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riskmanagement

# CONNECT

*The magazine for the risk professional*



 Investor in Customers  
Gold 2018

Issue 13

# Building resilience

Make your workforce  
more resilient

## A modern way to manage travel

The 5 phases of  
successful management

## Know what a great ergonomics programme looks like?

Our expert gives her advice

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# Welcome

**Welcome to the 13th issue of Cardinus Connect. 2019 offers a great many challenges, which is why we're focusing on building resilience to help us surmount those difficulties and come out of this year less frazzled and in better mental shape than we ever have been!**

We've always looked to improve the magazine and this issue is no different. We've listened to our readers and brought together some fascinating experts to cover a range of topics that affect you and your business.

We start with Julie Hutchinson discussing how to build resilience in your workforce. Focusing on stress Julie points out that nearly £6 billion is lost each year because of our inability to deal with it in the workplace. But hope is at hand, because she goes on to provide the ABE technique that workforces across the globe use to help employees manage and reduce their stress levels.

As regularly readers will know, we're working with the University of Salford on a study into young people, their technology use, and how it is affecting their health. The results of which we hope to publish in 2021. In the meantime, Anna Clarke, the PhD student running the research, provides us with an update on where the research will be heading in 2019.

As before, if you'd like to help contribute to the research, contact [info@cardinus.com](mailto:info@cardinus.com) for more information.

Hollie Smith, our Head of Managed Services, delivers excellent advice for those of you hoping to create and run a successful

ergonomics programme (although it works for any type of safety programme!). One of the common questions we receive is how to make sure that investment in a safety programme provides results. The answer of course will vary, but in general, what Hollie suggests here is the basis for brilliant outcomes.

Travel management, and indeed the whole arena of travel safety, has become particularly paramount to our organisation, not least because we've recently acquired a new Security division. The rate of change in the way people work has exasperated the need for real solutions, policies and procedures, that just didn't appear as important 10 years ago. So we've brought in travel management expert Stuart Nash to talk about how his organisation manages travel and to put forward some modern solutions to aid and support your Duty of Care priorities.

As ever, thank you for reading Cardinus Connect. We'd like to thank all the contributors, and, if you're reading this, remember to check out their businesses. Please send any feedback to [info@cardinus.com](mailto:info@cardinus.com) and sign up to our mailing list to ensure that each issue lands in your inbox as soon as it's ready.



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# Want a More Resilient Workforce? Learn to Manage Employee Stress

Julie Hutchinson talks about building resilience and offers an approach that'll work to help reduce stress in your organisation

**RICK could feel his heart rate rising. His vision constricted, and his throat tightened. As the president of the health benefits division for a prominent Texas insurance provider, he met regularly with the chairman, Jim, to discuss strategy. They didn't see eye to eye, and Jim was a chronic interrupter. Now, as during most of their meetings, Rick could feel the anger welling up inside. He wanted to yell at Jim, sparking one of their usual arguments.**

But this time he did something new. "I need to take a break for a minute," he told Jim. He stepped outside and implemented a stress reduction technique he'd been practising for several weeks. His breathing slowed, his throat relaxed, and his mind cleared. He walked back into the room poised, calm and confident. He calmly explained to Jim that he didn't feel heard. Jim was receptive to the feedback and pledged to listen more. As a direct result of their more cooperative working relationship, Rick was able close the largest deal in the company's history implementing the strategy he had proposed to Jim.

## Stress in the Workplace

Rick's situation is not unique. In fact, recent statistics from the Health and

Safety Executive suggest that nearly 600,000 working adults in the UK reported experiencing stress at work in the past 12 months, with 15.4 million lost days due to work-related stress in that same period.

Stress harms not only individual employees, but also team and company performance. A November 2018 study by leadership training company VitalSmarts found that a manager's ability to cope with stress is a key indicator of his or her team's performance. Teams with managers who react poorly to stress are more likely to miss deadlines, budgets, and quality standards, according to the study. A manager's stress response also impacts morale, and employees led by "hot-head" managers are 62% more likely to consider leaving their job and 56% more likely to shut down and stop participating.

And the financial cost of all that workplace stress? Estimates vary, but most experts pin the cost on the U.K. economy at more than £6 billion.

## How Stress Affects Individuals

Given the great costs of stress in the workplace, employers can't afford to ignore it. To counter the impact of stress, it helps to understand how it affects individuals on a physiological level.

Prior to Rick learning the scientifically based technique of how to reduce stress, his stress level was up to 85% during much of the day. He reported not being able to sleep through the night, which caused him to feel foggy and tired the next day.

Stressful events trigger the body's autonomic nervous system (ANS), which regulates unconscious body functions, like blood pressure, breath rate, and digestion. The ANS is controlled by two competing systems: the sympathetic (the body's accelerator) and the parasympathetic (the body's breaks). The two are constantly interacting — revving the body up during stressful situations and then calming the body back down again.

The sympathetic system's fight-or-flight response served mankind's early ancestors well, allowing them to react quickly to life-threatening situations. The problem in today's world is that everything from a tense meeting with a colleague to a difficult client interaction can cue the stress response.

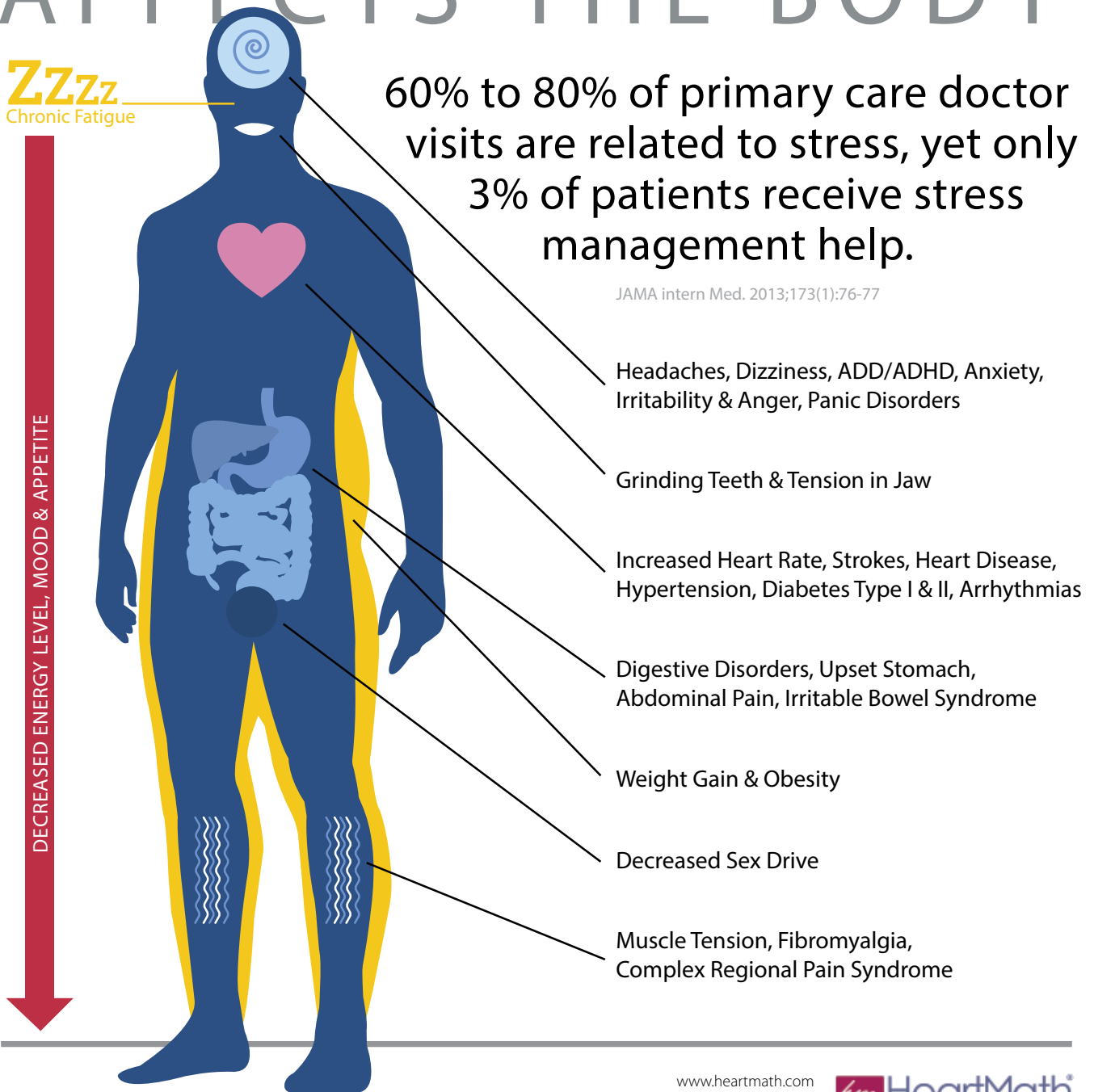
Today, many people tend to live in fight-or-flight mode. Even when watching a movie, they might dwell on an upcoming deadline or complex project, keeping the body in an elevated state. That chronic stress can take a big toll on the body as seen in the graphic on the next page.

# HOW STRESS AFFECTS THE BODY

Zzzz  
Chronic Fatigue

60% to 80% of primary care doctor visits are related to stress, yet only 3% of patients receive stress management help.

*JAMA intern Med. 2013;173(1):76-77*



<http://www.heartmath.com/infographics/how-stress-affects-the-body/>

www.heartmath.com  
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## Emotional Soundtrack



All humans have a baseline emotional soundtrack, whether negative or positive. And what's playing can be a huge determinant of physical health and play a significant role in our stress levels.

Emotions such as fear, frustration, depression, anxiety, anger, and sadness, cause the release of stress hormones that can harm our health. The effects of prolonged stress can range from impaired memory to diminished performance and brain cell death.

But positive emotions, such as gratitude, appreciation, compassion, joy, and adventure, can have the opposite effect. Practising these emotions has been shown to increase resilience, strengthen memory, and improve job performance.

## Coherence

Importantly, there's an optimal state: coherence, which promotes physical health and wellbeing. Coherence occurs when the heart, mind, and emotions are in-sync and balanced. The concept of coherence is particularly critical in the workplace because it facilitates optimal brain function and performance.

The good news is that there are proven methods for achieving coherence. Building resilience is key among them. Resilience is the capacity to prepare for, recover from, and adapt in the face of stress, adversity, or trauma.

Think of a battery. When the energy reserves are depleted, individuals have nothing to draw from. The goal should be to not waste energy unnecessarily and to more effectively replenish the energy used. Managing how energy is spent is key to building and maintaining resilience. Through proven methodologies and

practice, individuals can increase their resilience.

Rick is a prime example. He spent 10-30 minutes each day for a few weeks practising coherence techniques. He gained self-awareness and understood how and why his body was reacting to stressors and had the mental and emotional tools to return to coherence in less than 3 minutes. He'd learned to replace his emotional soundtrack from anger and frustration with calm and confidence, which resulted in coherence. Additionally, the physical symptoms of not sleeping through the night and grinding his teeth subsided after practising the coherent technique.

## Introduction to the Technique

Luckily, there is a simple, technique to help build resilience and achieve coherence. By encouraging employees to adopt a simple technique, ABE, employers can help mitigate stress in the workplace and improve performance. ABE is an acronym that represents the following:

- 1. Attention:** Focus your attention in the area around your heart
- 2. Breath:** Focus on your breath. Inhale to the count of five, and exhale to the count of five imagining that your breath is flowing in and out of your heart (this helps to keep your attention on your heart)
- 3. Emotion:** Focus on positive emotion. If you're struggling, think of a person, place, or memory that brings you joy, love or gratitude. Concentrate on this feeling as you breathe in and out

As a result of this exercise, individuals should feel more calm, relaxed, and capable. Resulting in the autonomic nervous system being balanced — in a word, coherent.

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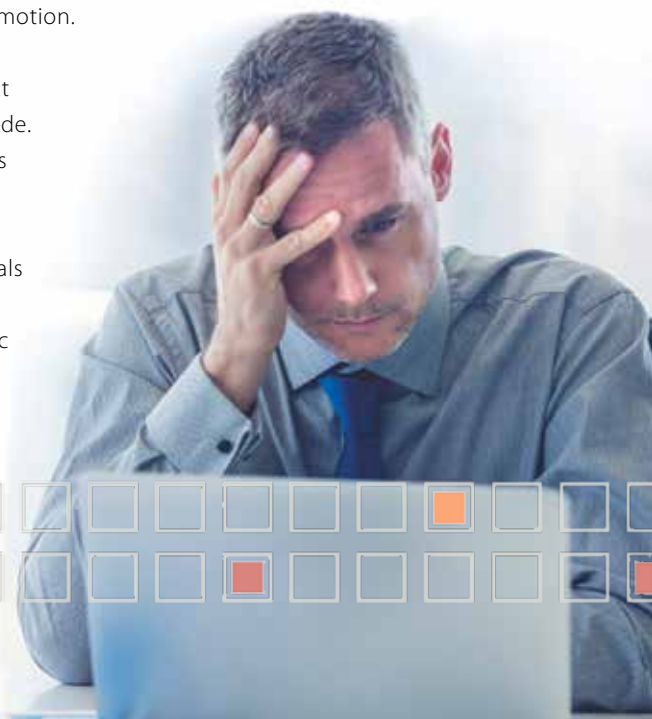
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**Julie trains top performers to thrive professionally and personally. Her unique approach blends technology, scientific research, resilience and emotional wellbeing techniques, and experience as a successful sales executive to give business clients the skills, mindset, and self-awareness tools to reach and maintain optimal performance while minimising burnout. Julie collaborates with the likes of the US Olympic Committee, Department of Veterans Affairs and numerous corporations. [www.coreperformance.us](http://www.coreperformance.us)**



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# What Makes a Great Ergonomics Programme?

Hollie Smith unpacks her experience in managing ergonomics programmes and gives her top tips for success

**IN THE 22 years Cardinus has been involved with office and laboratory ergonomics we've seen 1000s of different approaches to getting programmes to work. Some have been a huge success, and some have floundered, with little strategic thinking behind them and no buy-in from key stakeholders.**

Working in both regulated and non-regulated territories has allowed us to see some of the best and worst approaches in very different markets. But the thing that ties successful programmes together is always the same.

## What makes a great ergonomics programme?

### SENIOR LEADERSHIP

To begin with it is vital to get the senior leadership to fully embrace what you are doing. This will create synergy between the strategic objectives of the organisation and the investment in your programme.

If the CEO and board aren't engaged, then don't be surprised if the programme is a flop. Even if you are just doing it for compliance purposes make sure that the first people to get involved are your directors and senior teams.

### COMMUNICATION

Get your CEO to communicate why your organisation has chosen to invest in this programme. This should go out to all your staff to ensure the message is understood by the whole organisation.

Whether this is part of the overall health and safety message or a dedicated ergonomics campaign, it doesn't matter. The key is to make sure the programme has this top level buy in.

### THE MESSAGE

Think about the message and the outcome you want. If you're in a regulatory environment, one of the main reasons for investing in the programme may be compliance. But this is a poor message to communicate to your staff. They do not want to hear that they should do something because they must. Instead, to achieve compliance your message should need to be more considered.

The best results we see are when clients focus their message on employee health, wellness or wellbeing. Compliance will then follow as a by-product.

When you get the CEO to communicate a message that says, "I want you to go home to your family in the best health you can be

without the company causing you pain and discomfort" the uptake in completing risk assessments and training always improves.

### THE MEDIUM

When you get the communications message right you need to make sure you use all the tools at your disposal to keep promoting and communicating it. One size does not fit all, but as a general rule you need to keep momentum going and chase it with different themes and different mediums.

For example, if you have a 'National Back Ache Week' or a 'Let's Get Active' campaign, as one of our clients recently held, the key is





to keep dripping the message through a variety of mediums.

There are many types of mediums that you can use to communicate with your staff, including:

- Internal emails
- Intranet posts
- Posters, flyers, letters, stationary and other printed promotions items
- Wellbeing events with mental and physical health specialists, games, competitions, and other fun activities
- Community-based events, which may include charities, families or the wider-business community

■ And many more!

Where we manage our Healthy Working software solution for clients we spend more time on the communications approach than any other aspect. We want our client staff to see our software to improve their working lives and not just to satisfy a regulatory requirement. As it happens the better we communicate the better the compliance!

**Communicating the Quick Wins**

When reports come in from employees that the investment you have made is helping them to lead happier and more productive working lives, you need to be shouting this

from the rooftop. Organise case studies and testimonies so that you can evidence that your ergonomics programme is making a difference to colleagues. When you get that feedback include it in your communications campaigns.

This feedback loop will ensure greater take-up and help to reaffirm the central message behind your campaigns. It will make a huge difference and will help your campaign to be a success.

**Rinse and Repeat**

It's important that you are measuring the impact of your communications campaigns so that when you can both show the success of the programme to key stakeholders and so that you can improve on the hard work you've put in.

Perhaps the message worked on some of your staff but not others. Perhaps the mediums you chose didn't quite fit the campaign. By measuring your campaigns, you can make alterations in the future that will help to bring greater levels of success and more happiness to your staff.

Good luck with all your future programmes!



**Hollie Smith is the Head of Managed Services for Cardinus Risk Management.**

*With over 7 years of experience running the team she knows a lot about how to run an effective safety program. Skilled in risk assessment and risk management she works tirelessly to deliver the greatest value for customers.*





# What are the Benefits of a Health and Safety Management System?

Cardinus Health and Safety Director Peter Kinselley reviews recent case law and looks at how judges are interpreting the sentencing guidelines

**On 22nd March 2017 SHP online reported that Whirlpool UK Appliances Limited has been fined after a self-employed contractor fell from a mobile elevated work platform (MEWP) and later died from his injuries.**

A Health and Safety Executive (HSE) investigation found there was no effective control or supervision in place to prevent the conflicting work tasks from being undertaken at the same time.

Whirlpool UK Appliances Limited has pleaded guilty at Bristol Crown Court to breaching section 3 of the Health and Safety at Work Act 1974, been fined £700,000 and ordered to pay costs of £11,466.

The fine imposed was set using the sentencing Guidelines introduced on 1st February 2016.

Whirlpool appealed the sentencing and the case was reheard in the Appeal Court on 20th December 2017.

The Appeal Court reviewed the case and reduced the fine to £300,000. This was based on the following factors;

- The profitability of the business
- Whirlpool had an impeccable safety record
- They had done everything possible to make good the deficiencies exposed by the event
- They had made an early guilty plea

The judge passed comment that in the case of the large fines (£5m) being handed out were as a direct result of senior management being inadequately focused on day to day health and safety.

While this is a tragic case, it does show that, while failings will be punished, the courts will consider factors such as senior management involvement in the health and safety management of the business and the safety record of the business when passing judgement.

## The Message to Safety Leaders is Clear

Having reviewed the findings from other cases such as RV Tata Steel UK Ltd and RV Merlin Attractions there are a couple of points organisations and safety leaders should consider.

The judgement in each case has included the term 'criminality' of the defendants in failing in their duties.

We should consider what impact this 'criminality' has on the organisation's brand and reputation.

The cases also document the injuries to individuals. The cases do not include the impact to the defendants who find themselves faced with police interviews, investigations and attending court. Large complex cases take time to investigate and a guilty plea places the organisation and individuals at the mercy



of the court. Whilst fines are handed out, custodial sentences can and are awarded and this has a devastating effect on the individual.

There is a clear message. Organisations need to consider their duty to their staff and others and ensure they execute their responsibilities with due regard to the law. Senior managers also need to think about the impact of decision making when considering risk and costs to control.

Within the current framework culpability and potential harm just needs to be established for a prosecution to take place. This is not new – the HSE have been enforcing this through Prohibition notices and Improvement Notices.



With this in mind managing health and safety in any workplace environment needs an investment of time and resources. Organisations need to consider this particularly when going through any change such as in the case of Whirlpool.

### The Benefits of ISO 45001 Health and Safety Management System

A health and safety management system such as ISO 45001 is a good starting point for any organisation to look to build a suitable health and safety programme.

This framework will ensure:

Senior Management are involved and own

the Health and Safety agenda for the business; And,

- Hazards are identified
- Risk assessments are in place
- Training is structured to risk
- Contractors are managed
- Consultation with staff takes place
- A communication program is in place
- Regular inspection and audits for the health of the programme
- That health and safety policy and arrangements remain suitable

The key to the above is to have leaders recognise that good health and safety management make good business and it needs to be owned at board level in the same way as finance or a supply chain.



**■ Peter Kinselley** has over 20 years experience of successfully implementing health and safety management systems within large corporate organisations. He has worked internationally, on multi-site operations, within food manufacturing, professional services, banking, government and charity industries and is currently Cardinus' Associate Director of Health and Safety.





# Investing in the Future Workforce

Anna Clark discusses the work she has been doing on identifying the risks to young people associated with technology use, and its wider implications to the workforce

## The Project So Far

The first year has been a gruelling nose-to-the-grindstone type of year. We've been spending a lot of it building the foundations for the project. This means reviewing the existing literature and putting together a systematic review so that we can better understand the evidence base that's out there. The draft of the review will be to a journal shortly where it will be peer reviewed and published. A white paper is being produced which will be in circulation in the early 2019 and will outline the whole of the project and why/what we are doing.

We have also drawn up the first phase of the approach, which is an online survey that will

**FOR the last year I've been working with Cardinus on a project to identify the risks to young people that come from our obsession with smart phones, tablets and other touch-screen technologies. The impact of screen time has been heard around the world, from surgeons who no longer have the dexterity to perform delicate operations, to mental health risks, to elite athletes struggling to retain focus.**

However, the MSD risks associated with technology use is poorly documented, particularly in young people. That's why our project exists. Providing firm evidence for the risk will allow us to develop new programmes and new solutions to mitigate and reduce the potentially huge risk to young people. And for businesses, this means the future workforce too.

## From the Transformative to the Terrifying

Technology has always provided humans with a means of overcoming the limitations of our physical bodies. We built the wheel to transport quantities of goods over large distances, we built bridges to quickly traverse rivers and valleys, we developed systems

of commerce that helped to speed up development across the world, and we invented the computer to run mathematical calculations at a pace many times quicker than any human could.

With the smart phone you combine a thousand technologies in a huge number of ways in one device that allows instant communication, access to vast quantities of information, the power to compute multiple, complex problems in a second, and the availability of tens of hundreds of apps that can help you sleep at night, project manage your life, pay your bills or any number of different tasks.

But technology comes with its problems too. Smart phone 'addiction' appears to be on the rise. We have become less sociable, less focused and more reliant on our technology. The physical effects are also apparent. The transformative nature of technology can have terrifying unseen social and physical impacts. By uncovering the potential risks we can, at a societal or an individual level, put in place the proper protections to reduce and minimise public health risks.

go out to schools up and down the country so that children will have a chance to self-report the ways they use technology, how long for and the type of activities they're using them for. We have also asked them to self-report MSD-type pain. This survey is ready to "go live" and will be sent out to schools soon, where it will run until August 2019.

All this information will be gathered and collected to help inform the later stages of the project where we will be conducting physical tests and measurements on young people to ascertain the way they use technology and the impact it has upon a growing body. While the survey is running in the background I will be looking ahead to the main part of the study.

In order to do this, reliability, feasibility and accessibility of the equipment needs to be conducted. I will do a small pilot study to test the protocols of the equipment to use in the main study.

### Long Term Projections

The project will conclude in 2021. By then we should have built up a strong evidence base for the link between MSDs in young people and technology use. This will help us to understand the types of injuries young people will be bringing into the workplace. From there Cardinus will be considering the strategies, programmes and techniques that will help alleviate injury, mitigate risk and reduce pain.

Whether this is a technological approach, a training approach or simply a set of guidelines that can help young staff to manage their risk, the outcomes will see an improvement in health and wellbeing. With wellbeing a central focus of corporate strategy these days, a strategy to deal with young workers' health is a must. Future, forward-thinking organisations will see wellbeing as a core to retention, productivity and staff health targets and implement support for young workers.

We hope to see a positive outcome to this project, and by building the foundations now we are investing in the future workforce and future health of our staff.



**■ Anna Clark is senior paediatric physiotherapist (MSc) and owner of BodyWorks Injury Clinic, a private physiotherapist clinic treating sporting and non-sporting injuries. She has extensive experience as a physiotherapist, having worked for the NHS and privately for over 10 years. Her interest in childhood musculoskeletal (MSK) conditions has piqued in recent years after seeing a marked rise in the number of children presenting with MSK issues. She has now undertaken a PhD at the University of Salford to study this specific concern as part of a joint-funded research project with Cardinus Risk Management.**



# Heating Up: The Hot Topics in Health and Safety for 2019

Andy Hawkes discusses some of the key topics and trends that we're likely to see in health and safety in 2019

## Mental health management

As the taboos around mental health are being broken down we will see more employee focus on mental health, partly due to peer pressure and, at last, a recognition that mental health impacts a business.

Employee burnout is real, and so is the fallout for a business. When it happens, employees experience higher rates of absenteeism, presenteeism and stress-related health issues and employee turnover. On the other hand, reduced mental health issues leads to employees who are more engaged, which promotes ideation and innovation in the workplace.

## Wellness is becoming the buzzword of CEOs

Among leaders of the largest global organisations wellness is the key employee message. Wellness drives success, and cautious CEOs are careful to ensure that employees are happy, productive and healthy. Here's some of the ways wellness can be promoted:

- Encourage social wellness with team activities and collaboration
- Using meetings and gatherings to create a purpose-driven workplace by emphasizing a company's mission
- Showing employees that you care about them with regular conversation and understanding that societal issues is key to a wellness approach

## Compassion fatigue

Many of your employees feel the need to be "there" for those who are suffering, and that's a good thing! A culture of compassion and empathy can be invaluable. But it's also important to recognize that, at times, the emotional weight felt by those who like to serve as your workplace's emotional pillars can become too much for anyone.

Compassion fatigue was once more commonly seen among healthcare professionals, but it's becoming a greater issue within the general population. So what can be done to help your employees who are serving this vital need at a business?

- Remind employees to be watchful of denial (for example, recognising if someone simply repeats, "I'm fine" when asked how he or she is doing)
- Encourage your employees to talk to human resources team when feeling overwhelmed
- Promote healthy at-work habits in the form of snacks, exercise and social activities.

## Financial wellness

Access to financial wellness programs continues to increase, with 84 percent of companies providing them, such as debt management tools or student loan counselling. Financial stress is one of the biggest stress triggers for employees, but there are plenty of ways you can help. An effective financial wellness program

should include hosting financial experts, providing educational materials and promoting retirement planning.

## Data analytics

The rise in popularity of wellness programs has led to a similar increase in strategy around healthcare and wellness. Increasingly, employers are analysing the healthcare and employee benefits plans they offer. Heading into 2019, pull data and collect feedback on your current offerings to determine:

- Which health conditions are most commonly affecting your employees to make sure your plan covers them. Make adjustments based on what you find
- What levels of participation are you seeing in your programmes and offerings. For the ones that are under-utilised, research and document ideas for ways you can increase employee participation



■ **Andy has worked in the insurance and risk management sectors for 30 years.**

**He is currently CEO of THB UK and Cardinus Risk Management, part of AmWins, a global insurance and risk operation. He has operated at main board level of a FTSE 250 plc as well as an AIM listed entity and has founded and sold a number of companies in the insurance profession. He has written widely on insurance risk management issues and has specific expertise in speciality commercial insurance as well as compliance and governance risk. Andy is a IIRSM Council member as well as a Trustee of The Alchemy Charitable Trust and a Non-Executive Director of Risk Alliance Group.**

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# Business Insurance – There is Another Way!

Danny Cooper discusses the problem with buying business insurance, and puts forward a novel solution

**BEFORE we start, I have nothing against insurance brokers – I used to be one and do, in fact, still hold a Chartered Insurance Broker title. My problem is with the costly and generally inefficient system they are part of and help to perpetuate. But, then again, what choice have you got?**

This is the real crux of the problem. Choice. You might be happy to buy your house or motor insurance online but, when it comes to business, there are not too many directors with the confidence and expertise to negotiate the murky world of corporate insurance without back up. Perfectly natural, and you also have someone to blame if it all goes wrong but the only game in town doesn't usually benefit the punter.

Brokers are the logical default option for business insurance. They have the technical expertise and access to the whole market place to provide you with the scope of insurance you need, independently sourced. They have your interests at heart and will be there for you if you ever have a claim. They are not influenced by commission rates or sales targets and, obviously, any suggestion of potential conflicts of interest is just a malicious rumour. Right?

Wrong!

## How Do You Assess the Quality of Your Broker?

The quality of broker on offer varies immensely and until you sign up you won't know what

you are getting. Price is the driver as this is the only obvious differentiator but the business model itself is seriously flawed.

**Technical expertise** – Possibly, but likely spread over numerous individuals and rapidly constricted by "the computer says no".

**Market access** – Now restricted by "partner insurer" agreements and limited by the need to produce minimum levels of business to support agency agreements.

**Your interests at heart** – Did you really need another legal expenses policy "recommended" at the last review?

**Claims** – Many brokers don't even pretend anymore and will sell you yet another policy to give you access to "specialists".

**Commission rates** – "Partner insurer" agreements and larger portfolios with fewer insurers?

**Conflicts of interest** – Mmm?

The need for businesses to retain the services of accountants and lawyers is well established. It is pretty clear where their loyalties lay and they get paid for the expertise they can provide rather than what they have sold you. Something similar with an insurance hat on wouldn't immediately cure the ills of the traditional insurance market but would provide an expert guide through the minefield. Relatively few

businesses have the resources to employ their own insurance manager but, as with the accountant and lawyer, why shouldn't this role be outsourced?

**Yes, but while my accountants and lawyers are expensive they are essential to the business because of the expertise they bring. And, your point is... ?**

The next thing you will say is (does everybody hear voices or is it just me?) my insurance is expensive enough without paying for an insurance manager. Your insurance may be expensive enough or possibly not expensive enough – how do you know, but I get the point.

In actual fact the outsourced insurance management and procurement model is more cost effective than using a broker and the annual savings achieved will usually cover the professional fees charged and still leave you with change.

**How can this be, I hear you ask? (the voice has got a little shriller now).**

Premiums are generally artificially high. The market talks a good game with regard to rewarding good risk management but when was the last time your investment in a better alarm system, employee training or a beefed up health and safety regime resulted in a lower renewal premium? Does the broker have any incentive to argue a case when this will result in less commission?



Add to this blind tendering, more competition, better risk presentation, refusal to accept “market rate increases” (another broker supported scam), procurement discounts reflecting the purchasing power of the total client bank and an insurance portfolio that reflects need rather than broker aspiration.

The extent of outsourced services available will depend greatly on the expertise and experience of the provider but typically will include structuring the insurance portfolio, insurance tender management, administration, advice, review, renewal negotiation, fronting all dealings with brokers and insurers and claims negotiation.

Did I also mention that the outsourced model reduces your own staff costs and management time spent on insurance and - the added bonus - that you'll never need to speak to another insurance broker ever again?!

At this point, and to try not to appear too negative, I should probably say that there are many good brokers out there and some even do a good job. We still use them for the majority of our market access but tend to use specialist brokers where appropriate and even use more than one broker should the particular portfolio dictate (the motor fleet specialist may not be very good on liability insurance, for example). Representing “the client”, the outsourced insurance manager truly does have market wide access and can even purchase online or direct from the insurer.

The Financial Conduct Authority (FCA) spent some time investigating the Financial Adviser market and came to the conclusion that “advisers” should either sell or advise – not both. In the context of potential conflicts of interest this seems obvious and surely it is only a matter of time before the general insurance broking model becomes subject to the same scrutiny.

In an attempt to appear more “professional” some brokers have taken to charging fees

instead of retaining commissions based on value of policies sold. A word of warning, our own experiences have identified examples of the broker doing both. Don't be afraid to insist on commission disclosure and then do your own sums. On the subject of fees, despite very good commission rates, the charging of “administration fees” by brokers is now commonplace. There can be no justification for these and are merely an attempt to squeeze a little more out of you. Refuse to pay these fees – on behalf of our clients, we do.

Personally, and I would say that wouldn't I, I think the outsourced model is the way forward. Businesses have someone on their side they can trust, they get the insurance they need at a lower cost than the traditional market and save tons of time though less management involvement and control of costs is taken out of the market's hands and reverts to the client. We have been developing and fine tuning the model since 2004, and continue to do so, but a key element is the bigger we get, the more buying power we have and the better off our clients become. What's not to like?



■ **Gave up a promising career as a chimney sweep's boy to make a start in the insurance industry with Lloyds at the ripe old age of 16. The intervening 50 odd years has provided a jaundiced insight into the machinations of the insurance industry which he hasn't quite given up on reforming. Until mission accomplished, he has settled for rattling insurance cages and disrupting the status quo. An Associate of the Chartered Insurance Institute and, before founding The Insurance Manager, established his own successful brokerage. It is now more than 40 years since he had a proper job.**



# Understanding Risk: I Blame My Cats...

Can we really blame our cats for taking too many risks? Paul Crossland investigates

**HEALTH and safety is often incorrectly used as a convenient excuse to stop what are essentially sensible activities going ahead. In the UK a few years ago, the Health and Safety Executive launched what it calls the Myth Busters Challenge Panel, to scrutinize decisions in the media and highlight how inappropriate this is to a wider audience.**

Chaired by the HSE Chair, the Panel is supported by a pool of independent members who represent a wide range of interests. The Panel looks into complaints regarding the advice given by non-regulators such as insurance companies, the tabloid press and employers and quickly assess if a sensible and proportionate decision has been made. The HSE want to make clear that health and safety is about managing **real risks** properly, not being risk averse and stopping people getting on with their lives. Good risk management is very much an **enabler** of activities, not the reverse.

Do we all remember the hysteria around the risk of conkers in schools? This follows on the heels of my professional body, the Institute of Occupational Safety and Health's (IOSH) decision to sponsor the annual World Conkers Championships, following a number of stories in the press a few years ago about kids having to wear goggles in school when playing conkers... (sigh)...

## Risk balance

I see all of this as a reaction to a lack of proportionality and a lack of "risk balance". Life has been getting increasingly safe in the UK over the past 100 years; life expectancy for men and women is now around 80, in the main we've stopped putting small children up chimneys to clean them out, and no one has died of phosphorus poisoning in a match factory in the UK for decades as far as I'm aware.

In our vehicles we now have seatbelts, ABS, traction control, adaptive cruise control and many modern cars and trucks have much faster computerised brains than ours to apply the brakes when we're too busy eating a sandwich or searching for our favourite song on our smartphone at 70mph to consider doing so. So the idea of "risk" has started becoming rather abstract, and we've invented new dangerous leisure pursuits to counteract this over-safe lifestyle; skydiving for fun (rather to invade another country), parkour (also known as free-running),



downhill mountain bike racing, bungee jumping, I could go on. Part of this is an over-compensation, where any kind of risk (or "fun" as people like me, see it) is too much.

From the 1970s (since our beloved Health and Safety at Work Act 1974 came along) we've been used to pondering the phrase "as low as reasonably practicable" (or ALARP) when it came to assessing and managing risk. Let me break this down into its component parts, and you can try to picture any company-related safety problem you care to imagine in mind. Ready? Let's go...

## What is reasonably practicable?

"Practicable" means it can physically be done given limitless resources. Fair enough. If it *can't* be done, then let's *not* do it, right? OK, so far so good. If it can be done regardless of the cost, then it's practicable. Let's assume it can be done, and therefore a solution is practicable.

"Reasonable" next. If there's little risk to life or limb, and to put it right will mean the organisation goes broke, it's not reasonable to expect the organisation to spend lots of time and money trying to solve a problem that doesn't need solving, and put itself out of business in the process. There's a cost benefit element in "reasonable" and there always should be. This is still the real world isn't it...?

So to be as low as reasonably practicable, we need to have a significant activity where someone is in danger of being hurt, possibly badly, and where we can reasonably be expected to provide a cost-effective solution to reduce the risk to a point where a person wouldn't get hurt, if they were behaving normally. That's risk management boiled down to its most basic form, and it doesn't seem unreasonable to me.





It's also something we do every day. Ever crossed a road? Driven a car? Boarded a plane? Climbed a tree? Climbed up a ladder? Visited the dentist? You will have done some sort of risk assessment to decide whether to proceed, before each one. I know this to be true as you're still alive. Well done! Your collective ancestors for the past 3.6 billion years would be very proud of you; you're the pinnacle of their collective efforts not to get squashed / eaten by an Allosaur / hit by an asteroid / crushed by a steam train, infected by cholera, etc., leading up to today. Their "crawling onto land" moment was all worth it.



Anyone going through life blithely skipping along **not** weighting up the odds of their potential sudden demise doesn't tend to live very long. Their ancestors are not a happy bunch, I can tell you; all that hard work for nothing.

### What's your acceptable level of risk?

John Adams postulated his theory in 1999 that everyone has their own "Risk Thermometer". In essence this theory states that for any activity, a person has a certain level of acceptable (comfortable) risk, akin to a comfortable temperature range. If something is done to make the activity safer, the person will adjust their behavior to take more risks, bringing the overall risk level back up towards the maximum acceptable level. He famously demonstrated this in a study of seatbelts, which he said failed to save lives because belted drivers simply drove faster and more recklessly since they knew the seatbelts would help keep them safe. Before you get the idea that safety doesn't work, Adams summarizes the theory as "the potential



safety benefit gets consumed as a *performance benefit*. In other words, safety measures don't do nothing - they allow us to reap the benefits of taking more risks.

We need a risk balance in our lives, and yours will be different to everyone else's; dependent on a wide range of factors including the two biggest – gender and age. It's no surprise that the people with the biggest appetite for risk are men under 30. The ones pumped with adrenaline and testosterone, the hormones that goad us into taking risks and show how brave we are. So why is it so hard for some people to grasp that? I suggest that it's because of a number of factors that have appeared in our society over the past generation:

- 1) A creeping fear of being sued if something goes wrong. It's something that's come to us from the very litigious environment of the USA. If something happens, it SURELY must be someone else's fault. Are you careless enough to spill your hot coffee in your lap and scald yourself? It's not your fault, it's the fault of the restaurant for giving you hot coffee when you asked for... er... hot coffee.
- 2) A realisation that if you make enough fuss and noise people will probably pay you to shut up and go away. *"Had an accident at work that wasn't your fault? You're owed thousands! Call 0800-SLEAZY for help. No Win, No Fee!"*
- 3) More and more detailed legislation and control over what we do at work and how we do it. There have been hundreds of new Regulations published in the UK in the past 40 years or so. (if you have a moment, Google "HSE Statutory Instruments"). We have to abide by all of these or face prosecution, fines and a risk to our reputation. As a result, a new profession has sprung up; mine!

4) And lastly, the one I think is of most concern - a failure to understand that making mistakes and having accidents teaches us to be more careful in future, because it hurts to fall and cut your knees. But we remember, and we learn and we change, and we do it better next time. This seems to be a powerful and necessary message that we're in danger of losing sight of. As James Joyce once said - **"A man's mistakes are his portals of discovery"**.

### Striking a balance

I'm not saying that we should applaud someone who has an injury - far from it, but that this risk versus safety balance needs to be restored in society. Have a think for a moment - who are the people in life that we admire most? Are they the people who do very little at the risk of failure and therefore take no risks? Or are they the risk-takers, the innovators, those that excel, those that ask the awkward questions, those that do things differently and push the boundaries of what can be done? Felix Baumgartner, take a step forward...



At ITConsilium, a good safety culture needs to be one of our widely-published key values, and for very good reasons. It's not just lip-service, but a core way of working. We must never lose sight of the fact that if we get our health and safety balance wrong, it can get in the way of us doing good business well. At the risk of yet another driving reference (*and as a keen motorcyclist, this is really starting to worry me...*) if we try to bolt it on to the business as something separate,

it can be a useless 5<sup>th</sup> wheel. It needs to be one of our drivers for making our business work more efficiently, and making life a rewarding experience. One of the challenges in my role will be to make sure that we continue to develop a meaningful safety and wellbeing culture where we get the risk balance right. If you think we're not getting it right, and that it's getting in the way of you doing your job efficiently and safely, I want you to tell me. That way, I can try to change it and hopefully make your life that little bit easier.

As a little aside to this thread, do you have cats? Bear with me. Cats are prone to a parasitic infection called *Toxoplasma gondii*. This is thought to infect 1,000 people a day in the UK through contact with infected cat litter (about 7% of the UK population; 68% in France).



Toxoplasma has been found to affect brain chemistry in rats (and chimps) leading to a reduced fear response to predators. This ensures the infected rats get eaten by cats, an essential part of the parasite's lifecycle. It forms cysts in the amygdala, the region of the brain involved in registering fear. It's also been found in a study of young motorbike racers in Spain, where almost 80% were found to be infected. It messes with the brain, changing brain chemistry, forcing us to take more risks. I've had cats all my life, and I've ridden motorbikes for over 35 years.

Ergo, my cats  
made me do it...



■ **Paul Crossland**  
has over 30 years' experience in Health, Safety and Environmental advice and consultancy. Working for UK architectural and engineering design and was involved in the development of the ITCONSILIUM electronic permit to work system "Permit to Work Manager". Paul was awarded a degree in Ecology and Environmental Pollution. He is a Chartered Member of the Institution of Occupational Health (IOSH) and a Fellow of the Royal Society for Public Health.



# Circadian Rhythm Issues: Do They Affect You?

Fatigue costs employers millions, so as a safety manager, how can you help your staff stay alert, focused, and awake?

**IT'S A scenario no manager wants to encounter: Jan, a 35-year-old office worker in San Diego had worked 4 nights in a row putting the finishing touches on a huge project as a major deadline loomed on the horizon. After work, she agreed to stay a couple hours longer to help a co-worker. When Jan finally left the office three hours later, she was so deliriously tired that she missed a step getting into her vehicle, fell forward onto her face causing serious injury. She was bruised and swollen, and was later diagnosed with a severe nasal fracture. She was out of work for 2 weeks secondary to the rhinoplasty procedure necessary to repair the fracture.**

## Statistics on Lack of Sleep

The body operates on a circadian rhythm sleep/wake cycle. It is naturally programmed for sleeping during night hours. Demanding work schedules may disrupt the body's natural cycle, leading to increased fatigue, stress and lack of concentration. According to a sleep index study conducted by the National Sleep Foundation, 68% of adults are not getting the amount of sleep required. (7-9 hours)

We are a society driven to produce, and often sleep may seem to get in the way of that. But excess productivity can be accompanied by excess risk, particularly with shift workers or those that work on projects into the night on a regular basis. In fact, those who work night and rotating shifts are almost twice as likely to be injured on the job than those working day shifts.

**Type 2 Diabetes:** Irregular sleep cycles can disrupt the quality of sleep as well as the quantity. This can often lead to a weakened insulin resistance and increase the risk of type 2 diabetes.

## The Costs

Sleep disorders are a major driver of costs in the workplace. When sleep disorders result in lost or poor sleep for an employee, the National Safety Council reports an impact on:

- Absenteeism
- Presenteeism, (being present at work but not fully functioning)
- Healthcare costs
- Injuries
- Costly accidents

The National Safety Council goes on to report a typical employer with 1,000 employees can expect to experience more than \$1 million lost each year to fatigue: \$272,000 due to absenteeism and \$776,000 due to presenteeism. An additional \$536,000 in healthcare costs could be avoided with optimization of sleep health.

## Solutions

Investigators in the Sleep Matters Initiative, led by directors from Brigham Health and Harvard Medical School say, "Promotion of healthy sleep is a win-win for both employers and employees, enhancing quality of life and longevity for workers while improving productivity and reducing health care costs for employers. Additionally, occupational fatigue-management programmes can

increase knowledge of sleep disorders, educate participants on the impact of reduced alertness due to sleep deficiency, and teach fatigue countermeasures, as well as screen for untreated sleep disorders."

Organisational changes that can help workers with safety and productivity according to the National Sleep Foundation:

- Work environment: A work environment that is cool and bright helps shift workers stay alert on the job. Exposure to bright light or sunlight (if sun is still up) can help improve alertness. Giving workers ability to stand up, stretch or walk periodically is also important. If there is food on site, offer healthy options like vegetables and fruits to keep workers' energy up and promote good health as well as blood sugar regulation.

■ Arranging workloads: If possible, shift workers should plan to do the work that requires the most concentration and skill (carries highest safety risks) at the time in their shift when they are most alert. Even employees who work traditional hours should plan to do their most vital tasks early in their day.

There are many physiological and psychological factors that could be impaired due to working extended or irregular hours. The Federal Aviation Administration uses an I'M SAFE checklist for employees to assess themselves throughout their workday. This is a valuable tool for any industry to use, giving employees an opportunity to address any issues they may have that would render them unsafe in their workplace setting.

The I'M SAFE checklist for clinicians to assess fatigue and fitness to work offers this set of simple questions that you can ask yourself:

**Illness:** Do I have any symptoms?

**Medication:** Have I been taking prescription or over the counter drugs?

**Stress:** Am I under psychological pressure from the job, financial matters, family?

**Alcohol:** Have I consumed alcohol within 8 hours?

**Fatigue:** Am I tired and not adequately rested?

**Emotion:** Am I emotionally upset?

No matter the work environment, awareness of the dangers of long work hours and extended, irregular work hours for employees is a serious matter. This also is true for employees who travel frequently and are subject to time changes. Using education and workplace organization, employers can help improve their health care costs, productivity and even save lives.



■ **Samantha Carroll RN, BSN, CCM** is a Clinical Nurse Supervisor for The Kingstree Group, a 20 year old disability management company specializing in reduction of Workers' Compensation cost. With a background in Orthopedic Trauma, Carroll manages a team of national nurses who provide injured workers with all the necessary care throughout the duration of their recovery. Kingstree nurses work collaboratively with the injured worker, medical provider and employers to ensure positive claim resolution.



# Tyre Safety Explained – What You Need to Know

John Davidge provides tyre safety advice and guidance for fleet drivers that goes well beyond winter driving to help your staff stay safe on the roads no matter the conditions.







**TYRES are the only link between your vehicle and the road – that’s an area roughly equal to the sole of a size 10 shoe on each corner of the vehicle, so having the right tyres, correctly inflated and in good condition is vital for driver safety.**

I’ve collected some pertinent facts and advice from my years of driver training experience for you to disseminate to staff and fleet managers to ensure that not only are staff safe on the roads, but they reduce their fuel use and reduce costs.

### The Facts About Tyre Safety

Tyres carry the entire weight of your car. A load of up to 50 times their own weight.<sup>1</sup> This is a huge burden to place upon four tyres, which is why it’s important that they are inflated correctly and are in good condition.

The legal minimum tyre tread depth in the UK and Europe is 1.6mm across the central three-quarters of the tyre. This tread must meet this requirement across the entire circumference of the tyre.

However, according to research it’s estimated that over 50% of vehicles have at least one tyre below the 1.6mm minimum legal tread depth.<sup>2</sup>

### Under-Inflated and Defective Tyres

39% of motorists are driving on under-inflated tyres which, apart from being dangerous, contribute an additional 600,000 tonnes of CO<sub>2</sub> to the atmosphere. It’s also wasting some 244 million litres of fuel, at an estimated cost of £337 million a year.<sup>3</sup>

1,200 road casualties and 205 fatalities were caused on Britain’s roads in 2011 as a direct result of illegal, defective or under-inflated tyres.

For each illegal or defective tyre, the potential penalty up to £2,500 and three penalty points.<sup>4</sup>

### Driving on Wet Roads

Tyre tread is for water dispersal – at 70mph, all four tyres (if new with 8mm tread depth) could be shifting three gallons (13.4 litres) of water every second. A reduced tread equals reduced water dispersal.

This causes an effect to wet braking efficiency. Wet braking efficiency is dramatically affected by tread depth. It will take 50% longer to brake from 62 to 37 mph with tyres at the legal minimum depth, compared to new tyres.

### Advice for Your Fleet Drivers

#### TYRE INFLATION PRESSURE

Always ensure the inflation pressure complies with the figures in the vehicle handbook. This ensures you have optimum grip, good fuel economy and the best chance of avoiding punctures.

Inflation pressures can often be found on a label in the driver door panel area and are expressed in bar [metric] or p.s.i. [imperial].

Always set your inflation pressures when the tyres are cold. After a motorway run, the tyres will have heated up, raising the inflation pressure by 0.2 - 0.4 bar.

Always replace the valve caps. This helps prevent build-up of dirt that can affect the valve.

#### HOW TO INSPECT YOUR TYRES

Every time you fill up with fuel, carry out a visual inspection of the tyre sidewalls and as much of the tread as you can see.



A popular way to test tyre tread is to use a 20p. Take a 20p coin and insert it into the grooves on the tyre, if you can't see the outer band of the tyre, your tyres should be safe. If

you can see that band get your tyres checked out by a professional as they could be unsafe. Conduct the 20p test twice a month and before long journeys to be safe.



### COMMON TYRE SAFETY ADVICE

It's important to try to avoid debris in the road and potholes where possible. By looking well ahead and planning your road positioning you can avoid most serious impacts. Serious tyre damage is not always immediately apparent, so make sure you see a professional if you're unsure.

Another common effect on tyre wear is 'dry steering'. Dry steering is the act of turning the steering wheel when stationary. Try to avoid this and only turn the steering wheel when moving.

At every service, request that the steering tracking be checked, as inaccurate tracking can cause excessive wear and handling problems.

Vibration through the steering wheel could indicate a tyre balance problem. Don't ignore this – get a specialist to check this out before serious steering problems occur.

If you have a puncture, never attempt to replace it yourself, particularly on a motorway or dual carriageway. Call out for roadside assistance.

### WHEN SHOULD YOU REPLACE YOUR TYRES?

Although the legal limit is 1.6mm of tread across three quarters of the tread width for the entire circumference, we would strongly recommend replacing tyres when they reach 3mm. This will ensure that fuel efficiency is at an optimum and that your staff stay safe.



**John Davidge**  
is Head of Fleet  
Technical at Cardinus  
Risk Management.

*John served for 15 years policing the roads as an officer, where he saw the results of driving errors first-hand. He holds the National General Certificate from the National Examining Board in Occupational Safety and Health.*

1. Michelin Tyres 2012
2. Michelin Tyres 2012
3. DfT Annual Statistics 2012
4. DVLA Regulations



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# Modern Travel Risk Management: What it Means, and Why You Need It

Stuart Nash describes the five-step cycle his company takes towards travel management, and looks at modern travel management methods.



**FOR any company, the safety of your employees is of the utmost importance, especially when it comes to those workers, employees or managers that frequently travel abroad for business. But when it comes to managing the risks of that travel, are you doing enough?**

The majority of businesses in the UK might say that they are covering all their bases, but in fact when it comes to a deeper awareness and understanding of the moral, legal and ethical requirements where travel is a frequent feature, many areas can be found lacking.

Changes in business culture, trends in accommodation booking and attitudes to travel have forced business to adopt different approaches to how they handle those risks, working to identify and mitigate threats with proportionate and timely measures. It's possible to turn a potential Achilles' Heel into a well-oiled machine in no time.

If you're efficient in all other areas of your business, why wouldn't you want the same when it comes to your travel policies and procedures? For travel risk management, these are the foundations to ensure the stability of just about everything else above it.

**The Need for Travel Risk Management and Mitigation**

A frequent and often-used phrase in just about any business, travel risk management is more than simply filling out paperwork and performing lip service.

It's the framework that organisations can work from to develop more effective, practical and safe methods of travel, especially when it comes to staff that

are frequent flyers, or work in far-flung corners of the globe.

As such, there's never been more of a need than there is today to ensure that travel risk management is an accepted norm in the daily culture of business operations, rather than an optional add-on. At Alchemy Global, we deploy a specifically designed five-step cycle to ensure every one of those needs are met:

**PREPARE**

Before other travel responsibilities, it's important to set the wheels in motion with a strong commitment to travel risk management before the wheels even leave the runway. Ensuring you know who the risk owner is for your travel plan, as well as establishing a risk appetite, are must.

If you're unsure that you're doing enough, then training is especially valuable at this point, offering access to initial or refresher training on how best to mitigate and manage all potential risks in a more clear-cut way. Individual training can be expensive and difficult to coordinate for a large workforce, which is why e-learning and access to employee training records is often a preferred route. Of course, ensuring that appropriate, commensurate and relevant travel insurance is in place is also necessary prior to any travel – providing safety to your staff and support to your travel plans from day one.

**ASSESS**

As with any corporate activity, assessment of threat and risks need to be carried out prior to travel. Not only must this include general risks based on the country or city of travel, but any robust risk assessment should also include all aspects of the individual's work and role within their capacity for travel. This individual risk

profile helps to ensure a higher level of safety, ensuring better managed and mitigated risk.

**APPROVE**

Once a business has a solid understanding of the risks involved in travel, putting a formal approval process in place that can be audited is the next step. Depending on the size and displaced nature of an organisation, there can be a multitude of different responsibilities that can come under this process. A trip might need to be approved by a local or regional security manager, it might require a telephone briefing or to involve other specialists.

From approval for trips to informed decision-making, as well as providing the traveller with safeguarding information and relevant insurance cover, alongside internal concerns such as prohibited activities and violations of company policy.

**DEPLOY**

Following approval, what's the next step you need to take to ensure the best possible risk mitigation for your traveller? Though this may vary according to risk level, having a firm understanding of their requirements, the ability to dispense valuable advice and insight into local support and information are all vital for successful deployment.

At Alchemy Global, we know deployment is often the first stage in which businesses can feel they're losing their grip on their employees, and are unable to offer them the same level of support. But utilising local partners, as well as complimentary systems that confirm the location of workers, can take the guesswork out of travel, and provide up-to-date information on threats, risk levels and protocols.





### OPERATIONS

Open lines of contact, upholding safety protocols, intelligence and fielding everyday concerns are as much a part of travel risk management as any large events and should be catered to appropriately by offering the correct level of support and management. Businesses can go further by ensuring all these needs are morally, and legally met.

Of course, those potential disasters should be considered – from triaging a workforce with mass communications, knowing what to do in an emergency or even understand the media impact of a situation – but the moral and legal obligations for an organisation should spread far further than simply looking at the worst-case scenario.

### How businesses can do more

You might be on-board with making amends to the way your business handles travel risks, but the next step is to implement those new procedures practically and effectively. Creating a plan on how to begin to approach any concerns about risk factors when travelling abroad is an excellent place to start, and is the perfect way for businesses to build a greater understanding.

An understanding of the risk factors included in that work can provide a foundation to build on when it comes to introducing more streamline and appropriate methods of risk management. Of course, not all risks are of equal level, with issues like kidnapping or espionage always essential to consider but far more

unlikely to occur. It's important to have a plan in place for all eventualities, not just the ones that can cause the most harm.

### Setting yourself up for success

As with any other specialist requirement, choosing to partner with a travel risk management external support team could offer the ideal way for a business to integrate new processes into your existing ones, allowing for the inclusion of safeguarding and legally required services without disrupting current procedures and routines.

To set yourself up for success, employing an outside team is very often the best choice. For many businesses with variable needs, it can allow for the flexibility and scalability needed to perform under ebbs





turf, they know their workers, and above all, they know their business. While this may all be true, if that business is not equipped to handle a wide range of risk management requirements, they aren't equipped to offer their employees, executives or associates with the best duty of care and safety during travel.

For businesses that take travel risk management seriously, the rewards are soon made apparent, from the smoother internal control of processes to increased morale and safety amongst the most at-risk staff in their employ.

### The tools you need to go further

They say that a workman is only as good as his tools. But with an outsourced risk management team, you gain not only the tools but the skills behind them too. As it is a specialist area, often doing what's best for your business means putting it in the hands of the experts, and trusting them to do the job above and beyond in-house capabilities.

Of course, with the evolution of technology globally, there's never been more ways to keep in contact, stay in communication or know the location of the people you work with, wherever they are in the world. To stay ahead, it's important to understand the impact of technology as part of any form of business travel; both its benefits and its downsides.

From simple queries and concerns to full-scale crisis intervention, having the right technology for the job can mean the difference between providing the care an employee needs and failing to watch out for them in the required ways, morally or legally. For any business, ensuring that support is integral, not only

to morale but to fulfil their obligation to support those in their care.


With the correct tools at your disposal, that technology can work to your advantage, offering you unparalleled access to information that helps keep your employees, workers and executives in your sights. Not only can you fulfil your obligations both legally and morally, but you can also offer peace of mind with reliable technology that is proven to work.

There's no modern business out there today that hasn't used technology to its advantage in some way or other, so taking hold of the functionalities to help ensure your duty of care to your employees is covered is a small price to pay to lower the level of unexpected risk to those in the care of your company.

and flows in the level of safeguarding and management required, ensuring that needs are met no matter what the scenario – from the loss of baggage to access to reliable off-site communications.

One poignant example for where an internal team may struggle with the broader commitment of running mitigation and risk management is during large-scale relocations or even natural disasters, in which the requirements for a service will spike, from access to on-point care and support to the management of communications and even the location of workers and staff.

A mistake many businesses make is assuming they can do it all better themselves – after all, they know the



**Stuart spent 13 years in the British Royal Air Force and was honoured with a Queens Commendation for Bravery. During his early military service, Stuart qualified as a parachute-trained infantry soldier, later retraining to become an Air Loadmaster on Chinook helicopters. Since 2008 he has become an accomplished and experienced MD with wealth of international security management and consultancy experience. As MD of Alchemy Global he is responsible for driving commercial strategy, providing operational leadership and leading key client account management.**



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- Risk analysis and audits
- Development of corporate risk policies and procedures
- Bespoke risk avoidance and hostile environment training
- Strategies for lone workers
- Employee risk management advice, information and support
- Strategy development to reduce organisational risk
- On-going reviews and strategy development

Learn about our strategic and tactical services at [www.cardinus.com/security/](http://www.cardinus.com/security/)

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