



# WORKERS ON THE MOVE

## *Managing new risks*

*Mitigating Health, Safety and Security risks for work-related international travel and assignments*

A CO-PUBLICATION WITH



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*October 2017*

# Table of Contents

<b>1. INTRODUCTION</b>	
Forewords . . . . .	6
Context . . . . .	8
<b>2. BUSINESS ENVIRONMENT AND COMPLIANCE</b>	
‘The new normal’ . . . . .	11
<b>3. CHANGING TRAVEL RISKS FOR MOBILE WORKERS</b>	
Survey results . . . . .	17
<b>4. BEST PRACTICES IN TRAVEL RISK MANAGEMENT</b>	
10 good ideas for travel risk management . . . . .	24
10 innovative solutions . . . . .	25
<b>5. INTERVIEWS WITH EUROPEAN RISK PRACTITIONERS</b>	
BNP Paribas (France) . . . . .	28
The changing environment brings an established travel risk programme into focus	
Osram (Germany) . . . . .	30
Corporate change and the geopolitical environment lead to a totally new, stand-alone travel and travel security management programme	
Pinsent Masons (United Kingdom) . . . . .	32
A tailored, new travel risk management programme gets complete support from the board	
Solvay (Belgium) . . . . .	34
The global programme is not just aligned with safety and security, but also provides protection and benefits to all employees globally	
Vestas (Denmark) . . . . .	37
A pro-active team across functions works to get the entire package out to the traveller	
<b>6. CONCLUSION</b> . . . . .	39
<b>7. ANNEXES</b>	
Annex 1 – How to set up a travel risk management programme . . . . .	42
Annex 2 – References . . . . .	46





## 1. INTRODUCTION

# FOREWORDS

## *f*oreword by **Jo Willaert**, FERMA

*Business travel remains important to the operation and growth of many companies, from the CEO who flies to a business centre to negotiate a new contract to the engineer with a box of sophisticated tools repairs specialist equipment. Managing the risks that could damage the success of their travels is part of enterprise risk management and an important element of fulfilling the company's responsibility for the welfare of its employees, its duty of care.*

*Multinational businesses are well aware of the evolving patterns of risk for their workers on the move, especially in the context of the volatile geopolitical situation. Terrorist incidents in major European cities have shown how risk profiles can change sharply, and as we have seen in 2017, natural catastrophes do hit important business centres.*

*Companies believe it is essential for their travellers know how to prepare for their trips and have easy access to health, safety and security support at all times. Technology is providing a widening variety of solutions for risk management and the individual.*

*This report makes clear the importance of communication in the management of travel risks. It allows the risk manager to exercise leadership by showing how good travel risk management and innovative solutions can help the company take advantage of international opportunities.*



**Jo Willaert – FERMA**  
President



## *f*oreword by **Marc Burrows**, KPMG in the UK

*On behalf of KPMG, I am delighted to have been asked to participate in the preparation of this paper with the International SOS Foundation and FERMA. The topic of mobile employee risk is a very important one both to myself and to our organisation. Throughout this paper, we will comment on the impact of the change in business environment on risks associated with mobile employees and give insights into the actions taken by some companies to mitigate these risks.*

*According to the KPMG International 2017 Global CEO Outlook survey, almost half of big company CEOs are reassessing their global footprint in response to the changing pace of globalisation and protectionism. CEOs' strategic priorities include increasing penetration in existing markets and expanding into new geographical markets over the medium term.*

*Expanding geographies, particularly into emerging markets, coupled with developed world expectations around risk management and compliance creates a need for a different approach to global mobility operations and increases the risks associated with a mobile workforce. All of this must be considered in the context of reputation and brand protection being of paramount importance to global CEOs.*

*While action needs to be taken to address these risks, this also presents an opportunity to disrupt the traditional approaches to managing mobility, many of which bear little distinction from those approaches in place decades ago. We hope that you enjoy our comments throughout this paper on the way that companies may be able to take advantage of this period of change.*



### **Marc Burrows – KPMG**

Head of Global Mobility Services  
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## CONTEXT

# The strategic role of risk management in a changing world of travel risk

Two years ago, FERMA and the International SOS Foundation launched a first joint paper *Travel Risk Management 2015 – Understanding Health, Safety and Security risk management for work-related international travel and assignments: European Trends*. In this second paper, we focus on changes in travel risk management over the last two to three years and how European risk managers can help their organisations develop good practices.

Today, the majority of risk managers expect to take more strategic responsibilities as part of enterprise risk management. *The FERMA European Risk and Insurance Report (ERIR) 2016* illustrates how they believe this will develop:

- Developing and implementing risk culture across the organisation (68%)
- Aligning and integrating risk management as part of business strategy (62%)
- Developing and embedding business continuity management, emergency management, crisis management and incident response programmes and solutions (59%)

Working to ensure that business travel plays its role in the achievement of the company's objectives clearly comes within these risk management roles. Communication is at the core of the risk manager's work. They ensure that senior managers are aware of the strategic, operational and compliance implications of travel risks, especially as ERIR 2016 indicates that risk managers are increasingly reporting to the board, CEO or chief financial officer. They work with other functions, such as security, employee benefits, human resources and communications on operational management to reduce the risks to the travelling workforce through good prevention. They help develop innovative solutions from technology to insurance. Finally, they bring compliance under the umbrella of enterprise risk management.

In ERIR 2016, we see that risk management already has close relationships internally with business continuity and crisis management functions and compliance and legal departments. Compliance is important to the reputation of international businesses. Companies must meet their duty of care to their employees and, as this report illustrates, they have many other legal responsibilities related to tax, social security, employment law, immigration rules and data compliance.

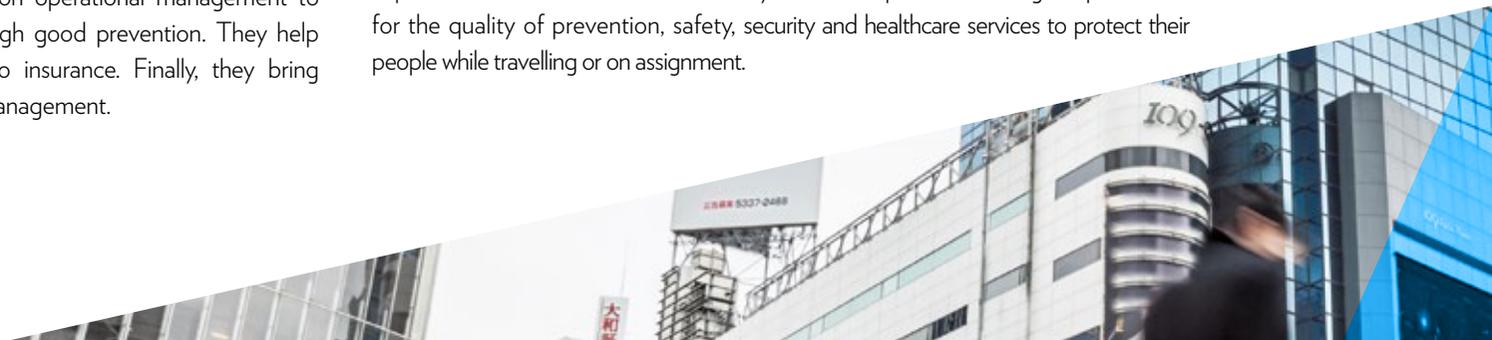
The need for compliance, however, is a consequence of the concrete business and reputational benefits that come to a business through its travelling workers. During the last two years we have seen significant evolution in the global mobility market. The world is indeed changing and new trends are emerging.

## BUSINESS TRAVEL IS ON THE RISE

Globalisation of business and competition are leading to more business and work in overseas locations. It is now the norm to see organisations, regardless of their scale, look across borders to create growth and competitiveness. Sending their people to emerging markets and higher risk locations can present great business opportunities, but heighten the traveller's exposure to medical and travel security risks. Companies have high expectations for the quality of prevention, safety, security and healthcare services to protect their people while travelling or on assignment.

**82% of organisations anticipate an increase in extended international business trip policies.**

*(KPMG International, GAPP Survey 2016)*



## SECURITY IS TOP TRAVEL PRIORITY

**Security is travel priority #1 for organisations.** Risk hotspots are multiplying and evolving. Terror attacks in Brussels, Düsseldorf, London, Paris, Stockholm and Barcelona have demonstrated

*(European Business Travel Barometer EVP 2016)*

that threats like these can also be closer to home

than we like to think, as terrorists increasingly target civilians in public areas globally. These events have led to an increased awareness of the need for a comprehensive approach by organisations in their obligations towards their international workers and expatriates' needs.

## DIFFERENT TRAVELLER PROFILES: DIFFERENT TYPES OF RISK EXPOSURE

**80% of women travellers have concerns about their personal safety while abroad.** Today, there is much greater diversity in the mobile population. The travelling workforce includes more women, older workers, workers with disabilities and different sexual orientations.

*(International Travel: Risks and Reality 2015, an Ipsos Global advisor research study)*

All of them can face additional challenges compared with the traditional businessman abroad.

Organisations are realising they need to factor these different risk profiles into their travel risk management policies. This means providing appropriate advice and accurate information, and ensuring compliance with duty of care and non-discrimination regulations.

## PREVENTION WORKS

**Use of prevention services can actively reduce the exposures for employees and control the insurance costs.** Travel insurance is a valuable element of travel risk management, but it is not a means of preventing harm or disruption nor is it sufficient alone to fulfil duty of care. Working in partnership with an assistance provider not only helps organisations

manage emergency situations but also the total costs of medical and travel security claims. Prevention works. Up-to-date information about the traveller's destination and clear advice on how to mitigate risks during travel reduce the risks of things going wrong and disrupting the purpose of the journey.

## THE EVOLUTION OF THE RISK MANAGEMENT FUNCTION

FERMA created an online survey in January 2017 to understand to what extent organisations' views of travel risk management have evolved since our first report in 2015.

According to ERIR 2016, risk mapping, identification, analysis and reporting are among the principle operational responsibilities of 79% of risk managers. Another important role for the risk manager is assistance to other functional areas, acting as an internal consultant. We have also seen that there is a transition to a more strategic role. The findings of the online travel risk survey are generally in line with these trends, indicating an important and evolving role for the risk manager in an international company in terms of travel risks.

We received 377 responses and found that:

- 66% of the respondents (vs 45% in 2015<sup>1</sup>) contribute to their organisation's travel risk management policy and decision process;
- 60% of the respondents considered that their responsibility as risk manager in regards to health, safety and security risks has increased over the last two years and 20% have a leading role.

The risk manager may not be involved in the day-to-day operational side of travel risk management but has a more strategic role through enterprise risk management. In this way, travel is considered in the context of business objectives. Risk management can work with key internal stakeholders such as security, HR, health and safety, insurance, travel and business continuity departments to ensure that there is a holistic, cross-function approach to the operational aspects of travel risk management, including prevention. This includes selecting effective solutions and practical responses to the issues that can arise before, during and after travel. Finally, enterprise risk management ensures that compliance is managed and communicated.

<sup>1</sup> On-line survey of 191 respondents conducted from April to July 2015 with 60% Risk Managers, 20% Insurance Managers and 20% Risk and Insurance Managers.





## 2. BUSINESS ENVIRONMENT AND COMPLIANCE

**'The new normal'**

# BUSINESS ENVIRONMENT AND COMPLIANCE:

## ‘The new normal’

### REASSESSING THE GLOBAL FOOTPRINT

As highlighted in the foreword to this paper, the *KPMG 2017 Global CEO Outlook* survey, which considers the views of 1,300 CEOs from the 10 largest global economies, showed that almost half of big company CEOs are reassessing their global footprint in response to the changing pace of globalisation and protectionism. As part of this reassessment, CEOs’ strategic priorities include increasing penetration in existing markets and expanding into new geographical markets over the medium term.

Recent geopolitical shocks have also had an impact on the strategic priorities of many organisations. The majority of CEOs believe that the uncertainty of the current political landscape is having a greater impact on their business than they have seen for many years.

75% of CEOs tell us they are spending much more time on scenario planning to plot a course through the shifting international climate. The UK’s exit from the EU is the perfect example of geopolitics affecting business decisions, as companies may have to structure and conduct their overseas businesses differently. Despite this, in the medium and long term, the CEOs indicated that their businesses would become more rather than less international as they seek opportunities for growth. An increasingly international business strategy will inevitably bring with it an upturn in cross border travel by employees.

### DATA SHARING IMPLICATIONS FOR COMPLIANCE

At the same time, the world of global mobility compliance is evolving in line with legislative updates, developments in the interpretation of these laws and changes in the public’s expectations of multinational employers. In recent times, global authorities have increased their focus on monitoring and enforcing compliance for both travelling individuals and the companies that they work for.

From 2017, Automatic Exchange of Information, as introduced by the OECD, and the Common Reporting Standard, will introduce automatic sharing of details related to financial accounts and investments between tax authorities in an attempt to crack down on tax evasion. In the past 12 months there has also been a significant step up in the sharing of information between different authorities, such as the immigration and tax authorities, within a particular jurisdiction.

This increase in data sharing, along with speed of access to information resulting from digital reporting, means that the global authorities will increasingly have the ability to identify cases of potential misreporting and determine the individuals and companies to audit and assess more easily.

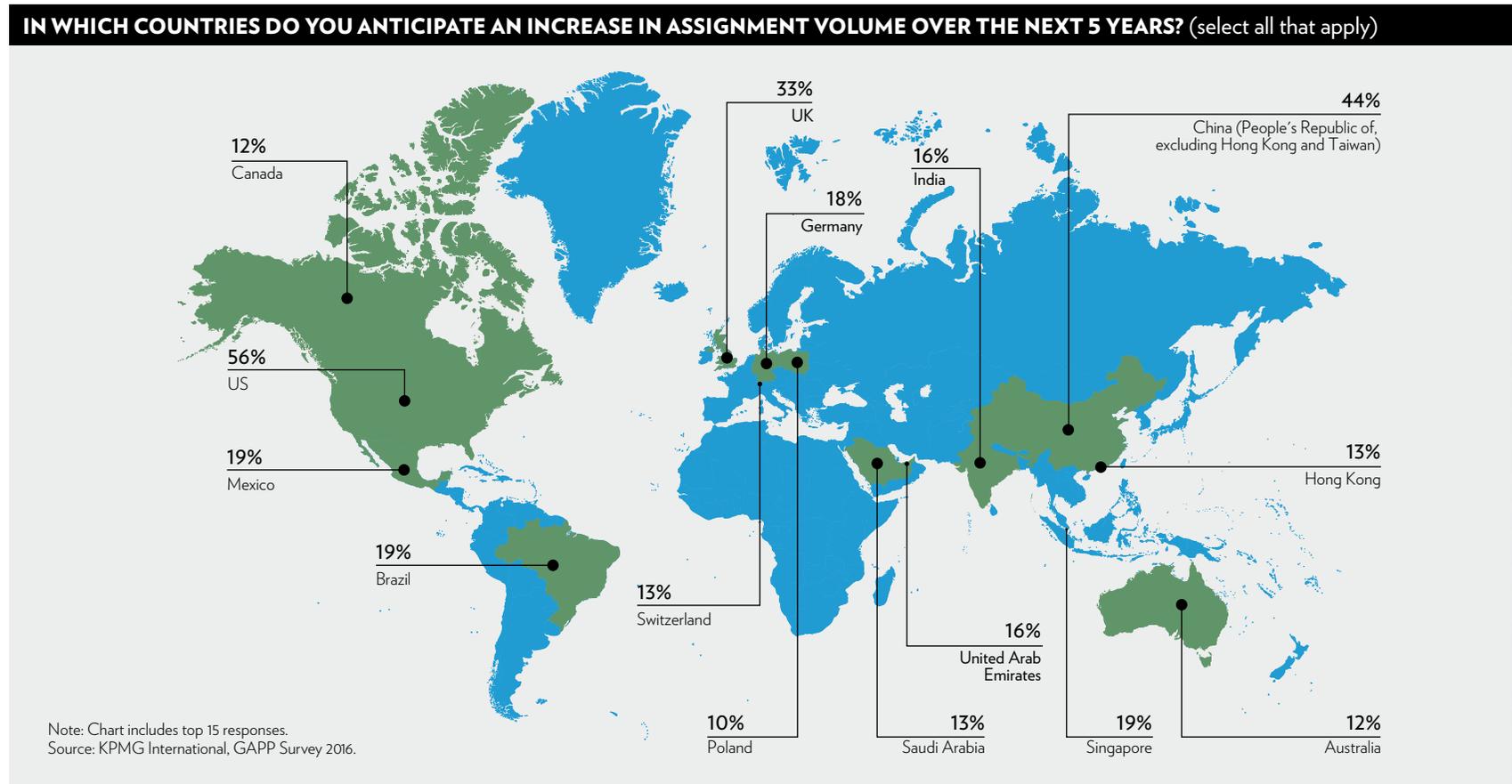
In 2016, we saw a number of instances of authorities auditing companies considered to be under-reporting income tax for business travellers as a result of information gained from either the immigration authorities, the corporate tax returns filed by the company or information requested from another country.

At this time of heightened activity, technology is available for employers to process large quantities of data and make employee participation easy. There is also a unique opportunity to collaborate with the authorities while they are defining how best to address mobile employee compliance. KPMG member firms are assisting many companies in their collaboration with the authorities and are encouraging others to make the most of this opportunity wherever possible.

### WHERE ARE EMPLOYEES GOING?

It is to be expected that employees will be on the move more regularly and into a greater range of territories in order to support this business expansion. While global mobility programme managers, according to the *2016 KPMG Global Assignment Policies and Practice (GAPP) survey*, are anticipating that, in the short term, growth in global mobility will be concentrated in 'traditional' countries such as the US, Canada and western European countries, this stands in contrast to CEOs outlook for expansion into new territories over the medium to long term.

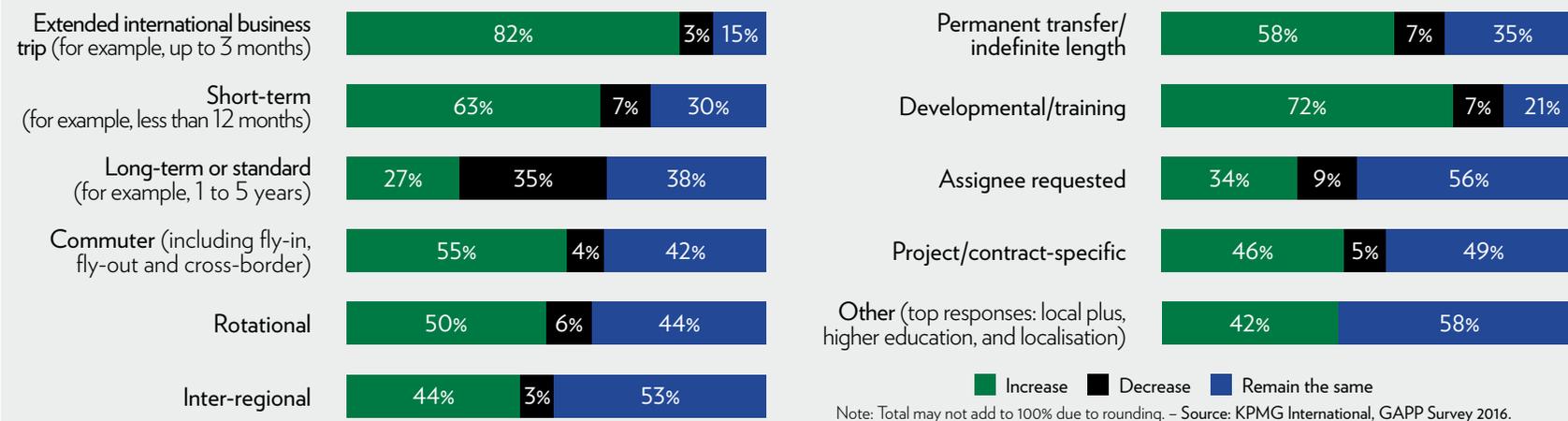
When the 2017 strategic priorities of CEOs are cascaded throughout the organisation, the survey results are likely to show an increase in moves to developing locations such as China, India, Mexico, Brazil, Chile and Colombia.



## MANAGING MOBILITY IN A WORLD OF FLUX

The GAPP survey results also show an expected change in the way people move to support business growth. A noticeable reduction in the number of traditional, long-term assignments is expected to be offset by a significant increase in shorter term moves. 82% of those surveyed see an increase in business travel and 63% anticipate that short-term assignments will be on the rise.

### OVER THE NEXT 5 YEARS, DO YOU ANTICIPATE THE POLICY TYPES TO INCREASE, DECREASE, OR REMAIN THE SAME ?



When organisations send their employees overseas to work, whether short or long term, they inevitably create a range of risks that are distinct from regular domestic employees.

Traditionally, risk management has focused on mobile employee exposure to potential injury or loss, with particular attention given to hazardous postings. Today, however, risk managers need to consider a whole host of risks beyond the health and safety of workers, or the stability of their location.



## COMPLIANCE AND BRAND RISK ARE MAIN CONCERNS

Compliance risks spanning income tax, corporate tax, social security, employment law and immigration rules can be relevant even where an employee is visiting a foreign location for only one day. The consequences of not actively managing these risks can include additional taxes, fines and penalties but can extend to legal sanctions, border detentions and loss of the company's licence to operate in a particular country. There can also be significant damage to employee engagement, talent development and corporate reputation.

One of the most striking changes in this year's CEO Outlook is the rise in the number of CEOs who cite reputational and brand risk as a top concern. This is the third most important risk for CEOs in 2017, whereas last year it did not even break into the top 10. They also see reputation and brand risk as having the second-biggest impact on growth over the next 3 years; in 2016, the impact on growth ranked seventh out of 10.

CEOs are acutely aware that everything they do takes place in a more transparent environment than ever before. The impact of social and mainstream media spreading news on a global scale, and at a pace never seen before, is well understood by CEOs.

Along with the impact on the reputation of an organisation from the perspective of the public, the management of tax risk and securing and retention of top quality global talent is becoming ever more important. About three-quarters of CEOs (74%) say their organisation is placing greater emphasis on trust, values and culture in order to sustain its long-term future.

The focus of CEOs on reputational, tax and talent risk creates a heightened level of stakeholder interest and involvement for Global Mobility leaders and risk managers. While international business travel is predicted to increase, of the companies surveyed, 44% said they had no clear owner of business traveller compliance, 37% did not have quality control procedures over immigration processes and 70% do not include immigration within their medical and travel security services protocols. This has to change.

Expanding geographies coupled with developed world expectations around risk management, compliance and reputation management creates a need for a different approach to mobility operations. Awareness of local vendor and government processes for entry permits, tax and social security compliance is vital to ensuring that the reputation of both the organisation and their senior executive population are well protected.

While action needs to be taken to address these risks, this business environment also presents an opportunity to disrupt the traditional approaches to managing mobility.

***Reputational and brand risk is the third most important risk for CEOs in 2017.***  
*(KPMG CEO Outlook 2017)*

At a time when risk and mobility managers have the attention of their CEO, they should not miss the chance to reconsider why their organisation moves people, how they move people and the ways they can keep their mobile employees connected to leadership, talent programmes and their internal network while on the road.

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavour to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

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### 3. CHANGING TRAVEL RISKS FOR MOBILE WORKERS

**Survey results**

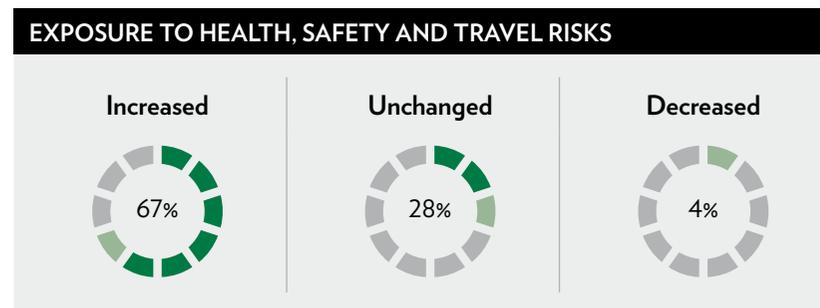
# CHANGING TRAVEL RISKS FOR MOBILE WORKERS

## Survey results

This section presents the results of an online survey conducted from January to May 2017 among 377 risk managers in Europe.

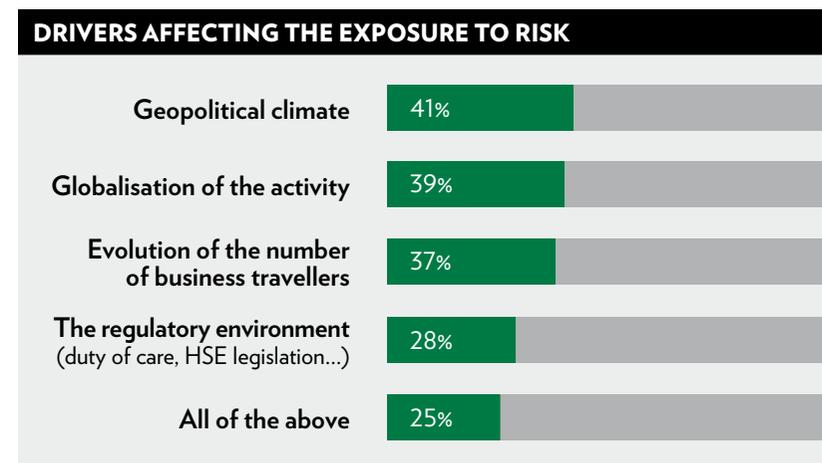
### INCREASED EXPOSURE TO HEALTH, SAFETY AND TRAVEL RISKS

According to the survey, 67% of the respondents consider that their organisation's exposure to health, safety and security risks linked to workers' mobility has increased over the last two years. Despite increased perceptions of risk and the impact health and travel security incidents can have on business continuity, business travel continues to rise.



### GEOPOLITICAL CLIMATE IS TOP CONCERN

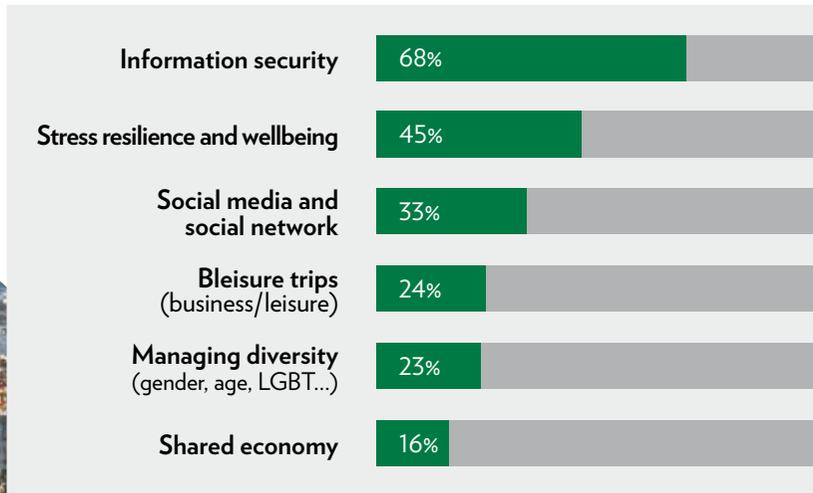
The findings of the survey from the perspective of risk managers support the other research reported here. Increased globalisation of activity with a related development in the number of business travellers in the context of a more volatile geopolitical climate is creating a perception of increased travel risks.



The exposure that companies face in caring for their mobile workforce varies according to locations where they operate, the work performed, the type of industry and the profile of the employee. The cultural norms and regulations that set expectations for organisations in their duty of care for their travellers among other employees continue to change, and are also seen to expose companies to risk.

## CYBER SECURITY AND MENTAL HEALTH AT THE FOREFRONT

A significant majority of respondents consider cybersecurity as risk number 1 (68%) in terms of the main hazards related to travel. Mental health is a significant concern (45%), as is the use of social media (33%).



### 1. INFORMATION SECURITY WHEN TRAVELLING

The loss of critical data costs organisations billions of dollars every year. Any employee is at risk of data theft, but travellers are the most vulnerable group; working in an unfamiliar environment magnifies the risks. As the mobile workforce grows, information security can only rise as a crucial element of travel security planning.

Risk managers can play a critical role in creating and promoting policies to reduce this risk through the adoption of best practices by their travellers. They can also confirm that their insurance policies cover losses that occur while the employee is travelling.

While the methods of online criminals are constantly evolving, travelling in unfamiliar environments, with varying laws, norms, or political contexts, magnifies these risks.

As ever when it comes to protecting oneself against crime, travellers can and should be the main actors of their own prevention, though simple precautionary measures and a heightened sense of awareness.

#### BEST PRACTICES IN INFORMATION SECURITY FOR MOBILE WORKERS

- ✓ Work with IT security to ensure that information security rules cover the additional exposures of business travel.
- ✓ The rules should be practical for the mobile workers to apply. If they are too time consuming, travellers may find ways around them.
- ✓ Communicate the rules and guidelines to all travellers.
- ✓ Audit compliance and follow up where there have been lapses or potential security breaches.
- ✓ Inform travellers of relevant local data protection legislation especially if they are going outside Europe.
- ✓ Confirm that insurance covers security breaches in foreign territories.

## 2. STRESS RESILIENCE AND WELLBEING

As the online survey shows, risk managers (nearly 45%) consider stress resilience and wellbeing as the most significant health issues for travelling employees.

Companies try to ensure that business travellers, especially to destinations without good medical infrastructure, are healthy and know how to look after themselves. Wellness includes many factors: overall physical and mental health, including non-communicable diseases and exposure to severe infectious diseases in epidemics and pandemics.

Many employees enjoy business travel, even including its pressures. It becomes a problem when the person feels chronically over-stressed or subject to a sudden exceptional trigger, such as proximity to a terrorist attack or natural catastrophe. Personal circumstances can also add to the difficulties of being away from home.

### MENTAL HEALTH BEST PRACTICES FOR ORGANISATIONS

- ✓ **Time structure:** an absence of time structure can be a psychological burden.
- ✓ **Social contact:** separation from family and colleagues can be very stressful.
- ✓ **Collective effort and purpose:** the traveller may feel isolated from the usual life of the workplace and at a disadvantage.
- ✓ **Irregular timetable:** jetlag, disrupted sleep patterns and lack of opportunity for exercise can aggravate depression and emotional pressures.

## 3. SOCIAL NETWORKS AND BUSINESS TRAVEL

Business travellers make their work trips in an increasingly connected world. They have direct and constant access to information about events that can affect their travel, which means they can act accordingly. It can also lead to unnecessary disruption because raw, unverified information that later turns out to be inaccurate can circulate rapidly. An app or phone line from the company or suitable service provider can give travelling workers more reliable information.

Being able to keep in touch with friends and family on social media has great advantages for travellers but also brings risks. Posting status updates on open platforms that reveal their location and plans can make travellers vulnerable to fraud, theft and kidnapping.

Using the more protected environment of company networks can be a way to disseminate information and allow workers on the move to share their experiences.

### BEST PRACTICES IN MITIGATING SOCIAL MEDIA RISKS

- ✓ **Provide** apps or phone contacts so travellers can check social media information with accurate in-house sources.
- ✓ **Educate** employees on the good use of information: know which sources are most reliable and which to avoid.
- ✓ **Emphasise** the benefits of using trusted, local or well-connected sources of information.
- ✓ **Raise awareness** of the vulnerabilities to crime created by hyper-connectivity.





## 4. BEST PRACTICES IN TRAVEL RISK MANAGEMENT

# 10 good ideas for travel risk management

**Best practice in travel risk management combines the general principles of risk management with the knowledge and experience of the specific risks for a travelling workforce.**

1. > Get commitment from decision makers for the travel risk policy and programme; senior management are often travellers, too, so have a strong interest in making them work well.
2. > Manage travel risks across functions, including security, risk and insurance, travel management and human resources. Don't forget the IT issues.
3. > Look at travel safety management in the same way you manage process safety, integrating all dimensions of safety information, hazard analysis, travel procedures, training, near misses and incident reporting, and management of change.
4. > Good communications are at the heart of good practice. There should be one point of contact for travellers, and everyone should know what it is. It should be available 24/7. Brief travellers well but keep the process simple, so they can understand and follow the guidelines. Know where your travellers are and how to contact them quickly.
5. > Consider the accumulation risk if several employees, especially key people or senior executives, are going to the same destination, and plan travel accordingly.
6. > Use the same health and travel security solutions for all international assignees, short and long term, for better coordination in a crisis.
7. > Provide emotional support in times of anxiety.
8. > Ensure pre-travel risk advisories and responses are broad enough for a diverse range of travellers, including women, people with disabilities, older travellers and those who are lesbian, gay, bisexual or transgender (LGBT).
9. > Insurance should be easy for the travellers to use and the claims handling should be professional and smooth.
10. > Regularly review use of the assistance centre, downloaded apps and the results. Take feedback from travellers. There is always some improvement to make, so measure the success and adapt.

# 10 innovative solutions

**Technology is providing a variety of solutions to help companies manage their travel risks and fulfil their duty of care to their workers. Knowledge and communication are the keys.**

1. > Web-based portals can offer a combination of travel, security and geopolitical intelligence and analysis, tailored to the needs of the business. These services are often provided by former intelligence, military and political science staff.
2. > One of the most welcome solutions is a single point of contact for travellers by phone and app with access to medical services and other support from specialist providers 24/7.
3. > Platforms and apps support companies in meeting their duty of care by combining data sources to give a consolidated view of who is travelling and what is the risk environment at their destination.
4. > Traveller trackers can integrate itineraries from approved travel agencies, check-in information and HR data with an app on the traveller's smartphone. This system also can reduce the risk faced, business continuity-wise, when too many employees are travelling together.
5. > Apps can be used to alert individual travellers or groups if there are changes in the risk where they are travelling, whether it is a security or health issue, and allow them to notify their safe arrival onsite. Real-time security and health alerts can be delivered 24/7 via email or text message.
6. > Automated pre-trip approval and pre-trip advisories allow the company to send travel and medical risk forms at the same time and create an audit trail.
7. > Ultimately companies will have tools that allow them to assemble all the information they need, including the company's crisis management plan, on a single platform so they have it to hand in case of an incident.
8. > Company collaborative platforms, community forums and enterprise social networks can allow the business travellers to collaborate and create a travelling community within a protected environment.
9. > Open platforms like Twitter are good for sharing local travel updates and business etiquette.
10. > Video conferencing using virtual reality is becoming more sophisticated and widely available.



## 5. INTERVIEWS WITH EUROPEAN RISK PRACTITIONERS

# BNP PARIBAS (France)



## The changing environment brings an established travel risk programme into focus

**Philippe Viénot**  
Group Insurable Risk Manager

**Arnaud Chevreul**  
Head of Security

**Dr Marc Ducret**  
Head of Occupational Medicine

**Dr Bérengère  
Petit Le Toumelin**  
Medical Coordinator

**Q1** *How has the importance of managing health, safety and security risks for your international/cross-border travellers evolved over the last few years?*

A: Security for our travellers has always been a key priority for us. We have been concerned to anticipate situations for our travellers in territories of higher risk for some time, so we have had procedures in effect longer than the last few years. Incidents have occurred, notably terrorism-related, over the last two to three years. It is not necessarily that they are new but they have become more frequent and more global. They have not caused us to take specific action but brought them into focus, both in terms of taking into account the development of certain threats and the

development of new technologies in managing them. From a security perspective, we have emphasised increased awareness among travellers. We are looking for more support from our subsidiaries and teams on the ground in destination countries.

**BNP Paribas**, with headquarters in Paris, provides a wide range of financial services in 74 countries on five continents. It has nearly 200,000 employees.

**> Risk profile:** The firm has approximately 30,000 travellers and they make about 300,000 trips annually. Most travellers are going to capital cities and major business centres.

**Q2** *To what extent is this the result of changes to your business or to external factors?*

A: It is the environment that has changed. The number of travellers and the bank's footprint are quite stable. We are still present in the same number of countries.

**Q3** *How does travel risk management work within the enterprise risk management? Who is involved?*

A: The management of travel risks involves security, operational risk and insurance management, and employee benefits and compensation. We also work closely with occupational health. As the stakeholders, we are structured in a common team. Together, we are responsible together for the contracts of insurance and for our service providers, for example for traveller assistance and expatriate health. For example, Philippe Viénot purchases the insurance, but the group decides what policy we need. When our service suppliers need a decision in all aspects of security or health assistance to the traveller or expatriate, they do not discriminate among these functions in terms of who they contact. Clearly, we talk among ourselves but the responsibility for decisions is shared among the functions. The ultimate reporting line is the global head/director of security. If we ever need to refer any questions, he is the one we see.

**Q4** *What new solutions have you implemented to manage your business travel risks in the last few years and why?*

A: On security, we have several tools which are available for the group and for individual travellers, such as smartphone apps.

With International SOS, we have developed a tool that allows us to track trips up to 30 days in advance, so that we can anticipate events in a country and the movements of our colleagues going there. We are looking at enhancing the effectiveness and efficiency of this tool.

We also have an app so that we can alert travellers if there are changes in the risk where there are travelling and they can notify us of their safe arrival onsite. Our idea today is to develop a tool that will allow us to assemble all the information on

***From a security perspective, we have emphasised increased awareness among travellers. We are looking for more support from our subsidiaries and teams on the ground in destination countries.***

a single platform so we have it to hand in case of an incident.

We are also developing sophisticated video conferencing. Although so far this does not appear to have reduced the number of trips that we do, we expect that it will do so. If you have the right room, it is now possible to have people from five or six countries virtually together.

**Q5** *What do you see as the principal consequences of travel risks to the business?*

A: We certainly see business continuity implications, and at board level it is probably reputation risk which is the most sensitive.

#### **> TIPS FOR PEERS**

- 1.** Be aware. Put a high priority on information, which can come from your own people on the ground and outside sources, including your travel agents.

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- 2.** Have a permanent and immediate capacity for assistance.

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- 3.** Include the views of your security, employee benefits and occupational health colleagues when negotiating with insurers.

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#### **PTSD – AN EMERGING RISK**

- > Post-traumatic stress disorder (PTSD)** is the emerging risk for business travellers, expatriates and even resident employees. This is something which BNP Paribas has faced increasingly over the past three years. With nearly 200,000 employees worldwide, the probability of BNP Paribas staff being affected by such incidents is quite high especially as the number of incidents has risen and they become more widespread.



## OSRAM (Germany)

# OSRAM

# Corporate change and the geopolitical environment lead to a totally new, stand-alone travel and travel security management programme

**Tobias Maritz**

Head of Corporate Security

**Thomas Elsaesser**

Insurance Manager

**Q1** *How has the importance of managing health, safety and security risks for your international/cross-border travellers evolved over the last two years? Is this related to any specific incident(s) or event(s)?*

Munich-based **Osram** is one of the leading light manufacturers in the world. The company was a subsidiary of Siemens AG until 2013 when it became independent. Number of employees is around 25,000.

➤ **Risk profile:** OSRAM Licht AG has approximately 500-600 business trips per year to locations of interest to security management. Most travel is to large cities, but production sites are in more varied locations and sales people travel everywhere there are customers.

A: As a result of the carve out of Osram from Siemens three years ago, we have had to build a totally new, stand-alone travel and travel security management programme for the group and make that known to the employees. Fortunately, we have not suffered specific incidents, but due to the current situation around the globe our employees are increasingly interested in the service that we deploy.

**Q2** *To what extent is the result of changes to: the number or profile of your mobile workforce; your business or business sector; the geopolitical risk environment and/or compliance/legal issues.*

A: The main drivers were corporate and the whole geopolitical situation. We are not a high-risk profile industry, but today incidents occur even in capital cities where you would not have expected them. The corporate security office assesses the security situation in all relevant countries and consults and informs employees before travelling. If necessary, it will organise additional security measures, for example moving a meeting from a higher risk location. Employees also have a responsibility to check whether a trip to a specific country requires additional precautions.

**Q3** *How has the risk management function engaged in the process of managing international travel risks and how has this changed in the last three years?*

A: The corporate security office has the responsibility for security during travel, and it is strongly aligned with the travel management and insurance departments. Corporate security reports to the CEO with a level in between called corporate office. The insurance department is located within the legal department and our general counsel, the head of the legal department, also reports to the CEO. The insurance

department is responsible for the purchase of transferable risk to the insurance market. The brokerage function is fully outsourced to a third-party service provider.

The Osram Group does not have a dedicated corporate function that is called specifically risk management. Several departments, such as corporate audit, corporate security, insurance and two or three other functions, are together responsible for risk management. Management of travel risk at a global level ensures compliance with policies defined by the corporate security office.

**Q4** *How do the insurance and security function work together when it comes to travel risks?*

A: As the head of the corporate security, Tobias asks the insurance department to purchase adequate insurance for the travel risk of Osram. Insurance, therefore,

acts as an internal service provider for our corporate security officer. To fulfil these instructions, we go out to the insurance market via our insurance broker to obtain the right insurance cover at the correct price with the appropriate deductible and self-insured retention. Everybody with an Osram working contract who is travelling

***We are not a high-risk profile industry, but today incidents occur even in capital cities where you would not have expected them***

for a business purpose is covered under our policy. This insurance policy covers mainly medical expenses due to illness/sickness/accident, including ambulance and hospitalisation. About 90 or 95% of the requirement for insurance is illness/sickness-related, rather than accident.

**Q5** *What new solutions have you implemented to manage your business travel risks in the last three years and why? How are they working?*

A: For travel security, we have guidelines written by internal specialists. Then, we look at what risk mitigation might be appropriate in each case, such as purchase of additional insurance coverage, driven primarily by our duty of care to our employees, and at other measures. We discuss with service providers when we have questions or information for countries so that we can set up correct security measures. We use International SOS & Control Risks and three or four other sources – internal or open sources and sometimes very small suppliers where they have deep insights in different regions. We take the information the providers give us and make our own assessments. In addition to insurance, we have medical advice and medical evacuation services through our contract with International SOS.

We believe these services are well done and we get good feedback from the travellers when they have needed help.

**Q6** *What do you see as the principal consequences of travel risks to the business?*

A: We are currently discussing the business continuity implications in the different departments. We have not had a major problem so far, but depending on who is travelling and where, this could be an issue. We also think about reputation.

Through social media, the employee is connected to the whole globe. It is possible an employee might put out a message on Twitter or Facebook if something happened on a trip and they felt no one had taken care of him.

**> TIPS FOR PEERS**

1. First, remember that risk accumulation is a potential issue in work travel. Sometimes a business unit or a department plans a trip or travel for an event where a large number of employees are together. Especially when you have big projects abroad, you may want to bring a group of employees to one location. Of course, the business unit will try to reduce costs by having everyone travelling together, but there should be an awareness – via internal promotion – of the accumulation of risk, especially when it comes to key employees.
2. Second, you can never do too much internal marketing. There are always new employees and you may not reach everybody the first time. You can really make a huge step forward when everyone knows the relevant department to contact. This is when you can provide the 24-7 headline support, and everybody knows that the company is taking care of them.



## PINSENT MASONS (United Kingdom)

# A tailored, new travel risk management programme gets complete support from the board

**Rosie Mohammad**

Head of Travel

**Claire Law**

Risk Assistant

**Q1** *How has the importance of managing health, safety and security risks for your international/cross-border travellers evolved over the last two years?*

A: We have always been aware of our duty of care, but until about three years ago, we did not have a formal travel risk process in place. Previously, if somebody was travelling to a high-risk country, the business was well aware of it because it was tracked through our travel management companies, however, we did not carry out a formal travel risk assessment. The board was keen to look at this area in order to provide a security and safety led enhanced experience for the traveller, but it was not as the result of any incident.

Since then, we have built up a new, tailored travel risk management programme known as the firm's "Travel Safe Programme". It has complete support from the board, which is key to ensuring the TravelSafe Programme is high on our travellers' agenda.

**Pinsent Masons** is a full service international law firm with offices across the UK, Europe, Middle East, Africa and Asia.

➤ **Risk profile:** The firm has more than 3,000 employees. There are approximately 1,800 travellers with about 37,000 trips annually.

Having a standardised and streamlined approach to travel risk across all our global locations was essential, so collaborating with our international offices was part of the process in setting up the TravelSafe Programme. Globally, travel management is at different stages in different parts of the world so engaging with our Heads of Offices as well as the local Office Managers really was paramount in moving this project forward.

The office managers in our international offices now manage the local relationship with our service suppliers and arrange training on an ad hoc basis. We also have a set of travel super users based in the UK, Australia and Johannesburg. They help us deliver the key messages on travel and travel risk. The TravelSafe Programme needs to be a living process with continuing education to the travelling and booker community.

**Q2** *To what extent is this the result of changes to your business or to external factors?*

A: As the company expands its global reach, travel to higher risk areas is increasing. Today, anywhere in the world can be deemed high risk; that is the way the world is. We wanted to provide a service not only for people going to areas of high and extreme risk, but also to all our travellers. Duty of care and the well-being of our travellers is of utmost importance to the firm.

**Q3** *How does travel risk management work within the enterprise risk management?*

The risk advisor is part of the overall risk management team, which is headed by the director of risk. The risk management director reports to the board. What we are doing is risk management methodology applied to a niche area. It feeds into the firm's risk management programme.

Travel risk is an integral part of the firm. Collaboration between our business support operations is essential to the success of the TravelSafe Programme.

**Q4** *What new solutions have you implemented to manage your business travel risks in the last few years and why?*

A: We set up a steering group to identify how we could enhance the service to our travellers. The project was led by the Head of Travel. We also engaged with human resources, our travel insurance company and International SOS.

***Travellers' safety is paramount. If we do not provide the relevant information to travellers, ultimately it could impact on the firm's reputation and our position in the marketplace.***

We developed an automated pre-trip approval process and provided automated pre-trip advisory information. The process works really well as this also provides us with an audit trail. We also created travel and medical risk assessment forms that are sent out with the pre-trip advisory email. The questions are intended to be as pragmatic as possible. We wanted a balance between getting information that was required to assess the risk and making sure our travellers were comfortable with the questions, because we needed to get them on board with this new process. It has evolved over the last two years, as we have taken feedback from our travellers into account. In terms of results, we have review meetings with our travel risk supplier every quarter where we analyse data, trends and areas which can be improved upon. We encourage all our travellers to download the Assistance App onto their mobile devices and have had a good uptake on this. We have also adapted the process based on feedback but continual assessment and improvement is essential.

**Q5** *What do you see as the principal consequences of travel risks to the business?*

A: Travellers' safety is paramount. If we do not provide the relevant information to travellers, ultimately it could impact on the firm's reputation and our position in the marketplace. As we are expanding our global reach, we cannot risk travellers not knowing what they need to do from a travel risk or cultural sensitivity perspective. Whether they are sitting at a desk in London or a hotel room in Nigeria, we need to provide continuity and a high level of service. If there is a major incident we need to be able to account for our travellers. With our travel risk programme we have the tools to locate and communicate with our travellers to make sure they are safe.

**> TIPS FOR PEERS**

1. You must have good communication internally and use the feedback you receive to enhance the service.
2. Having senior management endorsement is essential to the success of any travel risk programme.
3. You need to have good relationship with your suppliers and work in partnership with them.
4. You should tailor your travel risk programme to a diverse workforce. Last year we worked with a number of partners to ensure our travel risk processes covered diversity in the LGBT community. The pre-trip advisory emails that go out to all travellers now include some links to additional, more specific sources of information for people who are LGBT. We try to provide all our travellers with as much relevant information as we can so they can make an informed decision about their travel plans.





## SOLVAY (Belgium)

# The global programme is not just aligned with safety and security, but also provides protection and benefits to all employees globally

### Sonia Cambier

Global Head of Insurance and Prevention

### Ana Cunha

Corporate Insurance Project Manager

### Werner Cooreman

Senior Vice President and Group Security Director

**Q1** *How has the importance of managing health, safety and security risks for your international/cross-border travellers evolved over the last two years? Is this related to any specific incident(s) or event(s)?*

A: People safety is always our top priority. As travel risks have dramatically increased over the last two years, we felt it was imperative to develop a comprehensive service providing assistance to personnel operating and travelling overseas.

The implementation of a fully integrated travel policy that aligns all stakeholders, from travel procurement to traveller security, safety and wellness, reflects the increasing importance of managing travel risks. The travel assistance project was rolled-out in January 2016.

The kind of events that accelerated the implementation of the global travellers' assistance included the Arab spring unrest in 2010 when some Solvay employees had to be evacuated (expatriates' and travellers' protection in place) from Egypt. Since then political instability and security concerns have just continued increasing, leading us to invest more efforts in this programme. Events like the political instability in Saudi Arabia in 2015, civil unrest in Venezuela in 2016 and terrorism-related incidents at airports in 2016/17 have shown its importance.

Created in 1863, **Solvay** is a global chemicals company with headquarters in Brussels.

➤ **Risk profile:** Solvay has 139 sites and 27,000 employees with 38,000 international trips per year. Of these: 92% were trips to low security risk countries; 6% for medium risk security countries and 2% for high risk security countries. Two trips during 2016 were not authorised.



**Q2** *To what extent is this result of changes to: the number or profile of your mobile workforce; your business or business sector; the geopolitical risk environment, and/or compliance/legal issues?*

Several factors explain this stronger emphasis on travel risk management in Solvay:

1. Our mobile workforce evolved to fewer long-term expatriates and more international commuters. For instance, the deputy in Sonia's team, Xenia Whitacre, is based in the Princeton, New Jersey, and commutes one week per month to Europe. We also have more frequent travel; Sonia herself travelled 180 days in 2016!
2. There is a very unstable geopolitical environment.
3. Finally, it is part of our risk management approach. In a chemical company like Solvay, people safety is always at the top of the agenda. When we do hazard analysis, we look at the financial impact separately from people-safety and

***The implementation of a fully integrated travel policy that aligns all stakeholders, from travel procurement to traveller security, safety and wellness, reflects the increasing importance of managing travel risks.***

then we prioritise risk management activities, based first on the people-safety risk ranking. We have always wanted to go beyond the compliance and general trend on duty of care. We want a global programme that is not just aligned with safety and security, but that also provides a certain level of protection and benefits to all our employees globally. We call it "Solvay Cares". Travel is just part of the same approach.

**Q3** *How are the risk management functions engaged in the process of managing international travel risks and how has this changed in the last two years?*

A: Corporate Insurance and Prevention led the travel assistance project launched in January 2016. This project and its implementation were managed in full cooperation with travel procurement and human resources.

Early in 2017 Solvay created a new security board to assess security threats and monitor risks. Corporate Insurance and Prevention has a seat on this board together with two executive committee members, the head of industrial, the head of public affairs and the head of internal audit. The head of security moderates this board.

**Q4** *How do insurance and security work together?*

A: Corporate Insurance and Prevention is a highly cooperative function. On a day to day basis, we work with all other functions: highly importantly industrial aspects, such as our process safety expert colleagues but also corporate human resources, legal, and site management and shop floor experts to assess and mitigate operational risks.

Security is a separate department with a different reporting line. We work together through the security board where all the different nodes of risk are addressed. We also have a second governance body, an operational working group where we coordinate and align our activities.

**Q5** *What, if any, new solutions, have you implemented to manage your business travel risks in the last two years and why? How are they working?*

A: The latest version of Solvay travel policy reinforced the focus on safety. All air, rail, hotel and car rental bookings must be made through the corporate travel agency to enable effective advice and assistance. If, for whatever reason, travel arrangements are made outside the corporate travel agency, they must be reported. Local guidelines can also be issued by travel managers to ensure Solvay knows the location of its travellers.

Our "Life Safety Rules" apply to travel. These are eight basic rules that everyone in the company should apply. Specifically, we recommend that travellers always look at the emergency evacuation plans in planes and hotels, and that they follow a number of basic but important rules, such as no text messaging when driving!

The group has also adopted a risk-based policy for travel approvals. Destinations are assessed according to the local security situation. For high risk destinations, group security recommends to the business whether the travel can proceed or should be reconsidered. For medium risk destinations, group security scans the travel to see if there are any specific issues. For instance, in the Ukraine, going to Kiev is no problem but the risk is enormously different for the Donbass area.

In addition, we have a worldwide travel assistance programme with International SOS that is available to all Solvay employees. We encourage them to contact International SOS as early as possible, even in case of minor incidents or problems. Travellers need to have the contact phone numbers available at all times, as well as the dedicated app installed on their mobile phone.

Pre-trip advices are sent via email by International SOS and employees are encouraged to read and acknowledge them. Employees should answer without delay in case Solvay has requested phone contact or check-in via the app.

**Q6** *What do you see as the principal consequences of travel risks to the business?*

A. The key risk for us is the loss of key personnel. If we lost the CEO and CFO at the same time, it would have an impact on the business and share price. The same applies to groups from our business units. We have specific measures to limit the number of employees taking the same flight, train or car.

**> TIPS FOR PEERS**

- 1.** Risk managers should look at travel safety management the same way they manage process safety, integrating all dimensions of safety information, hazard analysis, travel procedures, training, near misses and incident reporting, and management of change.
- 2.** Also, you can often find a way around situations where security is not good. This is what we did in the two cases. We recommended strongly against travel to part of one North African country. Management moved the meeting to the capital city, and we were comfortable with that.



# VESTAS (Denmark)



## A pro-active team across functions works to get the entire package out to the traveller

**Jesper Ejsing**

Head of Group Risk Management & Insurance

**Stephen Romilly**

Head of Group Security

**Q1** *How has the importance of managing health, safety and security risks for your international/cross-border travellers evolved over the last two years? Is this related to any specific incident(s) or event(s)?*

**Vestas** is the world's largest wind turbine company. It has offices in 24 countries and five strong regional sales business units in Northern Europe, Central Europe, Americas, Mediterranean, and Asia Pacific and China.

➤ **Risk profile:** Vestas has approximately 22,000 employees of whom about 6,000 to 7,000 travel regularly. There were about 34,000 individual trips last year. Two-thirds of the trips were to and from countries within Europe, about 12% was America and Asia, and then a small number were to more unusual destinations.

A: It has developed primarily as we follow our customers. We have been very active in what we call mature markets – Europe, the United States – and now we see the wind market moving to other regions as well.

Within the last two years, we have established a travel working group, which comprises the security department, the risk department, HR and health and safety. This means we have a team across functions dealing with our travellers. It is a pro-active group that works to get the entire package out to the traveller.

From the security perspective, the time frame goes back further than two years to around 2010, when we realised we were going to push into somewhat more emerging markets. The company set up the corporate security department at that time to take control of our travel from a planning and risk management perspective, as a priority. We have done a lot of work on that and continue to build on it with risk and various other departments across the company.

**Q2** *To what extent is this result of changes to: the number or profile of your mobile workforce; your business or business sector; the geopolitical risk environment, and/or compliance/legal issues?*

A: That change in the markets where we are looking to do business has implicitly changed our corporate awareness of the possible problems, and geopolitical risk awareness has increased. The security department is most interested in the trips to the more exceptional destinations, when the travellers are heading into the medium and higher risk countries in the rest of the world. These can be what are called tourist destinations, places like Thailand or Indonesia, where you can have problems if you go to the wrong parts, to places like Algeria, Senegal, other parts of Africa, Russia and some of the central Asian countries. There is a good mix of where we are going, and some locations can be fairly remote.

We have a range of different travellers, from service personnel with bags of spanners going out to fix things up to a CEO who will be meeting government leaders in that country. In terms of diversity of travellers, everybody is seen as equal and we want to protect our staff. It is a matter of assessing the risk for the journey for that individual and helping with their safety. If we have a female traveller going into Pakistan, depending on what she was going to do, that would be taken into account because of cultural issues. There have recently been killings of Chinese people in Pakistan, not because they are

***The implementation of a fully integrated travel policy that aligns all stakeholders, from travel procurement to traveller security, safety and wellness, reflects the increasing importance of managing travel risks.***

male or female, but because of resentment of their government. If we have a Chinese traveller going to Pakistan, that is taken into account. This does not mean the person cannot travel. It is just part of assessing the risk for that journey for that individual and helping with their safety.

We tend to give countries a simple grading, to get the traveller's attention and awareness. If the rating indicates possible security issues, then a Regional Security Manager will have

a conversation with them to help them understand where they are going and put in place suitable mitigations for that traveller.

**Q3** *How are the risk management functions engaged in the process of managing international travel risks and how has this changed in the last two years?*

A: Our travel working group has driven a lot of positive change. Instead of people and departments working in silos when we try to get messages out, we now have a face that allows cohesive messaging. If our travel management team is looking to launch something on the company's internal website about booking travel through the corporate travel agent because that is tied into costs, they discuss it with Security and Risk Management. We can link the message to personal safety while behind that, we are still helping the company to save money, or we have an improved website that is paid for with some of those savings that allows them to get increased knowledge before they go.

**Q4** *How do risk and insurance management and security work together?*

A: Stephen heads the Corporate Security department, rather like Risk Management and Insurance, which Jesper runs alongside. Risk management and Corporate

Security is part of the same management team, so we work closely together depending on our specialties and we are both part of the Travel Working Group. Of course, we also work together informally, too.

**Q5** *What, if any, new solutions, have you implemented to manage your business travel risks in the last two years and why?*

A: We have a pre-, during and post-travel concept. Before people travel, there is a push of information to the individual, depending on where in the world they are going. During travel, there is a one point of contact number to deal with any concerns the traveller might have. If they have some issues when they return, which are most likely to be insurance-related, there is a process for that as well through the same point of contact. We are trying to convey to the traveller that they are supported before, during and after.

We worked with our service providers and have developed a solution where we have one point of contact. The key thing is what does the user need? That was based on user feedback, and it comes to the 'before, during and after' stages of travel. The employees said they wanted a simpler process. They can now make a single call and help starts rolling. We would take that requirement with us if we were to change providers. Other services are available to us for our travellers and their managers when we want them, such as country assessment, medical information etc.

**Q6** *What do you see as the principal consequences of travel risks to the business?*

A: Everything is about protecting our employees. We rely heavily on having a mobile workforce that is willing to travel on our behalf. All events that affect an employee during travel will have very high priority, because it is a matter of their having confidence in our company, as a brand. If we do not get it right, we could have difficulty in maintaining this mobile workforce.

**> TIPS FOR PEERS**

1. Keep it simple for the traveller. Remember we depend on the individual to understand and follow the guidelines that we put in place.
2. In terms of insurance, the main thing is that it is easy for the travellers to use and that the claims handling is professional and smooth.



## 6. CONCLUSION

## CONCLUSION

Business travel is on the rise. With it come some unique and interesting challenges for the risk manager as part of enterprise risk management (ERM). They are closely associated with a duty of care for workers, compliance, business continuity and reputation management.

The FERMA survey of nearly 380 European risk managers shows a perception that risks are both increasing and evolving. There is a strong understanding that the volatile geopolitical climate, as well as the globalisation of their company's activities, plays a large part in the extent and complexity of their task.

Today, however, global and political events have also underlined the exposure of any company, large or small, to cyber risks. Attacks are becoming progressively more sophisticated. Working at a distance from the IT security of the office, the business traveller can get caught between using the available resources to get the job done and following all the precautions.

Social media, increasingly part of our daily lives, has its good and bad sides for travelling workers. It can expose them or the company to ill-intentioned third parties. At the same time, it does help business travellers keep in touch with friends, family and colleagues. Medically, risk managers are increasingly concerned about mental health issues. Thanks to this awareness, stress resilience and wellbeing have become important factors of business continuity and corporate social responsibility.

Perhaps less obviously, we also need to take into account the significant compliance implications of business travel, which include legal, tax and data sharing issues, and how they are managed as part of ERM.

Best practices outline a need to identify, assess and prepare in advance for risks such as these. Third party service suppliers are a true partner in the execution of well-considered plans for managing the risks of workers on the move. Today they have developed sophisticated tools that allow organisations to track their travellers and provide up to the minute risk intelligence. More solutions are in development.

They can also offer medical and health advice and service around the world and supplement the company's own security information resources. Effective practice also suggests that these tools should also include a robust reporting mechanism to allow integration of feedback and ensure a virtuous improvement loop.

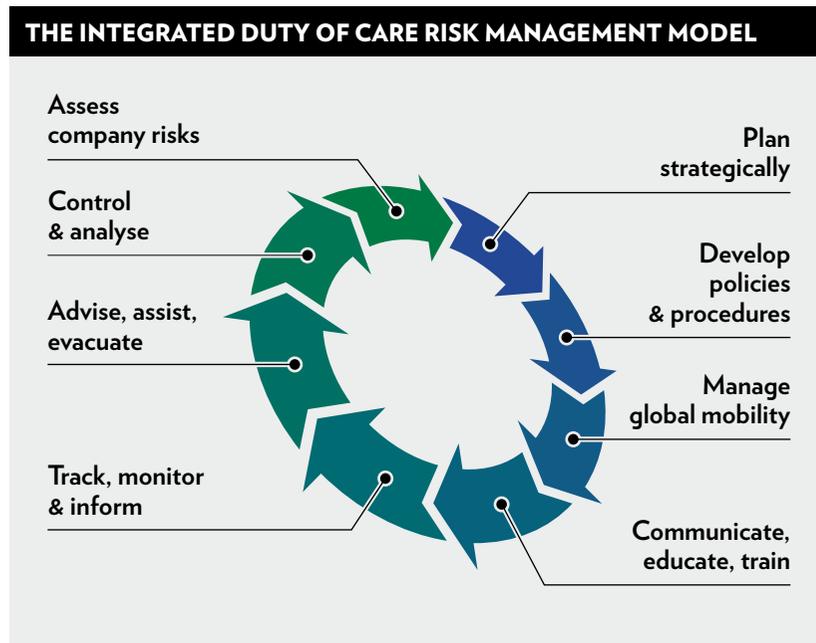
In this process, we see a continuing movement away from reactive stances to travel risks and the continuing evolution of the risk management role. We believe that the effective management of business travel risks is part of ERM. In this way, the risk manager helps the business to fulfil its duty of care, ensure business continuity and compliance, and so support the reputation of the company.



## 7. ANNEXES

# ANNEX 1

## How to set up a travel risk management programme



### INTEGRATED DUTY OF CARE RISK MANAGEMENT MODEL

The previous sections have revealed the need for updating travel risk management programmes in regards of travel risks and mobile workers evolution for international organisations. Now the question is: how do you do that? Which particular step of your integrated duty of care risk management model has to be considered?

International SOS Foundation has developed 'The integrated duty of care risk management model' to help organisations meet their obligations.

It has eight steps in accordance with the 'plan-do-check' cycle:

**A "PLAN"**: Key stakeholders are identified and the framework for the employer's duty of care responsibilities are defined for the organisation.

**B "DO"**: The duty of care and travel risk management plan is implemented, and tools are deployed.

**C "CHECK"**: The implementation of the duty of care and travel risk management plan is measured through a set of performance indicators and a feedback loop to the other steps, allowing for the continuous improvement of the risk management process. Illustrated in greater detail are the various steps of each phase of the integrated duty of care risk management model.

<b>A 'PLAN' PHASE</b>	
	<b>Essential elements risk managers have to consider</b>
<p><b>Step 1</b></p> <p><b>ASSESS COMPANY-SPECIFIC RISKS:</b></p> <p>Assess health, safety and security risks in the locations where employees are assigned or travel to for work, and understand the organisation's duty of care obligations.<sup>1</sup></p>	<p><input type="checkbox"/> Has the scope of threats, hazards and assessed medical and travel security risks been defined, taking into account elements such as the following</p> <ul style="list-style-type: none"> <li>▪ The geographic perspective</li> <li>▪ The environment</li> <li>▪ Travel and work-related processes and activities, such as commuting from a hotel to a work site</li> </ul> <hr/> <p><input type="checkbox"/> Are up-to-date threat and hazard identification and risk assessments carried out and appropriate for every travel and assignment destination?</p> <hr/> <p><input type="checkbox"/> Do they include measures to prevent, eliminate or control travel and assignment risks for workers and their dependents?</p>
<p><b>Step 2</b></p> <p><b>PLAN STRATEGICALLY:</b></p> <p>Develop an integrated risk management strategy (including both an incident crisis management plan and an ongoing duty of care process) so that the organisation can effectively assume its duty of care obligations.</p>	<p><input type="checkbox"/> Has a plan been developed and implemented addressing the organisation's travel and assignment safety, health and security system?</p> <hr/> <p><input type="checkbox"/> Is this in compliance with national laws and regulations in the organisation's home country as well as in countries where workers may travel or be assigned?</p> <hr/> <p><input type="checkbox"/> Has an initial review been conducted, including identification of applicable legislation, administrative rules and insurance requirement?</p>
<p><b>Step 3</b></p> <p><b>DEVELOP POLICIES AND PROCEDURES:</b></p> <p>Develop clear duty of care and travel risk management policies and procedures, that govern those who are travelling and working abroad (both short- and long-term), and consider how the organisation's worldwide travel policies and procedures assist in keeping employees healthy, safe and secure.</p>	<p><input type="checkbox"/> Has an organisational policy been developed and implemented that aligns travel and assignment safety, health and security with the organisation's objectives?</p>

<sup>1</sup>Duty of care owed by European organisations to their mobile workers - Europe legal review, October 2017. This paper can be viewed online at [learn.internationalssosfoundation.org/FERMA-Paper-2017](http://learn.internationalssosfoundation.org/FERMA-Paper-2017).

<b>B 'DO' PHASE</b>	
	<b>Essential elements risk managers have to consider</b>
<p><b>Step 4</b></p> <p><b>MANAGE GLOBAL MOBILITY:</b></p> <p>Review how the organisation oversees the international mobility of employees (and their dependents) who cross borders as part of their work duties, whether as international assignees or business travellers, and how they assess the foreseeable risks prior to departure.</p>	<p><input type="checkbox"/> Does a manager (whether centrally or on location) have responsibility and accountability for the development, implementation, periodic review and evaluation of the system to manage travel and assignment safety, health and security?</p> <p><input type="checkbox"/> Is a manager ensuring that a competent person plans work-related travel and assignments?</p>
<p><b>Step 5</b></p> <p><b>COMMUNICATE, EDUCATE AND TRAIN:</b></p> <p>Ensure that the travel risk management plan (including the duty of care policies and procedures) is communicated throughout the organisation and that employees (managers, international travellers and assignees) are informed and prepared for the potential risks prior to being sent abroad.</p>	<p><input type="checkbox"/> Is adequate training provided to ensure workers and contractors:</p> <ul style="list-style-type: none"> <li>■ Are competent to carry out their work in a safe, healthy and secure manner?</li> <li>■ Can address travel and assignment-related risks prior and during travel, while on assignment and upon return?</li> </ul> <p><input type="checkbox"/> Is a briefing on safety, health and security arrangements conducted for all relevant workers and contractors?</p>
<p><b>Step 6</b></p> <p><b>TRACK AND INFORM:</b></p> <p>Know where your employees are at any given time and have plans to communicate proactively with them if a situation changes or in the event of an emergency.</p>	<p><input type="checkbox"/> Is there an effective system to monitor the location or relevant workers, to be used when indicated by the risk level protocol?</p>
<p><b>Step 7</b></p> <p><b>ADVISE, ASSIST AND EVACUATE:</b></p> <p>Provide ongoing guidance, support and assistance when employees are abroad and find themselves in unfamiliar situations, and be prepared to evacuate them when necessary.</p>	<p><input type="checkbox"/> Is adequate 24/7 security provided, where appropriate, to support individuals in their movement to and from location and in the course of their work mission?</p> <p><input type="checkbox"/> Are relevant parties kept informed about travel and assignment issues as an integral part of the travel and assignment safety, health and security system?</p> <p><input type="checkbox"/> Are global and local arrangements in place to manage an emergency or crisis, including preparedness, mitigation, response, recovery?</p>

<b>C 'CHECK' PHASE</b>	
<b>Step 8</b>	<b>Essential elements risk managers have to consider</b>
<p><b>CONTROL AND ANALYSE:</b></p> <p>Have management controls in place to ensure employer/employee compliance, and track and analyse data to improve the efficiency.</p>	<p><input type="checkbox"/> Is there a system documenting that workers and contractors have been made aware of associated risks, and measures to avoid or mitigate these?</p> <hr/> <p><input type="checkbox"/> Are arrangements made to see how effectively the organisation is carrying out travel and assignment safety, health and security policies, arrangements and procedures?</p>



## ANNEX 2

# References

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## About...

### FERMA

The Federation of European Risk Management Associations brings together 22 risk management associations in 21 European countries, representing 4,800 risk managers active in a wide range of organisations. FERMA provides the means of co-ordinating risk management and optimising the impact of these associations outside their national boundaries on a European level.

[www.ferma.eu](http://www.ferma.eu)

### INTERNATIONAL SOS FOUNDATION

Established in 2011, the International SOS Foundation – Ambassadors for duty of care – has the goal of improving the safety, security, health and welfare of people working abroad or on remote assignments through the study, understanding and mitigation of potential risks. The escalation of globalisation has enabled more individuals to work across borders and in unfamiliar environments; exposure to risks which can impact personal health, security and safety increases along with travel.

The foundation is a registered charity and was started with a grant from International SOS. It is a fully independent, non-profit organisation.

[www.internationalsosfoundation.org](http://www.internationalsosfoundation.org)

### KPMG

KPMG is a global network of professional services firms providing audit, tax and advisory services to a wide variety of public and private sector organisations. We have over 189,000 people working in 152 countries across the globe. KPMG's Global Mobility Services specialists are located in more than 140 countries, supporting clients in matters related to HR policy and strategy, income tax, social security, immigration and employment law for mobile employees.

[www.kpmg.com](http://www.kpmg.com)

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