

Emergency Travel and Safety Services

*"Applying Risk Management
to Travel"*

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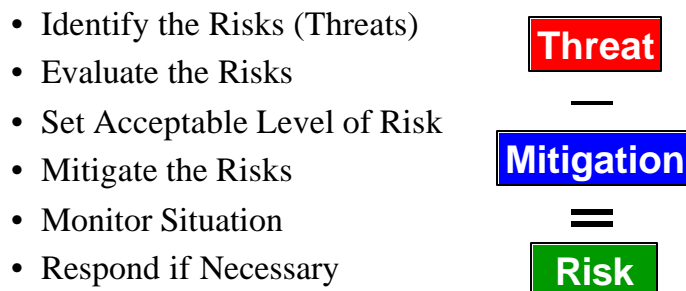
Emergency Travel and Safety Services “Applying Risk Management to Travel”

Global organizations have to deal with both the perception and reality that there are increased risks to employees and business operations around the world. There is a need to provide a more systematic approach to understanding these risks, what employees may be impacted and what the organization should do about it. This systematic approach is called **Travel Risk Management**.

APPLYING RISK MANAGEMENT TO TRAVEL

First, we need to define Travel as any time an employee is more than 100 miles from home – this covers both domestic and international trips. Travel can range from a drive to a facility in another city to a long-term assignment in another country. Any time an employee is on travel, there are inherent threats and resulting risks. We employ a classical risk management model in our Travel Risk Management Program.

Travel Risk Management



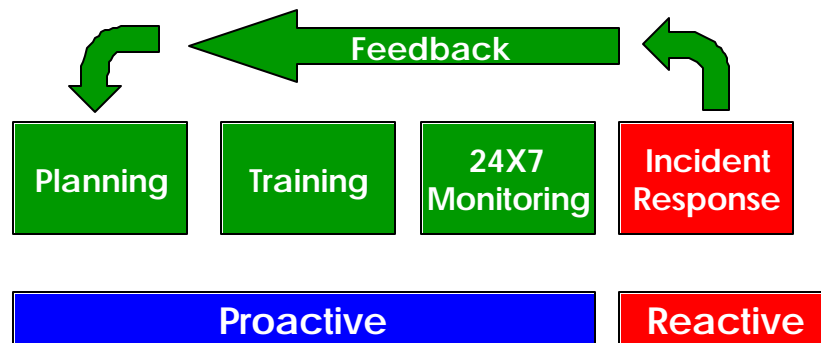
At the top-level, the equation is “**Threat minus Mitigation = Risk**”. That is, you need to identify the threats, evaluate these in relation to the traveler’s profile, set an acceptable level of risk for the organization and employee, implement mitigation strategies to reduce the threats to the acceptable level of risk and then monitor for any changes in threats or a breakdown in the mitigation strategy. If something does happen, then be prepared to respond. This is the program in a nutshell. Of course, the “devil is in the details”.

OVERALL TRAVEL RISK MANAGEMENT PROGRAM

If we use this risk management model, then we can begin to depict a top-level view of an overall, proactive Travel Risk Management Program.

Most organizations have some level of emergency assistance (typically travel and medical) for their travelers. However, organizations can no longer afford to merely react to travel problems. Travel risk needs to be actively managed particularly in response to increases in volatility as we have seen since 9/11. This means being proactive in helping your employees avoid travel problems.

Basic Program Building Blocks



Here are the components needed to create a proactive Travel Risk Management program.

Planning – In this phase, an organization needs to develop an overall Travel Risk Management Plan and link it to key organizational plans including the overall Crisis Management Plan (CMP) and with any local CMPs and Emergency Plans. The key here is to plan now so you don't have to react later. For example, what if an employee was kidnapped or killed? How would you evacuate an employee or a group of employees from a location? What if an employee is seriously ill in her hotel room in Tokyo?

Training – Training encompasses three levels.

Level I – Employee Training covering basic pre-travel knowledge areas. For example, iJET provides a comprehensive TravelSafe training program as an integral part of our service offering (no additional cost). This training covers all the essential issues from pre-trip planning to skills on the road to decompressing when you get home. In addition, an organization can offer a wide variety of enhanced courses on traveling to high-risk destinations, executive protection, surveillance detection, defensive driving and more.

Level II – Professional/Advisor Training covering the systems and processes used to implement the Travel Risk Management Program.

Level III – Crisis Management Team Training covering simulations and drills to ensure that the CMP and procedures are exercised and that people know what is expected of them in an emergency.

24x7 Monitoring – Systems and staff providing real-time monitoring of world events looking for potential threats to your travelers. When a threat is assessed, getting this relevant information and possible mitigation strategies in the hands of the traveler or advisor is key. Knowledge is power and with advanced notification many problems can be avoided.

Incident Response – An employee needs to have someone to contact day or night for help. In an emergency, employees should have an easy to use process for seeking assistance. There is already enough stress when you are on the road. As such, organizations should consider an integrated program to be the employee's "911" service. The organization would provide one number for any emergency – travel, medical or security. If the 24x7 assistance cannot solve the problem, an organization needs to be prepared to respond to a wide range of incidents. No single

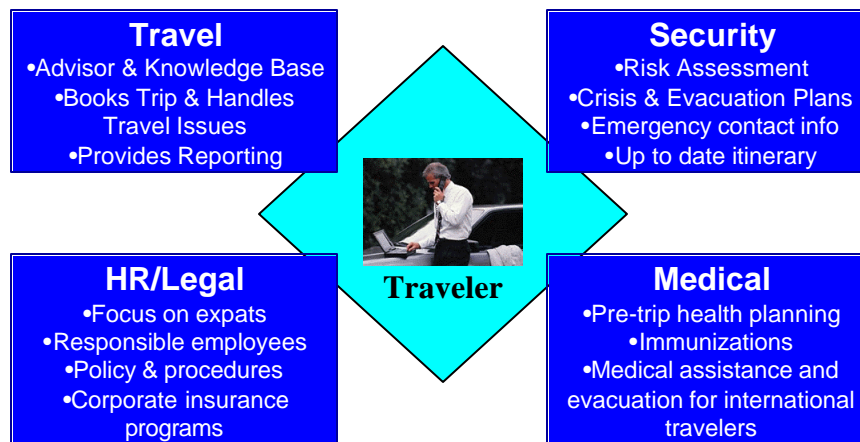
vendor can do it all – medical evacuations, kidnap situations, civil unrest, theft, etc. However, a company like iJET can provide the “Command Center” infrastructure and incident management system to coordinate a multidisciplinary response under the direction of the organization’s crisis management team (CMT).

Feedback – After any incident, it is important to have an “After Action Review”. Simply stated, could we have done things differently to either prevent the problem in the first place or more efficiently handled the incident? If so, then modify the plans, procedures or mitigation strategies as required. Risk management should be an on-going process under continuous improvement.

TRAVEL RISK MANAGEMENT IS MULTIDISCIPLINARY

The three pillars of a total Travel Risk Management Program are intelligence, assistance and insurance. However, these pillars or tools need to be integrated to be effective. This integration needs to address how they all work together into a seamless system supporting multiple users. Within any large organization, there are a number of functional and subject matter experts (SMEs) that are directly involved in the travel risk management process. The graphic below shows the four major subject areas and their basic responsibilities.

Multidisciplinary Process



It is important that each of these experts has access to an integrated system containing the relevant and up-to-date information needed to manage a crisis. This information can be categorized into three major databases.

Employee Profiles – Emergency contact, passport, health concerns, and other relevant personal information.

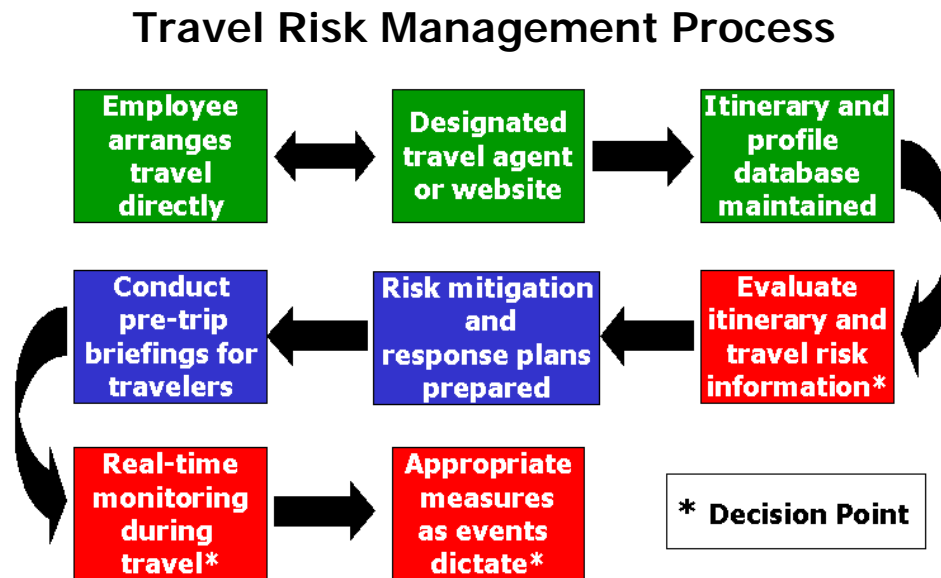
Travel Itineraries – Detailed information on the travel plans or long-term assignment for an employee. This information should allow the organization to quickly identify what employees may be impacted by an event or threat.

Threat and Destination Intelligence – Real-time information upon which to base the organization’s risk assessment, decision making and activate crisis management plans.

The key to success here is the ability to collect and maintain as much of this information as possible through automated procedures. Relying on manual entry is error prone and you are likely to not have the critical information you need when you need it.

TRAVEL RISK ASSESSMENT PROCESS

With any program, there needs to be a systematic process that can be implemented. Travel Risk Management is no different. Outlined below is a high-level process flow to systematically assess and manage travel risk.



Most organizations handle the first three steps in some way or another. The process typically begins to break down in the third step "Itinerary and Profile Database Maintained". Here, most organizations rely on their Travel Management Company (TMC) to handle this responsibility. For companies that have a single, global TMC, this approach may work. However, for companies with multiple TMCs around the world it is extremely difficult and time consuming to integrate and report on this information.

The remaining five steps represent a more comprehensive and proactive program.

EVALUATE ITINERARY AND TRAVEL RISK INFORMATION

In this step, the organization needs to systematically perform a threat assessment on each itinerary. These threats can be classified into a number of areas. The two major categories are health and safety/security. But, there are other threats that can disrupt or ruin a trip. The traveler should be aware of the local laws, culture, entry/exit and customs requirements, and much more. For example, a core capability of our intelligence operation is to provide Country Security Assessment Ratings (CSARs) to quickly identify higher risk locations and to provide all-threat analysis for travelers and expatriates. This enables an organization to quickly identify higher risk trips and focus resources such as pre-trip briefings, training and other mitigation strategies on these trips.

Risk Mitigation and Response Plans Prepared

Once the threat analysis has been conducted, the organization may want to implement appropriate risk mitigation strategies. These strategies could range from e-mailing some relevant advice information to a full executive protection detail.

Conduct Pre-Trip Briefings for Travelers

At a minimum, each traveler should be required to have a basic level of Travel Health and Safety training. This helps the traveler and provides protection for the organization. In addition, depending on the locations to be visited, the traveler may require additional training around high-risk environments, information security, defensive driving, surveillance detection and avoidance or other relevant topic. In addition, travelers should be briefed on emergency plans and key contact information in the event of an emergency. These briefings can be automated for lower risk or high-volume destinations.

Real-Time Monitoring During Travel

This is the 24X7 eyes and ears on the world – looking for potential problems and responding to travelers in need. Formal escalation and notification protocols should be in place with the organization to activate key managers and the crisis management team (CMT). This should be a fully integrated operation to handle any emergency the traveler may encounter– travel, medical, security, legal, etc.

Appropriate Measures as Events Dictate

Finally, systems and processes need to be put into place to respond to changes in threats or actual incidents.

Of course, your organization's travel risk management process will be more detailed and explicit around what needs to be done and by whom. For example, the program should include compliance monitoring to ensure employees are following policy around travel to high-risk destinations, number of employees on a given flight, etc. In addition to monitoring, the program should help make it easy for the employee to comply.

SUMMARY

Liability, duty of care and risk management are the key watchwords in business today. Human asset protection is critical to the long-term survival of an organization. Employees are at greatest risk when they are traveling and developing a comprehensive and proactive travel risk management program can enhance productivity, bring peace of mind and save lives.



About iJET Travel Risk Management

iJET® Travel Risk Management (www.ijet.com) provides real-time Travel Intelligence® and crisis management information through its patent pending Worldcue® technology platform for tracking, monitoring and communicating with travelers. iJET services are backed by regional and category specialists from the fields of intelligence, security, travel and health who staff an around-the-clock operations and response center in Annapolis, Md. Analysts continuously monitor more than 8,000 sources for more than 450 destinations worldwide to help travelers avoid or minimize risk and trip disruption. iJET's proprietary technology platform was awarded a Global Excellence Gold Award at the AIIM 2002 conference for its technology implementation.

For additional information, please contact us at info@ijet.com.