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BUSINESS TRAVEL NEWS

April 17, 2017

TAKING ON TRAVEL RISK MANAGEMENT

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TAKING ON TRAVEL RISK MANAGEMENT



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BTN would like to thank the following individuals for their advice & contributions to this issue: Mike Cameron, President, Christopherson Business Travel; Tim Daniel, EVP, International SOS; Will Herter, Director, Control Risks; Bruce McIndoe, CEO, iJet; Cindy Shumate, Senior Manager of Travel & Meetings, Regeneron; Erin Wilk, Global Travel Safety & Security Manager, Facebook; & Jeff Winton, Sales Director, PlanetRisk

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As the world's largest airline, we are pleased to sponsor this special Business Travel News Taking on Travel Risk Management report.

Sincerely,

Alison Taylor
Senior Vice President of Global Sales
American Airlines

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Dear Business Travel Leaders,

We are in the midst of one of the most exciting times in the travel industry. Consumerization and globalization are driving competition and changing business traveler expectations like we have never seen before. Our customers expect more from their corporate applications today, and they want the right balance to meet corporate and traveler needs. This

is why our commitment to delivering what they need inspires us to develop consumer-grade ease of use and functionality throughout our solutions.

Along with these shifts, we are seeing increasing travel concerns in locations traditionally considered safe and low risk. Regardless of where our travelers are, we have a responsibility to keep them safe. Until recently, the growing expectation that companies need to care for travelers in times of need has been an unanswered reality.

As a frequent business traveler myself, I have been affected by civil unrest and severe weather while traveling, and know what it's like to be in challenging situations. As a business leader, I feel a responsibility to care for our employees. Regardless of company size or location, leaders should have the ability to proactively care for their traveling employees. Whether it's a health crisis or natural disaster, quickly finding and helping employees in times of need is critical, which is why we are excited to provide the first integrated traveler risk management solution with 24/7 active monitoring. Read more about Concur's Risk Messaging and Active Monitoring solutions on pages 7 and 27.

We are honored to partner with BTN and sponsor this important research report to raise awareness of the growing challenge for traveling employee safety. Concur will continue striving to deliver consumer-friendly, enterprise-ready experiences and enable organizations to better care for their employees.

Sincerely,

Mike Eberhard
President
Concur

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We're pleased to sponsor this edition of Business Travel News focused on research on Travel Risk Management. With nearly 5,200 hotels and 770,000 rooms in almost 100 countries around the globe, we are ever mindful of the safety and security of our guests.

Today's global traveler can face some uncertainties, from natural disaster and civil unrest to health considerations and more. In thinking about guest needs in these and other circumstances, we've developed a security program for managed accounts that includes on-site security consultations and 24/7 phone support for groups and meetings clients with safety and security concerns.

We were honored to be the only hotel sponsor for the inaugural 2016 Global Travel Risk Management Summit, as well as the 2017 GTRS in Chicago last month, both hosted by The BTN Group and HospitalityLawyer.com, which focused on the execution of safe and secure travel. Making travel safer and seamless for our guests remains a top priority.

IHG is proud to be a trusted travel partner of many of the world's great companies. The research shared in this issue is a valuable, necessary tool for travel managers and a step forward in our mission to provide an exceptional guest experience.

As always, thank you for your valued partnership.

Warm regards,

Derek DeCross
Senior Vice President – Worldwide Sales
InterContinental® Hotels Group

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What's the Difference? Duty of Care Vs. Travel Risk Management

Many in the corporate travel community use “duty of care” and “travel risk management” interchangeably, but the two have distinct meanings. Duty of care, put simply, is a “moral and legal obligation to take a more serious responsibility for the safety of our travelers,” Christopherson Business Travel president Mike Cameron said. Travel risk management is the course of action to provide that.

“The ‘why’ has become labeled as the ‘what,’” he said of the confusion. The moral and legal obligation should be the reason why companies implement the what, risk management practices. He added that duty of care and risk management’s statuses as hot topics validate the need for professional risk management.

While that clarification can help travel buyers understand what duty of care means, what it is remains murky, particularly in the U.S.

Safety Obligations

If a U.S. employee is injured on the job, workers compensation insurance generally covers a company’s responsibility, said Stephen Barth, a University of Houston law professor and founder of the Hospitality Lawyer media and information platform. He explained that once an employee gets a certain distance from where the business is located—and that distance varies from state to state—workers compensation no longer provides coverage. However, the business still has obligations under U.S. Occupational Safety and Health Administration regulations to provide

a safe work environment. When one’s job includes a global travel program, the place where those obligations begin and end is not always clear, even to legal experts. The U.K., for example, has the Corporate Manslaughter Act, which clearly spells out obligations and penalties, but in the U.S., the issue falls under common law, Barth said.

Generalized advice, that companies should heed the duty of care, “leaves employers without practical guidance in the international business travel and global mobility context,” according to Donald Dowling, a partner in law firm K&L Gates global employer solutions team. “Each foreign business trip and expatriate assignment is unique and presents its own set of physical risks. No law or regulations tell an employer what specific steps it must take and what specific precautions it need not take to heed its duty of care when it dispatches an employee overseas.”

In court, decisions have gone both ways, according to a white paper authored by law firm Fisher & Phillips and published this year through the International SOS Foundation. For example, after four Union Texas Petroleum auditors were killed while on business in Pakistan, their families brought a suit in Houston against the oil and gas company in 1999. The jury determined the company had taken adequate steps—hiring a private risk management firm, for example—to ensure the employees’ safety. More recently, however, a jury in Connecticut awarded several million dollars in damages to the family of a student who suffered severe brain

damage after contracting tick-borne encephalitis during a school trip to China. The jury’s decision cited the argument that the school had not advised the student on how to dress for a hike or to use insect repellent.

“A United States employer would be remiss if it did not understand the potential for a negligence action to be filed and the costly ramifications of such a suit,” according to the white paper. “Unfortunately, there is no clear line of case law on which an employer can rely when evaluating the risks of sending its employees abroad.”

Evaluating Risk

This ambiguity means no company will be able to protect itself from liability with full certainty. By extension, no company can protect its employees’ safety with full certainty, either. Of course, the very phrase “travel risk management” implies just that. A company is “thinking about managing risk. It’s rarely, if ever, about eliminating risk,” Barth said.

As such, he said, the fundamental formula for travel risk management boils down to:

- evaluating risks
- mitigating those risks however possible
- insuring against any risks that cannot be brought down to a manageable level

Travel risk management should begin with an assessment of employees’ exposure to risk, Cameron said. For example, a company whose employees travel mostly domestically might determine there is minimal benefit to implementing a sophis-

“Look at the things that can happen: pedestrian accidents, car accidents, incidents on subways and buses. People forget the basics when they hear ‘travel risk.’”

Hospitality
Lawyer’s
Stephen Barth

C CONCUR

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ticated travel risk management program; such a company might opt instead to self-insure, he said.

Even so, that does not mean such programs should ignore risk management altogether. Another common misconception about travel risk management involves only catastrophic events, such as tsunamis, volcanic eruptions, civil unrest and terrorist attacks, Barth said. In doing so, they lose sight of everyday risks that can be just as deadly. "Look at the things that can happen: pedestrian accidents, car accidents, incidents on subways and buses," Barth said. "People forget the basics when they hear 'travel risk.'"

This applies to international travel, as well. Most probably would not include Japan or the U.K. on a list of high-risk destinations. However, travelers' itineraries to those countries often include early morning landings after long flights, at which point the travelers must rent cars and drive. Not only are they bleary eyed, but they are expected to drive on the opposite side of the road [than] they do at home, which they may never have learned to do.

Crafting a policy that allows travelers to use car services after long or overnight flights falls under travel risk management even though it addresses a car accident rather than a larger-scale incident. "A lost passport, someone getting sick, not understanding the culture—stay focused on the basics," Barth said.

Adapting to Company Culture

Yet another misconception is that the travel department should be the sole house for a travel risk management. Doing so could be a setup for failure. "A lot of businesses that are getting into travel risk are just touching the tip of the iceberg," Barth said. "It's really unfair to put that burden on a travel manager. You have to think about your entire ecosystem of travel risk management."

For larger, more complex companies, that includes bringing in departments that handle security, insurance, HR, legal and commu-

nications, Barth said. These departments need to be involved not only in developing travel risk management policy but also in executing it when emergencies occur, he said.

At smaller companies, many of those departments do not exist, making it harder to find a logical home for travel risk management, Cameron said. For them, travel risk management might be the CFO or controller merely approving an insurance policy once a year, he said.

Different companies also have different levels of willingness to manage risk, he said. Some insure against everything, and some insure only for major crises. In general, companies today are migrating toward higher deductibles rather than the premium for a sophisticated response to duty of care, he said. "They say, 'Let's just deal with the costs that will come along, as things will inadvertently happen. That

doesn't make sense because it could end up costing you a lot of money."

That realization can be harsh. Cameron noted that one client with a large presence in Belgium implemented a global risk management program after the airport terrorist attack in Brussels last year. The attack made the client realize the importance of knowing where its travelers are and what is happening, he said.

That discovery harkens back to that original definition of duty of care: the "moral and legal" obligation. All the concerns about insurance, lawsuits and cost are driven by the legal part. When companies concentrate on the moral part, however, their actions tend to answer the legal questions, as well. "The companies that we see take the more proactive approach are the ones that don't view it as a legal obligation," Barth said, "but view it as an ethical corporate responsibility." ◀

LIABILITY VERSUS DUTY OF CARE

By Don Dowling, a partner in law firm K&L Gates' global employer solutions team

Employers fret plenty about their liability in case of illness or injury to employees, but that liability is pretty limited, at least for business travel within the U.S., thanks to workers compensation. Once travel managers realize that, they're free to worry less about liability and to concentrate more on duty of care.

Let's begin by distinguishing personal injury lawsuits from workers compensation claims. When the injured employee's regular place of employment is the U.S., employment-context personal injury claims involve state workers compensation. These systems invite injured employees to file state administrative claims for modest awards that are set by workers compensation injury "schedules." Generally, a workers compensation award is an exclusive remedy: Injured employees cannot sue their employers for personal injuries in uncapped civil jury trials demanding compensatory or punitive damages.

Every once in a while some injured employee tries to sue his employer by bringing a personal injury lawsuit in a civil or common pleas court, demanding a jury and an uncapped personal injury verdict, plus punitive damages, but the courts almost always dismiss these lawsuits as soon as the employer raises the ironclad affirmative defense of workers compensation exclusivity/immunity, known as the workers compensation bar. Some courts even write this defense right into their procedural rules.

The workers compensation exclusivity defense is virtually impregnable. It reaches most all American employees who get hurt, maimed or killed on the job, even tragic victims of crimes and terrorism like the Virginia Tech shootings and the Oklahoma City bombing. Take, for example, professional football players' recent claims that the National Football League exposed them to progressive brain injuries during their playing careers. The players have leveled these claims not at their immediate employers—their respective teams—but at the broader league. Claims against the individual teams would have gone nowhere because of the workers compensation bar.

But What About ...
When a U.S.-based employee is injured overseas? Visit www.businesstravelnews.com for more from Don Dowling.

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*According to the Networks, Partnerships and Frequencies category of the 2016 Business Travel News Airline Survey, published on November 21, 2016. Delta Air Lines earned the top overall score for the 6th consecutive year (2011-16) on the Business Travel News (BTN) Airline survey.

Taking On Travel Risk Management

Global terror events, natural disasters and medical crises have grabbed headlines more frequently over the past few years, making travel risk management and traveler security a greater part of the travel management conversation. But just where does the industry stand? How far does it still have to go? And how do factors like a program's size and its frequency of international travel change how organizations address safety and security?

In a BTN survey of 229 travel buyers and managers and corporate safety and security managers, 65 percent said their companies' attention to traveler safety and travel risk management has increased over the past three years. The larger the company's travel spend, the more sharply it has honed its attention to travel risk management. Only 52 percent of programs that spend less than \$10 million a year on travel increased their travel risk management focus, but of those that spend \$50 million or more on travel, 81 percent did so.

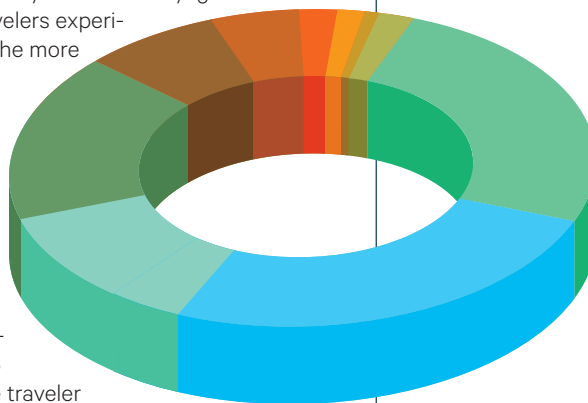
CTI senior travel coordinator Lisa Kaffenberger, whose company spends less than \$10 million a year on travel, said that disparity is a resource issue, not a reflection of lower risk for smaller programs. Prior to joining CTI, she worked for a company that "pinched pennies until they squealed" and avoided any kind of spend on risk management, even after a terror event occurred within blocks of some of the company's travelers. "In one of the meetings, I was called Chicken Little for saying we need to get something in place," she recalled.

Since the terror attacks in Brussels last March, iJet CEO Bruce McIndoe has seen a definite shift in attitudes among corporates, specifically in Europe. "That was the watershed event," he said. The attacks hit not only the airport but also local transportation. "A lot of companies have local nationals in Brussels, and that made this ... become a people issue, not just a travel issue." McIndoe believes a major event in the U.S. will have a similar effect on companies in North America.

Half of survey respondents said travelers have expressed increased anxiety levels about safety and security while traveling on business during the past three years. The more a company's travelers voyage outside the U.S. or the more those travelers experience medical or security disruptions, the more they expressed such anxiety.

Who's Tasked with Travel Risk Management?

Within each organization, the party primarily tasked with traveler safety and travel risk management depends on program size. For smaller programs with less than \$10 million in annual travel spend, the responsibility rests with travel management in 26 percent of companies. It rests with the traveler



PRIMARY OWNER OF TRAVEL RISK MANAGEMENT

Travel management

26% of companies

Corporate security

22%

Health, safety &/or risk management

13%

The traveler

13%

HR or benefits

9%

Executive management

8%

Legal

3%

Compliance

2%

Corporate communications

1%

Other

3%

in 21 percent of companies and with executive management in 14 percent of companies. For larger midmarket and large programs, the responsibility more often falls to corporate security and then to travel management or to health, safety and/or risk management.

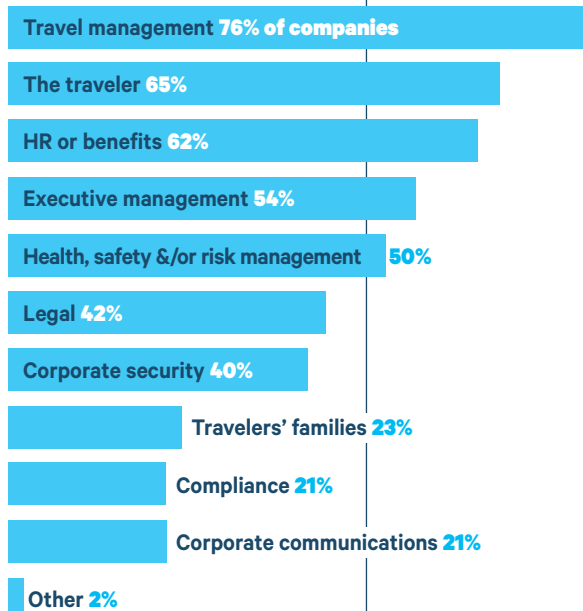
Senior sourcing manager Randy Griswold is a key point person on travel risk management at Tupperware, which falls in the category that spends \$50 million or more on travel annually. The company has a dedicated risk manager, but Griswold works with her and the legal department to improve duty of care for key trip types and destinations.

Two-thirds of survey respondents have taken on more responsibility for traveler safety and traveler risk management during the past three years. Even in large programs, which more often have internal corporate security or risk departments, travel buyers and managers' responsibility for travel risk management has increased. "These large companies are starting to address the problem more as a crossfunctional area," said International SOS EVP Tim Daniel. "Travel managers are being brought into a conversation that has probably already been going on that they just weren't necessarily part of."

Primary Travel Risk Management Partners

Travel management companies are the primary external partner for travel risk management for 32 percent of the survey respondents, while 29 percent rely primarily on full-service travel risk

TRAVEL RISK MANAGEMENT STAKEHOLDERS



providers and 18 percent rely on traveler tracking or risk messaging platforms. "For people who are looking at the world through a travel lens," said Daniel, the TMCs are there and they're already providing a lot of service."

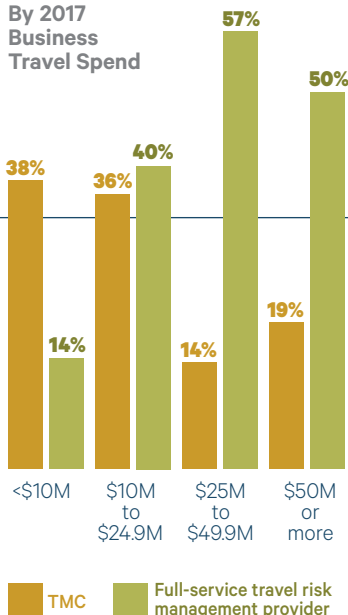
The larger a travel program got, the more it relied on a full-service travel risk provider and the less it relied on a TMC. McIndoe suggested organizations across the travel-spend spectrum will shift from TMCs to full-service risk providers in the coming years. "We see it changing every quarter," he said. "When it's just travel, you can put it in a box and put it in the corner. More and more companies are broadening the responsibility."

"A lot of [European] companies have local nationals in Brussels, and that made this ... become a people issue, not just a travel issue."

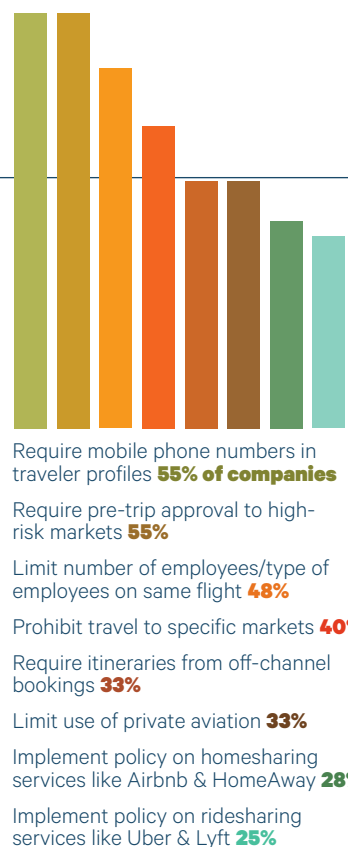
iJet's Bruce McIndoe

PRIMARY EXTERNAL PARTNER FOR TRAVEL RISK MANAGEMENT

By 2017 Business Travel Spend



TRAVEL RISK MANAGEMENT PRACTICES



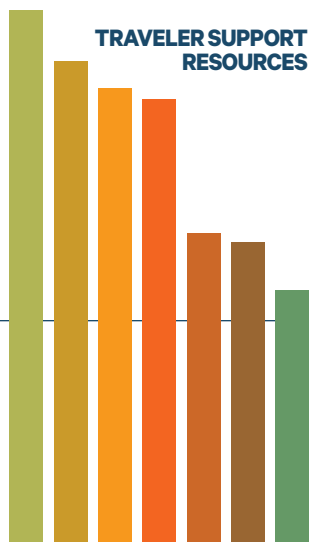
Tupperware is transitioning to a new TMC, ATG, and Griswold intends to work with iJet through ATG. Kaffenberger, who described CTI's travel risk management program as "embryonic," is shopping around for a new TMC partner and for a risk management provider, but she intends to contract with each separately. "In talking to travel risk providers, they suggested that because our [travel] program is so immature, we should keep our risk management products separate of our TMC until we've established what TMC we're going to use and what method of booking we're going to use," Kaffenberger said. She added that doing so would give her flexibility if she decided to change again down the road.

Common Practices: The Good, the Bad & the Ugly

The majority of respondents to BTN's survey require pre-trip approval for travel to high-risk markets and require mobile phone numbers for traveler profiles. However, a full 36 percent communicate or implement policies inconsistently. Only 17 percent fully integrate policy into corporate processes and regularly review them for improvement.

Assessing Risk

Though many programs have some measures around travel risk management and traveler security in place, more than half said their organizations



Business travel accident insurance **71% of companies**

Phone numbers for service providers like TMC or insurance on every itinerary **64%**

24/7/365 emergency hotline **60%**

Healthcare insurance for travelers **59%**

Vaccinations &/or health screenings **41%**

Travel risk management/traveler safety reference tool in central location **40%**

Specialty risk insurance **34%**



Don't know/no specific training **51% of companies**

Trip-specific education & training for high-risk markets **25%**

General high-risk safety training **21%**

Ongoing traveler safety training **18%**

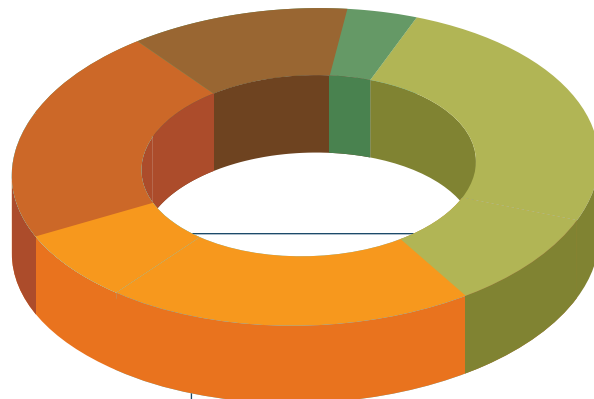
Training for kidnapping-&-ransom, active-shooter or other situations **16%**

Traveler safety as part of new-hire onboarding **14%**

Diversity-awareness training **13%**

Frequent traveler safety training **11%**

Traveler risk management program training for stakeholders **6%**



TRIP RISK COMMUNICATION TO TRAVELERS

No established practice **32% of companies**

Trip-risk assessment is defined, but communication is inconsistent/ad hoc **16%**

Trip risk is communicated prior to each trip, at least for high-risk travel **28%**

Trip risk is monitored & communications are updated prior to & throughout the trip **19%**

In addition to proactive & updated communications, process review & improvement also is in place **4%**

have never conducted—or they didn't know if they had conducted—a comprehensive travel risk assessment of their major travel markets. A quarter had conducted a comprehensive assessment during the past year. "It comes down ultimately to resources and money," McIndoe said. "A lot of companies will go with a provider and put some basic procedures in place, and that's it."

Kaffenberger said a comprehensive assessment is on her triage list for the next 12 to 18 months. "I want to know if we are heading in the right direction and what things I may have overlooked in my quest for a risk management program," she said.

Training & Education

Just over half of respondents said their companies don't offer specific travel risk management training or they weren't sure if their companies do. That share increased to 62 percent among programs with less than \$10 million in travel spend, a somewhat troubling trend given that 20 percent of that group said travelers are primarily responsible for travel risk management.

Daniel said a lot of companies struggle with questions like, "Do we really need training?" and, "Is it worth making busy employees do one more thing?" He explained, "There's the belief that there's not the return on investment."

McIndoe also encounters a lack of investment in education and training.

"Travel managers are being brought into a conversation that has probably already been going on that they just weren't necessarily part of."

International SOS's Tim Daniel

"The highest return on investment that you can make in a travel risk management program is to properly educate and train your travelers to make the right decisions in the moment versus getting themselves into trouble," he said, "because then it becomes a very expensive proposition."

Vetting Suppliers

Most respondents haven't changed the intensity with which they vet car rental, air, hotel, TMC and insurance providers during the past three years, which didn't surprise Daniel. "If you're going to screen suppliers, you have to have some sort of standard, and that's usually linked to a policy and thinking about ... 'What result are we trying to achieve and

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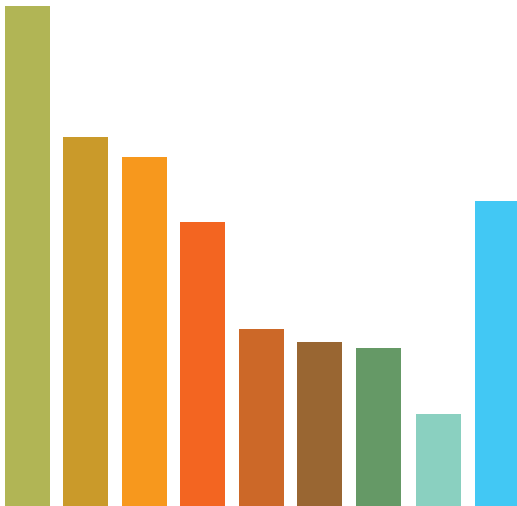
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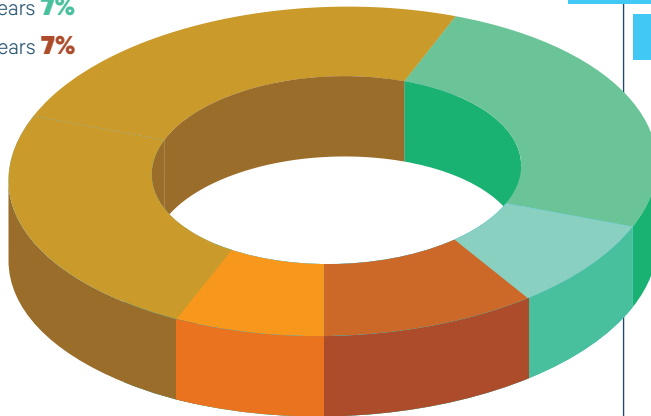


RISK MITIGATION PRACTICES

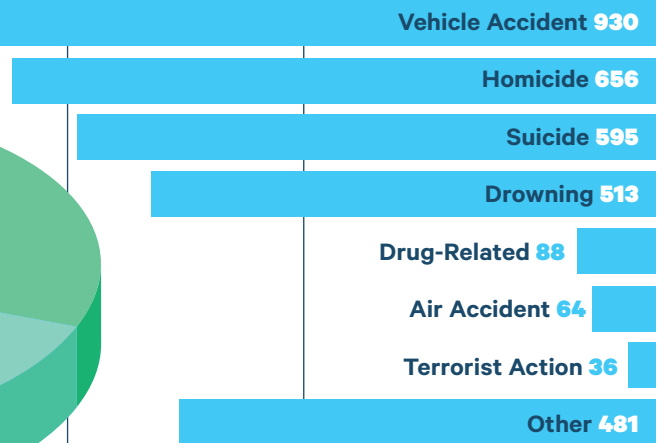
- Ongoing risk alert notifications during trips, such as for weather or political unrest **47% of companies**
- Chauffeured ground transportation in high-risk markets **35%**
- Airline class upgrades for long-haul international flights **33%**
- Access to security escorts in high-risk markets **27%**
- Chauffeured ground transportation after long-haul or overnight flights **17%**
- GPS-enabled traveler tracking technology **16%**
- Monitoring of traveler check-ins during business trips **15%**
- Designated safe zones in high-risk markets **9%**
- None/don't know **29%**

MOST RECENT COMPREHENSIVE RISK ASSESSMENT OF COMPANY'S MAJOR TRAVEL MARKETS

- In the past year **25% of companies**
- In the past 2 years **7%**
- In the past 3 years **7%**
- Planned in the next year **6%**
- Never/don't know **54%**



CAUSES OF NON-NATURAL DEATHS OF U.S. CITIZENS IN FOREIGN COUNTRIES OTHER THAN IRAQ & AFGHANISTAN



what are the criteria we want to use? I don't think a lot of organizations have sophisticated policies for that sort of exercise. Then there's the work involved to do it, and the tools and the ways to do that are still evolving."

Griswold recently removed two air carriers and multiple hotels from Tupperware's global suppliers. The Global Business Travel Association's hotel RFP model includes a safety and security section, but McIndoe said many sourcing departments don't know what to do with the data and thus ignore it. Griswold, rather, vetted hotels manually, booting properties with low room nights in riskier areas.

Changing the Conversation

World events have led companies to pay more attention to traveler security and travel risk management, but McIndoe and Daniel said the discussion shouldn't be about just the big incidents. Both pointed out that a traveler is more likely to die in a car accident than in a terrorist attack. And while not all emergencies result in death, U.S. Department of State statistics back up the assertion. Between Jan. 1, 2013, and Dec. 31, 2016, 28 percent of non-natural deaths of U.S. citizens in foreign countries other than Iraq and Afghanistan resulted from vehicle accidents. About 1 percent were from terrorist actions.

"We need to make this a more personal story in terms of how we approach travel risk and a more everyday story," Daniel said. "That is where we see companies trip up. They're not necessarily prepared to deal with the everyday stuff with the resources that they need." Part of having the right resources in place, he added, is making sure travel managers aren't trying to tackle travel risk management alone. If they do, they'll miss out on the strengths colleagues can bring to the conversation. He noted, "The best programs require multiple people sitting at the table." ■

Sources:

BTN survey of 229 travel managers, travel buyers & corporate safety & security managers, conducted Feb. 2 to Feb. 28, 2017.

Deaths reported to U.S. Department of State from 2013 to 2016.

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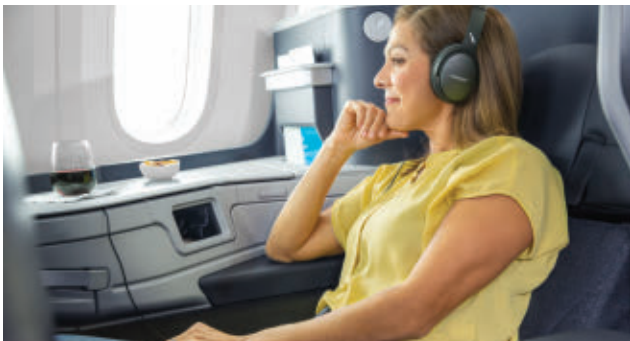
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Controlling Risk: Trip Assessment & Approval

With nearly \$13.5 billion in annual revenue and more than 260,000 employees worldwide, Cognizant during the past two decades has grown into one of the largest companies in the world. Dozens of acquisitions have fueled its expansion but also revealed its requirement for a comprehensive travel risk management program.

Since joining Cognizant in 2014, associate director of corporate security Kevin Sluka has helped build a program that educates travelers about risks, particularly in unfamiliar foreign destinations. “The big thing about duty of care is making sure that the associates are aware of the risk before they go,” Sluka told BTM. “What we don’t want is an associate saying, ‘I don’t know. My manager told me to go to Mexico.’ The next thing you know, they don’t know anything about the risk in Mexico and they’re doing things that they shouldn’t be doing.”

Cognizant operates in 32 countries, and while very little of its business travel is to the most dangerous areas, 32 percent is international, Sluka said. A significant majority of its business travel, 87 percent, includes North America or Asia as a destination, regardless of the departure point. Still, some high-risk travel does occur, and Sluka helped develop the backbone of Cognizant’s travel risk management program: a classification system that rates every country, based on the risk to its travelers, as extreme, high, medium or low risk. The program similarly ranks each of the world’s airlines.

Cognizant’s Concur online booking system removes the riskiest countries, preventing travelers from booking such trips online. “If you want to book a trip to Afghanistan ... you can’t even do that through our system,” Sluka said. “That’s helped mitigate a lot of risk because we are a small team on the travel risk management side. That gives us the peace of mind to know that we don’t ever have to worry about someone showing up in a country that we don’t want them to go to.”

For countries designated as high-risk but not extreme, the system notifies Sluka’s department of the booking, and the department engages the traveler but does not necessarily forbid the trip. “I get a list every day of everybody that’s traveling [in the] future or is within a high-risk location,” Sluka said. “We’ll reach out to them, make sure that they have their car service set up, make sure that they have their hotel booked. In some cases, if it’s a new country we don’t have much travel to, we’ll engage with them directly to make sure that they have all the information that they need before they go.”

Sluka’s team categorizes each country’s risk from the company’s perspective: “What do we do in that country? How often do we go there? Do we have a local presence?” It also uses public information from government agencies, as well as proprietary data from intelligence vendors. “We’re looking at the physical risk, crime, terrorism concerns, and in some countries, there are kidnapping concerns,” Sluka said. “There may be countries where

there’s a low security risk but a high corruption risk. We don’t want our people put in a position where they’re going to be faced with difficult situations. We look at the healthcare within the location.”

The classification system isn’t the extent of Cognizant’s pre-trip travel risk management endeavors. Upon international bookings, the security department automatically sends city-level security reports, which include links to an intranet site with further information and instructions for disasters and emergencies.

Citing the March 22 car-and-knife attack in London as an example, Sluka said Cognizant’s traveler tracking system immediately alerted his team of seven employees who had traveled to the city. “When we’re getting that alert we’re quickly determining proximity to any Cognizant offices” or customer locations, said Sluka. He added that Cognizant has a portfolio of different vendors for intelligence, traveler tracking, medical and security support and evacuation.

In the London incident, in which no Cognizant employee was injured, Sluka’s team sent notifications to 4,500 potentially affected employees but determined no other action was required. “We have had incidents in the past where we will issue an alert but we’ll require a validation with associates that they’re OK,” Sluka said. “We’ve done that for incidents where we’ve made contact with 400 associates and those with 60,000 associates. It all depends on the severity of the incident and how close it is to our offices and our travelers.” ■

“If you want to book a trip to Afghanistan ... you can’t even do that on our system. ... We don’t ever have to worry about someone showing up in a country that we don’t want them to go to.”

**Cognizant’s
Kevin Sluka**

BTN

WEBCAST

TAKING ON TRAVEL RISK MANAGEMENT

WEDNESDAY

MAY 17, 2017

8 a.m. PT / 11 a.m. ET

Duration: 1 hour

With terror incidents affecting historically low-risk business travel markets in the last two years, controlling travel risk has once again become a high priority for travel managers. But travel risk isn't all about high-profile crises: Medical emergencies, auto accidents, major weather disturbances even data theft all pose more common threats to business travelers and their companies.

Attend BTN's Taking On Travel Risk Management webinar to find out how companies like yours are addressing travel risk management, and what's at stake when they don't.

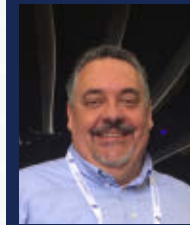
TAKEAWAYS:

- Highlights from the latest BTN research on how companies are managing travel risk
- TRM case studies and strategies from experienced travel managers and corporate security pros
- Legal considerations and liability risks of business travel
- Answers to your questions about how to approach or improve your company's TRM program



CINDY SHUMATE

Senior Manager,
Travel & Meetings
Regeneron



DAN SCHWARTZ

Indirect Commodity Manager,
Global Travel
Allegion



DAN GALLAGHER

Global Head of Incident
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A VISUAL GUIDE TO TAKING ON TRAVEL RISK MANAGEMENT:

Travel managers are taking on more responsibility when it comes to travel risk management. BTN research showed that especially for midmarket enterprises, travel managers are spearheading TRM efforts, whereas larger companies are putting primary responsibility in corporate security departments or with a health, safety or risk management team. Even so, travel managers are integral to TRM and often serve as a first-line corporate contact for traveler medical emergencies or trip disruption response. They are often the ones putting the wheels in motion with TMC partners, liaising with full-service travel risk management firms and escalating travel-related crisis situations to their internal security or risk management counterparts.

Emergency response can't happen without having TRM infrastructure in place. That includes a coordinated team, well-defined roles and responsibilities, a risk assessment and mitigation strategy, risk monitoring tools and communication strategy, effective data management and an overarching TRM program communication plan that keeps all TRM program stakeholders engaged and prepared to act.

It's past time to make a plan. BTN offers this visual guide and checklist to get you started.

PHASE ONE TRM STAKEHOLDERS

TAKING THE LEAD:

- Travel Management
- Corporate Security
- Health, Safety, Risk Management

EXECUTIVE SUPPORT:

High-profile political unrest and terror attacks since 2015 have increased awareness of TRM in corner offices.

IN THE TRM LOOP:

% of companies that consider the following groups TRM stakeholders



Organizations that fail to include executive management and legal departments as stakeholders in travel risk management show a weak understanding of TRM. Should an incident occur, organizations can be held legally and financially liable for harm to their employees. In the U.K. senior corporate executives have been prosecuted under the country's Corporate Manslaughter laws for employee deaths. This law can apply to companies outside the U.K. that send employees into the country for work, including transient travelers. Australia, Canada, Denmark, Finland, France, Germany and Norway also have laws that treat corporate negligence as a crime.

REALITY CHECK:

High-profile incidents build TRM awareness, but remember that medical issues, road traffic accidents and petty crime are much more common.

Source: BTN Taking On Travel Risk Management Survey, February 2017

GAUGE YOUR TRM MATURITY

Where does your company fit on the travel risk management spectrum. Here's one easy way to diagnose.

Source: International SOS; Duty of Care & Travel Risk Management Global Benchmarking Study; 2011.

REACTIONARY

- Inconsistent TRM policy and procedure
- Rudimentary traveler training, if any
- Inconsistent risk monitoring
- Minimum data management

PHASE TWO TRAVEL RISK ASSESSMENT*



Source: International SOS and Control Risks
www.travelriskmap.com

MARKET THREATS

- **Geopolitical** – Ongoing or recent civil unrest, war, recent terror incidents, raised threat levels
- **Criminal** – Rates of violent crimes, kidnappings, petty crime, illegal drug trafficking, etc.
- **Regulatory** – Border restrictions, tax codes, workers rights, drug laws, sex trade, etc.
- **Cultural** – For example, does the government criminalize homosexuality or curb women’s rights to a degree that increases risk to corporate travelers?
- **Infectious Disease** – Avian flu, Ebola, Zika, etc.
- **Weather/Environmental Hazards** – Worksite conditions or issues like air quality or dynamics like earthquakes, hurricanes, tornadoes, etc.

TRAVELER PROFILE

- **Traveler Health** – Is the traveler fit for travel?
- **Travel Patterns & Compliance** – For example, the traveler’s percent of overnight flights, international car rentals or car rentals directly following long-haul flights, booking compliance through the agency, hotel attachment rates and other gaps that prevent proper data collection.

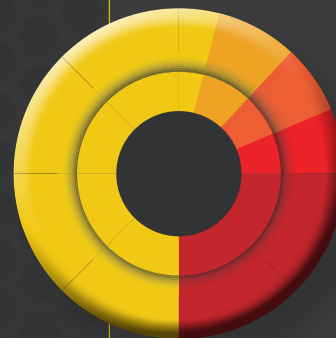
TRAVEL PARTNER VETTING

- **Sourcing Protocol** – Are suppliers sourced and vetted for safety standards and emergency management, particularly in new, emerging or unfamiliar markets?
- **In-Market Transportation** – Pay close attention to ground transportation safety.

* This list is not comprehensive, but meant to provide consideration points.

REALITY CHECK:

When was the last time your company conducted a risk assessment of its major travel markets?



7%
IN THE LAST
3 YEARS

7%
IN THE LAST
2 YEARS

25%
IN THE
LAST YEAR

6%
PLANNED
THIS YEAR

54%
NEVER / I
DON'T KNOW

Source: BTN Taking On Travel Risk Management Survey, February 2017

LEGALISTIC

- Consistent TRM policy and procedure
- General travel safety training
- Consistent pre-trip risk monitoring and notification
- Data management for traveler tracking
- Legal and executive management buy-in

DUTY OF CARE/SOCIAL RESPONSIBILITY

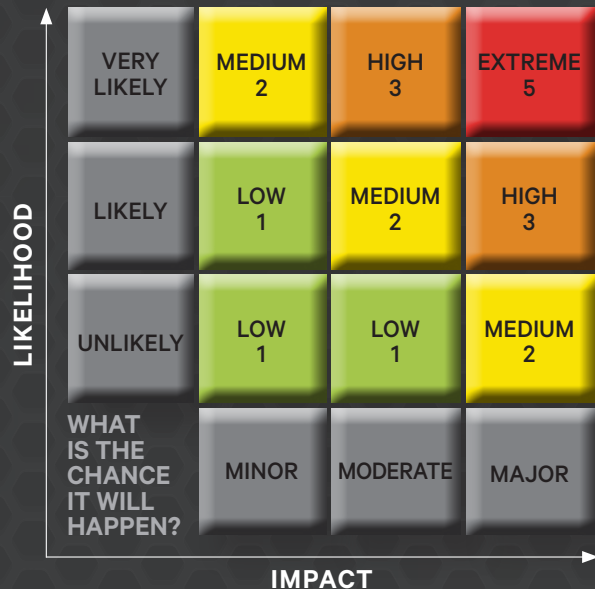
- Risk management policy includes all employees, not just travelers
- Proactive manager and traveler safety training
- Consistent pre-trip and on-trip risk monitoring and communication

PHASE THREE TRIP RISK ASSESSMENT

ESTABLISH A SYSTEM

Using your established threat list, evaluate your top 20 city pairs for risk. BCD Travel recommended one way to evaluate trip risk level by answering the following questions:

- **Likelihood:** What is the probability that the event will happen?
- **Impact:** how much damage could it cause?



Source: BCD Travel; Travel Risk Management: Keeping business travelers safe and secure; 2014.

An exercise like this can help establish and then refine a system for evaluating trip risk and establishing a tolerance threshold. Ideally trip risk assessment should be automated and a risk level assigned to every trip using up-to-date market data.

IDENTIFY HIGH-RISK TRAVEL

Search travel data for known high-risk markets. Find out which business units frequent them. Baseline risk levels for these trips and create specific policies and procedures to govern high-risk travel. Prohibit travel to certain markets, if appropriate.

WHO'S TRAVELING?

Business continuity risk for the company increases with traveler seniority level.

- Clear data management for traveler tracking and response coordination
- Executive management and legal engagement
- Incident response reported and measured for improvement

PHASE FOUR TRIP RISK MITIGATION

ACCORDING TO INTERNATIONAL SOS, TRM SHOULD DO 1 OF 3 THINGS WITH THREATS, IN THIS PRIORITY:

- one** Eliminate
- two** Control, or
- three** Minimize

TRAVEL RISK POLICY & PROCEDURE

- Even at companies where travel and risk management policies are separate, risk mitigation should be “baked into” travel policy, including data opt-ins and risk training.
- Brief TMCs and configure online booking tools to block prohibited markets. TMCs and OBTs should manage travel parameters that, for example, allow upgrades for overnight or long-haul flights, control ground transportation options after long-haul flights or limit the number of employees on a single flight. Use these tools to manage additional approval requirements for high-risk markets.
- Traditional travel management policy dictates that travelers book through their TMC channels, as this provides the richest data for locating travelers in emergencies. Other methods, such as requiring travelers to forward itineraries to their managers, should serve as a backstop.
- Require employees to read travel and risk management policies, take TRM training and provide mobile phone numbers before they are permitted to travel.

GENERAL PREPAREDNESS

- **Traveler Data** – Ensure traveler profiles include mobile phone numbers and emergency contacts.
- **Training** – General TRM training for travelers can improve situational awareness and encourage best practices. Require additional training before high-risk trips. Extend TRM training to travel arrangers and department managers.
- **Health & Medical** – Order general health checks, trip-specific vaccinations, business travel insurance and supplemental insurance as appropriate.
- **On-the-Ground Assistance** – Midmarket programs, in particular, tend to fall short in partnerships with on-the-ground medical assistance and/or evacuation services.

TRIP-SPECIFIC RISK MITIGATION

Automatically flag travel bookings that exceed a certain risk threshold so you can institute a trip-specific mitigation plan, from upgrading a hotel reservation, enabling chauffeured transportation with a vetted supplier, market-specific cultural training, GPS traveler tracking to a personal security detail.

REALITY CHECK: 51% of companies provide no traveler safety or travel risk training to their employees.

Source: BTN Taking On Travel Risk Management Survey, February 2017

PHASE FIVE TRAVEL RISK MONITORING



PRE-TRIP

- **Trip Risk Evaluation & Disclosure** – Communicate trip risks to the traveler. If risk exceeds the acceptable threshold, implement a trip-specific risk mitigation plan
- **Pre-Trip Risk Updates** – Threat levels change all the time; TMCs often offer 24/7 risk monitoring and can automate alerts to travelers who booked through the TMC or approved booking tool.



ON-TRIP

- **Mobile Alerts & Messaging** – 24/7 risk monitoring tools with SMS alerts to update travelers; mobile messaging tools can include “help” or “I’m OK” buttons so organizations can assist affected travelers.
- **GPS Tracking** – For high-risk markets, GPS tracking can be installed on mobile phones with opt-in permission from the traveler.
- **Predictive Risk Monitoring** – Artificial intelligence tools digest historical and current data on crime, geopolitics and other factors to predict emerging market-specific threat levels.



POST-TRIP

- **Report Incidents** – If a medical or other emergency occurred, report through proper channels.
- **Analyze Travel Patterns** – Are travelers driving home after long trips, for example? Implement preventative policies.
- **Trip Stress Analysis & Notification** – New tools can track individual traveler patterns to advise companies and alert employees that their choices may affect their health and productivity.

REALITY CHECK:

62% of companies have 24/7 threat monitoring in place; often through their TMC partners.

Source: BTN Taking On Travel Risk Management Survey, February 2017

RESOURCES:

BCD Travel; Travel Risk Management: Keeping business travelers safe and secure; 2014.

iJET; Travel Risk Management & Maturity Model™ (TRM3™); 2015.

International SOS; Duty of Care & Travel Risk Management Global Benchmarking Study; 2011.

PHASE SIX TRAVELER AND DATA MANAGEMENT

Ongoing travel data aggregation forms the backbone of TRM. Knowing travelers’ whereabouts is the only way to get assistance to them.

- **TMC Data** – Richest data set, but subject to change as trip progresses or is disrupted
- **Off-Channel Booking Data** – Itinerary aggregators like Triplt or Traxo
- **Credit Card Swipe Data** – For programs with highly compliant corporate card users
- **GPS Tracking** – Specific use cases; can drain phone battery, get turned off or left behind
- **Social Media** – Emerging providers scan Facebook, Twitter and other social sites for data associated with corporate travelers

Quality data on traveler whereabouts comes from a confluence of quality tools and compliance management. Both are required to arrive at clean, meaningful data.

REALITY CHECK: **31%** of companies do not manage data for the purpose of travel risk management

Source: BTN Taking On Travel Risk Management Survey, February 2017

PHASE SEVEN PRACTICE, TRACK, IMPROVE

- **TRM Program Training Communication** – Do all stakeholders understand the TRM program and know their roles and responsibilities?
- **Incident Management Exercises** – Practice TRM procedures and process periodically before emergencies become crises.
- **Record Incidents & Track Performance** – Is there a pattern in the type of emergency? Did internal stakeholders and external partners follow response procedure; was response time and method effective; did any affected travelers go unassisted?
- **Implement an Improvement Plan** – Report incidents and performance to executive management; identify where the process broke down; how could the emergency have been prevented?

MEASURE TRM KEY PERFORMANCE INDICATORS



Potential KPIs Include:

- Up-to-date traveler profiles, including phone numbers (% complete)
- Travelers tracked in high-risk destinations
- Number of reported incidents

International SOS Foundation; Legal Perspective on the Health, Safety & Security Responsibilities for US Mobile Workforce: Employer best practices and travel risk management checklist; February 2017.

Special thanks to Will Herter, director in the Crisis and Resilience practice of Control Risks, for contributing his insights to this piece.

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The Global Travel Risk Summit is a one-day conference series focused on educating corporate travel buyers, procurement professionals, human resources, legal, IT and risk professionals on meeting legal obligations and executing safe and secure travel. Participants engage in real-world scenarios involving business travel risk management.

SEMINAR WAS NOTHING SHORT OF OUTSTANDING. **GREAT INSIGHT** ON POTENTIAL THREATS AND HOW TO BEST MITIGATE THOSE THREATS.

Jeff Schwagerl, Travel Manager, Polaris Industries Inc
(2017 Global Travel Risk Summit Chicago)

BEST SUMMIT I HAVE BEEN TO IN YEARS, THE INFORMATION AND SPEAKERS WERE EXCELLENT!

Karen Beauchamp, Sr. Buyer & Corporate Travel Manager, Symetra Life Insurance Company
(2017 Global Travel Risk Summit Seattle)

THIS WAS THE BEST RISK SESSION I HAVE EVER ATTENDED. THE LEVEL OF EXPERT PRESENTERS AND THE REAL LIFE-LIKE SCENARIOS REALLY ILLUSTRATED WHERE OUR GAPS ARE AND WHAT WE NEED TO FOCUS ON. KUDOS – EXCELLENT JOB!

Stephen Gheerow, Manager, Travel Services, Ford Foundation (2016 Global Travel Risk Summit New York)

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Working Together: Travel Managers & Security Managers

There's a new conventional wisdom in town: Wherever risk management lives within the company structure, travel management and security both should have a seat at the table. So BTN decided to gather some security managers and travel managers at our own roundtable to talk about how the two functions interact in the name of travel risk management. BTN managing editor Amanda Metcalf spoke with AIG global head of incident management Dan Gallagher, Paccar senior risk management specialist Tracy McPike, Misys global head of travel Mauro Ruggiero, NetApp global travel services director Kathy Rust and Regeneron Pharmaceuticals senior manager of travel and meetings Cindy Shumate.

Cindy, the way travel and security work together at Regeneron has evolved quite a bit since you joined the company. Travel wasn't involved in risk management at all before, right?

Cindy Shumate: When I got here a year ago, there was a small group, which consisted of the head of global security and then two people from HR, working with our risk provider. They thought they had integrated completely with a [passenger name record] data transfer, but it sort of fell on deaf ears because it just wasn't connected with the travel aspect; the two messages were somewhat disconnected. All of a sudden, here I come. I've worked very closely with two different travel risk providers

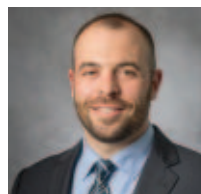
[when working at Estee Lauder and Princeton], and it's been a very integrated message. So I hopefully gracefully inserted myself, and we started talking about the fact that this focus on travel risk comes out of the fact that people are traveling. We have a natural reason to get together and talk about this and develop this program together.

What else is changing now that you've pulled up a chair?

Shumate: [Two months] ago, our head of security contacted our [risk management] provider, and now they're doing a complete assessment of our view of travel risk. Hopefully this assessment will take us several steps closer on that maturity waterfall. Interestingly, on March 22 when we had a need to turn to our [risk management] provider, they told us that out of 625 PNRs that had been transferred from our TMC into their system, 621 were lacking email addresses and cell phones. We've been doing this data transfer without the essential pieces of information for contacting our folks. As I've been working with the TMC, too, I've discovered some gaps in what had been requested in HR feeds. Folks didn't really understand what data was necessary and where it came from and how you had to request the critical fields going from one profile system into another.

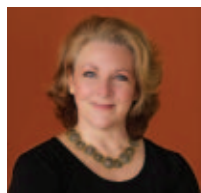
Mauro Ruggiero: We were running into the same problem maybe a year ago. We now have the feed from our HR tool into our TMC, which keeps our profiles fresh and deletes profiles that

DAN GALLAGHER
AIG



"We hedge bets for a living, and that's the approach that we took. It was a risk-based financial approach to getting this organization to prioritize ... data quality that we rely on for our travel management systems."

CINDY SHUMATE
Regeneron



"[When the March 22 London attack occurred], out of 625 PNRs that had been transferred from our TMC into [our risk management provider's system], 621 were lacking email addresses and cell phones."

are no longer necessary and keeps all the contact info. And then from our TMC, it goes into our security firm, so it's been able to fill in the gaps.

As Cindy told that story about that data breakdown, what were you guys on the risk side thinking?

Dan Gallagher: Listen, been there, done that. When I first started at AIG, we didn't have anything—we didn't even have a common booking tool—probably seven or eight years ago. We didn't even have an ability to recall or even govern where our people were going.

So how integrated are the risk and travel roles now?

Gallagher: We are tied at the hip. It starts with a fit-for-purpose travel policy, and for that to work to the level that is expected today for a large company during an incident like London, it starts with the proper integration of the travel information, but there's a lot more to it. For us, it's a very holistic program that requires several components of our team to monitor and recall, but it's also that upfront travel policy to try and prevent us from ever being in a situation like that, then be able to understand where our people are, reach out and touch them either with a message or physically get on the ground. It's very closely aligned with our HR groups, as well as with our travel groups.

Tracy, you're also on the risk side. Do you have an active counterpart in the travel program? Do you sit

down and meet with someone?

Tracy McPike: That is Kirsten Jackson. We are now hiring ISOS. [The decision to hire a risk management provider] came from travel. We collaborated with our HR department, our law department. All three of us in risk management were there. Our security facilities director was there.

Kathy, what about at NetApp?

Kathy Rust: Our risk management team and travel team and safety and security all work hand in hand. Risk management actually owns the relationship with ISOS. We collaborate in addressing issues and coming up with policy and direction to travelers. Travel generally facilitates the messaging to travelers and to our TMC, while a lot of decisions are made by risk management, legal, HR and so forth.

It's always been that way?

Rust: I've been at NetApp for seven years. When I started, risk management actually was a part of safety and security. Over time, risk management got split off and travel got split off, but the three have continued to stay in good touch and collaborate on communication.

It sounds like for everyone here, the travel management and risk management roles are making decisions together or consulting each other. What prompted these positive relationships?

Shumate: March 22 in London was a really great moment to emphasize that we needed some protocol in place. The head of security and I said, "OK, the next time something happens, you and I must be on the phone with each other immediately. The rest of this team—we need to coalesce so that then we can build our plan from there." But to set up protocols to severity levels—what do we do when it's extreme versus something that's not so extreme—we're back at Step One to build the program and the integrations and when do we need ISOS to support us

and all that kind of stuff. Sounds like we've all come through that evolution.

Ruggiero: Oh yeah.

Rust: We have always worked together, but we have had incidents happen in the seven years that have underscored the need to refine processes. A few weeks after I started, we had the [Icelandic] volcano ash cloud incident [that disrupted air travel in Europe for six days], and that forced us into collaborating with [our risk provider] to find all our travelers and get them home safely, and so we improved our processes after that. And then when the tsunami hit in Japan and we had to look at continuity of business and the risk to our employees in Japan, we worked with risk management and put in protocols that continue to this day. We're getting better and better over the years, and that has taken a concerted effort.

Mauro, you oversee both travel and risk at Misys. How did that come to be?

Ruggiero: When we started with the integration of ISOS, we knew it was important to get the bookings into their systems, make sure the data we were transferring was accurate. We don't run a big shop—it's really just me and one other person based in Dublin—so we took it over because we were going to be able to control it. Now, we have pre-travel emails that go out from ISOS if a country [has a risk rating of] 3 or higher. The TMC will not be allowed to book travel to certain countries, so it comes to our team and then we basically dive in and make sure that the traveler is aware of the dos and don'ts and give them the information via ISOS. It just made sense to all be handled by the travel team.

How about working with HR? Any roadblocks there?

Ruggiero: They don't really understand travel, and then on top of it they don't always understand risk. Most of the time, we have HR involved only if it's a long-term assignment. We try to keep them

out of it as much as we can. You get mixed messages going back and forth to the travelers, so we try to have the travel team deal with the majority of it.

Shumate: HR here was referring to travel risk and the partnership with ISOS as a benefit. They weren't really thinking that travel needed to be involved because it was really just a voluntary benefit [for the travelers to be] able to get the alerts or to travel with that card and the phone numbers. I came into the conversation [to help them realize] that the data was coming from the travel side and that in any one of these instances, it would be our TMC partner who should be working with the travelers to then assure that we can reposition and get them back when their initial itineraries are disrupted. There [can be] a misperception that ISOS would take care of it. They will if that's part of your relationship with ISOS, but it's probably not the most expedient.

Gallagher: The data quality has to be prioritized. Risk managers and security personnel, travel personnel have done a lot here in the United States of helping organizations understand what their duty to care for their employees actually entails. The liability that a company takes on when it deploys personnel for business travel is a very real thing. I work for an insurance company. We hedge bets for a living, and that's the approach that we took. It was a risk-based financial approach to getting this organization to prioritize these things, which led groups like HR to prioritize things like data quality that we rely on for our travel management systems.

Any other ways that you guys interact with your counterparts?

Gallagher: I hate to plug this, but: utilizing risk and their expertise to ensure you're purchasing the right [insurance] coverages with the right services for your organization. That gives you an ability to build an infrastructure and policy around it. ■

MAURO RUGGIERO
Misys



KATHY RUST
NetApp



TRACY MCPIKE
Paccar



Concur

Concur helps companies see spending clearly and manage it proactively. Concur, an SAP company, takes companies of all sizes and stages beyond automation to a completely connected spend management solution encompassing travel, expense, invoice, compliance and risk.

Integrated Traveler Risk Management Solution

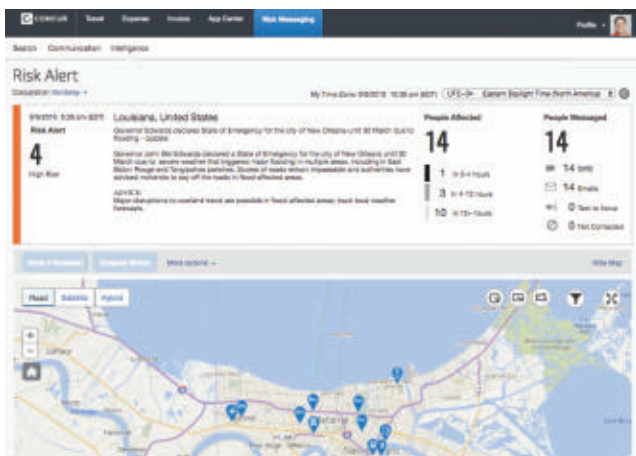
To help companies manage employee safety 24/7, anywhere in the world, Concur introduced the first-ever integrated duty of care platform.

Concur's Risk Messaging and Active Monitoring work together to provide a single system that enables corporate decision makers to:

- Pinpoint potential risks, travel disruptions and crises across the globe, as they occur
- Identify where travelers are at all times, with the ability to alert some or all during a crisis
- Communicate across the entire business to support all constituents and employees, not just travelers
- Use simple, but powerful tools to deliver communication to employees from anywhere, not just company headquarters, and receive their responses
- Provide advice and guidance before travel to avoid potential risks

Why It's Different

Unlike other solutions, Concur Risk Messaging captures unrivaled traveler location data via Concur Travel & Expense, Concur Mobile, Concur TripLink, TripIt from Concur, supplier e-receipts and more. The comprehensive data collection provides



travel managers with immediate and unparalleled visibility into employees who may be at risk.

Concur Active Monitoring, powered by HX Global, offers 24/7 monitoring, proactive communication capabilities and assistance coordination that includes:

- Ability to issue pre-travel advisories
- Two-way messaging via text, email, phone and Concur Mobile
- Traveler location mapping and reporting
- Incident analysis and reporting
- Custom message and alert creation
- Additional medical, security and travel assistance, as required

Spend Management Ecosystem

For more than 20 years, Concur's global expertise and industry-leading innovation has kept customers a step ahead with time-saving tools, leading-edge technology and connected data, in a dynamic ecosystem of diverse partners and applications. User-friendly and business-ready, Concur unlocks powerful insights that help businesses reduce complexity and increase visibility so they can run more efficiently.

- **Expertise you won't outgrow:** Concur supports your business at every stage of growth and evolution.
- **Industry-leading innovation that benefits you:** Concur's passion for a better way drives breakthrough innovation that benefits your employees and keeps your business out in front.
- **Open ecosystem expands your view:** Concur dynamically connects your spend and partner data to reveal powerful insights that empower you to run your business better.



Learn more about Concur's Risk Messaging and Active Monitoring solution at www.concur.com/risk

Travel Risk Management Models

The concept of tracking travelers became more prominent following 9/11, when companies realized they couldn't account for their travelers, said Jeff Winton, senior sales director and channel manager for risk analytics firm PlanetRisk. The importance companies placed on it, however, dwindled following the 2008 financial crisis, said Reed & Mackay SVP of global strategy and consulting DeAnne Dale. "It was always discussed, but it wasn't a key focus," she said. "But with the political unrest and terrorism we've had [of late], it's gone up the ladder [in importance] again," Dale said. "Duty of care has taken a much more prominent stage in the global request for proposal process for companies."

Corporations used to ask a single question in the RFP for travel management companies. Now, Dale said, companies ask much more detailed questions about TMCs' offerings and put more weight on the offering when choosing one.

TMCs and travel risk management providers also have stepped up solutions, offering more integrated tools and incorporating more data types. Booking data, for example, indicates the general city and hotel where a traveler should be, but it doesn't account for the time spent traveling between airports and hotels or time spent at offsite meetings. Other suppliers have launched solutions to fill the gaps or integrate with travel

risk management providers to deliver off-channel booking data.

Travel Risk Management Through the TMC

Companies can track travelers by sending and approving travel requests through email, but that can become overwhelming, especially in crises. The most effective way is for a TMC to integrate with a corporation's travel booking-and-request process to gather the data, said iJet VP of operations George Taylor. When a natural disaster or terrorist attack occurs, the TMC can provide reports on where travelers should be, based on booking data. He suggested consolidating to three TMCS at most to keep the reports manageable. TMCs also should be able to provide booking data to third-party travel risk management providers through direct feeds or Excel reports.

Some TMCs offer more sophisticated tools for extra fees, such as map dashboards or two-way messaging tools. Most large TMCs also partner with third parties to provide medical and security assistance. Carlson Wagonlit Travel partners with International SOS, while BCD Travel partners with Anvil.

Reed & Mackay's IQprotect tool is part of the TMC's standard offering, according to Dale. Clients pay a one-time setup fee for the entire portal, including the online booking tool, mobile app, IQprotect and other offerings. Customizations, though, cost extra.

When travel managers or agents log in to IQprotect, they

see a world map with iJet's country risk ratings and with pins for travelers' locations, based on itinerary information, Dale explained. And from the time an employee books travel through the end of the trip, the traveler receives notifications of any events that could affect the trip. While iJet supplies the map and emergency alert intelligence, Dale said it otherwise is not involved. If an incident occurs, travel managers can geocode an area and send blast emails or texts to travelers who may be impacted, asking them to check in by replying. Reed & Mackay also trains clients to have their travelers check in through the TMC's app proactively. The app then sends the travelers' locations back to the system. The TMC, however, avoids tracking travelers via their phones' GPS, owing to privacy laws, Dale said. The platform tracks who has checked-in and who is still unaccounted for.

Additionally, Reed & Mackay has a six-person, 24/7 Incident Management Unit whose "sole responsibility is to monitor world events, send out timely alerts and identify impacted clients," explained Dale. The IMU sends the information to the TMC's after-hours emergency team of 24 agents, which helps reaccommodate travelers.

TMCs typically work with each client to establish communication protocols for when something goes awry, whether the travel manager runs the operation, the TMC starts by contacting the travel manager, they work together or they follow another

"Duty of care has taken a much more prominent stage in the global request for proposal process for companies."

Reed & Mackay's DeAnne Dale

InterContinental® Hotels Group

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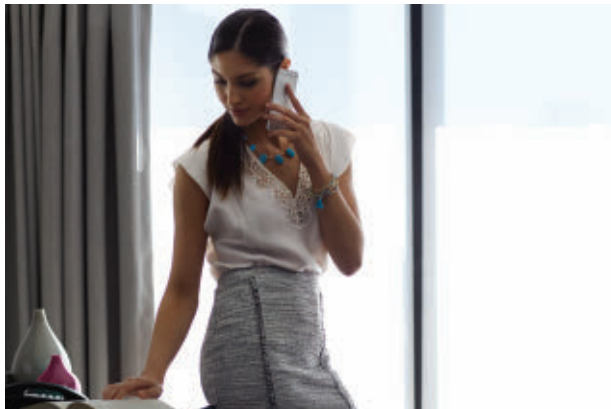
Whether you are managing the travel and safety needs for 10 or 100,000 travelers, IHG offers solutions to meet your business needs. Nearly 18,000 strong, IHG's Global Sales team is focused on helping you get the most from a partnership. With deep market expertise, the sales team takes the time to understand each industry and customer's unique needs. For example, IHG is using insights and data to explore ways to make travelers happier when on the road and enable companies to unlock value in their programs.

Leadership in Safety and Security

To help corporate clients address growing concerns for traveler safety and security, and further underscore its commitment to responsible business practices, IHG developed a suite of global initiatives called IHG Assist. Specifically, this includes IHG Assist Groups & Meetings Service, a 24/7 phone line dedicated to answering client concerns regarding traveler safety and security, and IHG Security Consultations between a corporate partner's security team or travel manager and an IHG Global Security Team member to address risk assessment concerns.

Brands Loved Wherever Business Happens

Ranging from upscale luxury and boutiques to neighborhood gems, convenient extended stays to smart express options, IHG's brands are designed to mirror the breadth of business travel needs for most companies, no matter the trip purpose, location or traveler demographic.



Valuable, Award-Winning Loyalty Program

IHG also understands the value a rewarding loyalty program adds to relationships with both travelers and corporate partners. As the industry's first and largest loyalty program, **IHG® Rewards Club** has more than 100 million members enrolled worldwide and adds value to many travel programs. Your member employees can stay across the globe with complimentary internet, hotel stays, and surprises along the way meant to enrich their stay. Furthermore, **IHG® Business Rewards** offers a reward earning structure for bookings made on behalf of others. No booking is too small and there is no minimum qualifying threshold.

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To address increasing demands for meeting services, IHG developed a series of unique programs to cater to specific industries and small meetings. The IHG Group Centre, a dedicated team of small meetings experts, is available 24/7 and offers booking support in 13 languages to help professional and non-professional meeting planners find the right brand and hotel for any occasion. Best of all, IHG's Groups and Meetings Master Service Agreement enables streamlined contracting across IHG's global hotel portfolio, saving time and ensuring needs are met, all while enhancing visibility into total hotel spend with IHG.

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Learn more about the flexibility and scope of IHG's Business Travel program at www.ihg.com/businesstravel

ABILITY TO RESPOND TO EMERGENCIES

Response process is ad hoc/inconsistent **38% of companies**

Response process is defined/documented but not consistently applied **24%**

Response process is defined/documented & consistently applied with crossfunctional integration & communication **27%**

Central authority for response process is integrated into emergency response program; metrics are collected & drills are included in crossfunctional training **7%**

Metrics in addition to integrated response, drills & training are used to improve response speed & effectiveness **4%**



arrangement, such as contacting the company's security or risk department. Reed & Mackay also may kick attempted bookings to specific countries to travel managers for approval if the countries' security level increases, Dale said.

In addition to the travel booking data TMCs absorb, they typically receive HR feeds. Reed & Mackay also can take an expense management tool feed, which usually includes the credit card feed, Dale said. This is atypical for a TMC, however, which will often rely only on booking data, but the space is evolving with more advanced business intelligence tools.

The Evolving Concur Solution

In March, Concur upgraded its Risk Messaging tool. Among the changes: It now lives in Concur's T&E solution and offers more data feeds. For a fee, it also offers a 24/7 Active Monitoring program powered by HX Global. Concur provides travel managers a map that includes traveler locations based on data from its booking tool. Beyond what most TMCs can pull together, Concur additionally integrates data from TripLink, Tripit, expense, credit cards and e-receipts from integrated partners like Airbnb and Uber. Beyond the location map, Risk Messaging enables two-way communication capability so travel managers can message potentially distressed travelers en masse. Travelers can also check in through the Concur app, and

the Risk Messenger map interface will display which travelers have checked in or not.

Concur EVP of global products Tim MacDonald claimed that before Concur clients sign up for Risk Messaging, "our customers don't know or don't see a travel plan for anywhere between 20 and 50 percent of their employees," if they are pulling only booking data from their TMC. "That's a real duty-of-care issue," he added. "We're leveraging all the location data that customers already have in Concur expense, e-receipts from our different platform partners, via credit card charges and check-ins from our mobile app, in addition to TripLink data."

This capability, according to Concur, eliminates the need to stream multiple data feeds directly into a full-service provider (which Concur does not do). Instead, the client company can deliver positive traveler identification and location information wherever the client needs it to go—primarily to an on-the-ground assistance provider.

"You need an assistance provider for a duty-of-care program," said MacDonald. "That can be International SOS, iJet, HX Global—it can be anyone—so when an employee is in trouble you have boots on the ground who can help them out."

Without Risk Messaging, MacDonald said, access to TripLink data is still possible with Concur's partner TMCs (which include the likes of Adelman, Christopherson Business Travel and Gant Travel). "Our TMC partners have either written to our API to pull that

TripLink itinerary information, put it in their processes and combined it with GDS itineraries that are pushed to the assistance provider, or they're using our mid-office technology and through that they're combining the two data sets and pushing to the assistance provider," he explained.

Full-Service Travel Risk Management Providers

When building a travel risk management program, a full-service provider would be roughly analogous to hiring a general contractor when building a home: an individual could hire builders, electricians and plumbers on their own, but a general contractor has the relationships and the know-how to manage all the pieces, plus brings expertise to the table.

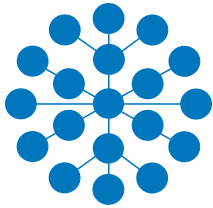
Firms like Anvil, ISOS and iJet bring with them data aggregation capabilities, tracking tools, map interfaces and two-way messaging, check-in functions and panic notifications. They offer 24/7 risk monitoring and they are often the ones supplying TMCs with their emergency alerts, country-level risk ratings and traveler mapping technologies. Further, they bring knowledge about insurance requirements, local medical ratings and, very importantly, relationships with a network of on-the-ground assistance providers and evacuation experts.

That said, full-service providers aren't always the right fit, but they are especially helpful for companies with considerable traveler volumes or those with travelers regularly on

"The reality is: Some organizations don't have a very big shop. Whoever is handling [traveler tracking] is maybe a one-person show."

iJet's George Taylor

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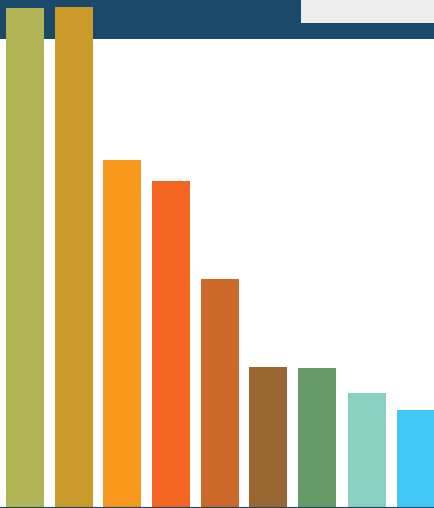
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DATA SOURCES USED TO SUPPORT TRAVEL RISK MANAGEMENT

- Itinerary data **66% of companies**
- Employee contact information **66%**
- Market-specific threat information **46%**
- Ongoing threat information **43%**
- HR data **30%**
- Credit card swipe history **18%**
- GPS-enabled traveler location data **18%**
- Social media data **15%**
- None **13%**

Source: BTN survey of 229 travel managers, travel buyers & corporate safety & security managers, conducted Feb. 2 to Feb. 28, 2017

the ground in higher risk markets.

The reality is: Some organizations don't have a very big shop or a security shop. Whoever is handling this type of thing is maybe a one-person show," iJet's Taylor said. "The mix-and-match approach works if your magnitude of travelers ... is fairly small and you can juggle some tools. But what if you had 300 people like in Paris?" That would

quickly become overwhelming for a travel manager or even a security department to handle without an established and coordinated team. That's what a full-service provider brings to a crisis situation.

Additionally, companies are also realizing they need to track all employees, not just travelers. More full-service travel risk management providers are looking at the mobile

distributed workforce, not just travelers, said Winton.

Ripe for Integrations & Innovation

The travel risk management arena has evolved quite a bit, but there's plenty of room for more change. Some of the latest updates:

ISOS & Uber: Last July, ISOS partnered with Uber to combine their technologies to "enhance the visibility and duty of care for global enterprise companies," and ISOS promises "enhanced duty-of-care features," for joint customers, but the companies didn't specify further.

Airbnb Upgrades: Airbnb for Business enables travel managers to see where their travelers are via the management platform. It is unclear whether Airbnb can directly feed its data into a travel risk management provider, but it can provide e-receipts to Concur to inform Risk Messaging.

Dataminr & Social Media: Startup Dataminr is an annual-subscription data feed that monitors Twitter for mentions of emergencies and unexpected events that could impact travelers. Its corporate clients, which include Fortune 500 companies, have access to the intelligence through desktop apps, integrated notifications, mobile apps and an application programming interface, explained VP of corporate security Dillon Twombly. It doesn't integrate with any TMCs, travel risk management

BEFORE TAKEOFF: LOW-TECH & NO-TECH CHECKLIST

HR feeds are the best way to keep information 100 percent up to date because they're the most accurate, according to iJet VP of operations George Taylor. But there are other low-tech and no-tech safeguards, too:

TRAVEL POLICY: The first step in tracking travelers and keeping them safe is a travel policy that governs how travel is booked and approved. A travel policy not only helps companies manage costs but also allows them to "develop a culture around the process [and], at the basic level, allows some awareness internally of where people are traveling and when," said Taylor.

COMMUNICATION PROTOCOL: Before travelers take off, companies should develop plans for emergencies and rehearse them with travelers, he emphasized. This includes a protocol for a travel manager to reach out to potentially affected travelers or for travelers to check in by calling, emailing or texting a designated person or hotline. Two-way messaging tools, typically provided by travel management companies or third-party travel risk management providers, can automate this.

CELL PHONE NUMBER: When asked to supply the contact number at which they can be reached, some travelers provide their home or office numbers or an emergency contact. That doesn't help in emergencies, when employers need to reach travelers directly. Pre-trip approvals also are a good opportunity to ensure each traveler has provided a preferred-contact method in his or her HR file, which typically feeds to a TMC or a travel risk management provider.

ALTERNATE CONTACT ROUTE: Companies also should be open to alternative forms of contact, such as Skype or WhatsApp, Taylor said. "One of the shortcomings is that the people in charge of the programs assume that every traveler has the same ability to communicate ... when they travel, but not every traveler has a data plan," he said. It's pushing it to list Facebook as a preferred contact method, though; he's seen mostly younger travelers do this. Facebook Safety Check allows users to mark themselves as safe in crisis situations, but companies typically can't see their employees' Facebook pages.

On the Scene: Protecting Aid Workers

providers or Concur, but Twombly said they're "exploring integrations with select third-party platforms."

Next Gen & Predictive Tools:

GeoSure, which launched in 2013, uses proprietary and nonproprietary data from organizations like the Centers for Disease Control and Prevention, Interpol, World Bank, World Health Organization, the United Nations and human rights organizations to rate more than 7,000 cities and neighborhoods on a 1-to-100 scale on physical harm, theft, basic freedoms, disease and medical, women's safety and an overall score down to the neighborhood. "Trying to understand country-level safety is almost irrelevant to the travel community [because] it's very difficult to stick one number on a [whole] country," said GeoSure CEO Michael Becker. "We go into not just the city level but also into the neighborhood level." GeoSure also has developed analytics and safety ratings for specific traveler demographics, such as females, and is working on safety ratings specifically for LGBTQ travelers (*for more on personalized safety strategies, see page 34*).

Planet Risk functions similarly, with access to broad data sources and use of algorithms to track granular safety scores. Its algorithms can incorporate historical data to identify activity patterns that indicate emerging threat levels. The move to predictive analytics for travel risk management is the next generation of innovation. ■

Humanitarian organization International Medical Corps has roughly 5,000 field staff working on about 30 different projects around the world, particularly in Africa, Asia, Haiti and the Middle East. They occasionally work in the U.S. for events like Hurricane Katrina. It has headquarters in Los Angeles and offices in London, Croatia and Washington, D.C. "We respond to anything from civil conflict to natural disasters," said IMC travel manager Larry Bague, and the organization sets up a unique risk management strategy for every response program that goes into the field.

Provider & Proprietary Tracking

To keep track of travelers, the company uses six travel management companies, based in Croatia, Dubai, Ethiopia, London, Nairobi and the U.S. Workers traveling to program sites are strictly required to book travel through these providers. All the TMCs send itinerary data to travel medical insurance and evacuation provider Medex Global Solutions. IMC also provides HR data feeds to the TMCs.

Medex provides an overview map dashboard that indicates where travelers are and who issued the ticket, and it updates any changed travel plans. To make it easier to track travelers at the different program sites, IMC's internal IT department uses Medex's data to create individual dashboards for each program. "Medex serves different purposes. ... It not only tracks where our travelers are, it also helps enforce our travel policy," Bague said.

"[Ten years ago], we'd get reports from all the TMCs, but the challenge was tying them all together and then keeping them live [because] we didn't have real-time or live data. It was pretty rough. Now, everything is automated."

International Medical Corps' Larry Bague

For instance, Medex can catch when a flight booked to Beirut will fly over dangerous Syrian airspace or catch banned airlines that IMC should avoid, Bague explained.

Hybrid Risk-Assessment Model

IMC uses its own security department's country ratings, as well as Medex's 1-to-5 scale, five being the highest security threat. It also has two sources to notify the company of dangerous events: Medex sends automated email alerts, but IMC pulls in its own feed from personnel on the ground who are monitoring security situations at every program location.

Technology Upgrades

Before IMC began using Medex three years ago, it used International SOS. Bague said the process functioned similarly, though he didn't give a reason for the change. More than 10 years ago, IMC kept track of travelers manually. "We'd get reports from all the TMCs, but the challenge was tying them all together and then keeping them live [because] we didn't have real-time or live data. It was pretty rough," Bague said. "Now, everything is automated."

In the future, he would like to be able to track travelers using GPS. "Everybody carries a cell phone now, so having a simple app to have you track where your movements are would be a pretty simple solution to track everybody," he said. "The problem is: You run into a lot of privacy issues, [but] it would help tie all of our systems together, that's for sure." ■

Personalizing Travel Risk Management

Just as there is no single travel risk management approach that will work for every company, risk management needs also vary from traveler to traveler.

Women need to consider precautions their male counterparts might take for granted. In some regions, travelers of certain races and religions might face discrimination they do not deal with at home. LGBTQ travelers might have to travel to countries where same-sex relations have dire social or legal consequences.

Even so, adjusting a travel risk management program to accommodate the unique needs of specific travelers presents a challenge. To avoid running afoul of discrimination laws, employers must make sure advice is equitable across the board. Additionally, companies may not know which travelers have which needs, such as an LGBTQ employee who prefers to stay in the closet at work.

As such, companies sometimes default to ignoring those needs altogether, said Saul Shanagher, director of travel safety training firm BeTravelwise. “The benchmark seems to be the straight, middle-aged, white guy, who generally is the least at risk,” he said. “So we have policies and procedures geared to those who have the least risk, and those who are at the most risk aren’t getting the training they need.”

Forgetting about the actual individual, though, is illogical, Facebook global travel safety and security manager Erin Wilk said, as individuals are the end customers of the program.

On the other hand, there’s the well-meaning but wrong-headed approach of trying to self-determine who needs specific information and then pushing it only to them. A senior manager at one of Wilk’s former employers, for example, had a notion when the Zika virus was hitting the news. He wanted to send information specifically to female employees who might be trying to get pregnant. “Obviously, we didn’t do that,” Wilk said.

Both extremes ascribe to the fallacy that information specific to a certain group’s safety benefits that group only, she said. A far better approach is to make such information readily available to all employees. “I am a woman, but female travel safety isn’t just for me,” Wilk said. “Men have to deal with me, work for me and work with me. A more holistic way to look at it is that every employee matters, and when stuff hits the fan, it doesn’t matter who that employee is.”

BeTravelwise, for example, has developed short, animated videos detailing safety tips for both women and LGBTQ travelers, and Shanagher said they have been attracting significant interest. It’s important for companies to make the LGBTQ animation, in particular, publicly available, rather than requiring employees to log in or go through some kind of trackable portal, he said. That could deter closeted employees from watching.

A forum for travelers to talk amongst themselves also can personalize traveler risk management, Wilk said. In such a forum, travelers not only seek out information they personally

need but also share advice for fellow travelers, which in turn can inform a travel risk management program. “We have found at Facebook that the best ideas have come from travelers,” she said. “Your people on the road have the best eyes and best ears, and they will get involved in that conversation.”

As a bonus, traveler engagement is one of the few components of travel risk management that costs nothing but time, Wilk added.

Most companies’ strategies to personalize travel risk management are still in the early stages, Shanagher said. As more companies pick up such efforts, however, those companies that ignore personalization may open themselves up to greater liability, according to Will Herter, director for risk management firm Control Risks.

“People are just trying to find ways to introduce these ideas, and it’s not the norm but it will be the norm,” Herter said. Without personalization, companies “will be putting a lot of responsibility on the traveler to find this information, and that creates a huge gap in potential liability for these companies.”

That applies even if a company senses no demand from employees to do so, Wilk said. “If no one else is pushing the conversation, we have a responsibility to do so. There are enough companies out there trying to address this that, if you are not, you will be held to the standard of those of us who are trying. There are real consequences for not beginning to unpeel this onion.” ■

“We have policies and procedures geared to those who have the least risk, and those who are at the most risk aren’t getting the training they need.”

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Post-Spinoff: Restarting Risk Management

Only about two weeks after he joined Allegion, global travel manager Dan Schwartz abruptly realized the security product manufacturer had a travel risk management problem. The company was holding its first global leadership conference, and Schwartz was reviewing flight plans for attending executives when he saw it.

"We had 29 leadership people on the same flight," Schwartz said. "I'd been here for two weeks. I maybe am more bold than I should be sometimes, but I knocked on the CEO's door and said, 'What the hell?'"

While the flight in question proved uneventful, the experience illustrated the risk at hand. While Allegion may have just spun off from Ingersoll Rand, it nevertheless was a \$2 billion company on its own with thousands of travelers, extensive international operations and a need for a comprehensive travel risk management program. The responsibility for building it fell to Schwartz, who'd had a long career on the travel agency side and joined Allegion as global travel manager not long after its late-2013 spinoff.

"When I came on board, there was basically nothing in place," Schwartz said of Allegion's travel risk management program. "Ingersoll Rand had a program that they'd kind of punched over our direction, but that particular vendor didn't seem very interested in retaining our business." Schwartz, who resides in Allegion's procurement department, did have global travel data from BCD Travel, and Allegion chose iJet as a global travel risk management provider.

"At first, we did the very basics, so it was just a matter of all of it dropped into a database so we

could use their tools to be able to find people when things would get weird," Schwartz said. "We originally had signed up so the only time travelers got communications from iJet was if they were leaving their home country. We're in the process of changing that now and making it so that all travelers will have access to the mobile tool and access to the iJet suite. [But first] let's get people tracked, whether we have all kinds of fancy technology laying on top of it or not. At least we can track our travelers. That really is the secret."

Allegion, which owns dozens of security-related brands, including Schlage locks and Von Duprin security doors, operates facilities throughout Europe, Asia and the Americas, and Schwartz estimated that 15 to 20 percent of the company's travel is international. Allegion spends about \$30 million to \$35 million annually on global T&E, and though Schwartz said little of the company's corporate travel goes to the highest-risk destinations, he cited Turkey and Mexico as "our hot spots."

Mandates are not part of Allegion's corporate culture, but the company strongly emphasizes booking air travel through BCD, allowing Schwartz a good sense of where travelers are going to be. While Allegion does not require employees who will travel internationally to undergo any specific training, any international booking triggers an email to the traveler with links to iJet information on the destination country and to an intranet page with applicable information.

On that page, "they have access to global travel resources, things like health alerts and medical alerts," Schwartz said. "That's also where they can get to what we call Allegion

on the Road, [what] we've rebranded the iJet relationship. They can ... do their own research. We also have links to things like business travel insurance and policy."

In the coming weeks, Allegion will make iJet's Worldcue travel risk app available to all travelers, which Schwartz said offers an opportunity to further acquaint travelers with the program's offerings.

"We've done, actually, a pretty minimal job of communication," Schwartz said. "Travelers are aware of [the program], but we could do a better job of communicating with them. We're really coming up on that next round of communication now because we're just finalizing [making] the Worldcue app available to all travelers."

Should an emergency arise during a business trip, Allegion travelers are instructed to contact the Allegion on the Road emergency hotline. "We've distributed ID cards that ... have that number on it. It's on all our itineraries and all the emails. Their job is to find a hidey-hole and call in."

In that instance, Schwartz will convene a conference of Allegion's incident response team, comprised of legal, HR and finance representatives, among others, as well as senior leadership. Schwartz also will request check-ins within four hours from any affected travelers. If they need help, Allegion calls in iJet. If there is no response, Schwartz will conduct what he calls a "sanity check," to find and contact the traveler by any means necessary: all phone numbers and email addresses, as well as coworkers and managers traveling alongside the missing person. If another two hours passes with no contact, Allegion will call in iJet. ■

"We had 29 leadership people on the same flight going down," Schwartz said. "I'd been here for two weeks. I maybe am more bold than I should be sometimes, but I knocked on the CEO's door and said, 'What the hell?'"

Allegion's Dan Schwartz

Data & Device Security: It's Not Just Personal

Today's corporate data thieves have developed remarkably sophisticated methods of stealing information from unsuspecting business travelers' laptops and mobile devices. BTN editor-in-chief Elizabeth West recently spoke with Blancco chief strategy officer Richard Stienon and Erase Enterprises president Kevin Mellott about the data-security risks that travelers face and the steps their organizations can take to protect information.

What advice can you give to business travelers about the actual theft of their devices?

Kevin Mellott: The first thing that we [suggest] is removable hard drives. We don't like anybody taking a laptop or any kind of device where they cannot remove the hard drive, or at least get the intellectual property out of the device to keep it separate from the device itself.

The second point is compartmentalization. Never let one computer have all the information. If you're traveling in a group, have the encryption codes on one device and the data on a different device, so if someone steals a computer, they can't decrypt the information. We're also real big on remote wipes so that when a person steals a computer, the minute they plug it into the Internet, we can wipe the drive remotely so they can't get the data.

Richard Stienon: No. 1, now unfortunately in conflict with the new [inflight carry-on electronics] requirements, was never to let the device out of your control. It's always with you; it's under the seat in front of you. So now, you've got this overwhelming issue of what do you do if your devices are no longer going to be in your control. and our No. 1 recommendation is to limit the data that's on those devices. We've encountered this before, of course, with people traveling into hazardous data environments—typically, U.S. business travelers traveling to China.

You mentioned the U.S. Transportation Security Administration's ban of carry-on electronic devices on inbound flights from 10 Middle Eastern airports. Are there additional issues that regulation brings to the corporate travel space?

Stienon: There's a kind of coincidence with the travel ban on electronic equipment and more concern over lithium batteries, which are no longer allowed to be shipped en masse on airplanes. Combine the two, and you just won't be able to take your laptop. I think that's going to change corporate travel business practices. It means you'll be traveling to your destination and must get access once you get there. Corporations will have to figure out how to provide equipment for you that can quickly be spun up, probably using the cloud and virtual

KEVIN MELLOTT
Erase Enterprises



"Once they've targeted your corporation before you travel—and this happens quite often on the international side—they're inside the system to see who's flying where and when."

desktops in order to access that information. That's great, because the data will be under corporate control all the time.

You mentioned there are certain markets where you should simply assume that your data will be compromised. Which areas top that list?

Stienon: Nowadays, of course, Russia would be on the list. Oddly enough, traditionally in the security space, France was on the list. France was known for having active state-sponsored industrial espionage. Even though people are very careful about transporting data through France, even France had bans on using encryption just because they needed access to that data.

Mellott: There are two things you have to remember: 1) There are countries that actively participate in intelligence collection on an economic level. 2) There are countries that do not honor any kind of intellectual property laws.

The first thing we tell our clients is to get a copy of the U.S. Trade Representative's 301-R report. The 301-R comes out every April, and it lists all the countries in the world that do not honor intellectual property laws. [Editor's note: See the list on page 38]. The minute you're going someplace that's in that list, you need to think twice about your data.

What are other ways that data can be breached while

traveling that don't necessarily involve actual theft?

Mellott: Itinerary control is essential, and it starts with the fact that if nobody knows where you are or where you're going, it's pretty hard for them to intercept you or your data. Once they've targeted your corporation way before you travel—and this happens quite often on the international side—they're inside the system to see who's flying where and when.

[Certain devices] allow you to mimic any wireless contact in the area. Then you get on the airplane, and people are looking over your shoulder. It absolutely blows my mind the types of data I see from people working on their laptops where I can look over the seat or to my left or right and see proprietary information.

Then we get into Bluetooth intercept, where you start intercepting Bluetooth devices to get into the laptop. And it does not take much to pay a maid to let you get into the room and drop an "execute file" flash drive or go in and copy the drive.

Is interception still possible even when you are tunneling through with a virtual private network?

Stiennon: I often recommend using a separate VPN, not the corporate VPN, because any man in the middle can still intercept those connections. But add the additional hop of a third VPN and now, even though you're going through a rogue access point that might have had an initial encrypted connection to the access point, you're still tunneling over that encrypted connection all the way to your destination.

That gives you the ability to

work inside hotels—because hotels are rather notorious for not having good security—or even in the sky lounge of the airport. Don't just use the open Wi-Fi they provide.

How can companies increase compliance to security policies they already have in place?

Stiennon: It comes down to technology. Remember the days when corporate policies were that you must reset your password every 30 days? Nobody ever did that until Microsoft instituted automatic password reset requirements. Then it happened. Technology is your enforcement tool.

As for data hygiene—that's where having an agent on the devices that takes care of securely erasing everything that's in the trash bin on a regular schedule, and securely erasing old copies of documents after they've been updated, so you don't have all this data that could be extracted lying around—that's the key to policy enforcement: taking control over your own data.

Leaving devices at home, erasing data, using multiple VPNs. All of that makes work really hard and can slow travelers down.

Mellott: Well, security is inconvenient. There's no way around that, but the inconvenience of having data compromised is way worse. If they get your data, if they penetrate your system, it may not just be you they're after. They may counterfeit your laptop so that when you come back to the States and you go into the company network, they gain access for a bigger picture. So compliance enforcement is one thing, but another important piece is employee education. They have to know what's at stake. ■

RICHARD STIENNON
Blanco



"With the travel ban on electronic equipment and more concern over lithium batteries ... you just won't be able to take your laptop. I think that's going to change corporate travel business practices."

COUNTRIES THAT DON'T HONOR IP LAWS

Office of the U.S. Trade Representative's 2016 Special 301 Report

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- Argentina
- Chile
- China
- India
- Indonesia
- Kuwait
- Russia
- Thailand
- Ukraine
- Venezuela

Watch List

- Barbados
- Bolivia
- Brazil
- Bulgaria
- Canada
- Colombia
- Costa Rica
- Dominican Republic
- Ecuador
- Egypt
- Greece
- Guatemala
- Jamaica
- Lebanon
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