



Taking On Travel Risk Management



FROM RELATIVELY MUNDANE INCIDENTS LIKE ILLNESS AND AUTO

accidents to catastrophic events like earthquakes and terror attacks, the list of potential crises a business traveler may face is long and varied. However unlikely such an incident may be on any individual business trip, they do happen, and it's the responsibility of the traveler's organization to ensure the traveler's safety and security. Doing so in the midst of an emergency can be a chaotic and nerve-racking experience, and developing a sturdy and well-communicated travel risk management program with clear roles and responsibilities will ensure traveler duty of care at all times. TRM programs also can ensure that organizational data and information is kept secure while travelers are on the road. While organizations can consider several potential avenues for developing a TRM program, doing so is paramount, as traveler safety is the most important responsibility a travel manager has.

I. GETTING STARTED

Discuss with key stakeholders in your organization the importance and potential of developing and implementing a TRM program. Solicit input from senior management, corporate security, HR, the legal department, the compliance department, corporate communications, IT and frequent global and domestic travelers, including those based in other countries and of a broad demographic swath. Include your travel management company and online booking tool provider in these discussions. The fundamentals of a successful TRM program likely will include a well-communicated and comprehensive policy, consistent training of new and longer-term employees, support from corporate security and the involvement of third parties, including TMCs, TRM suppliers, online booking tool providers, onsite medical assistance providers and itinerary management technology providers.

A. Develop a vision for the TRM program and set goals and objectives for what the program is meant to accomplish. Consider the role of the TRM program in light of the organization's overall goals and those of the travel program. Some goals could include:

1. A more comprehensive approach to ensuring travelers' safety and security while on the road.
2. Increased visibility into travel in higher-risk areas.
3. Increased ability to track every traveler on the road.
4. Better communication with travelers during emergencies.

5. A more effective plan to handle travelers' medical emergencies.
6. Closer compliance with duty of care regulations in the countries to which your organization travels.
7. A more comprehensive approach to limiting the risk to sensitive organizational data held by travelers.

B. Build a network of stakeholders.

1. Identify a senior executive or manager to endorse and champion the program. Doing so will help raise the visibility of the effort among senior management and lend credibility to the developing program throughout the organization.
2. Coordinate with corporate security, HR, the legal department, the compliance department, corporate communications, IT and frequent global and domestic travelers.
 - a. Consider a council of stakeholders with representatives from each involved department that meets regularly to discuss and assess developments in the TRM program.
 - b. When incorporating travelers into the discussions, ensure that international travelers are represented, including those who are not based in the organization's home country. Also ensure that male and female travelers are represented, as well as travelers from all age groups.

3. Consider the role of travel suppliers in your efforts to develop a TRM program.

- a. Existing suppliers that could play a role include TMCs and OBT providers.
- b. Assess the roles TRM suppliers, onsite medical assistance providers and itinerary management technology providers could play in the program-development process.

C. Gather data.

1. Use data sources like corporate cards, expense reports, hotels, airlines and other travel suppliers,



- TMCs, third-party data aggregators and internal information to collect data on your organization's travel volume and patterns.
2. Use the data to see where and how frequently travelers are visiting different locations, including international versus domestic. Learn what countries and regions are frequently visited by your organization's travelers and what time of the year and day they typically travel.
 3. Use the data to examine the travel suppliers your travelers most frequently use, particularly when overseas. Document the airlines they fly on, particularly domestic carriers in foreign countries, independent hotels and ground transportation services.
- D.** Consider your organization's culture and overall goals, as well as the goals of the travel program,

when considering the best methods to construct a TRM program. An organization that culturally frowns on mandates might resist a TRM program that relies on them to strictly govern traveler choice and movement. Some methods of construction to consider:

1. Mandated policy.
 - a. Ensuring traveler compliance to booking through specified channels is a key aspect to any successful TRM program. Likely the quickest way to achieve that is to make any deviation a violation of policy, with potential consequences increasing to nonreimbursement for repeat offenders.
 - b. Some organizations may issue strict mandates regarding travel to certain high-risk locations, requiring pre-trip approval at the managerial level, at least, before a traveler

can book such a trip.

- c. Some organizations may mandate certain aspects of supplier selection, particularly airlines, hotels and ground transportation providers in high-risk areas or suppliers with poor safety records.
 - d. Some policies might mandate traveler behavior overseas in terms of requiring periodic contact or check-ins in certain destinations with the organization or TMC upon arrival, at preset intervals during the trip or during emergencies.
 - e. As with any policy mandate, expect resistance from some travelers, particularly those who travel frequently to high-risk destinations. Involving them in the development of the program can lower this resistance, as can demonstrating the effect on traveler safety and security that the mandates provide.
2. Organizations that eschew mandates, particularly in the travel program, may find the implementation of a mandated TRM program challenging. If an organization has an open-booking or channel-agnostic travel booking structure, one method of helping to ensure duty of care is to implement itinerary-capture technology that routes travelers' plans before embarking on their trips. However, this should not be considered a replacement for booking within preferred channels, and every effort should be made to educate travelers of the risks to their security inherent in booking outside preferred channels.
- E.** Consider your organization's IT and communications needs. Work with the IT department to assess whether your organization's existing technology and systems can integrate with any TRM technology solution you're considering, including traveler tracking technology, itinerary management

Data and Device Security

Today's corporate data thieves have developed remarkably sophisticated methods of stealing information from unsuspecting business travelers' laptops and mobile devices. Here are steps organizations and travelers can take to protect data.

- I. Preventing device and data theft.
 - A. Use devices that have removable hard drives, especially when handling sensitive data.
 - B. Spread sensitive information among multiple devices. If multiple employees are traveling, store encrypted data on one device while keeping the encryption key on another.
 - C. Enable the ability to remotely wipe sensitive data from devices. Should a device be stolen, this would allow an organization to erase that data as soon as the device is connected to the Internet.
 - D. Consider the effect of U.S. Transportation Security Administration's ban of carry-on electronic devices on certain inbound flights, as well as regulations limiting inflight transport of lithium batteries, on travelers' ability to maintain possession of laptops or other devices.
 - E. Examine the Office of the U.S. Trade Representative's list of countries that don't honor intellectual property laws. Data security in these locations can be more challenging.
- II. Preventing other data breaches.
 - A. Limit the dissemination of itineraries of business travelers who carry sensitive information to those with a clear need to know that information. Should data thieves specifically target your organization, this will limit their ability to intercept data.
 - B. Business travelers with access to sensitive organizational data should use more than one, and preferably more than two, virtual private networks other than the organizational VPN. This will hinder thieves who can breach a single VPN over public Wi-Fi.



technology and global communications systems.

II. CREATE A STRUCTURE

Armed with a clear vision of the goals of the program, set out to create a TRM program structure that will enable an efficient process of ensuring safety and security for all stakeholders and travelers.

- A.** Create a central point of contact for the program. Whether that contact resides in the travel management, corporate security or risk management departments, that person or department will own the program and ensure that its policies and processes are updated and current, as well as widely disseminated throughout the organization.
- B.** Set a contact for round-the-clock emergency traveler assistance who can ensure travelers receive whatever supplies and support they need during a crisis, including extraction. While that contact could be within the organization itself, he or she also could reside in the TMC, a risk management services provider or another third-party supplier. Make sure the mechanism to reach this contact is continually up to date and repeatedly communicated to travelers.
- C.** Create a crossfunctional team among program stakeholders that will convene immediately in case of an emergency or crisis like a natural disaster, terror attack or sudden geopolitical shift. This team would assist travelers by whatever methods necessary to ensure their safety.
- D.** Study and understand the laws and regulations regarding employers' responsibility of duty of care in the countries to which your organization travels, particularly in Europe, where such laws can carry significant consequences for noncompliance.

III. DEVELOP A POLICY

A TRM policy will serve as the backbone for your organization's efforts to ensure traveler safety. While

some organizations prefer to maintain separate TRM and travel policies, it is likely more efficient and effective if the policies are united or at least intertwined. Here are some aspects to consider when developing a policy.

- A.** Booking compliance. Perhaps the most effective method to locate travelers in emergencies and otherwise is to require their bookings be made through designated TMCs, OBTs or other channels. If the organization permits booking through a wide variety of channels, then require travelers to submit all itineraries before departure to the travel department or another central point.
- B.** Restriction of traveler choice.
 - 1.** Travel to areas designated as other than low risk should require some level of managerial approval beforehand or even be prohibited for the highest-risk locations. Alert the TMC or configure the booking tool to alert the travel department to any such booking attempts, or to reject them.
 - 2.** Likewise, prohibit travel that uses suppliers with questionable safety records, or at least require managerial approval for such travel.
- C.** Ground transportation. Consider requiring the use of chauffeured transportation in certain countries, particularly when the traveler has never driven there before or if driving patterns are not similar to those in the traveler's home country. Additionally, consider requiring chauffeured transportation after long flights to prevent drowsy driving.
- D.** Limit the number of employees traveling together. Especially for senior management, limit the number of travelers that can be on the same flight to help maintain business continuity in case of a catastrophe.
- E.** Traveler tracking.
 - 1.** Privacy regulations and traveler reluctance likely will foil any attempt to track travelers via GPS capability on their smartphones. However, allowing travelers to opt in to such a

program could allow at least some level of that visibility.

- 2.** Travelers could be required in policy to forward itineraries to the travel department and possibly to check in at certain points during a trip, like arrival and departure.
- F.** Require all new employees to read the TRM policy upon arrival. Review it periodically with longer-term employees.

IV. ASSESSING TRAVEL RISK

Using the data collected about your organization's travel patterns and with the assistance of partner TMCs and TRM suppliers, as well as data collected from other sources, conduct a travel risk assessment to analyze where your organization's attention is most needed.

- A.** Using data on your travel patterns, use proprietary information from TRM suppliers if applicable and public data from the U.S. State Department and other countries' governments to analyze the political situations and potential threats in countries and regions to which your organization travels.
- B.** Types of market threats.
 - 1.** Geopolitical, including ongoing or recent civil unrest, war, recent terror incidents and raised threat levels.
 - 2.** Crime levels, including rates of violent crimes, kidnappings, hate crimes and illegal drug trafficking.
 - 3.** Regulatory issues, including border restrictions, tax codes, workers' rights issues and drug laws.
 - 4.** Criminal codes and cultural extremes. Does the government criminalize homosexuality or curb women's rights to a degree that increases risk to business travelers?
 - 5.** Infectious disease outbreaks.
 - 6.** Weather or environmental hazards. Are there chronic air quality issues in certain markets, or seasonal threats like hurricanes or blizzards?
- C.** Using your organization's established threat list, evaluate no less



than the top 20 city pairs and preferably more for risk.

1. Consider the likelihood of an incident or emergency in a given market, considering the potential threats.
2. Should an incident or event occur, what would the impact be on organizational business travelers, and how much damage would it cause?
3. Search travel data for known high-risk markets. Find out which business units and travelers frequent these areas. Create baseline risk levels for these trips, as well as specific policies and procedures to govern high-risk travel. Prohibit travel to certain markets, if appropriate.
4. Search travel data for questionable suppliers. See if your organization's travelers are using airlines that are banned from operating in the European Union, for example. Prohibit travel with suppliers that have questionable safety records.
5. Consider additional regulations or safety measures for the most senior executives in the organization.

V. MONITORING TRAVEL RISK

The structure and policies that have been created and the risk assessments conducted are the foundation of ensuring traveler safety, but the true effectiveness of the TRM program will be tested by the travelers themselves, particularly when traveling to high-risk areas. Making sure they are fully supported while on the road must be the top goal of the organization.

A. Before the trip.

1. Ensure the traveler is aware of organizational TRM policy.
2. Communicate the risks of the planned trip to the traveler, if any. If risk exceeds the acceptable threshold, implement a trip-specific risk-mitigation plan.
3. Develop plans for emergencies and rehearse them with travelers, particularly for high-risk travel. 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.

4. Ensure the traveler's profile includes every possible point of contact, including mobile phone numbers, email addresses and even social media contacts or Skype addresses.
 5. Monitor the situation at the traveler's destination, as conditions may change abruptly. TMCs often offer 24/7 risk monitoring and can automate alerts to travelers who booked through the TMC or approved booking tool.
- B. During the trip.**
1. Require daily check-ins from travelers while on the road.
 2. Use mobile alerts and messaging. Round-the-clock risk-monitoring tools with SMS alerts can be used to update travelers, and mobile messaging tools can include "help" or "I'm OK" buttons that travelers can use during emergencies so that organizations can assist affected travelers.
 3. Particularly for high-risk markets, GPS tracking can be installed on mobile phones with opt-in permission from the traveler.
 4. Explore predictive risk monitoring. Artificial intelligence tools can digest historical and current data on crime, geopolitics and other factors to predict emerging market-specific threat levels.
- C. Should an emergency occur.**
1. Convene the internal cross-functional team to respond to the crisis.
 2. Contact the TMC and other resources to determine if any business travelers are in the location affected by the emergency. If so, attempt to contact them via geolocated blast email, SMS message and other mobile messaging tools.
 3. Should a traveler indicate assistance is necessary, contact

corporate security as well as the TMC, business travel insurance provider or TRM supplier to help deploy support, be it finding emergency housing or medical attention or even to arrange extraction.

D. After the trip.

1. Report any medical emergencies or other incidents through proper channels.
2. Consider trip stress analysis and notification. New tools have been developed that can track individual traveler patterns to advise organizations and alert employees that their choices may affect their health and productivity.

VI. ANALYZING PROGRAM EFFECTIVENESS

Even organizations with mature, effective TRM programs should strive for continual improvement. Taking steps to ensure the program is as current and as widely disseminated as possible is critical, as is measuring its effectiveness.

- A.** Implement a training program for travelers and stakeholders to ensure all parties understand the program and know their roles and responsibilities.
- B.** Implement incident management exercises with key stakeholders. Practice TRM procedures and the escalation process periodically before emergencies turn into crises.
- C.** Make a record of all incidents and track the performance of the program. Did internal stakeholders and external partners follow response procedure? Was the response time and method effective? Did any affected travelers go unassisted?
- D.** Implement an improvement plan. Report incidents and performance to executive management. Identify any areas where the process was less effective than was planned. What lessons could be learned from each incident?

Prepared by Elizabeth West and Chris Davis