



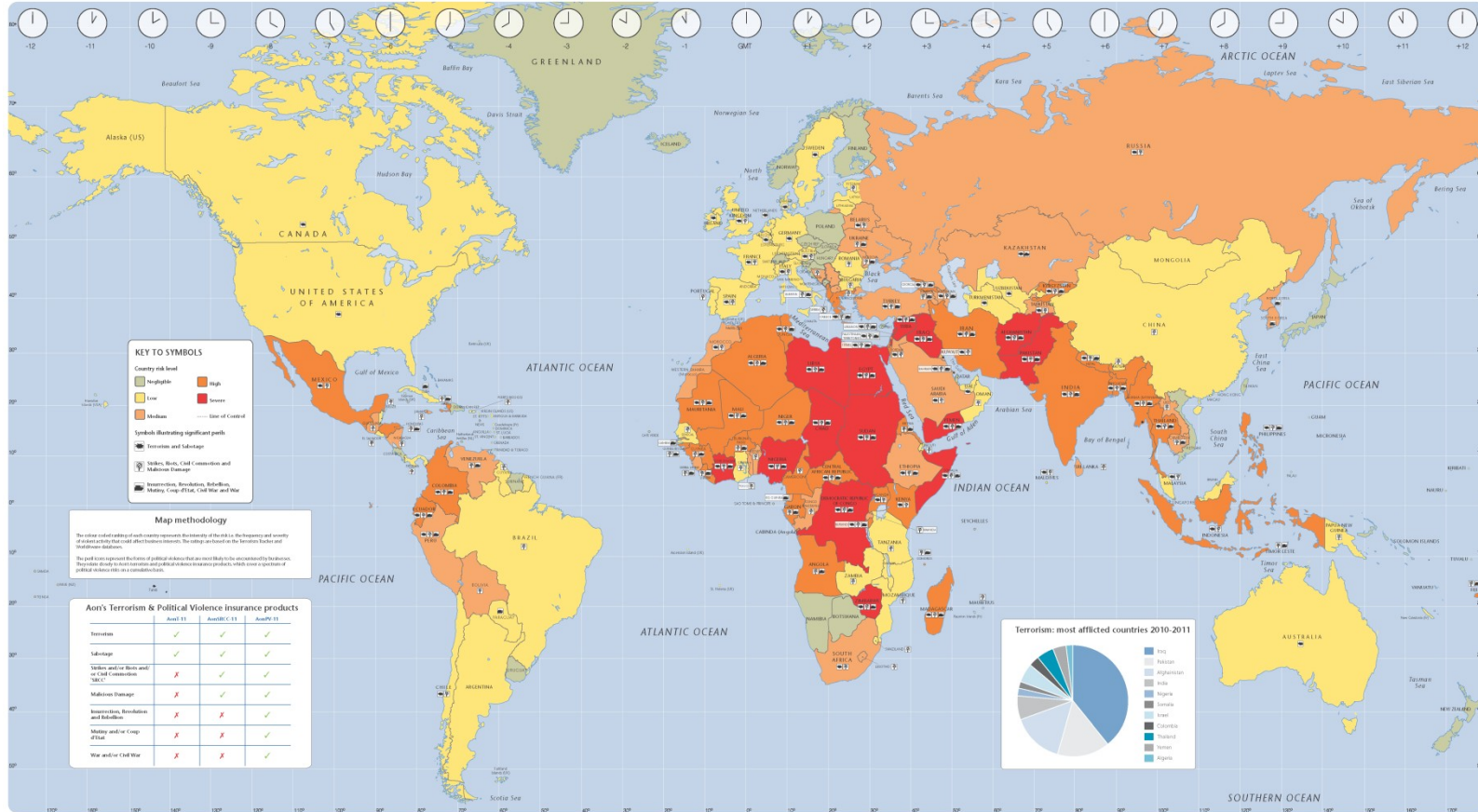
Proudly Presents...

Employee Global Travel: How Should Your Company Manage that Risk?

Crisis Management Components



Terrorism & Political Violence Map 2011



Key Risk Ratings

Severe

- Iraq
- Afghanistan
- Pakistan
- Zimbabwe
- Somalia
- Egypt
- Libya
- Nigeria
- Cote d'Ivoire
- DRC
- Sudan
- Syria
- Yemen
- Lebanon

High

- India
- Bangladesh
- Algeria
- Iran
- Tunisia
- Indonesia
- Kenya
- Angola
- Uganda
- Mexico
- Colombia
- Thailand
- Greece
- Philippines

Medium

- South Africa
- Russia
- Kazakhstan
- Morocco
- Saudi Arabia
- Turkey
- N & S Korea
- Venezuela
- Peru
- Serbia
- Equatorial Guinea
- Jordan
- Ethiopia
- Sri Lanka



بوک الحرم
ن مجید

قرآن مجید

Wester

قرآن مجید
(عربی متن بمعنی اردو ترجمہ)

لَا إِلَهَ إِلَّا اللَّهُ مُحَمَّدٌ رَسُولُ اللَّهِ



Pulitzer 1994 Kevin Carter



**SHARIAH
FOR THE
NETHERLANDS**
ISLAM WILL BE SUPERIOR

ISLAM
WILL DOMINATE
THE WORLD
FREEDOM CAN GO TO HELL

A man with a beard and a white head covering, holding a sign that reads "ISLAM IS COMING".



Terrorist Groups

375 Known Terrorist Groups operating around the world

- All active in bombing and assassinations
- All perpetrated violence against civilian populations
- Aimed at:

Religious Groups

Leisure

Retail

Extractive Industries

Tourism

Construction

Government

Individuals

Transportation

Banking & Finance

Shipping

Critical National Infrastructure

Aviation

Non-government

Kidnaps Worldwide

	2008	2009	2010
1.	Mexico	Mexico	Mexico
2.	Pakistan	Venezuela	Somalia
3.	Venezuela	Somalia	Nigeria
4.	Nigeria	Nigeria	Venezuela
5.	India	Pakistan	India
6.	Afghanistan	Afghanistan	Pakistan
7.	Colombia	India	Afghanistan
8.	Brazil	Yemen	Yemen
9.	Somalia	Colombia	Philippines
10.	Philippines	Honduras	Colombia

Source: Control Risks Group / Aon Crisis Management

Statistics



Who's at risk?

- 22% Business personnel
- 22% Dependents
- 22% Others (tourists, aid workers, religious staff)
- 10% Government officials
- 9% Non-professional employees
- 15% Other

Outcomes:

- 67% Ransom paid
- 15% Released
- 9% Killed
- 7% Rescued
- 2% Other

Source: Control Risks Group / Aon Crisis Management

Implications

- Might happen anywhere
- Often caused by a lack of awareness
- Has a devastating affect on families and employers
- Preparation and awareness are key

Would your boss pay the ransom?

Going abroad on business carries an increasing risk of kidnap. Insurance against this is a well kept secret, says Grace Bradberry

TELEGRAPH.CO.UK/LAW/INVESTIGATE

GUARDED BY GUERRILLAS

At 7.30 on the morning of September 23, 1994, 50-year-old Dr Thomas Hargrove decided to make the scenic route to respond. It was the most important letter 171 ever wrote. I wrote it, and from then on I was in chains." If Dr Hargrove's life was

Kidnapping claims are set to top record levels

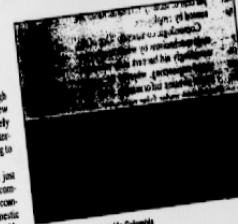
Kidnap for ransom: the heat is on

by Alison Boyle

THE allure of Colombian cocaine culture and economic deprivation in emerging markets is fueling an explosion in kidnapping.

But growing competition from European and US markets means that kidnapping and ransom policies at Lloyd's are not the only ones that are under pressure to be.

Kidnap for ransom hit record levels last year and predictions are that the situation is going to get much worse.



Kidnappings have soared in Colombia

It is important to note that the security consequences work like the policyholders not for the insurers.

ally ask for more than they know they will receive.

"If you are yes too soon, they might think they can ask for more or that you are not going to actually pay."

Kidnap and ransom became a class in its own right in the early 1970s when there was a spike in kidnappings in Europe and Latin America.

The Central Risk Group has offered an ex-hoist service to insurers since the CRG's formation in 1974.

"This was around the time when insurers began to realise that they needed to do so rather than just pay out the ransom," Davies observes.

Kidnaping was placed in the spotlight again recently when three Britons and a New

sort of policies include people who work for multi-national companies, wealthy individuals who live in countries where there is a genuine risk and a high profile people.

"All in all we have about 30-40 claims every year. This will fluctuate at different times and the economic downturn can play a large part."

"For example, in Mexico - which is under economic pressure - a bit of the workforce is being laid off by Western companies."

"These people will have no source of income and they might resort to a crime like kidnapping."

"That argues are more likely to be they houses - the people who make them redundant in the first place."

He adds: "In the event of kidnapping this would cost you for the ransom, the ransom of the ransom - for example if you had to hand over money in a remote area where it could be stolen."

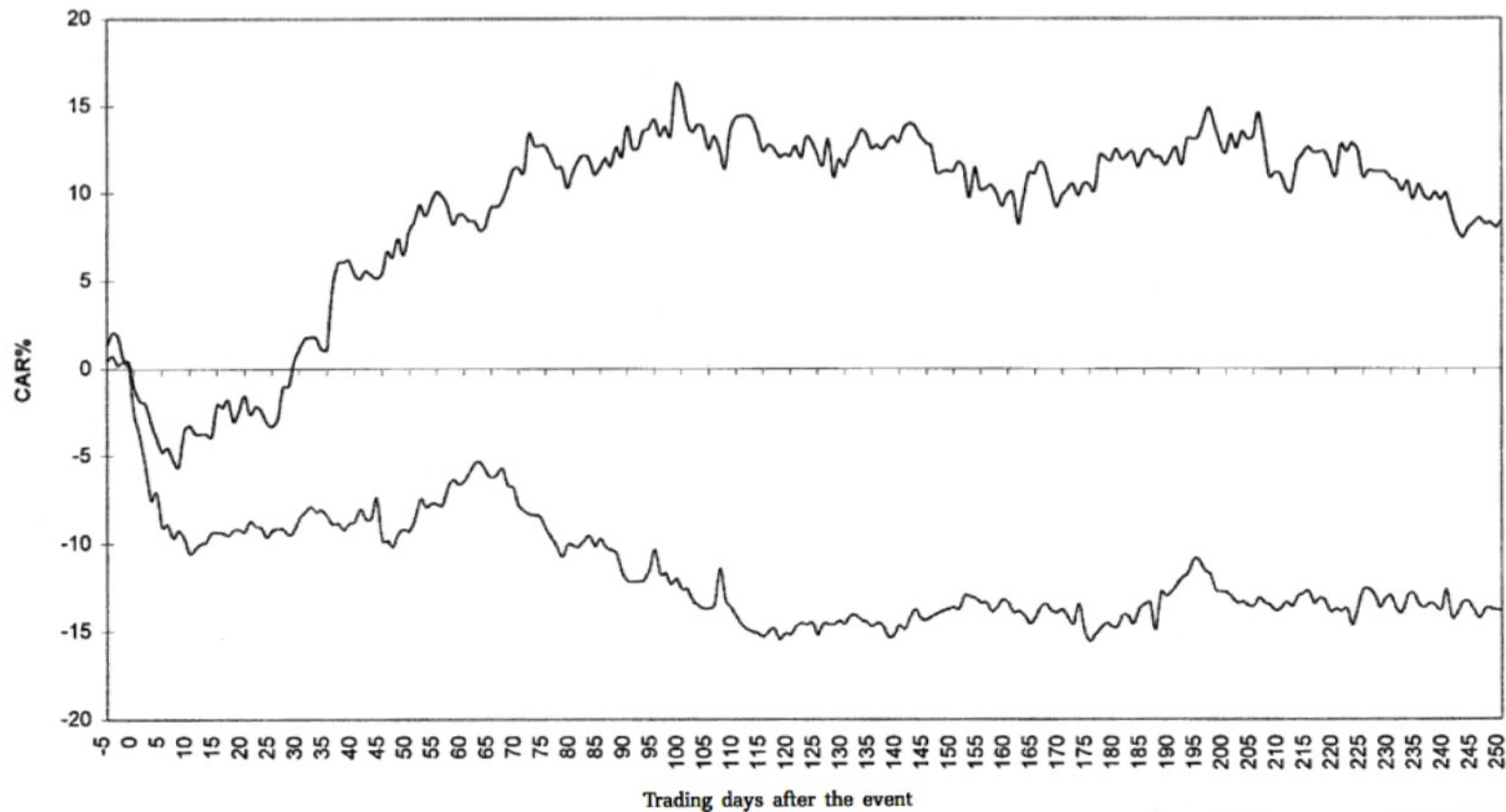
"There is also a whole host of additional expenses which range from family flight expenses to legal and medical costs."

"This can add up to a lot of money."

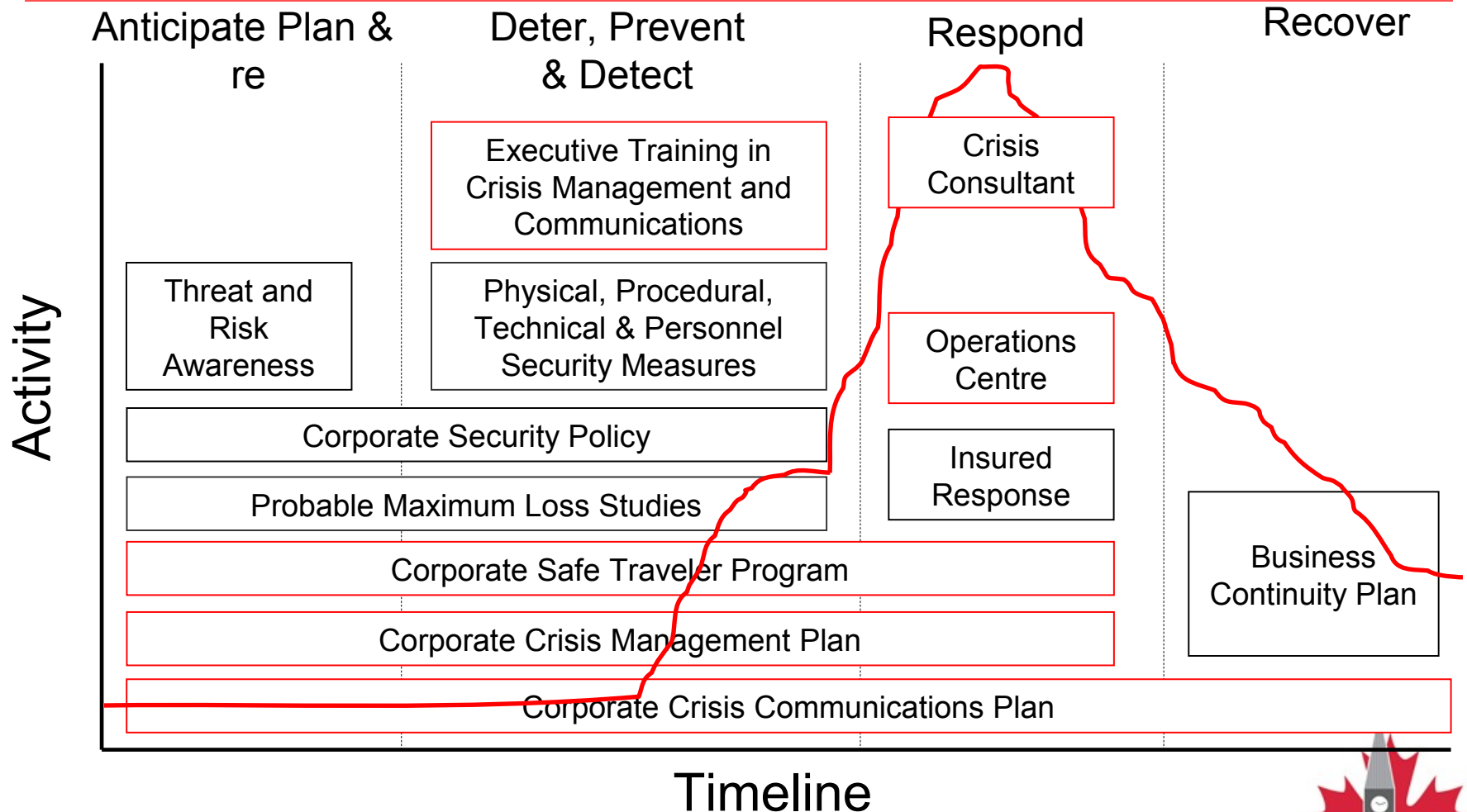
Kidnaps spiral out of control

Effect on Shareholder Value

Figure 4: Recoverers vs Non-Recoverers



Organisational Resilience



Travellers are exposed to risk

Routine events

- Lost passport
- Health\medical
- Traffic accident
- Visa issues

Are you prepared for a crisis?

How do you monitor changing threats?

Major events

- 9 /11
- Mumbai incident
- Jakarta bombing
- Haiti earthquake
- Icelandic ash cloud
- Japan tsunami
- Arab Spring

Are your people protected?

Do you know where your people are?

How would you respond if a major incident occurred?

Are you protected against litigation?

Duty of care

Organisations have a duty to:

- Assess and understand the risk
- Monitor changing threat levels
- Prepare travelling personnel
- Be able to locate travellers
- Monitor and protect travellers in high risk locations
- Have a mechanism in place to respond to any incident

Health and Safety Law

What you need to know



All workers have a right to work in places to their health and safety are properly controlled and safety is about stopping you getting hurt or ill through work. Your employer is responsible for your health and safety, but you must help.

What employers must do for you

- 1 Decide what could harm you in your job and the precautionary part of risk assessment.

What do you need?

A comprehensive safe travel programme that:

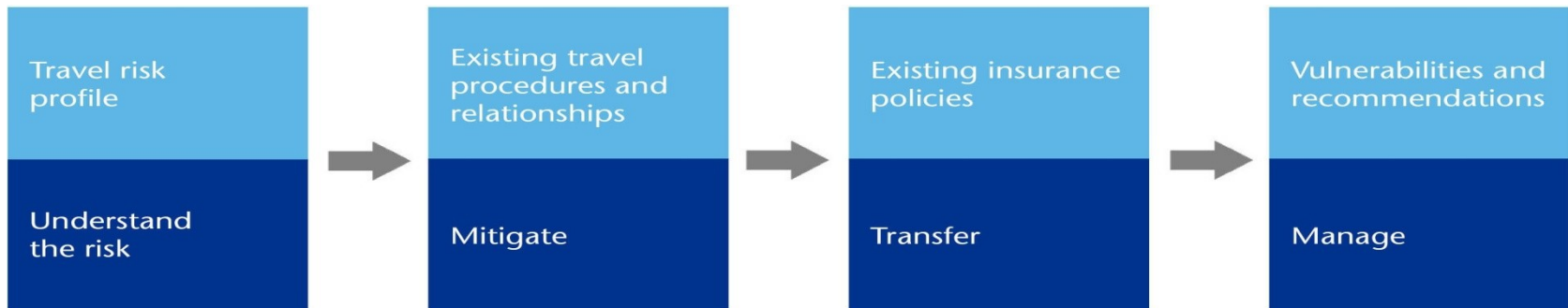
Helps keep business travellers safe

- Meets duty of care obligations
- Protects brand and reputation / liability
- Combining consulting, technology and response



Travel risk analysis

- Detailed review of
 - Travel risk profile
 - Policies and procedures
 - Related insurance
 - Third party relationships
- Dedicated crisis consultant
- Measures annual improvement
- Recommendations
- Safe Travel Procedures



Country Risk Information



MEXICO

4

Mexico is a high risk country. Violent crime and kidnappings pose serious threats for business travellers. Any travel from the US border is under increased risk of attack by criminal gangs. It is advisable to travel this route only by daylight hours.

WorldAware Rating System

1 Negligible 2 Low 3 Medium 4 High 5 Severe

- 4 Street crime
- 5 Serious crime
- 3 Terrorism
- 5 Kidnapping
- 4 Civil unrest
- 3 Regime instability
- 4 State impunity
- 3 Espionage
- 4 State corruptibility
- 2 Armed conflict

MAP

[Back to world map](#)



Traveller's Situation Brief

Mexico is a high-risk country for business travellers. This is in part due to the level of serious crime and number of express kidnappings that occur in the country. Before travelling, you should consider our [Travel Safety Essentials](#).

Serious crime related to drug cartels is a severe risk in the country. Tens of thousands have died in drug violence since President Calderon came to power in 2006, launching his campaign of army assaults on drug gangs. There are frequent shoot-outs between rival drug cartels and the Mexican authorities and the criminals have acquired military-grade weapons, including grenades. While most



Latest country news: [\\$90 billion hasn't secured border - Columbus Dispatch](#)



Weather
14°C (57.2°F)
Mostly Cloudy



Local time
Time zone:
GMT -05:00
hours



Money
1USD =
11.85MXN

Travel risk
analysis

Awareness

Risk managed
travel

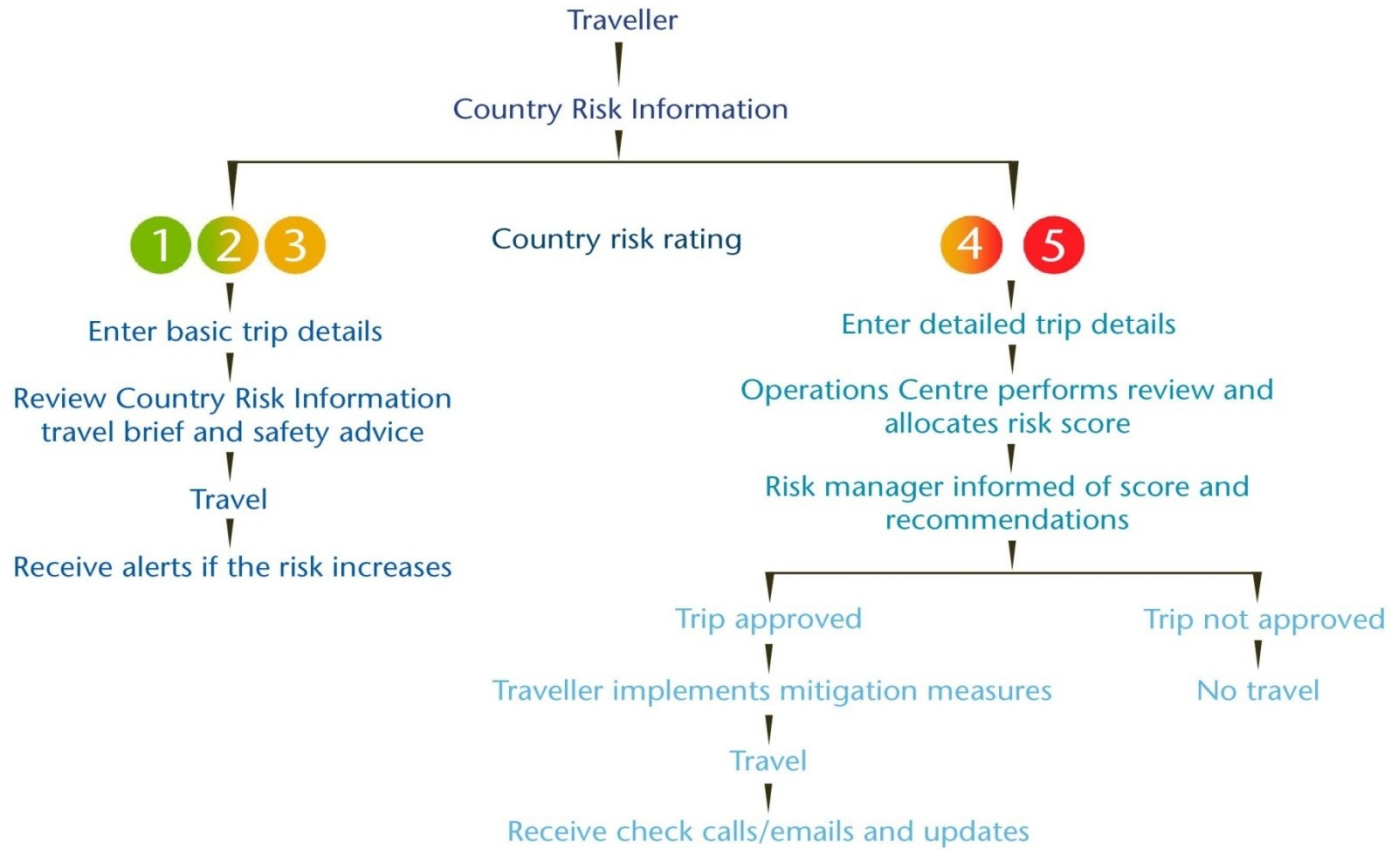
Incident
management

Safe travel training

- E-learning courses
- Group training
- Elevated risk course
- Hazardous Environment Awareness Training (HEAT)



Risk managed travel



Operations Centre



- 24/7 Operations Centre for incident response
- Manned by former military personnel
- Extensive crisis experience
- Single, unique number for incident response



Incident Management



Prevent / Protect – You need to do it!

Directions des Constructions Navale (DCN):

- Bombing on 8 May 2002
 - 15 Deaths
- 11 French
- 3 Pakistani Employees
- Bomber
- Foreseeable Event'
- 2007 finding that 'The bombing was only made possible through the inexcusable error of DCN'
- International precedent set
- DCN Damages (currently) of \$900,000 to 6 families.



Thank you for attending the
Ottawa Capital Connexions
Conference