TRAVEL RISK
OUTLOOK 2020

TEN PREDICTIONS

Contents

Introduction

In 2020, turbulence really will be 'the new normal' for organisations – particularly if their operations (and their people) – cross national borders. The headwinds identified in this report – geopolitical shifts, the politicisation of climate change, cybercrime – chime with many of the global trends Ipsos is seeing from our other research. Being able to anticipate, prioritise and mitigate these risks – to distinguish turbulence from genuine crisis – will be increasingly important, particularly as concerns over misinformation, propaganda, and fake news cast a longer shadow.

Employees now have exacting expectations of their workplaces and are willing to 'vote with their feet' if these aren't being met. Millennials now make up one in three of the workforce, with Generation Z coming up in their slipstream. All the evidence suggests they're demanding more from employers in terms of Environmental, Social and Governance (ESG) responsibility. Organisations must now offer much more than a competitive salary – increasingly, our employees (and our customers) care about what we stand for, as much as what we sell. So if we, as employers, don't commit to Duty of Care, we risk being left behind in the global war for talent.

This report, which for the fourth year in a row we are proud to have developed alongside International SOS, is founded on two strands of original research conducted by the Ipsos MORI Corporate Reputation team, as well as supplementary research 'pillars' which draw on International SOS' case data and on-the-ground intelligence. It will be a valuable resource for leaders seeking to navigate through turbulent times and make their organisations more resilient.

Ben Page
CEO, Ipsos MORI

Exec Summary

Arnaud Vaissié
CEO, International SOS

2020: the only certainty is uncertainty

Global mobility has become the norm. Almost every organisation in the world, big or small, is venturing everywhere to conduct business. Even to complex and risky locations. The fact that today's businesses are global is not new. But the risks presented by the globalisation of commerce are sometimes far from understood. Foreign direct investment inflows have increased nine-fold in the past thirty years: rising from 135 billion USD in 1988 to 1.35 trillion USD in 2018[1].

However, the economic impacts of global risks are rising too: non-communicable diseases are predicted to result in a cumulative lost output of $47 trillion USD between 2011 and 2030[2]. And the costs of extreme weather events regularly exceed one billion USD[3].

The key challenge facing organisations is not to be so preoccupied with global opportunities that they lose sight of their Duty of Care to their people. Organisations need to strengthen their resilience to ensure continued operation and survival in the face of risks. In 2020, it will be pertinent to add a layer of predictability to an increasingly unpredictable and uncontrollable world.

What worked yesterday, may not work tomorrow

To keep an evolving and increasingly mobile workforce safe, organisations must take the time to garner accurate insights from a range of sources to fully understand the challenges present in any location. Using global intelligence and on-the-ground experts makes it easier to monitor and forecast emerging events so that mobile employees are always taken care of. Whether businesses are dealing with an inconvenience or a threat to life, timely, clear and precise risk assessment is critical to protecting people and business resilience.

Technology has brought us both new capabilities and new threats: artificial intelligence and advanced communication tools allow us to more accurately analyse threats, and increase employee safety.

However, technology has also brought us cybercrime: a relatively new and unknown threat, compared to risks such as natural disasters that long-established organisations have been dealing with for decades. There is little historical understanding of cybercrime – how to prepare, prevent and protect your people and your business resilience.

The risk outlook is ever-evolving, and so should your preventative and protective approach.

Be suitably equipped, no matter your size or tenure

At current rates, 75% of the S&P 500 will be replaced by 2027[4]. The growth of new market entrants is exciting from an entrepreneurial perspective, but often with rapid growth, Duty of Care can take a back seat.

Longer-standing, larger companies and multinationals in particular are often more attuned to mitigate risks – they have simply learnt and grown from experience and continue to do so. Many have established detailed support networks and their own response teams. Newer companies are often less aware of the issues and potential risks and threats. They are less able to invest in or prioritise the implementation of systems to help manage these.

In 2020, organisations, no matter their size, cannot afford to ignore their Duty of Care responsibilities – it can ultimately influence, if not define their survival. With appropriate expertise, a robust travel risk management strategy is within the reach of every organisation to protect their human capital.

Arnaud Vaissié
CEO, International SOS

1   World Bank https://data.worldbank.org/indicator/BX.KLT.DINV.CD.WD

2   World Economic Forum and Harvard University - The Global Economic Burden Of Non-Communicable Diseases

3   National Centers for Environmental Information https://www.ncdc.noaa.gov/billions/overview

4   Corporate Longevity Briefing, Innosight

Research Process

This 2020 risk forecast is the result of the detailed analysis from five pillars of research:

FIVE RESEARCH PILLARS

Travel Risk Management Council views

Business Resilience Trends Survey

Country/Region Medical & Security Risk Ratings

Travel Risk Incident Case Data

On-the-ground Medical and Security Intelligence

TEN PREDICTIONS FOR

2020

TRAVEL RISK MANAGEMENT COUNCIL VIEWS

The Travel Risk Management Council (TRM Council) is made up of representative experts of all health, security, and safety fields relevant to the risks of travelling and work abroad. These expert-fields include but are not limited to: international risk and security, travel health, travel security, travel safety, employee wellbeing, occupational health, geopolitics, sustainability, digitalisation and cyber security, public policy, and labour law.

The 35 participants in this year's TRM Council are from a mix of think tanks, associations, advisory boards, NGOs, and IGOs.

Ipsos MORI conducted an in-depth interview with each participant. The opinions provided by the TRM Council are noted as 'expert' opinions throughout this report, unless stipulated from another source.

Interviews were conducted in September 2019.

BUSINESS RESILIENCE TRENDS SURVEY

Now in its fourth year, the survey is targeted to those who organise, influence, or are responsible for, their organisation's travel and risk mitigation policies. The survey seeks to understand whether perceptions of travel risk have changed: what health and travel security risks are of most concern to organisations and travellers? Are there significant differences in travel risk mitigation methods and concerns across regions? How are organisations and travellers modifying their behaviour or policies to respond to these new realities?

These survey findings represent responses from 1,346 professionals who are responsible for business travel, across 214 countries.

Research was conducted online in September 2019.

MEDICAL & SECURITY RISK RATINGS

Travel Risk Map 2020, by International SOS, provides a comprehensive overview of medical and security travel risks by destination, to help organisations and their mobile workforce in their travel risk mitigation efforts.

International SOS assigns **travel medical risk ratings** by assessing a range of health risks and mitigating factors, including but not limited to: infectious disease burden, environmental factors, medical evacuation data, road trauma data, standard of emergency medical services, outpatient and inpatient medical care, access to quality pharmaceutical supplies, and cultural, language or administrative barriers. An overall single rating is given for a location; however the medical landscape can vary widely. For example, major cities may have better access to quality medical care; whereas remote or rural locations may have limited availability of health facilities and specialist care.

Travel security risk ratings are developed by the International SOS Security Intelligence team and are based on the current threat posed to travellers and international assignees by political violence (including terrorism, insurgency, politically motivated unrest and war), social unrest (including sectarian, communal and ethnic violence) as well as violent and petty crime. Other factors, such as the robustness of the transport infrastructure, the state of industrial relations, the effectiveness of the security and emergency services and the country's susceptibility to natural disasters are also considered where they are of sufficient magnitude to impact the overall risk environment for travellers.

TRAVEL RISK INCIDENT CASE DATA

As the largest provider of travel risk management services in the world, International SOS supports hundreds of thousands of travel-related medical and security incidents every year. The past three years of case data pertaining to travel incidents have been analysed in order to define growing trends based on historical empirical data. (Note, reporting years run 17 October Y1 to 16 October Y2).

ON-THE-GROUND MEDICAL & SECURITY INTELLIGENCE

International SOS has medical and security experts based on-the-ground in over 1,000 locations across 90 countries. The qualitative opinions of our senior medical and security intelligence experts have been analysed in order to verify the on-the-ground reality of the research findings and to provide subsequent best practice recommendations on how to address the risks.

The Travel Risk Resilience Model

The Travel Risk Resilience Model, sometimes referred to by experts as the *Mollis Motus Model* [5], illustrates the three principles of travel risk resilience: *Prevention* from known risks (when and where can be predicted), *Protection* from the unknown (when and where are hard to predict), and the *Productivity* impact namely brought by organisational policy and process.

The model depicted here highlights our top ten predictions for 2020.

5   Mollis Motus means Resilient Movement in Latin

PRODUCTIVITY

RESILIENCE

PREVENTION

PROTECTION

PREVENTION	PROTECTION	PRODUCTIVITY
⬆ Geopolitical shifts and subsequent civil unrest	⬆ Technology/ cyber attacks	▲ Employer's role in Duty of Care provision – incl. bleisure and flexible working
⬆ Mental health support demands	⬆ Natural disasters, extreme weather events	⬆ Confusion over how to support Millenials & Generation Z
⬆ Physical health issues	⬆ Infectious diseases	⬆ High profile Duty of Care legal cases
		▲ Start-ups and SMEs under resourced / inexperienced in how to mitigate risks

ROI		
⬇ Preventable health and security incidents	⬆ Reputation as an ethical employer	⬆ Productivity
	⬆ Trust in organisation	⬇ Costly litigation
	⬆ Employee health	⬇ Operating costs

TEN PREDICTIONS FOR 2020

**"The unifying trend in 2020 is that instability and
speed of change is going to continue, if not increase."**

Prevention

1 **Risks borne from geopolitical shifts** will be the most important mobility challenge for businesses in 2020
More than half of organisations surveyed (52%) believe geopolitical threats and civil unrest will be among the most likely causes of modified travel in 2020[6]

2 **Mental health** issues will increase in importance in 2020
Yet only 15% of organisations include mental health issues in their travel policies. Of all regions, Americas, Africa & the Middle East are the best performers – with 19% including this[6]

3 **Physical health:** organisations will be more proactive in safeguarding physical health in 2020

Protection

4 **Cybercrime** is likely to grow and be an increasing risk to security in 2020
Yet less than a third (31%) of organisations include cyber security in their travel policies. Of all regions, Europe is the best performer – with 38% including this[6]

5 **Climate change** will exacerbate the occurrence of environmental disruptions in 2020
Half of organisations (51%) believe that natural disasters will be among the most likely causes of modified itineraries in 2020[6]

6 **Infectious disease outbreaks** from established and newly emerging pathogens will increase in 2020 due to multiple factors, including climate change, increasing urbanisation, diminishing vaccination coverage and security instability

Productivity

7 **`Bleisure travel':** the debate whether an employer is responsible to cover bleisure as part of employee Duty of Care will amplify in 2020
Yet only 22% of organisations include 'bleisure travel' in their travel policies. Compared to other regions, Europe is the best performer for including this (27%)[6]

8 **Millenials and Generation Z** entering the workplace with different preferences, expectations and attitudes to risk, will continue to challenge businesses to evolve their risk strategies

9 **High profile Duty of Care legal cases** will increase in 2020

10 **Start-ups and SMEs** that are under-resourced and inexperienced will struggle to meet Duty of Care obligations in 2020

1

RISKS BORNE FROM GEOPOLITICAL SHIFTS WILL BE THE MOST IMPORTANT MOBILITY CHALLENGE FOR BUSINESSES IN 2020

❝ In terms of political risk...it's really out of our control. So, it's been more and more that we need to have a global understanding, and I think analyses, forecasts on the events, and global or regional analysis of political trends... ❞

Travel Risk Management Council

GEOPOLITICAL SHIFTS AND CIVIL UNREST

52% VOTE

More than half of organisations (52%) surveyed believe geopolitical threats and civil unrest will be among the most likely causes of modified travel in 2020.[7]

The unifying trend behind why geopolitical shifts are seen as so risky to travellers is due to the general sense of instability, unpredictability and speed of change in this space.

The types of issues anticipated by the Travel Management Council in 2020 are:

- Increased terrorism

- Elections and associated instability

- Trade wars

- Relations between states (e.g. US, China, Russia, Middle Eastern countries)

Acts of terrorism, social unrest, urban violence and extremist behaviour are all cited as risks facing travellers on the ground.

Hong Kong (SAR) was frequently given by the Travel Risk Management Council as a recent example of a 'safe' destination that is thought to be no longer 'safe'. The Middle East was seen equally as a current and future challenge.

While the sudden nature of political events and instability was a theme throughout our research, some Travel Risk Management Council experts feel that paying more attention to political trends and cycles of events would help inform risk management preparation. It was recognised that this was an area of weakness for organisations.

7   Business Resilience Trends Survey 2020, Ipsos MORI & International SOS [based on 'all mentions']

> 66 We don't really know who our friends and enemies are any more. If you're going to travel to China at this point, as an American citizen, you start thinking, 'Huh, this is a lot harder than it used to be,' and that puts extra stress on our workforce. There are more and more countries around the world where I think if you're a US citizen, it gets more complex to travel to because of what our Government is doing. So, that will be the biggest determinant if we think things are getting better or worse globally with regards to safety to travellers... 99

Travel Risk Management Council

How to build resilience to geopolitical instability

James Bird
Security Director,
Intelligence and Operations,
International SOS

Given the uncertain geopolitical landscape in 2020 and multiplicity of threats, organisations should seek to understand which of these are most likely to impact them. This should be based on concerns such as their industry and geographic exposure and commence planning based on the risk the events may pose to them and their people, around the probability and impact nexus.

This planning should include access to timely and insightful intelligence that can be both broad and tailored to the company's specific profile and need. This is in addition to escalation triggers tied to organisational responses such as limiting travel to certain locations, enhancing the precautions taken by those in-country, training requirements for staff, or testing response plans.

The tools available for managers and travellers alike, to help them understand these events, plan for their impact and respond to them if, or when, they materialise will then need to be clearly communicated to the relevant stakeholders in an organisation based on their roles and responsibilities.

The key 2020 shifts you need to consider

1

United States Presidential Election: November 2020 will see a choice made in the US that will have a direct impact on security across many countries. The role of the US on the world stage and its bilateral relationships especially will be a key focus area for those watching the election from a foreign policy perspective. In the run-up, domestic tensions in the US in addition to foreign actors seeking to use the US electoral cycle for their own ends are likely to have local and transnational impacts.

2

Changing nature of **US involvement in the Middle East.** Through the presidencies of Barack Obama and Donald Trump, the scope of US involvement in the Middle East has shifted, which has allowed other actors to play increasingly visible roles and forced US allies to develop broader ties in order to further their own security interests. Whether in Syria and Turkey, Iraq, or the Gulf, the complex regional landscape will continue to shift, with various potential escalation spikes and also possible improvements in certain locations.

3

Tensions in the **Korean peninsula:** talks between North Korea and the US need to be closely followed. Without talks progressing, the North is increasingly likely to overplay its efforts to pressure the US, risking an escalation in 2020, particularly as the Trump administration may perceive the need to respond to provocations moving into the election season.

4

US-China: competition is expected to intensify in the geopolitical and trade space. Assertive moves by the US on bilateral trade issues could prompt retaliatory actions from China. Any tension between the two could have profound consequences on South East Asian economies especially given close diplomatic and trade ties.

The role of **Russia** as a major global player in the face of US retreat

8

Tensions in the **Korean peninsula**

3

Europe – social disturbances and identity politics

7

1

US Presidential Election

Changing nature of **US involvement in the Middle East**

2

US-China: competition is expected to intensify in the geopolitical and trade space

4

Terrorism. This threat is globally-applicable, with different ideologies posing differing threats, depending on the region.

6

South America – popular uprisings

5

5

Terrorism. This threat is globally-applicable, with different ideologies posing differing threats, depending on the region. In the Salafi-jihadist space, the threat will be of increasing relevance in South & South-East Asia, Europe, the Sahel and parts of the Middle East into 2020. With the death of Abu Bakr al-Baghdadi, the threat posed by IS remains broadly undiminished; indeed 2019 saw notable geographic expansion of IS's declared focus areas and the threat posed by the group and al-Qaeda will likely grow into 2020. The threat posed by right-wing terrorism will also continue to be worth monitoring, building on existing trends in both Europe and North America especially.

6

South America – popular uprisings: the autumn of 2019 saw popular protests in Chile, Bolivia and Haiti, with economic and social issues, disputed elections, and enduring poor provision of services and infrastructure, along with allegations of corruption and mismanagement respectively driving these. Many of the underlying grievances in South American countries will endure into 2020, even if the current round of protests are contained in the short term.

7

Europe – social disturbances and identity politics. We expect the trends from 2019 – and indeed before – in terms of social disturbances, often driven by identity politics, to endure into 2020. The underlying drivers for this – including economic inequality and stagnation, populism, increasingly vocal supporters on both sides of key debates around climate change, social and economic policies, and flows of people out of conflict zones and other insecure environments – are all set to continue into 2020.

8

The role of **Russia** as a major global player in the face of US retreat. Russia is set to further develop its role on the continent of Africa and in the Middle East especially, as it seeks to take advantage of space vacated in part by America. The impacts of this are likely to be felt in a variety of ways, long and short term. Russia's approach to democracy and governance and its expectations of its partners and allies may have knock-on impacts on various countries' domestic security environments.

2

MENTAL HEALTH ISSUES ARE FORECAST TO INCREASE IN IMPORTANCE IN 2020

" Awareness has gone through the roof in certain sectors around the impact of poor mental health on the business and the pervasiveness of mental health challenges. **"**

Judy Kuszewski

Chief Executive, Sancroft International

Chair, Global Sustainability Standards Board, Global Reporting Initiative (GRI)

Travel Risk Management Council

MENTAL HEALTH SUPPORT DEMANDS

Mental health issues were mentioned as much as physical health in our research. There is awareness that **travel can have a detrimental impact on mental health** due to increased stress, tiredness, lack of exercise, hectic schedules and being away from social contacts.

15%

Yet only 15% of organisations include mental health issues in their travel policies. Of all regions, Americas, Africa & the Middle East are the best performers – with 19% including this.[8]

Unlike physical health, Travel Risk Management Council experts see this as less visible and less recognised, but an area that **organisations need to do more** to support travellers. It is also something that, if not addressed, will erode employee productivity and business continuity.

Mental health is seen as a hot topic that people are discussing increasingly more openly:

- It is driven in part by conversations in the media and public domain, as well as by the Government, senior figures in organisations, and well-known public figures

- Millennials were identified by some as being more aware of this issue than previous generations

It is expected that employers would face increased demands to take this issue into account: with pressure from trade unions and employees. There was acknowledgement that **employees' performance will improve if they have good mental health,** which in turn would be positive for companies' profitability.

8   Business Resilience Trends Survey 2020, Ipsos MORI & International SOS

How to address mental health issues

Robert L. Quigley, *MD, D.Phil, Senior Vice President and Regional Medical Director, Assistance & MedAire | Americas, International SOS*

It is likely that mental health will be a hot topic for employers in 2020. An increasing number of countries are starting to recognise that it is an integral part of an employer's obligations, and are enacting regulations to confirm this. In fact since the World Health Organization declared that mental illness is the "epidemic of our time" and the CDC (Centers for Disease Control and Prevention) broadcast that "50% of us will suffer from mental illness at some point in our life" this non-communicable disease (NCD) is now a foreseeable risk. As such it will now obligate organisations to develop policies and procedures to mitigate against this risk for both ethical, and in some countries, legal reasons. Consequently, in many industry sectors it is the single biggest cost of spend on healthcare.

Organisations need to **reduce the stigma** and encourage employees to **speak freely** about their mental health issues. This effort to be effective needs to begin at the C-Suite and trickle down to the front line employee. Campaigns like *Bell Let's Talk* in Canada are great examples of a successful programme that has not only impacted employees but the community at large.

Corporations need to commit to a global culture of health (inclusive of mental health) as many of the preventable NCDs are not mutually exclusive from mental illness (co-morbidity). Addressing stress is a good starting point. It is typically manifested by depression and/or anxiety which

in turn are impacted by poor eating habits, lack of exercise/sleep, increased alcohol consumption, and too much time away from home. In fact, 45% of business travellers experience an increase in stress levels while on a business trip. 31% experience emotional exhaustion, a core feature of burnout, on a weekly basis[9].

There are **variations between countries** and some do not recognise mental health issues to the same extent. For example, **suicide is illegal** in some countries, resulting in the people living there possibly being less willing or able to access psychological help.

Key recommendations:

- Organisations should move away from a focus on 'managing stress': which is a lagging indicator. Stress is to 'wellbeing' what accidents are to 'safety'

- Focus on building a resilient culture of health, rather than individual case management (i.e. what can be done more holistically and preventively)

- Mental health should be viewed also as an integral part of occupational health and safety and treated with equal importance as physical health (i.e. just another NCD)

- There will be an increasing focus on the mobile worker and the provisions in place for this high risk group – effective emotional support mechanisms should be put in place in order to mitigate the risks to both the individual and the organisation as it now is part of any organisation's Duty of Care

❝ Appreciating the differences in cultural sensitivity to supporting people with those sorts of issues in countries that, quote 'don't do counselling'. **❞**

Warner Hudson

CEO, H & H Health Strategies, LLC

Travel Risk Management Council

45%

of business travellers experience an increase in stress levels while on a business trip.

31%

experience emotional exhaustion, a core feature of burnout, on a weekly basis[9]

9 'Keeping International Business Travellers Happy, Healthy & Engaged at Home and Away' – International SOS Foundation

3

ORGANISATIONS WILL BE MORE PROACTIVE IN SAFEGUARDING PHYSICAL HEALTH IN 2020

PHYSICAL HEALTH ISSUES

The main risks to physical health cited by Travel Risk Management Council experts were illness and disease (Ebola was the most frequently named disease). **Risks to physical health were seen as likely to persist and increase into the future,** particularly pandemics, due to climate change. The persisting issue of air pollution was also seen to be contributing to this.

Non-communicable and longer-term health conditions were considered to be a challenge. Such conditions include:

- Obesity, diabetes, musculoskeletal issues and cancer

- More chronic conditions among an ageing population. This was noted to particularly affect senior executives in organisations, who tend to be the ones travelling most

- Unhealthy lifestyles that have a detrimental impact on health, such as smoking and drinking alcohol

A further identified challenge for organisations was **ill-health that is caused or exacerbated by travel.** This includes:

- Circulatory issues and cardiovascular disease

- Poor habits while travelling, such as bad diet and lack of exercise

- Sleep deprivation

- Exposure to the risk of accidents, such as while travelling by road

- The possibility of food poisoning

- Lack of access to required medications or high-quality medical care while away

- Coming into contact with dangerous household substances

66 There's an increasing problem around sleep deprivation which leads to a lot of physical challenges and mental health issues and...employers are starting to recognise this phenomena but don't do enough about that yet. 99

Jean-Baptiste Gruet

Board Member, Workplace Options

Travel Risk Management Council

Tackling employee physical health – an employer recommendation

Dr Myles Druckman
Group Medical Director, Health
Innovation, Regional Medical Director,
Corporate USA and Medical Services
Canada, International SOS

When we look at our global medical case data for the past year, we see some interesting trends:

- Overall case activity increased 6%, while serious cases were down 8% - a positive sign

- Accidents and injuries, respiratory infections and gastrointestinal conditions were the top three issues travellers faced last year

- Malaria cases (particularly among international assignees) were up 12%, with more cases requiring evacuation

- Stroke and cardiac conditions were the most common serious cases, with over 80% of strokes requiring medical evacuation

As organisations implement more comprehensive travel risk management programmes, these services appear to be leading to less unnecessary serious cases - which is saving lives and reducing costs. While this is an important positive trend, we expect to see more traveller health challenges, particularly with mosquito and water-borne diseases, infectious disease outbreaks, and the implications of natural disasters.

In order for travellers and their organisations to best prepare for these on-going and evolving challenges, some key points to consider include:

- Ensure your travellers are educated to the local risks at their destination

- Travellers to high risk destinations should receive enhanced support

- Travellers with chronic or active medical conditions should seek medical guidance before their trip - and never travel when sick

- Travellers to countries with endemic diseases must receive the appropriate vaccinations and medications (i.e. malaria prophylaxis)

- Employees on long-term assignments to higher risk locations should have a formal medical review to ensure they are well accommodated

Employees and travellers alike should be provided with guidance and support in advance of a potential natural disaster (storm, fire, etc), and on-going assistance post-event.

❝ Companies will need to be constantly reviewing their programmes to ensure that they're aligned to the risks and that the programmes are effective…and getting their travellers in pre-trip and post-trip as needed… ❞

Travel Risk Management Council

4

CYBERCRIME IS LIKELY TO GROW AND BE AN INCREASING RISK TO SECURITY IN 2020

66 The topic around the cyber is not that old yet. If you have a hurricane, you go back 130-plus years in written documents, and you know what can happen if another hurricane hits an area. But, for the cyber topics, people just don't know. So, we go back four to ten years of experience and it needs creativity, what might happen in the future. A lot of issues that happened are not nearly thought of before. 99

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66 If you think of risk technology, to have an access to your personal and professional data... it's true everywhere...so, when you are an executive from a very strategic and technological company, how do you protect? You have to travel, you have to meet people. How do you protect your data? 99

Laurent Bigorgne
Managing Director, Institut Montaigne

Travel Risk Management Council

TECHNOLOGY/ CYBER ATTACKS

Technology driven issues anticipated:

- Threat of cyber attacks and hacking when travellers are in different locations

- Drones and the impact they can have on disrupting travel plans

31%

Yet less than a third (31%) of organisations include cyber security in their travel policies. Of all regions, Europe is the best performer – with 38% including this.[10]

How to address a relatively new risk

Aditya Luthra
Security Director, APAC,
International SOS

Research and experience shows that business travellers face a growing threat from cybercriminal activity, from well-organised networks as well as uncoordinated attacks. As a result, business travellers face increased cyber-targeting and exposure during business travels as global digitalisation continues to advance, and reliance on technology becomes almost unavoidable.

Furthermore, even the most innocuous actions can expose business travellers to cyber security risks. For example, travellers using their laptops or phones in public spaces such as planes, airports, hotels and restaurants run the risk of unnecessary data visibility to people nearby. Risks of data breaches can also arise from the use of unsecured WIFI networks, improper disposal of documents or storing of confidential information and devices, and the usage of the same password on all devices.

There are gaps that organisations must address to protect the cyber safety of their travelling employees. Organisations with the most effective travel risk mitigation programmes adopt the widest definition of "Duty of Care", not only ensuring that their business travellers are equipped to deal with

threats to their health, safety and personal security, but also to deal with threats to their– and as a consequence, the organisations'– data security.

Given the popularity of 'bleisure travel', or travel which combines work and leisure, across all generations, this may also give rise to business travellers' tendencies to overshare information on social media platforms and compromise their own security, and potentially their organisation's.

Business travellers must also take charge of their own cyber safety before, during and after their trip. There are simple measures from ensuring that software on devices are up to date and enabling multi-factor authentication for online accounts, prior to travelling. One of the common pitfalls that come with the advent of social media is the oversharing of personal information such as whereabouts of residence and typical daily activities.

It is key for business travellers to run anti-virus scans to remove any trace of potential malware.

A congruent approach involving the management and employees is key in thwarting any potential data compromise. Whilst a company's technical defences and systems remain critical, the company should work with their employees on the appropriate training and preparedness programmes, to ensure that they are fully equipped to mitigate any threat in the digital domain.

10 Business Resilience Trends Survey 2020, Ipsos MORI & International SOS

5

CLIMATE CHANGE WILL EXACERBATE THE OCCURRENCE OF ENVIRONMENTAL DISRUPTIONS IN 2020

NATURAL DISASTERS & EXTREME WEATHER

Environmental issues were frequently mentioned in our research.

51%

Half of organisations (51%) believe that natural disasters will be among the most likely causes of modified itineraries in 2020.[11]

Risks associated with this:

- Cutting off communication/information flow with travellers

- People not knowing how to act in an earthquake zone

- No access to medicines

- Travellers being trapped

In addition to the challenges presented by an event, the politicisation of climate change was also cited as a trigger for political tensions and civil unrest.

66 If you're sending people into a known area of earthquakes, let's say Japan, or down on the Californian west coast, if you know you're sending people there, you need to make sure that they know what to do if there's a problem. And, you need to make sure that when they arrive, they're properly briefed by the people that they're going to be with as to what the protocols are. 99

Travel Risk Management Council

11   Business Resilience Trends Survey 2020, Ipsos MORI & International SOS

Natural Disaster & Extreme Weather Recovery Planning & Response

Eliza Murray
Head of Security Intelligence,
International SOS

Natural hazards and extreme weather events affect every country in the world, from unpredictable events such as earthquakes, through to seasonal storms, flooding and wildfires. Organisations can be certain that their business operations will be impacted by a natural hazard in some way over the next year, from an inconvenient travel delay, through to evacuations and potentially life-threatening situations.
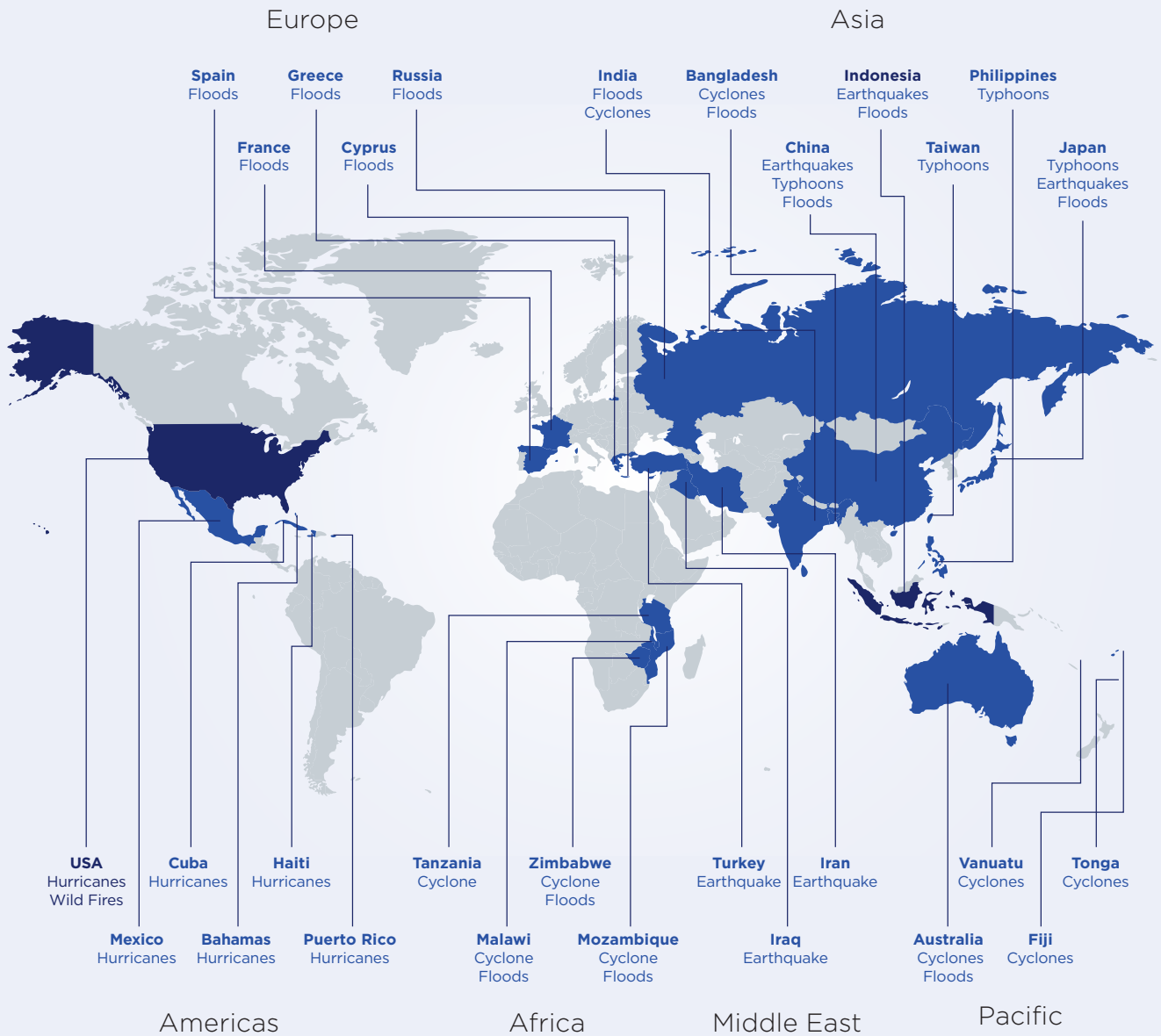
The good news is that understanding a location's susceptibility to natural hazards allows for robust preparation. The year-on-year repeatability of certain weather events mean we can predict a high likelihood of similar occurrences in 2020: the US state of Florida and Mexico's Baja California Sur can be expected to experience at least one hurricane; similarly, it is probable that the northern Luzon and the Eastern Visayas regions of the Philippines, south-east China (including Hong Kong (SAR)), and Japan's Okinawa will experience at least one typhoon. Increases in the frequency and intensity of seasonal flooding in South and Southeast Asia in recent years also indicates there will be widespread and sustained disruption in some of the largest cities in this region in 2020.

Organisations operating in at-risk locations should have a comprehensive policy in place to deal with relevant natural hazards. For expected events such as seasonal storms or flooding, this should include access to timely early warning to enable an organisation to quickly adopt an appropriate response, appropriate thresholds for the timely suspension of travel to affected locations, and factor in the need for possible evacuation from affected areas.

Advanced planning is also critical to ensure an organisation is in the best position to be resilient in the event of an unexpected natural disaster. Although it is impossible to predict precisely where and when an earthquake will occur, the most resilient organisations operating in at-risk locations have conducted an assessment of risks to existing buildings, and developed contingency plans for shortages of power, accommodation and transport, as well as communications difficulties, and factored in the potential for long-lasting infrastructural damage.
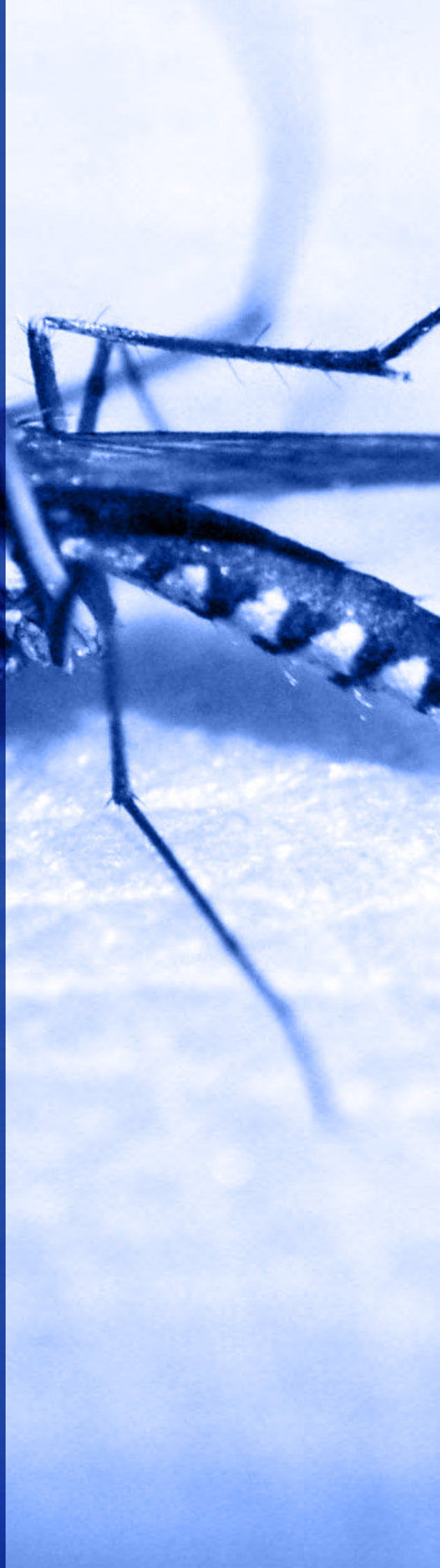
To protect the safety of their mobile workforce, organisations should also ensure that employees travelling to, or are based in, areas at-risk from natural hazards should be briefed on what to do in the event of an emergency, and understand the support available and its limitations. For people in some locations, formal training might be necessary, including first aid and the use of emergency equipment.

Natural disasters and extreme weather events where International SOS supported impacted organisations (2017-2019)

Europe

Asia

Spain
Floods

Greece
Floods

Russia
Floods

India
Floods
Cyclones

Bangladesh
Cyclones
Floods

Indonesia
Earthquakes
Floods

Philippines
Typhoons

France
Floods

Cyprus
Floods

China
Earthquakes
Typhoons
Floods

Taiwan
Typhoons

Japan
Typhoons
Earthquakes
Floods

USA
Hurricanes
Wild Fires

Cuba
Hurricanes

Haiti
Hurricanes

Tanzania
Cyclone

Zimbabwe
Cyclone
Floods

Turkey
Earthquake

Iran
Earthquake

Vanuatu
Cyclones

Tonga
Cyclones

Mexico
Hurricanes

Bahamas
Hurricanes

Puerto Rico
Hurricanes

Malawi
Cyclone
Floods

Mozambique
Cyclone
Floods

Iraq
Earthquake

Australia
Cyclones
Floods

Fiji
Cyclones

Americas

Africa

Middle East

Pacific

6

INFECTIOUS DISEASE OUTBREAKS WILL INCREASE IN 2020 DUE TO THE IMPACT OF MULTIPLE FACTORS INCLUDING CLIMATE CHANGE, INCREASING URBANISATION, DIMINISHING VACCINATION COVERAGE, AND SECURITY INSTABILITY

OUTBREAKS OF INFECTIOUS DISEASES

Outbreaks of infectious diseases were identified as a continuing challenge to organisations, especially where they are exacerbated by external factors like climate change and security issues.

- Examples of illnesses identified include: Zika, malaria, dengue fever, yellow fever, measles, Ebola and polio

- It was seen as essential for travellers to receive **regular, up-to-date information**

- Travel Risk Management Council experts also felt travellers needed to be aware of how to **minimise exposure** in different situations: For example, if they suspect they are sitting near an infected person on a plane

Planning for an infectious disease incident can potentially limit spread

Dr Irene Lai
Global Medical Director,
Medical Information & Analysis,
International SOS

Companies should consider employees' health and potential infectivity when they return from travel, instead of only considering this before and during their trips.

It will be helpful to explore the potential impact of an outbreak before it occurs, to enhance preparedness.

Organisations would benefit from **reviewing preparation and response plans for infectious diseases** regularly and rigorously.

Epidemics are spreading faster and further this century than ever before, and "emerging diseases" once considered uncommon are being identified at an unprecedented rate. Planning for an infectious disease outbreak enables a faster response. The earlier that interventions are implemented, the less likely further transmission occurs, and the quicker the outbreak can be stopped.

> 66 You've got climate change, leading to...expansion of vector-borne diseases...malaria, dengue coming into the US now and spreading into ranges where it hasn't been for hundreds [of] years... 99

Travel Risk Management Council

Productivity

EMPLOYEE AND SOCIETAL CHANGES ARE EXPANDING DUTY OF CARE EXPECTATIONS

An organisations' role in mitigating risk for travellers will increase in 2020. Travel Risk Management Council experts recognise an increasing awareness of Duty of Care, but also a need for organisations to provide more training, information, preparation and communication.

There was also recognition of increasing liability on the part of employers.

Despite the majority of experts seeing risk as an organisation's responsibility, some experts recognised that individuals brought risk upon themselves either intentionally or out of carelessness.

Younger sections of the workforce are becoming more aware of their rights in these areas and putting pressure on companies to fulfil their Duty of Care at all times when employees are working.

There are also differences in expectation by region and this area changes as regulation changes. For instance, some countries are viewed as having more stringent regulations and putting more responsibility on employers than some other locations across the world.

❝ It has actually registered on the agenda for a lot of corporations that do have this infrastructure for their employees' safety and wellbeing when they're travelling. I would expect more of them to develop more specific advice protocols and emergency assistance that may be necessary if they do encounter some kind of a disaster while they're away... **❞**

Travel Risk Management Council

EMPLOYEE

EMPLOYER

Open & honest communication with employer

Follow policy

Clear policies & processes

Education

24/7 support

DUTY OF CARE 'GREY ZONES'

There is a continued perception that employers have a Duty of Care to employees at all times while they are working on behalf of the company, wherever they are doing it. This has not changed and has always been expected.

Employers are increasingly expected to provide up-to-date travel and risk information to employees and carry out detailed risk assessments.

Some of our Travel Risk Management Council believed that there is some responsibility on the employee to take care of themselves. In some cases they are too reliant on the employer to care for them. This responsibility includes domestic travel. Companies are increasingly operating from remote locations and need to cover employees during all travel.

❝ I think the expectation of employees is that their employer will get them to where they need to go safe and well, look after them while they're there, and get them back safe and well when they plan to come back. Employees expect employers to look after them. **❞**
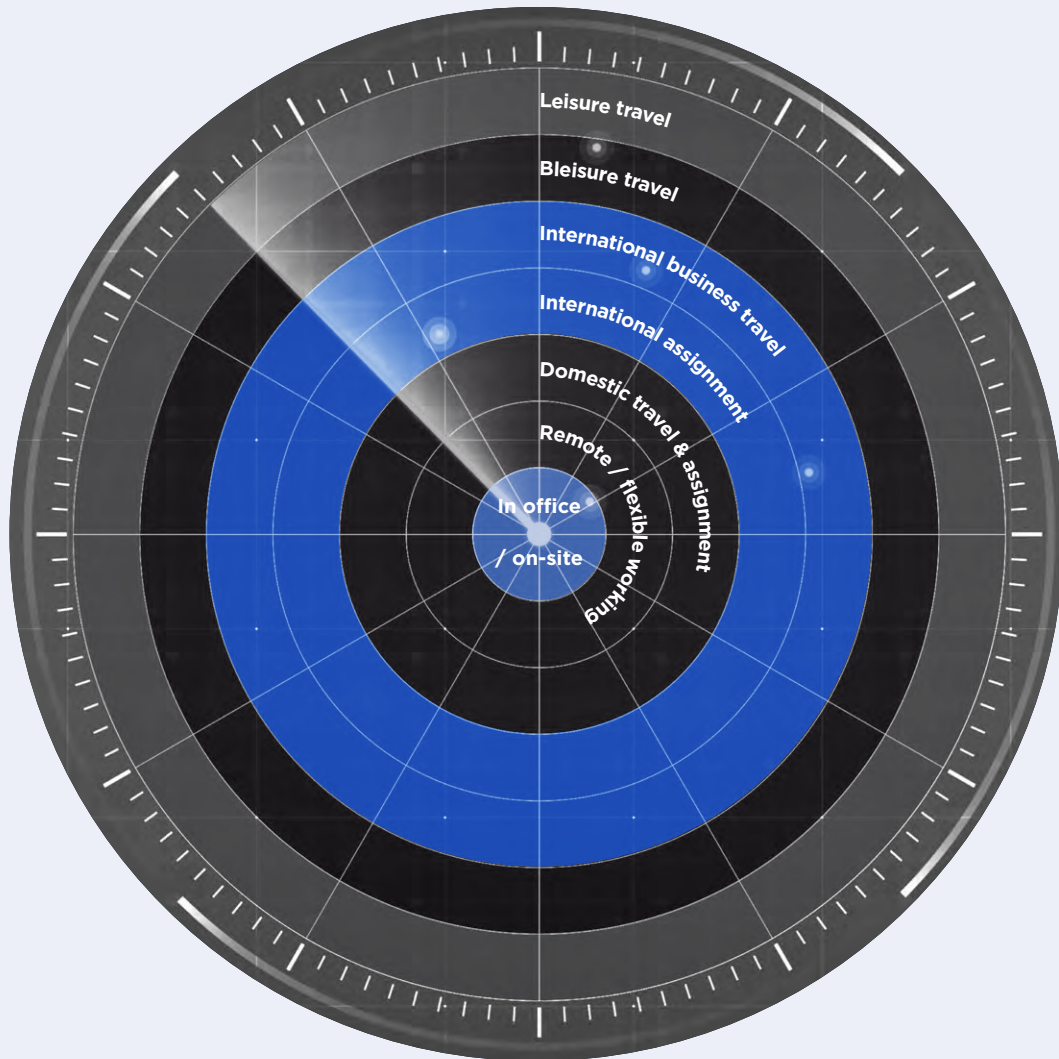
Julia Graham
Deputy CEO & Technical Director, Airmic
Travel Risk Management Council

66 A lot of approaches to leisure or bleisure travel are being adopted and tested by organisations, but the practice is evolving; there is no right or wrong answer. Each organisation will take its unique approach batsed on its risk appetite, organisational culture, operating budget, the number of people it supports and the type of travel it conducts. 99

Erika Weisbrod

Director of Security Solutions, Americas,

International SOS

The Duty of Care 'Grey Zones'

- Leisure travel
- Bleisure travel
- International business travel
- International assignment
- Domestic travel & assignment
- Remote / flexible working
- In office / on-site

Employee traditionally covered by organisation's travel risk management policy and procedures

Employee working but Employer's Duty of Care in location is in question

Employee not working – but Employer's Duty of Care is in question

7

THE DEBATE WHETHER AN EMPLOYER IS RESPONSIBLE TO COVER 'BLEISURE TRAVEL' AS PART OF EMPLOYEE DUTY OF CARE WILL AMPLIFY IN 2020

There are differences in views of Duty of Care changes, depending on the circumstances under which employees are conducting their work and travel. 'Bleisure travel', the act of adding a leisure portion of travel to a business trip, is a particularly contentious topic.

This is a relatively new concept and a bit of a grey area. There is a lack of clarity around the extent to which employers are responsible for the wellbeing of employees.

Some believe that employers should be fully responsible. There was a perception that they have the capability to assess all risks and cover comprehensively, while others believed that leisure should be completely separated from work.

There is, however, a more common consensus that employers need to clarify their policies in this regard as combining business travel with leisure travel is becoming increasingly common. It needs to be clear where the employers' Duty of Care begins and ends.

22%

Yet 22% of organisations include 'bleisure travel' in their travel policies. Compared to other regions, Europe is the best performer for including this (27%).[12]

12   Business Resilience Trends Survey 2020, Ipsos MORI & International SOS

66 In terms of bleisure travel or leisure travel… every company treats those things differently. There could be a business portion of your trip and a leisure portion of your trip, and…the company might say, 'You're travelling on business for us. Our support system is going to cover the leisure part of your travel,' but…the employee needs to understand the Duty of Loyalty to the company. 99

Travel Risk Management Council

66 There's still a lack of awareness on bleisure travel, as to where the responsibility lies between the employer and the employee 99

Caroline Pearson
CEO, Maiden Voyage

Travel Risk Management Council

Mixing business, pleasure - and business resilience

Erika Weisbrod
Director of Security Solutions, Americas, International SOS

Many organisations with which we work are currently examining whether they should extend their Duty of Care to include the leisure portion of a business trip. Employers still care about the wellbeing of their workforce even when they are not working, and want their employees to return home and to work from their travels healthy and safely. So, what can you do to extend the support you would provide for work travel? Can and should you give them access to the same information analysis, advice and other resources that they have for their work itineraries? Other considerations include:

- **Enhanced employee benefit:** some organisations see this as an additional benefit that factors in the wellbeing of the employee in and out of the office, thereby making your organisation a more attractive place to work

- **Reputational issues:** is it worth it if something happened to one of your employees on their leisure time and it got picked up by news outlets, identifying the individual's affiliation with your organisation?

- **An opportunity to educate:** covering your staff on their leisure time can give you the added opportunity to educate them about travel risk mitigation techniques

- **Additional costs:** is your organisation willing to assume additional associated costs? In most cases, informational resources can be provided to employees preparing for / on leisure travel at no additional costs. However, if your employee requires assistance – to include a medical or security evacuation, will the company assume those costs, which could

be significant? Up to what extent do these costs compare with those associated with the potential disruption to operations if that person is unable to return to work? Where does your insurance coverage fit in with this?

Challenges presented to you:

- **Travellers on leisure travel assume riskier behaviors, and are less likely to pay out of pocket for 'safety' (i.e. secure accommodation, transport):** your company may pay for a safe hotel in a central business district, but when it comes to a traveller's own budget, they might pick more cost conscious accommodation, which can be in a less safe area or use modes of transport not recommended for business travel

- **Difficulty in tracking employees' leisure itineraries:** while you may have the outbound, work-related leg of a trip captured in your tracking tool, you are less likely to have any transport itineraries or accommodation that they booked outside of your travel booking system for the leisure portion of the trip

- **Determining what costs are covered:** communicate upfront if and how costs will be covered, i.e. on a case by case basis, or based on a set amount

- **Privacy vs. Duty of Care:** do your employees want to share their personal itineraries with you? Do they want to be contactable? Do you need to know where they are?

A lot of approaches to leisure or bleisure travel are being adopted and tested by organisations, but the practice is evolving; there is no right or wrong answer. Each organisation will take its unique approach based on its risk appetite, organisational culture, operating budget, the number of people it supports and the type of travel it conducts. We have encountered organisations that run the full spectrum on how they address this: some refuse to cover any leisure travel, some will cover up to two weeks before or after the work trip and others cover all leisure travel.

Our recommendations:

1. **Clarify and communicate your policy:** Decide whether or not you will cover travellers on leisure travel, and/or if they extend a work trip

2. **Provide resources to your employees:** ensure that your travellers have access to learn about the risks in the destinations to where they are headed (medical and security information analysis and advice) and can access alerts for their destination. This can be useful in understanding go-/no-go neighbourhoods to book accommodation, avoid on their free time, to identify appropriate modes of transport or to stay apprised of any changes to the risk landscape while they are in country (i.e. demonstrations, terrorist attacks, natural hazards)

3. **Where possible, capture travel itineraries:** if adding on dates to a work itinerary, the booking will hopefully be captured through your travel management company. For personal travel itineraries, travellers can forward / upload them to corporate tracking tools (if available), or can proactively notify the organisation where they are (mobile check in)

4. **Keep updated emergency contact information:** if unsure about whereabouts of an employee after they have concluded the business travel portion of their trip, ensure you can reach out to someone who knows where they might be

5. **Assist first, cover costs later:** if you have an employee in need of urgent, emergent care or assistance, and you are able to assist, provide them with the resources to help as a priority; whether the costs will be covered by your organisation can be discussed after the situation has stabilised

8

MILLENIALS AND GENERATION Z ENTERING THE WORKPLACE WITH DIFFERENT PREFERENCES, EXPECTATIONS AND ATTITUDES TO RISK, WILL CONTINUE TO CHALLENGE BUSINESSES TO EVOLVE THEIR RISK STRATEGIES

> 66 Digital natives [are] very much more tuned-in to risk and emerging risk. I look at my kids in their early twenties, as an example, and their peers. They're avid world travellers, and they know their risks before they go. They've done the research. 99

Travel Risk Management Council

YOUNGER GENERATIONS, TECHNOLOGY & LITIGATION ARE DRIVING CHANGE

Younger generations are both more aware of their rights and more demanding of employers to take care of them. But there are differences of opinion about whether younger people were more at risk when travelling:

"Younger generations are <u>more at risk</u>":

- They are less risk averse by nature and, being more technologically savvy, more inclined to overshare and open themselves up to personal risk

"Younger generations are <u>less at risk</u>":

- Those who have embraced technology, especially artificial intelligence and access high volumes of information have a better understanding of what they might face

- As a consequence they are safer because they know more about where they are going and how to protect themselves

- Travel Risk Management Council experts mentioned that older generations think that millennials are more experienced travellers than they actually are (for example, taking gap years to go travelling). Employers, therefore, take it for granted that millennials in their workforce know what to do when they are travelling. But, this may place them at risk

- Some Travel Risk Management Council experts also point to the changing attitudes towards mental health and the ability to discuss mental health more openly. While there is little evidence of this, the younger generation is seen as the main driver of this change

Meeting the needs of a younger generation

Matthew Bradley
Regional Security Director, Americas,
International SOS

Millennials take a lot of heat for being different than the older generations, but the truth is they are. They are explorers, and they use business travel as an opportunity to gain new experiences. Not all young travellers are climbing Mt. Kilimanjaro in their free time, but they may have riskier behaviour than others when they travel for work or leisure. Travel risk management programmes should be tailored to account for these additional risks.

We provide specific training to an increasingly diverse population of travellers. For example, women travelling alone and to members of the LGBTQ community so they can take charge of their own personal security. We need to present personal security principles to younger travellers in ways that appeal to them.

To reach them, we must understand them. Here are some of their behaviours that can present a different risk profile to older generations, for example:

- **Adventurers** – travel is more accessible than ever, and we see that younger generations have 'experienced the world' through personal travel. But we cannot assume experience means that they have more safety-conscious behaviours. They are more likely to spend time outside their accommodation to get to know their destination, which increases risk. They are not any more likely to implement travel risk mitigation efforts than those older than them

- **Digital natives** – those who have been born into the 'internet of everything' may be more likely to share more about their work and lives than those who were not. This means their life history could be publically available – how will the people at their destination react when they see this? Cultural sensitivities must be considered not just for the future but also for things that have been shared in the past

- **Communicators** – a major benefit is that we typically see this generation as having advanced communication skills. They are information-hungry, and comfortable with sharing with you

Our recommendation is to consider tailoring your support for younger generations:

- **Education** - bite-sized learning, rather than long courses are more appealing. It is particularly important to address online profile behaviours. Helping them understand that they may be safer making accounts private, how to avoid any pitfalls in different cultures, and why it is important

- **Multichannel communications** – considering how this generation prefers to communicate is important: both the message and medium. For example, photo exchange via online chat may be preferred to face-to-face support

Technology will be the key driver of change in 2020

- Employers and employees have **access** to technology that will change the way employees work and expectations around Duty of Care

- From the employers' perspective, they will have increasing access to employees e.g. through **tracking apps**

- From an employees' perspective, they will have more information available to them and therefore **increasing expectations** of their employer

66 I think the expectation will go greater, what I'm seeing now is more proliferation of technology, a lot more apps in terms of tracking. 99

William Witham

CEO, Australia-Africa Minerals & Energy Group

Travel Risk Management Council

9

HIGH PROFILE DUTY OF CARE LEGAL CASES WILL INCREASE IN 2020

> " I don't see changes in legislation, it's just a better understanding of what was there before. "
>
> **Travel Risk Management Council**

There is an expectation of more **high profile legal cases in 2020.** This would mean that there will be a greater focus from organisations and employees around their Duty of Care:

- To mitigate risk for companies

- To make it an attractive place to work

The occurrence of **incidents** and **particular high profile cases or cases when an employer is sued** would be a key driver in raising awareness and a possible game changer in influencing employers' perceptions and behaviour in the future. This was a view shared predominantly amongst those whose expertise was international risk and security: examples of such a case in the past included Suzy Lamplugh.

Legislation is also perceived as influential, to an extent.

- In certain countries legislation is very stringent and there have been some **high profile cases** that shone the spotlight on the issue. This has, to a degree, made employers more aware of the Duty of Care as it could become a reputation issue

- However, there was also a perception that much of the underlying legislation has not actually changed recently, but rather the **change is in the application of the law**

Greg Tanner
Group General Counsel,
International SOS

The importance of reviewing risks relating to their mobile workforce becomes a stark reality for employers when they review and understand the potential cost exposure for failure to review and respond appropriately to those risks.

Local legislation usually imposes safety requirements relative to office space and other activities which employers use or ask their employees to engage in. Although these rules would apply to benefit employees only in their home countries, an employer's moral compass should motivate them to appropriately evaluate, understand, and respond to the risks its employees face when asked to travel on business.

Asking an employee to travel abroad for business purposes does not reduce or negate an employer's responsibility to use reasonable efforts to keep the employee safe. However, it is difficult to assess risks across far flung destinations, and an employer can often think that the risks are too remote to try to mitigate. Certain factors indeed make it difficult to assess the legal risk employers face for the following reasons: (1) Duty of Care cases are often decided under a negligence not legislative framework; (2) domestic law is not the only law that may govern an issue – national laws in every jurisdiction where the employer operates or where an employee travels and an incident occurs may be involved; and (3) many cases settle out of court which limits visibility on risks and issues.

Also, the economic bottom line may also influence an employer's considerations: 'how much is this going to cost me?' is not easily ascertainable. However, this does not mean an employer should not factor potential risk exposures into its analysis, as the costs when something goes wrong for mobile employees can be extremely high – and sometimes result in multi-million dollar costs. This should indeed motivate an employer to make an informed, prudent, and well thought out decision on what support they should provide to their mobile workforce.

There have been legal cases all over the world that have grappled with the Duty of Care issue in a mobile workforce context. Having a comprehensive Duty of Care programme that is updated often to deal with a changing landscape of issues goes a long way in helping an employer mitigate legal ramifications when (not if) an incident arises.

10

START-UPS AND SMES THAT ARE UNDER-RESOURCED AND INEXPERIENCED WILL STRUGGLE TO MEET DUTY OF CARE OBLIGATIONS IN 2020

Larger companies and multinationals in particular are felt to be more attuned to mitigate risks. Small-medium sized companies are less aware of the issues and potential risks and threats and are also less able to invest in systems to help manage these.

Newer entrants to the global market are considered somewhat naive to the challenges they face.

There was some perception that **smaller companies and other types of organisations** can be somewhat **"out of touch"**.

This can be due to a reliance on sources of information such as the media and social media, which can give a singular view of the facts. Deciphering the fact from fiction can therefore be an issue. The reliance on this type of information can mean there is a tendency to overreact to or underestimate risks and threats.

Ensuring Duty of Care in a high-growth environment

Arnaud Vaissié
CEO
International SOS

Be suitably equipped, no matter your size or tenure

At current rates, 75% of the S&P 500 will be replaced by 2027[13]. The growth of new market entrants is exciting from an entrepreneurial perspective, but often with rapid growth, Duty of Care can take a back seat.

Longer-standing, larger companies and multinationals in particular are often more attuned to mitigate risks – they have simply learnt and grown from experience and continue to do so. Many have established detailed support networks and their own response teams. Newer companies are often less aware of the issues and potential risks and threats. They are less able to invest in or prioritise the implementation of systems to help manage these.

In 2020, organisations, no matter their size, cannot afford to ignore their Duty of Care responsibilities – it can ultimately influence, if not define their survival. With appropriate expertise, a robust travel risk management strategy is within the reach of every organisation to protect their human capital.
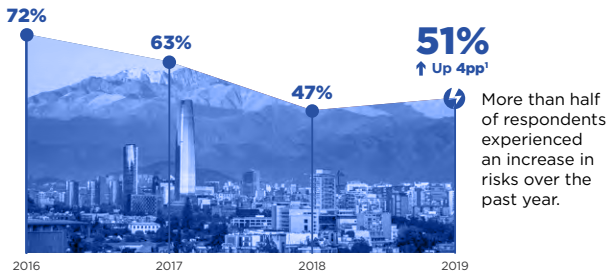
13 Corporate Longevity Briefing, Innosight

66 They really should have good connectiveness with security advisors who really have deep insight into what's going on locally. As an example, I spent a summer doing research in Iran in Shiraz in the 70's, and then a year and a half in Lebanon before and during the civil war. Boots on the ground are way better than electronic eyes and ears because they can really see what's going on. So people that have local information or you can get easily mislead by overconfidence in the electronic information. So that's important. 99
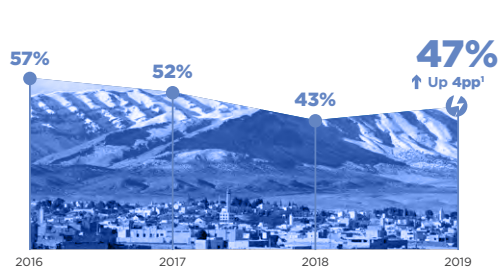
Warner Hudson
CEO, H & H Health Strategies, LLC
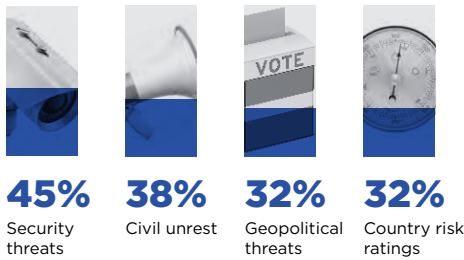**Travel Risk Management Council**

Changes in Risk to Travellers
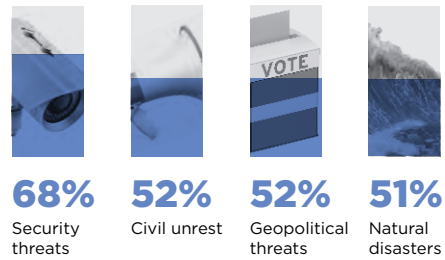
% say travel risks have increased in 2019

72%
63%
47%
51%
↑ **Up 4pp**[1]

2016 | 2017 | 2018 | 2019

More than half of respondents experienced an increase in risks over the past year.

% say travel risks will increase in 2020

57%
52%
43%
47%
↑ **Up 4pp**[1]

2016 | 2017 | 2018 | 2019

Top causes of modified itineraries in 2019

45%
Security threats

38%
Civil unrest

32%
Geopolitical threats

32%
Country risk ratings

Most likely causes of modified itineraries in 2020

68%
Security threats

52%
Civil unrest

52%
Geopolitical threats

51%
Natural disasters

The Grey Zones of Travel Risk

Emerging traveller habits, both domestically and internationally, and diversification of the workforce are creating Grey Zones of risk.

Considerations for **LGBTQ travellers** — 11%
Considerations for **travellers with disabilities** — 12%
Considerations for **female travellers** — 26%
Mental health issues — 15%
Shared economy services — 11%
Bleisure travel — 22%
Cyber security — 31%

USA is the best for considerations for including **LGBTQ travellers** — 17%

Africa & the Middle East and the **Americas** are best for including **mental health issues** — 19%

Europe is the best performer for including **bleisure** — 27%

38%

Asia is lagging behind its counterparts in other regions on all measures (**24%** said they have included 'none of these')

Source: Business Resilience Trends Survey 2020, Ipsos MORI & International SOS

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Download
Travel Risk Map 2020

internationalsos.com/risk-outlook

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