companies have introduced the TRM tools and processes considered good practice today. Yet although there has been excellent progress, few companies truly feel they operate a complete TRM program. Some businesses—mainly smaller ones—take very few precautions at all. For example, more than one-third of our travel manager survey respondents have yet to collect next of kin emergency contact details. And more than half are unable to track travelers once their trip has started.

What is less obvious is that even if travel managers checked most of the boxes for the previous question, this does not necessarily mean they have good TRM strategies within their organization. There is a hidden danger: While these companies may have several, even most, elements of a TRM program in place, they may lack a master strategy to co-ordinate the individual good practices they operate. This is most likely because they lack a designated individual responsible for TRM.

We asked travel managers about the challenges they face when it comes to running a TRM program. Most of them checked several boxes, suggesting they still have a long way to go. Above all, they are struggling to create that all-important joined-up strategy:

What are the key challenges for your travel risk management program?
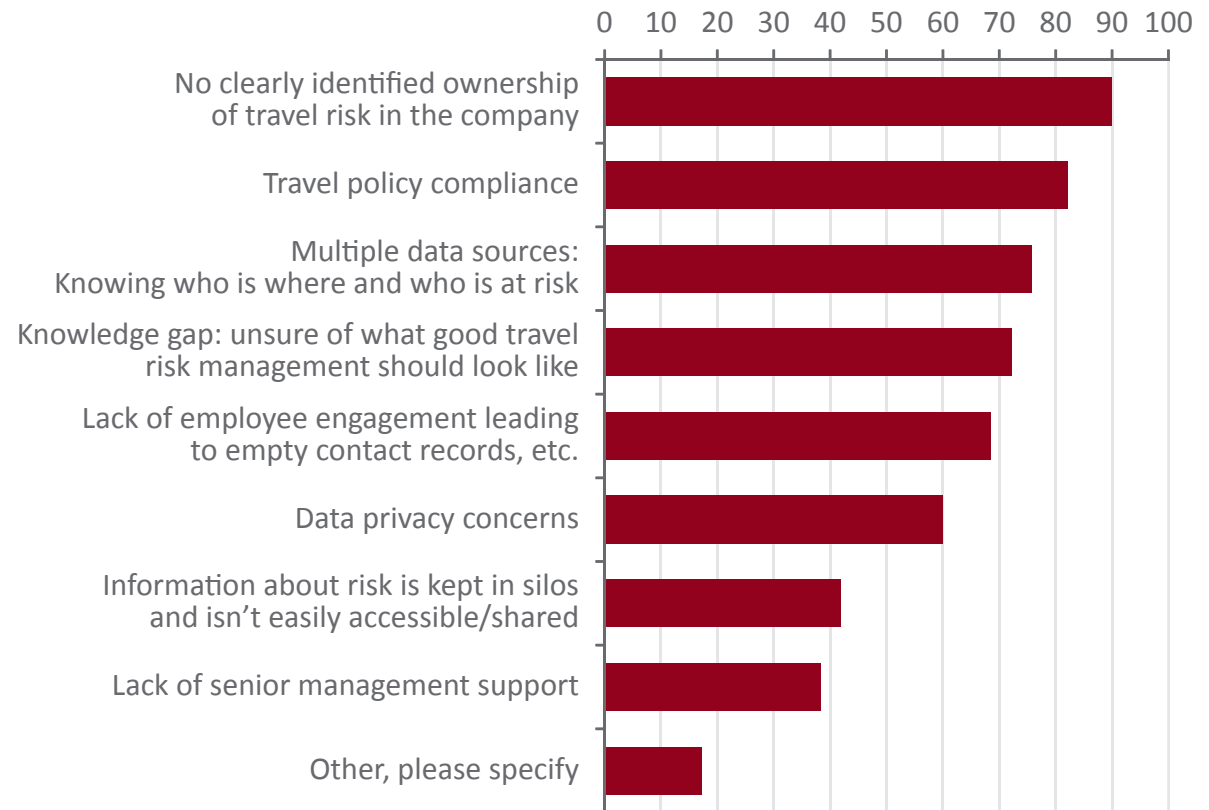
(Source: Survey of 510 travel managers conducted by BCD Travel, November 2014)

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So why do companies find it so hard to put together a TRM program? Possible reasons for a lack of co-ordination include:

No one is taking responsibility

The answers to the previous survey question suggest a lack of ownership is the biggest problem of all. Travel is not the only department with a connection to travel risk management (TRM). Others include security, medical, human resources, global mobility, supply chain, business continuity and legal. There is a danger of each department leaving it up to another to take the lead role, ending up with nothing being done. Sometimes the problem is budgets, with no one wanting to take full ownership of the costs of a TRM strategy. In the end, one person or department must take lead responsibility, while creating a process to link all the interested parties together (including a way of sharing the costs) and create a deliberate TRM strategy (see page 32).

No one is sharing

At the other extreme, though less common, one person or department sometimes takes responsibility for TRM, but ignores other important departments and stakeholders in the organization. Those who go it alone are likely to lose out on valuable insights, manpower and buy-in from colleagues. In particular, security and travel departments which try to manage travel risk without each other miss out on a lot of expertise—and support.

Senior management is not fully engaged

Management buy-in is a concern for nearly 40% of travel managers. Travel security experts regularly report that companies only take TRM as seriously as they should when an employee gets caught up in a major incident. In other companies, senior managers know they need to be ready to deal with headline-grabbing security situations. Despite better awareness, TRM is still seen as something more relevant for programs characterized by frequent trips to high security risk destinations rather than an approach that should be applied to all types of trips. They also understand the need for good health and safety in the permanent workplace. However, they don't always connect the dots to appreciate the much greater health and safety risks for employees on the move.

Employees are not fully engaged

Travelers have a key role to play in successful TRM. This begins with providing emergency contacts and transparent trip planning, and ends with low-risk behavior during the trip. But employees can often be ignorant of or complacent about the risks they face, and resent what they see as unnecessary interference. Education is therefore key, and breaching travel risk policy may need to become a disciplinary issue.

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Manage risk proactively—not when it's too late

This paper attempts to fill in the knowledge gaps in travel risk. It is aimed at both security managers and travel managers looking for a joined-up, proactive approach instead of waiting to be caught out by a damaging incident. The rest of this paper is therefore a step-by-step guide to putting together an effective TRM program.

Expatriate employees

A good TRM strategy should cover employees on long-term expatriate assignments as well as shorter-term "transient" travelers. Ex-pats are sometimes neglected when it comes to TRM. Companies at times have less idea where they can find overseas-residing employees than where to find travelers visiting those same countries.

Employers can also overlook ex-pats, because they think they face reduced risks, as they expect them to be more familiar with their surroundings (although that often creates complacency, leading to unnecessary risk-taking). However, it's easy to forget that being an ex-pat creates different risks because of the strains on employees and their families of living away from home for a long time. The consultancy Expatriate Preparation estimates 30-40% of ex-pat assignments fail, either through the employee returning home prematurely or delivering low levels of productivity.
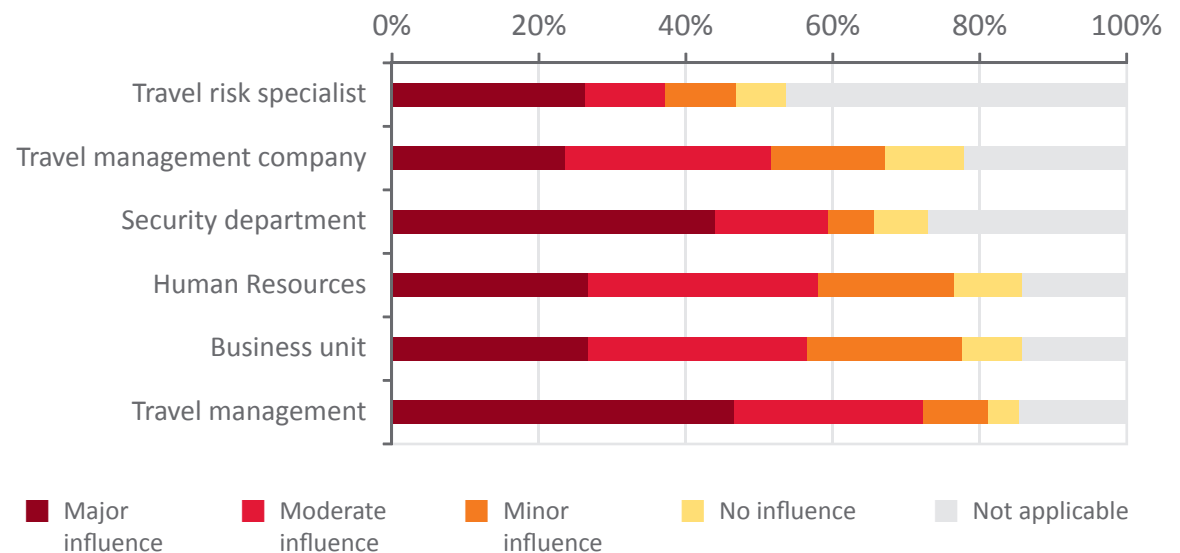
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Creating a TRM program

Organize
Get the right people involved

Collect
Get the right data

Analyze
Map your risks

Plan
Mitigate your risks

Execute
Introduce the right tools and processes

Communicate
Inform travelers, inform yourself

Audit
Keep the program alive and relevant

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Organize

Get the right people involved

The graphic shows how several different players are likely to play their part in your TRM program; some of them from inside your organization and some from outside. As we have also seen already, it's the absence of co-ordination between these different players, and especially the lack of any one of them taking ownership, which presents the greatest challenge to TRM. Get the organization right and you have already won half the battle.

To what extent, if any, do the following stakeholders influence your travel risk management program?

Legend: Major influence · Moderate influence · Minor influence · No influence · Not applicable

(Source: Survey of 510 travel managers conducted by BCD Travel, November 2014)

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Organize

Choosing the best people inside your organization

Finding the best people to build and drive forward your TRM program is not only your first task, it is also arguably the most important and the hardest. Putting together a good team is a big challenge. For a start, you'll need to work with a number of departments, including travel, security, HR, global mobility, business continuity, legal, finance and medical. But you'll also need to involve four different stakeholder types. In some cases, the same person could fill more than one stakeholder role; in other cases a role could be shared. Here are some stakeholder guidelines.

Stakeholder 1 – The initiator

The initial idea to create a TRM program could come from any relevant department. Sometimes (usually in response to a serious incident affecting an employee) it comes from senior management or your organization's risk management board, if you have one. In practice, however, the travel manager is usually the first person to identify a need to manage travel risk.

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Choosing the best people inside your organization

Stakeholder 2 – The senior sponsor

A TRM program without a senior sponsor will almost certainly fail because it wouldn't be seen as a high priority by all involved. The sponsor is usually the CEO or CFO, but it could be a non-executive director in countries where this role has responsibility for risk management.

How to win senior management buy-in

Nearly 40% of the travel managers we surveyed said a lack of senior management support is challenging their TRM program. How can you win top executives over to your side?

Don't over-sensationalize the issue. Instead, prepare a brief risk/reward document explaining the potential risks and liabilities—especially financial—your organization faces if it does not manage the situation.

Set out the range of liabilities, from the minor to the major. For example:

Minor
Risk: Traveler loses personal baggage
Liability: Loss of productivity

Medium
Risk: Traveler mugged for their laptop computer
Liability: Physical and mental harm to employee; loss of commercially sensitive data

Major
Risk: Two directors die in air accident or terrorist incident
Liability: Business continuity threatened; share price likely to be affected

Find some key allies before you present to your target sponsor. For example, ask the head of sales to back you if most employees who travel work in sales.

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Choosing the best people inside your organization

Stakeholder 3 – The risk bearer

This stakeholder is usually the person with overall responsibility for risk in your organization. Once again, this is often the CEO or CFO, but in a company large enough and with broader risk exposure it might be the head of security or HR director.

Stakeholder 4 – The manager(s)

Another must-have is a management steering group with representatives from all relevant departments. However, it is equally important that a single person takes ownership of the entire TRM program to drive and coordinate the project. This person will need project and change management skills. They will also need enough time to run the program on top of their usual duties. The program leader could come from any relevant department, not necessarily travel management. A 2011 study of 848 clients by BCD Travel and PhoCusWright found that only 35% of travel managers listed travel safety and security as a responsibility.

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Case study:
Who manages travel risk at IKEA?

Security joins forces with travel

For many years, traveler safety at furniture retailing giant IKEA was handled by the company's security manager, working with an external security consultancy. However, this was a reactive, not pro-active, arrangement: security waited for travelers to call if they got into trouble. The security department did not interact with the travel department – or its booking records. As a result, it could potentially take up to four days to confirm whether an IKEA employee was in a particular location

IKEA's security and travel departments decided this situation was unacceptable and that they needed to work much closer together. Now the two departments jointly "own" TRM at IKEA. Travel manages the process on a daily basis. For travel interruptions (such as routine delays and cancellations), travel works alone to help affected employees. For travel incidents, which could threaten the health or safety of an employee, security steps in to

work alongside, adding its experience of emergency planning and crisis management. HR is also involved because it is responsible for the welfare of employees, and so is corporate communications to ensure the right messages reach the right audiences at the right times. Jointly, these departments work, for example, to persuade co-workers to share their contact details (see page 34).

Joined-up thinking

The two departments, which share a building, make sure they are fully joined-up. Each copies in the other on all correspondence and, for example, if security learns about an incident but decides no action is necessary, it lets travel know and explains why.

IKEA keeps its TRM strategy under constant review. TRM is part of the travel department's business plan, which means it is formally required to review the strategy and hold review meetings with the other stakeholders.

External assistance

IKEA has appointed an external travel consultancy, ANVIL, which provides services such as a travel risk information portal, pre-trip travel advisories, traveler tracking and a platform to manage communications during incidents. ANVIL also assists in the early stages of incident handing by locating travelers and checking they are okay. There are regular review meetings with ANVIL and its performance is measured through a scoring system.

Senior buy-in

The final key stakeholder in IKEA's TRM strategy has been senior management. Senior-level buy-in has been extremely important because security is not a top-of-mind issue as it is in higher-risk industry sectors like oil, and there is not a culture of strict compliance. Both the group HR manager and chief risk officer have given approval for the TRM strategy. Messages to co-workers are signed jointly by the travel manager and security manager.

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Choosing the right help from outside your organization

Working with a travel security specialist

Outside help is essential for creating and managing a TRM program. Even if you have an in-house security team, you will still likely need to buy in specialized external expertise, intelligence feeds and technology. These third parties can also carry out an independent review of your travel risk profile, dealing with the conflicting priorities of internal stakeholders.

Expertise

Security providers, particularly specialist travel security companies, have developed models for building and running TRM programs. They can advise what will work best for you.

Intelligence

No TRM program is possible without a constant flow of intelligence. It means you can anticipate and mitigate risk in the trip-planning phase, and react fast to events which could affect travelers.

Many sources provide important updates on security and other threats to the smooth running of a trip. But a good TRM program needs a dedicated resource you can rely on for non-stop, consistent monitoring, validation, assessment and communication of relevant information.

Specialist travel security providers, such as The ANVIL Group, offer this type of intelligence as part of their integrated service package.

Technology

As will be explored later, TRM relies heavily on technology, such as:

- Pre-trip intervention, including automated information feeds, online training and an authorization process.
- Tracking and mapping travelers, based on their planned itinerary and also sometimes by tracing their mobile devices and credit card transactions.
- Interactive communication, such as mobile message exchange, when an incident arises.
- Post-trip feedback

Once again, outside specialists can provide this technology, which would be difficult and costly to build internally.

In-country assistance

Travel security specialists can provide on-the-spot services where required, such as physical protection. Some are also medical assistance providers, offering or organizing in-country medical care and bringing injured and ill travelers home.

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Case study:

The ANVIL Group brings home business traveler hospitalized by stroke

During a business trip to Madrid, a corporate traveler from Kenya was rushed to hospital with a major stroke. His employer contacted the emergency helpline of its TRM provider, ANVIL, which immediately swung into action.

- ANVIL guaranteed payment with the hospital for all costs.
- Its medical team monitored the patient's treatment.
- It arranged for the patient's family to fly to Madrid.
- Once the patient had stabilized, it arranged repatriation with two nurse escorts, plus ground ambulances and airport assistance for transfers at both ends of the journey.
- ANVIL secured a bed in Nairobi's most suitable hospital for further treatment.
- It helped deal with all the insurance claims arising from the case.

Outcome

Using a specialist medical and security assistance provider gave the employer and the employee's family joined-up, expert assistance in a crisis. A single contact within the assistance team dealt with the hospitals, relatives and insurance companies. The patient eventually made an excellent recovery.

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Organize

Choosing the right help from outside your organization

Working with your travel management company (TMC)

TMCs can play a crucial role in travel risk management by:

- Making and fulfilling reservations (whether by phone or online), which are the main data source for traveler tracking programs.

- Integrating trip approval into the booking process.

- Managing, communicating and enforcing travel policy, which includes many elements of risk management.

- Maintaining traveler profiles, also essential for tracking travelers in an emergency.

- Bringing travelers home or re-arranging their trips when problems arise.

TMC/security provider partnerships

TMCs and specialist travel security providers often work together in trusted partnerships to manage risk for corporate clients to the highest possible level. For example, security providers create specific destination information which TMCs push automatically to customers booking those destinations. If your TMC has a commercial relationship with a security provider, it is often cheaper and easier to source through the TMC rather than approaching the provider directly.

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Case study:

International Technology Group protects its travelers through BCD Travel/The ANVIL Group partnership

A Germany-based international technology group is caring for its travelers thanks to the automated risk management system it has introduced with partners BCD Travel and The ANVIL Group. Deep process integration between the two means protection clicks into action as soon as a traveler makes a booking:

Pre-trip assessment and briefing

All reservations by employees through BCD Travel are shared securely and almost immediately with ANVIL, which automatically assigns the traveler's destination a security rating of 1-5. A booking for any destination rated Level 3 or higher automatically generates a written pre-trip briefing on security, political and medical risks to the traveler. ANVIL also sends the security department an update of employees who have booked Level 4 or 5 destinations.

Locating travelers

Whether a terrorist attack or a virus outbreak, companies sometimes need to know where their travelers are fast. Thanks to the booking records fed by BCD Travel, our client can access an interactive world map from ANVIL to find the information it needs with just a couple of mouse-clicks. The client locates where the incident is flagged on the world map and sees how many travelers are affected. Where needed they can also see when each traveler flew to the destination, when they are due to fly out again and any relevant hotel information.

How the TRM program was introduced

The client consolidated globally with BCD Travel in March 2013. As the consolidation rolled out, the client realized it would also be an ideal time to renew its security and medical assistance program so that TRM could form part of the total global travel program. The integrated solution of BCD Travel and ANVIL went live with the client in October 2013. "We are able to know very quickly where our people are and can communicate with them more effectively," says the client's head of security. "Our new TRM process is much more convenient for our security department to use than anything we had before."

Dealing with data privacy

The security department has liaised closely with the group's data privacy officer and its workers' council at all times over its new TRM process. There were some questions about where traveler data would be stored, and who would have access, but careful communication about how the TRM process protects travelers, and protects their booking data, helped ensure full acceptance of the strategy. Agreement has even been reached about the possibility of using GPS in future to track travelers through their mobile devices. Travelers will only be tracked if they sign a consent form, and they will have the option to switch off the tracking facility.

Collect

### Get the right data

Collect historical incident data

The chances are you won't yet have a formal system in place to record disruptions and risk-related incidents for your travelers (see the Audit section for tips on how to do this). However, research as much as possible what has happened in the past, and where. This data will help build up a picture from which you can map your risks. Your legal, security, HR and medical departments may all be able to provide relevant information. Ask your TMC too.

Review your travel data

Work with your TMC to understand which countries your travelers visit, and which destinations in those countries. Then work with your security adviser to understand the general risk profile for each of those destinations.

TRM data management tips

- Make sure your data is secure.

- Prepare a clear specification of all the pre-trip and post-trip data you need for the program. Identify the master sources for each type of data you need.

- Make sure traveler profiles are kept up to date.

- Make sure critical data is being captured, cleaned/quality-controlled, consolidated and distributed to where it needs to be. For example, ensure stakeholders in the TRM program have access to data on traveler whereabouts and emergency contact details.

- Make sure you conform with data privacy laws in all relevant countries, especially the handling of identifiable personal information. 60% of respondents to our travel manager survey said data privacy concerns are a challenge to the success of their TRM program.

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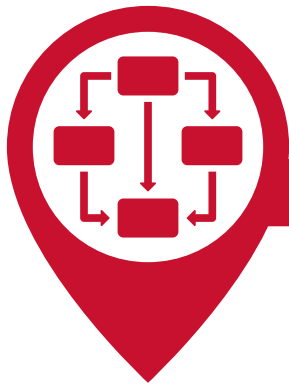
Analyze

Map your risks

You should now be in a position to assess your organization's exposure to travel-related risk. You can approach this in two different ways:

Strategic risk-mapping

Analyze the performance of each element of your TRM program, to see how well they fit together. You'll find out how effective your TRM is today and your company's exposure to risk. Examples of the issues to assess include The ANVIL Group's four cornerstones of risk management: policy, training, monitoring and response. Third parties can help you measure how well you're performing.

Tactical risk-mapping

What is our exposure to specific threats?

To understand exposure to specific threats, list the different potential travel-related threats faced by employees and by the organization as a whole. One way to structure the list is to divide it into **pre-trip**, **on-trip** and **post-trip** threats.

For example:

Pre-trip: This destination is high-risk and will require approval by the in-country security manager and the business unit leader.

On-trip: This ground transportation vendor been officially vetted/endorsed by Security.

Post-trip: The traveler is planning to drive home after a long-haul flight.

Analyze

Tactical risk-mapping

You can use a simple matrix to calculate risk based on the answer to these two questions, which might look something like this:
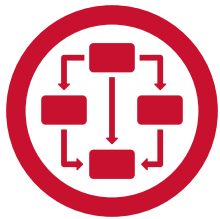
Each threat can then be assessed for its risk factor. The level of risk depends on:

Likelihood: What is the *probability* it will happen?

Impact: How much *damage* could it cause?

Likelihood		Minor	Moderate	Major
Very likely		Medium 2	High 3	Extreme 5
Likely		Low 1	Medium 2	High 3
Unlikely		Low 1	Low 1	Medium 2
What is the chance it will happen?		Minor	Moderate	Major

Impact

BCD travel
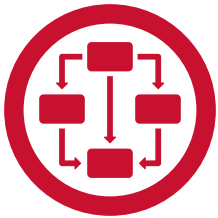
Analyze

Tactical risk-mapping

Another option is to create a matrix of different risk types and sub-types, then work out your potential exposure under each heading. A simplified example might look something like this:

Risk type	Risk sub-type	Exposure
Risk to personnel	Security (crime/civil unrest)	Civil war – Syria
	Security (terrorism)	Bomb attacks in major cities
	Safety	Driving straight after a long haul flight
	Health	Illness and travel stress
Risk to reputation	Misuse of travel expenses	Criticism from auditors
	Unethical conduct by employees	"Honey traps"
Risk to data/equipment	Data carried by travelers	Mobile phone, tablet, laptop theft
	Baggage, equipment and personal items	Passport theft
Legal risk	Duty of care/health & safety legislation	Corporate Manslaughter & Corporate Homicide Act (U.K.)
	Data protection regulations	Forwarding of traveler profiles to third party traveler-tracking tool providers
	Failure to comply with tax laws	Travelers that have spent so much time in a specific country during a tax year that they become liable to pay income tax there
	Illegal activity by travelers	Attempts to corrupt government officials
	Breaching local laws and customs	Making offensive remarks about local politicians, monarchy or religion
Financial risk	Financial penalties of exposure to legal risk	Unlimited fines under Corporate Manslaughter & Corporate Homicide Act (U.K.)
	Misuse of travel expenses	Upgrading room at hotel check-in
Risk to productivity/ trip effectiveness	Baggage, equipment and personal items	Baggage lost by airline means important meeting is missed
	Inadequate technology or support for travelers	Standard issue mobile phone does not function
	Failure to meet immigration requirements	Failure to obtain electronic travel authorization (Australia and U.S.)

This matrix is for illustrative purposes only and is in no way intended to be a complete assessment of risk exposure.

BCD travel
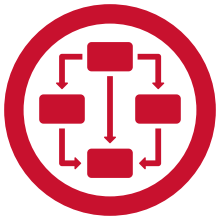
Analyze

Practical risk-mapping

A list like the one on the previous page gives all stakeholders a snapshot of the wide variety of travel-related risks to which your organization is exposed. That makes it a good wake-up call, but more detail is required to prepare a truly practical assessment. Not all risks are equal, and neither is your exposure to them. Try weighting your initial list based on answers to the following questions:

• Which risks are more probable generally?

• Which risks are greatest in terms of our organization's actual travel profile?

  Points to consider include:

  - The countries to which your people travel

  - Whether they stay in one place or move between locations

  - Standard of travel (e.g. staying in five-star hotels or basic field accommodation)

  - Transient travel or long-term ex-pat assignment

  - What travelers take with them, e.g. laptops

  - The people who are traveling (e.g. experience, gender, nationality)

• Which risks carry the greatest consequences? To take an extreme example, would travelers simply be inconvenienced, or could they die?

• What is your organization's appetite for risk? You can mitigate travel-related risk to some extent but:

  - Are you comfortable with the level of risk that remains after mitigation? If you give training to employees visiting countries where kidnapping is common, have you reduced risk enough to make sending them there acceptable?

  - You can make visiting war-torn regions relatively safe if you give the traveler armed protection. But is it worth the expense?

By attaching weightings in this way, you can assess what are the most important and relevant risk considerations. Only then can you ensure stakeholders prioritize these risks equipped with the right information.

BCD travel

Plan

Mitigate your risks

With a good understanding of your risk exposure, you can start detailed work on mitigation. Risk managers talk about the basic ways to reduce risk as the four Ts:

Treat

Reduce the risk to an acceptable level through taking your own action.

Transfer

Persuade or pay a third party to take the risk in another way, e.g. insurance.

Terminate

Abort the activity, usually if it is the only way to contain the risk at acceptable levels.

Tolerate

Take no action because there is no realistic way to mitigate the risk, or the cost of mitigation does not justify the amount of mitigation achieved.

BCD travel

Plan

It is now worth re-visiting your list of risk exposures to figure out which of the four Ts (in some cases it will be more than one) you would apply to each of them. You might end up with something like this.

The right-hand column of the table provides a useful shopping list of tools and processes you might introduce in your TRM program. The next section examines this list in detail.

This matrix is for illustrative purposes only and is in no way intended to be a complete assessment of risk exposure.

Risk sub-type	Risk sub-type	Exposure
Security (crime/civil unrest)	Civil war – Syria	Terminate – ban all travel to destination
Security (terrorism)	Bomb attacks	Treat – introduce traveler tracking, advise travelers how to remain safe and prepare crisis management evacuation plan
Safety	Driving after long-haul flight	Treat – state in policy that travelers must use a taxi or drive the next day
Health (illness)	Ebola	Terminate – ban all but the most essential travel to affected areas
Health (stress)	Fatigue through over-travel	Treat – introduce health checks for frequent travelers and monitor how often employees are traveling
Misuse of travel expenses	Criticism from auditors	Treat – introduce expense management tool
Unethical conduct by employees	"Honey traps"	Treat – warn travelers of the dangers in destination information
Data carried by travelers	Mobile phone, tablet and laptop theft	Treat – set enterprise-wide standards for data encryption
Baggage, equipment and personal items	Passport theft	Transfer – obtain travel insurance that includes emergency assistance
Duty of care/health and safety legislation	Corporate Manslaughter & Corporate Homicide Act (U.K.)	Treat – introduce trip risk assessments
Data protection regulations	Forwarding of traveler profiles to third party traveler-tracking tool providers	Treat – ensure tool providers comply with E.U. regulations, U.S. Safe Harbor etc.
Failure to comply with tax laws	Liability to pay income tax during long-term overseas employment	Treat – track "days in country" per traveler and match against country regulations
Illegal activity by travelers	Attempts to corrupt government officials	Treat – prohibit corrupt behavior in employees' terms and conditions
Financial penalties of exposure to legal risk	Unlimited fines under Corporate Manslaughter & Corporate Homicide Act (U.K.)	Treat – introduce trip risk assessments
Misuse of travel expenses	Upgrading room at hotel check-in	Treat – obtain hotel e-folio data; prohibit upgrades in policy
Baggage, equipment and personal items	Baggage lost by airline means important meeting is missed	Treat – specify in policy how much travelers can spend to replace lost baggage
Inadequate technology or support for travelers	Standard-issue mobile does not function	Tolerate – limited travel to relevant destinations means this is not important
Failure to meet immigration requirements	Failure to obtain electronic travel authorization (Australia and U.S.)	Treat – instruct TMC not to book until traveler has obtained authorization

BCD travel

Planning case study:
BCD Travel activates crisis plan to evacuate customer's employees from Egypt

In July 2012, the U.S. Embassy in Cairo closed and the State Department advised all non-essential U.S. citizens to leave Egypt. The client, an aerospace and defense contractor, asked BCD Travel to handle the evacuation plan.

Safe in 72 hours

Following a well-prepared crisis plan, BCD Travel quickly secured flights for travelers during the busy Fourth of July holiday period, with agents working in two time zones to help get travelers to safety and provide round-the-clock support. They coordinated information from multiple sources—the client's global security team, operations manager and travel manager; and gathered all employee profiles and created new ones for their dependents.

Then BCD Travel:

- Secured flights on U.S. preferred carriers to gateway cities within 24 hours and during daylight hours

- Obtained approvals and waivers for tickets that fell outside travel policy

- Monitored travelers' progress and communicated flight information in real time—from departure to arrival

- Reserved preferred hotels in gateway cities and followed up with properties to confirm employees' arrivals

- Held conference calls every two hours with our client to provide updates on the evacuation

- Provided a total cost analysis

The results

Within 24 hours of receiving the evacuation request, BCD Travel had booked flights for all travelers, their dependents and pets. All were safely at their final destinations within 72 hours. Compared to a similar evacuation in 2010, which had been led by the client and involved the use of military aircraft, they cut travelers' transient time by 75%.

Execute

Introduce the right tools and processes

You can make three different types of risk-reducing intervention: **year-round**, **pre-trip** and **on-trip**.

Year-round

Pre-trip

On-trip

Create a travel risk policy

An Advito review of 50 corporate travel programs found that less than half mandated TRM guidelines and processes, although another 40% suggested guidelines and processes.

A stand-alone travel risk policy makes it clear to your entire organization that you take duty of care very seriously. If you do split policies in this way, the main travel policy should refer clearly to the travel risk policy and summarize its key points.

A travel risk policy outlines an organization's commitment to manage risk for travelers. It will also detail what is expected of travelers, both before and during their trip.

One obvious example is that travelers must follow the main policy, especially in terms of booking through authorized channels so they can easily be traced in an emergency.

As with any policy, writing the document is only half the battle. It needs to be communicated effectively too. Some companies require employees to confirm in writing they have read and understood the travel risk policy. It is also important to make the policy genuinely accessible.

BCD travel

Execute

Year-round

Pre-trip

On-trip

Maintain traveler profiles

Keep profiles up to date so travelers can be contacted quickly in an emergency. Make sure the profiles are in a system easily accessible by anyone co-ordinating communication. The profiles should include contact numbers of the travelers themselves (rather than the person booking the trip, e.g. the assistant) and their next of kin. Make sure travelers regularly update their profiles.

Don't forget travelers employed by third parties

It isn't just your regular employees for whom you need to show duty of care. Some people traveling on your company's behalf—especially to more challenging destinations—may well not be direct employees, but you could still be liable if something happens to them. Examples include contractors, consultants and joint-venture partners. Don't assume either that someone else is looking after them. Check your legal responsibilities and take action to ensure these people are protected.

BCD travel

Case study:
How IKEA maintains traveler profiles

Keeping contact information for travelers up to date is harder than it sounds:

- Some employees may be unhappy about giving personal details, such as sharing their mobile phone number if it is not a company device

- Finding the right technology is a challenge

IKEA has taken steps to solve both these challenges.

Tackling the cultural issues

IKEA has many infrequent travelers who do not have company mobile phones. The company launched a communications campaign to explain why the travel department needs co-workers' phone numbers to support them quickly in times of trouble. It told them travelers are much more likely to receive and be able to send SMS texts than e-mails in an emergency.

The corporate communications department helped deliver this message in several different ways, including:

- IKEA's global intranet

- Messages from local travel managers in their local language through local intranet sites

- An article in the company's quarterly newsletter, explaining how IKEA shows duty of care towards co-workers

- For three months, IKEA issued a travel advisory with every trip (usually done only for high-risk destinations), including a message about the company's new security arrangements that also urged co-workers to provide their contact details

- Co-workers blogged comments that they were pleased the company is making its duty of care even better

Tackling the technology issues

IKEA is creating a link between co-workers' HR and travel profiles, so that when the HR profile is updated, the travel profile can be updated automatically too. The system works by using the co-worker's e-mail address as a unique identifier. The travel profile takes a real-time update from HR whenever the traveler makes a booking.

The system is not yet fully working. At time of writing, IKEA uses more than 25 different travel management companies worldwide, making it hard to synchronize profiles in all cases. However, IKEA is cutting down to only a handful of TMCs, at which point it hopes to make automatic updating fully available.

BCD travel

Execute

Year-round

Pre-trip

On-trip

## Check your travel insurance

Managing travel insurance is a classic case of a task that falls between different departments and therefore ends up not receiving the attention it needs. Buying on price alone is dangerous. For example, avoid policies that limit cover and exclude acts of terrorism and/or some destinations.

Ensure whoever buys insurance understands your TRM program and purchases a policy that fits your travel profile. The better you can prove you manage your travel risk the better your bargaining power. Always ask the legal department to check any draft insurance contract.

It is also essential to check you are properly insured for medical assistance. Treating and repatriating a seriously injured employee without insurance can easily cost more than $1 million. Some TRM specialists like The ANVIL Group also offer indemnified protection for emergency medical repatriation and security evacuation. They can also help you find lower premiums through some insurance underwriters.

Create security tips

Alongside the travel risk policy, another important document for travelers is tips on safety and security. You can provide this advice in two lists: a general list that applies to all trips and an additional list for trips to higher-risk destinations. Make the tips easy to "pull", e.g. by putting them on your travel app, but "push" them automatically for higher-risk trips, and send them to all travelers occasionally as a reminder. Pushing pre-trip info is important to protect your organization by showing you are meeting your duty to warn employees about the risks they may face.
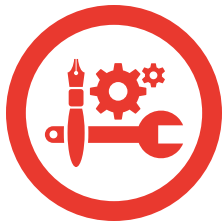
BCD travel

Execute

Year-round

Pre-trip

On-trip

Help travelers

- Create trip models for your most frequently used routes to ensure safe, efficient planning and traveling. Examples of information in the trip models include: preferred suppliers/mode of travel for each step of the journey, including the last, most risky part (e.g. from airport to hotel); advice on cultural behavior; advice on how to keep safe at the destination.

- If there is an incident, track all affected travelers using booking data, contact information and—where approved—GPS location.

Assess and train

Assess job candidates

There is a case for applying TRM even before you hire an employee. For posts likely to involve travel to high-risk destinations, ensure candidates are suitable for the challenge both physically and temperamentally. Show them your travel security policy to manage expectation.

Give risk training

Some companies give regular travel safety training, especially to employees likely to visit high-risk destinations.

BCD travel

At a glance:
Technology supports duty of care

Pre-trip planning helps to decide if it's safe to go and identifies what measures will keep travelers safe during the trip. Technology offers some great solutions that reinforce your duty of care to your travelers, particularly in high risk destinations.

Remember: Technology will only enhance your duty of care position if it is adequately supported. That means ensuring that your travelers are equipped to use these solutions. And it's your responsibility to put a team in place to monitor services and provide immediate assistance when it's needed.

Check-ins
The simplest use of technology for duty of care is mobile phone check-ins. This is based on text messaging and could either be pre-arranged at certain times (recommended for medium to high risk destinations) or as two-way communication (when an incident occurs and you need to check in with your traveler).

Device tracking
You can use GPS or multilateration (mobile phone signal triangulation) to find out exactly where your travelers are.While the latter is often good enough to verify a traveler's itinerary, using GPS is much more precise and we'd recommend you use it for high risk destinations. Note that especially GPS tracking services increase a device's energy consumption—and mobile connections are not universally available.

Geo-fencing
Similar to device tracking, geo-fencing also exploits mobile data. While tracking allows you to monitor your travelers' movements, geo-fencing means a person will trigger a security alert if they stray outside a pre-determined area.

SOS / panic buttons
Available through an app, these allow instant communication in emergency situations. As they also transmit the GPS location, you'll know immediately where help is needed.

Indoor location
Indoor location apps (e.g. Guardly) pinpoint the exact location of the traveler while inside a building, giving emergency services detailed information on what's happening.

Social safety network
Your neighborhood watch just got virtual: Enter your route and receive real-time safety alerts, tapping into the wisdom of the crowd around you. People can report suspicious behavior, crime and /or give general safety tips (e.g. TapShield).

BCD travel

Execute

Year-round

Pre-trip

On-trip

Manage risk via the booking process

The reservations process is your first line of defense in active risk management. Whether booking online or by telephone, your TMC and TRM provider can automatically assign each reservation a risk classification according to the destination. Depending on that classification, a series of pre-defined rules and measures swing into action.

Each trip needs to be assessed not only according to which country the traveler is visiting, but also the specific locations they are going to within that country and the profile of the traveler.

Hold back the tickets

Working with your security consultancy and TMC, make sure tickets are not released to travelers until they have completed each step of the approval and mitigation procedure for their trip. For example, if one-to-one briefing and an approval by the in-country security manager is required, check this has actually happened before releasing the tickets.

The TMC needs to understand the travel risk policy in full and adjust its systems in line with the rules. For example, you should instruct the TMC to block bookings to Somalia if employees are not allowed to visit the country. The booking process can include other TRM-related instructions, such as blocking carriers on safety blacklists and limiting the number of employees or directors allowed on the same flight or car service.

BCD travel

Execute

Year-round

Pre-trip

On-trip

Provide destination information

Destination-specific information is helpful for all travelers, but it's essential for higher-risk destinations. Such information could include:

- Required actions to mitigate risk

- Specific security tips, e.g. no-go areas, expected flashpoints (such as elections)

- Appropriate cultural behavior

- Entry and exit requirements

- Health issues, including required inoculations, availability of health facilities and medicines, banned medicines

- Emergency procedures and contact details

Several specialist travel security providers offer exactly this kind of information. They have also developed partnerships with TMCs to push the right advice to the right travelers.

Once again, the big decision, as with all communications, is whether to push or to pull. In the case of destination information, you can make it all available on your corporate intranet for travelers to check when they start to think about visiting a country. However, it is arguably a duty of care to push relevant destination information automatically whenever employees make a booking. As with all pushed information, take care not to overload employees. Only send what they really need.

Timing is critical too. Immediately after booking is a good moment to give travelers maximum time to prepare. The best communication method is probably in an e-mail rather than mobile because of the detailed level of content.

Don't forget to make information available for travelers once their journey starts. They'll need quick access to relevant items, especially emergency procedures and contact details, so a mobile app is one possibility. Established methods also work well, including a printed credit-card sized card listing emergency contacts.
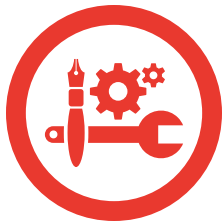
Execute

Year-round

Pre-trip

On-trip

Ask travelers for their itineraries

For higher-risk, if not all, destinations, require travelers to provide itineraries for their entire trip, including who and where they are meeting, and how they will get there.

Be ready with a crisis management plan

What to plan for

When travelers get caught up in a major incident, the ones whose employers have prepared for the worst are the ones most likely to be rescued first. Work on crisis planning with your internal security department and/or third-party advisers. For high-risk destinations you will need specific plans, such as an evacuation program, but general contingency and incident planning is important too. One example is keeping up a buying policy through your TMC or TRM provider with air charter brokers to give your organization priority allocation of private aircraft if scheduled flights are unavailable.

Just as important, is planning for specific events. Prepare crisis plans for any event that brings together complete units or senior management, such as the annual general meeting or board meetings.
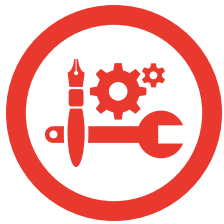
BCD travel

Execute

Year-round

Pre-trip

On-trip

Make sure everyone knows their role

Giving everyone clear responsibilities and lines of command is crucial in a crisis. Here is an example of one company's incident management plan, showing everyone's duties:

Stage	Team	Actions and decisions
Initial notification stage	**Designated global associates:** • Travel manager • Travel specialist • Others	• Either learns of incident • Lead determines whether any travelers are affected (default lead determined by time of incident)
Initial local fact-finding stage	**Core group:** • Travel manager • Travel specialist • Travel agency representative • Others	• Lead determines whether any travelers are affected • Attempt to contact traveler(s) using information from People Tracker and traveler profile and offer assistance if required
Expert external resources review stage	• Security provider • Other experts/providers	• Travel agency also reviews pre-agreed reports and reports findings back to Core group • Lead contacts security provider and/or third-party provider if required
Assessment and management stage	**Core group:** • Travel manager • Travel specialist • HR manager • Business continuity • Risk management • Others Advisory ↕ notification • Selected pre-assigned internal manager	• Lead identifies appropriate email template, modifies appropriately, and sends to selected associates to notify them of the status of travelers • If determined that an associate might be affected the lead immediately informs VP-Human Resources with name and any specifics that can be furnished (e.g. it can only be known if associate was ticketed but not if actually aboard a specific flight) *NOTE: Names of affected associates should only be given to the VP of HR*

Source: Based on model developed by The Capital Group of Companies
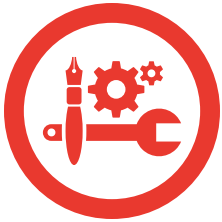
BCD travel

Execute

Year-round

Pre-trip

On-trip

As already discussed, travelers also need to know who to contact when things go wrong—and a credit card-sized document is still the best way to give them that information. There should also be a document providing clear information for non-traveling colleagues as well as partners like your TMC, explaining who they need to get hold of if contacted by a traveler in distress. Finally, don't forget to create a procedure for liaising with the traveler's family.

When visiting high-risk destinations, companies should encourage their travelers to make contact on a regular basis to ensure that they remain safe and maintain communication. This will demonstrate a company's duty of care towards its employees, while developing a traveler's duty of loyalty towards their employer.

See the Egypt evacuation case study in the Plan section for an example of crisis management in action.

BCD travel

Execute

Year-round

Pre-trip

On-trip

Track your travelers

One of the biggest improvements in TRM since 9/11 has been the development of tracking systems that allow companies to pull up real-time information locating their travelers. You can instantly discover:

- Who is staying in a particular city
- Who is staying at a particular hotel
- Who is on a particular flight
- Who is booked to travel to a destination or has returned from it in recent weeks

The way this data is presented has also improved significantly. By using mapping technology, companies can now see very quickly how many travelers are within a defined radius of an incident and then zoom in to identify the individuals.

Case study:
Hi-tech engineering company brings home traveler from Iraq

A German hi-tech engineering company manages its TRM strategy through BCD Travel and security partner The ANVIL Group. Whenever the security outlook changes or incidents happen, the group's security manager checks an interactive map with icons pinpointing the location of travelers based on their bookings through BCD Travel.

In summer 2014, when the security situation in Iraq worsened, the group found through its map that one of its employees was visiting the country. The security department immediately contacted the traveler and arranged for him to return home as soon as possible.

BCD travel

Execute

Year-round

Pre-trip

On-trip

Today, tracking is possible mainly through two different data sources, and a third option is just coming into this space.

Booking data

This includes bookings made through the TMC, whether online or by phone. There needs to be a strong policy mandate requiring travelers to book through official reservations channels to make the data reliable. At the same time, the TMC must have well-built processes to ensure the booking data flows through properly to the security tool. Ask your TMC and security provider for evidence of how effectively they join up with each other.

Mobile device location

More recently, some companies have added another layer of protection for travelers through their mobile devices, using apps and GPS technology. Mobile tracking is extremely useful because although booking data provides excellent detail for risk assessment of a trip, it cannot always tell you where they are once the trip has started. Apps also let travelers communicate they need help through an SOS button on their device, while at the same time providing their location.

Mobile tracking does raise a number of complications, such as data privacy issues. In some countries, you will need consent from employees to track them. It may be best to create special policy rules about GPS tracking, such as switching on mobile tracking only in emergencies or for trips to high-risk destinations.

BCD travel

Execute

Year-round

Pre-trip

On-trip

Corporate card

Tracking is also now possible by analyzing swipe reports from credit card companies to see where your travelers' corporate cards have been used to make payments. However, it is still early days for this technology. It may be an option if:

- You have consolidated with just one or a very small number of card providers.

- Your preferred provider(s) have developed the necessary reporting, including cleansed and geo-coded merchant records.

Send alerts

Combine your travel risk intelligence sources and tracking technology to send relevant alerts to affected travelers. For example, if you need to evacuate travelers from a city because of a significant incident or threat, you can identify which employees you believe are affected and send them all messages.

Mobile is a very useful way to alert travelers, especially as it can be used for two-way communication. In a major incident, you can send a mobile alert and ask the traveler to confirm they have received the message and indicate whether they require additional help.

Case study:
Traveler tracking in action: Hurricane Sandy

Hurricane Sandy is a classic example of how effective tracking and a well-executed disaster strategy and recovery plan can protect a company's employees, reputation and bottom line.

In October 2012, Hurricane Sandy swept through the Caribbean and up the east coast of the U.S.

- The hurricane caused $71 billion of damage
- 285 people died, including 125 in the U.S.
- 5,232 flights and 322,032 passengers were affected (Source: IATA)
- New York subways and roadway tunnels were damaged
- At the height of the storm, 7.5 million people were without power

Here's what BCD Travel did for just one of the many clients we helped during this crisis, in this case a global consulting firm based in New York.

Phase 1 – Emergency planning

More than 30,000 of our client's travelers live, work and travel in the northeastern U.S. The storm was forecast well before it arrived. BCD Travel used the advance warning to alert its regular and after-hours offices around the country. All these offices extended their service hours and held regular calls to monitor and manage the situation. All managers, supervisors and lead agents came to work the weekend before the storm hit land.

Phase 2 – Tracking and alerts

When the storm hit, the tracking and alerts solution kicked into operation. It instantly located travelers caught in or heading towards the most heavily affected areas and kept them updated about weather and travel news through e-mails and postings on the client's intranet.

Phase 3 – Assistance

BCD Travel account management, meetings and travel teams worked together to assist, re-book and re-accommodate travelers. They also booked accommodation for client employees who had to evacuate their homes. BCD Travel held conference calls three times a day with the client's travel team to provide updates on affected travelers, flight cancellations, airport closures, call volumes and service levels.

The results

In the five days following the storm, BCD Travel answered more than 13,000 calls, with an average response speed of one minute or less. Smart planning, effective solutions and skilled, compassionate agents came together to give their client's travelers the support they needed to continue with business and reach home safely.

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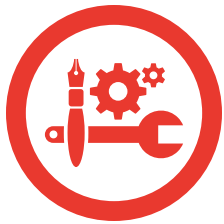
Execute

Year-round

Pre-trip

On-trip

Data security for travelers – a growing risk management concern

Right at the beginning of this paper we said employees are at greater risk the minute they leave their regular workplace. The same is true for your company's data. Data security for travelers has always been a concern, but the risks are increasing as information goes digital. Now travelers can have their data stolen even if they don't lose any hardware. There are also increased worries that not only criminals but national state agencies, with powerful surveillance resources, are trying to access commercial data.

Examples of the ways in which travelers can lose or reveal data include:

• Being overlooked, for instance on a flight

• Being hacked as they go online, especially via public wi-fi spots

• Theft of their laptop or mobile device

• Leaving sensitive information and passwords on public computers, such as in hotel business centers

• Revealing their location through leisure-based websites, apps and social media sites (a particular problem with younger travelers, who are less likely to keep their work and private lives separate)

The solution – create travel data rules

The problem is so serious that some companies are now creating special data security policies. Examples of rules and advice you could include are:

• Don't allow personal devices (which usually have weaker security controls) to be used for company purposes unless you have a central mobile device management security system in place (like, for example, MobileIron).

• Warn travelers to be careful about using free WiFi access in their hotel or public spaces, especially if it is accessible without a password.

• Warn travelers not to access public social media or location-based apps while traveling for work.

• Don't use public PCs

• Switch off Bluetooth

• Strip out all sensitive company data from hard drives, USB sticks etc. If sensitive data is needed for the trip, encrypt it.

• Take extra precautions for countries where hacking is a high risk, e.g. use a new pay-as-you-go phone (and dispose of it at the end of your trip), take a clean laptop and avoid wi-fi

BCD travel

Communicate

Create a dialogue with travelers

Communication is critical at every stage of the TRM process, from pushing alerts to travelers on the move to inducting new employees. And now it's time to let people know that you've created a TRM program.

Consider branding

Using professional marketing techniques will make the program much more memorable for travelers. And giving the program its own brand identity means travelers should not notice anything different if you change your third-party security provider.

Even if you don't go as far as a creating a brand around TRM, let travelers know what risk-related resources are available to them. For example, do they know they have access to excellent insurance cover when traveling on company business? Occasional messages, such as a well-designed e-mail newsletter, or a brief announcement and hot links through your internal social network, can go a long way to explaining.

Know when to communicate

Keep communications brief and occasional to avoid adding to message overload for employees. Send a general reminder about the security program perhaps once every 6–12 months, and then updates about important changes (via email) or at times of crisis (by push messages).

Have information stored (and easily accessible) in your company's intranet so that travelers are able to pull information—and be sure they know where to pull from.

Even if you are sparing, message overload does make it hard to be heard, but employees will listen generally after an incident has occurred. For example, if a laptop is stolen, use it as an opportunity to send out reminders and advice about laptop security.

BCD travel

Communicate

Listen

Communication should always be a two-way street, and your own travelers are your best source of intelligence. They can tell you if they found a preferred hotel's security arrangements weren't good enough. Create ways for them to feed back information. Your company social media tool is an excellent option, but there's life yet in traditional methods, like debriefing sessions with returning expatriates or occasional surveys.

Audit
Keep the program alive and relevant

All corporate programs risk losing their momentum once the set-up is completed. TRM is no exception, but keeping the process alive and relevant is important because risks change constantly.

Monitor the TRM strategy

- Create key performance indicators to ensure your TRM program is doing the job it is supposed to do. Examples of possible helpful KPIs include:

    - Up-to-date traveler profiles, including phone numbers (% complete)

    - Travelers tracked in high-risk destinations (% successful)

    - Number of reported incidents

- Track and classify all incidents that affect your travelers. This information helps your organization assess its travel risk profile better to understand how often incidents happen and how they affect your organization.

- Analyze travel spend data to understand where your travelers are going and therefore the kinds of risk they are likely to be exposed to.

Keep the TRM steering group going

Maintain and meet with your steering group of departmental contacts in travel, security, legal, risk, and HR to discuss the program and necessary improvements.

Plan ahead

Keep talking to senior management to understand which destinations your business is likely to visit for the first time or more often than before. Use this information on likely changes in travel patterns to update your risk mitigation mapping.

BCD travel

Audit

Keep listening to travelers

Use your traveler incident log to take actions that minimize incidents being repeated. Think about whether you could have responded better or done more to prevent it happening in the first place.

Keep an eye on compliance

Are travelers booking through approved channels? If compliance levels are low, you may need to get tougher with offenders. However, poor compliance could be a warning that some parts of your policy aren't workable for travelers—and that is a risk exposure which needs to be closed.

Your turn to manage travel risks

Introducing a TRM program reduces your company's risk exposure; improves duty of care to travelers; and equips your company to expand globally. And you'll be doing your best to keep travelers safe and secure.

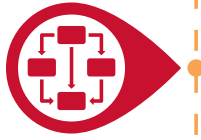Let's look again at the seven steps and how you can take action:

Organize
Get the right people involved

Four internal stakeholders you'll need to kick off:
- Initiator
- Senior sponsor
- Risk bearer
- Manager(s)

And two external stakeholders:
- Travel security specialist
- Travel management company

Collect
Get the right data

- Collect historical incident and travel data
- Be aware of data security and privacy issues

Analyze
Map your risks

List potential travel-related risks and your company's exposure to them.

Plan
Mitigate your risks

Figure out how to mitigate each risk using the four Ts:
- Treat
- Transfer
- Terminate
- Tolerate

Execute
Introduce the right tools and processes

Year-round:
- Create a travel risk policy
- Maintain traveler profiles
- Check your travel insurance
- Create security tips
- Assess and train your travelers
- Prepare a crisis management plan

Pre-trip:
- Use the booking process as your first line of active risk defense
- Provide destination information
- Ask travelers for their itineraries

On-trip:
- Track your travelers
- Send alerts
- Tight data security on travelers' mobile devices and laptops

Communicate
Create a dialogue with travelers

- Use professional marketing techniques to get messages across to travelers
- Listen to your travelers

Audit
Keep the program alive and relevant

- Monitor the success of your strategy
- Log incidents
- Watch compliance levels

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For more information please contact

BCD Travel
Six Concourse Parkway NE
Suite 2400
Atlanta, GA 30328

www.bcdtravel.com
research@bcdtravel.co.uk

About BCD Travel

BCD Travel helps companies make the most of what they spend on travel. For travelers, this means keeping them safe and productive, and equipping them to make good choices on the road. For travel and procurement managers, it means advising them on how to grow the value of their travel program. For executives, we ensure that the travel program supports company objectives. In short, we help our clients travel smart and achieve more. We make this happen in nearly 100 countries with 11,000 creative, committed and experienced people. And it's how we maintain an industry-leading client-retention rate of more than 97%, with 2013 sales of US$22.4 billion. For more information, visit www.bcdtravel.com.

About BCD Group

BCD Group is a market leader in the travel industry. The privately owned company was founded in 1975 by John Fentener van Vlissingen and consists of BCD Travel (global corporate travel management), Travix (online travel: CheapTickets, Vliegwinkel, BudgetAir and Vayama), Park 'N Fly (off-airport parking), Parkmobile International (mobile parking and traffic applications) and joint ventures Airtrade (consolidating and fulfillment) and VakantieXperts (leisure travel). BCD Group employs over 12,000 people and operates in almost 100 countries with total sales, including US$9.2 billion partner sales, of US$24 billion. For more information, visit www.bcdgroup.com.