

Fit for Growth

Building a resilient and valuable
travel risk programme for COVID-19
and beyond.

Research and advice for senior managers and decision-makers
in HR, travel, medical and security.



► Why Should I Read This? ◀

Key takeaways

The Dynamic Workforce

Support Shortcomings

The Performance Impact

Barriers to Resilience

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Why should I read this?

Your company's most valuable asset is your people. In today's globalised, hyper-connected and volatile world, there's one group that will make an outsized contribution to your COVID-19 recovery and long-term commercial performance.

We call them the **Dynamic Workforce**.

Before the pandemic hit, this highly mobile group of employees worked internationally to deliver growth. As such, they will be among the first to return to business travel and international assignments — establishing essential overseas operations, forging cross-border relationships and winning business in new markets.

The demands on these elite performers as they travel the globe can take a toll on their wellbeing, especially confronted with the risk of Coronavirus. Without the right support, the Dynamic Workforce cannot keep safe, healthy and deliver results.

Yet businesses are routinely failing to give them the care they need to succeed — to the detriment of their performance and their firms' growth prospects.

This toolkit outlines the findings from new research into:

- The travel risk support that the Dynamic Workforce requires today
- How they rate the care they receive
- The gaps between the two.

We spoke to a panel of experts in the field of workforce resilience; and interviewed 500 employees at large US and European firms, who often travel abroad on business, or are based in foreign countries much of the year.

Read on to discover how you can (re)build your travel risk programme to be fit for growth in a post-pandemic world.



Key takeaways

Our toolkit combines research and insight to help you get the best from your Dynamic Workforce.

Our **independent research findings** will help you to understand:

- The value the Dynamic Workforce creates for organisations
- The impact international travel has on their wellbeing
- The support they need while away from home
- What they feel is lacking in their firm's travel risk programmes
- The effect on their performance, and on the growth trajectory of their businesses
- The opportunity cost of not looking after them properly

Our **practical advice** and **best practice** guidance will help you to:

- Make the business case for better workforce resilience
- Take a different approach to resilience in today's volatile risk climate — including a return to travel
- Break down structural silos, and drive consensus and collaboration between the relevant stakeholders (HR, travel, medical, security)
- Instill a holistic and positive resilience culture
- Ensure your programme delivers consistent and comprehensive support to the people who need it most and is optimised for post-pandemic travel

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THE DYNAMIC WORKFORCE

Who are they and what do they deliver?

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A \$62 billion asset

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A \$62 billion asset

Typically aged 35-44, the Dynamic Workforce describe themselves as 'confident', 'energetic' and 'positive', which may explain why they're regularly sent on vital international assignments.

They spend an average of 10% of their time working abroad. Nearly half (43%) travel abroad at least once a month, while a further 17% do so weekly.

They're jetted into foreign places to lead a wide range of important tasks — most commonly, securing finance, hiring talent and winning new business (see figures to the right).

This helps their firms to grow revenues, defend market positions and protect profit margins.

As a result, they estimate that they contribute up to 14% of their businesses' turnover — that's \$62 billion to the top line of the organisations they work for.

BUSINESS REASONS FOR TRAVEL

Securing finance for a new project

41%

Hiring talent

39%

Winning new business

39%

Identifying and onboarding new suppliers

37%

Identifying and onboarding new partners

33%

Establishing foreign operations

31%

Establishing joint ventures

29%

Overseeing mergers and acquisitions

13%

SUPPORT SHORTCOMINGS

What's missing from travel risk programmes?

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Due care and attention?

The Dynamic Workforce has a lot on their shoulders. They're regularly asked to deliver strategically critical results in unfamiliar – and sometimes unstable – environments. Frequent travellers face a growing array of risks: from minor disruptions like travel delays; to major threats such as conflict, terror attacks, weather events, natural disasters, and violent protests and disorder. COVID-19 has served as a reminder of the vulnerability of global systems and highlighted the contribution of this group.

Dynamic workers require a higher standard of care while away on business: one which reflects their importance to their organisations, and the strategic nature of their assignments. The travel risk policies and procedures put in place for the wider workforce won't meet this group's unique needs.



So how resilient is the Dynamic Workforce today?

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Risky business

Given the international nature of their roles, the Dynamic Workforce is used to experiencing security, travel, service and medical incidents while away on business.

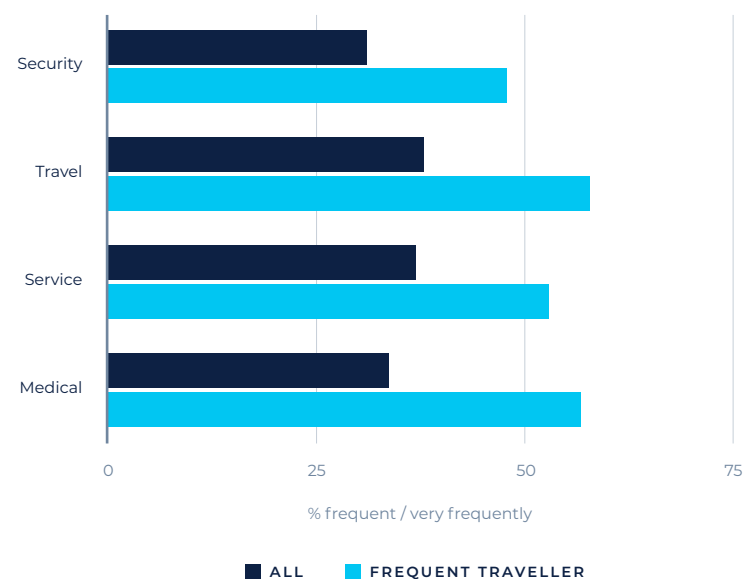
Even so, it's worrying that around half of the most frequent travellers regularly experience all four of these.

And it's concerning that they lack confidence in their companies' ability to protect them when things go awry.

Only around half say their employer provides good policies, information, technology and medical care (we'll look at these in more detail later in this toolkit).

Alarmingly, 63% feel they're not fully prepared to take quick action and return to safety, or to recover emotionally, when incidents happen.

INCIDENTS EXPERIENCED WHILE AWAY ON BUSINESS



THE PERFORMANCE IMPACT

How do travel risk failings affect dynamic workers and their firms?

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Greater resilience, faster growth

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Off peak

The impact of this lack of confidence in businesses' travel risk programmes is clear. Dynamic workers told us that failings in the care they receive are limiting their ability to deliver.

Only a quarter (28%) say they're fully able to operate at their peak while away on business. And the majority (56%) believe their inability to do so has affected an international project they've worked on.

On average, they feel they could boost their productivity by nearly a fifth (18%) if able to perform to their best. That represents an extra day's output per week from each dynamic employee.

Worse, these crucial contributors have a stark message for their employers: more than half (51%) are ready to leave if they're not adequately supported on their travels.

- 
- Able to operate at peak while away on business (28%)
 - Ready to leave if not adequately supported on travels (51%)
 - Issues have adversely affected an international project (58%)

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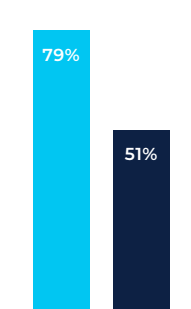
Greater resilience, faster growth

There's a strong link between effective resilience support and business growth. Our analysis uncovered a clear correlation between a satisfied Dynamic Workforce and the growth rates their firms achieve. As global organisations seek to reestablish commercial performance following COVID-19 and ride out the impending economic downturn, this connection will become all the more important.

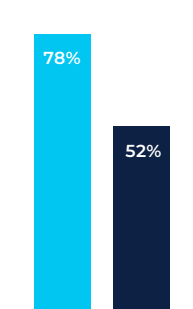
 Fast-growth firms
 No-growth firms

Elite performers feel significantly better supported in fast-growth organisations than in those posting no growth:

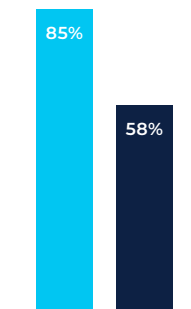
They can therefore perform better, and contribute far more value, in fast-growth businesses:



Individuals feel well protected physically by the company's **health and safety** policies and procedures.



Individuals feel well supported by the company's **wellbeing** and **mental health** policies and procedures.



Individuals rate their international assignments as **'successful'** or **'very successful'**.



Individuals' average estimate of the financial value of their foreign assignments over the past year.

BARRIERS TO RESILIENCE

What's preventing firms from getting it right?

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Underlying causes

Stakeholder silos

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Underlying causes

Organisations are meeting their baseline duty of care to their travelling employees. But they're failing to consider the value gains they could achieve by building a more resilient workforce.

For elite performers in particular, there's a strong business case for more robust travel risk programmes, which will foster better performance while managing downside risks.

So why aren't companies enabling these star contributors to perform at their best away from home?

Our study reveals two common, yet fundamental, problems with companies' travel risk programmes:

- 1 A lack of consensus and coordination between the departments responsible for workforce resilience
- 2 An emphasis on physical health and safety, at the expense of mental health and emotional wellbeing



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Stakeholder silos

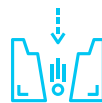
In international firms, responsibility for workforce resilience sits across four stakeholder groups: security, travel, HR and medical.

But all too often, these departments work in silos. This creates gaps, conflicts and overlaps, which impair the quality of support given to dynamic workers; and it damages their confidence in the company's ability to look after them.

Sure enough, our research found that:



64% of more frequent travellers often get contradictory information from security, travel, HR and medical teams



62% say issues often fall between gaps in the responsibilities of the four teams



54% routinely receive duplicate information



50% get out-of-date information on a regular basis

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The wellbeing blindspot

Dynamic workers also highlight a lack of care for their psychological health, compared to their physical safety.

Though 73% feel well protected physically while travelling abroad, many express concerns about their mental health and emotional wellbeing.

 Frequent travellers All employees

Close to half (45%) say they often feel lonely when away on business, rising to 62% among more frequent travellers.



A similar number (48%) believe their firm prioritises their physical safety over their mental health, increasing to 66% of frequent travellers.



And they're less than impressed with the psychological support they receive. Half of them (and three quarters of more frequent travellers) describe it as "too generic".



Two in five (40%) feel that the psychological toll of frequent and erratic international travel is largely ignored; two thirds (66%) of frequent travellers feel this way.

A FRAMEWORK FOR SUCCESS

What does an effective travel risk programme look like?

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Raising the resilience bar

So how can businesses move from duty of care to fit for growth? How do they create travel risk programmes that enable the Dynamic Workforce to operate at peak performance in a post-pandemic world?

Anvil Group has developed a best practice approach for designing programmes that deliver resilient teams and better performance in an ever-changing risk landscape. Our **FIRE Framework** sets out the four key dimensions of high-quality support.

The most effective programmes are:



FLEXIBLE

Best-in-class technology delivers compelling and personalised user experiences, which reflect individuals' specific needs and situations.



INTEGRATED

Stakeholders work together to provide consistent, comprehensive information and guidance, and to prevent contradiction, duplication and gaps in responsibility.



RESPONSIVE

Hyper-awareness of the changing risk environment enables real-time reactions to incidents, and rapid policy change where required.



EMPATHETIC

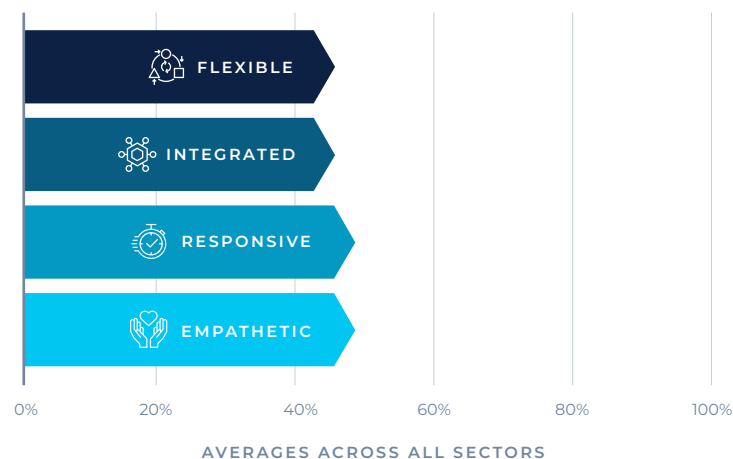
The programme is based on a holistic view of traveller wellbeing and both physical and mental health, demonstrating a deep understanding of the strain international travel places on employees.


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How do firms measure up?

We asked the Dynamic Workforce how flexible, integrated, responsive and empathetic the support they receive really is. The results do not make easy reading.

Close to half of respondents rate their employers negatively for all four factors (see below).

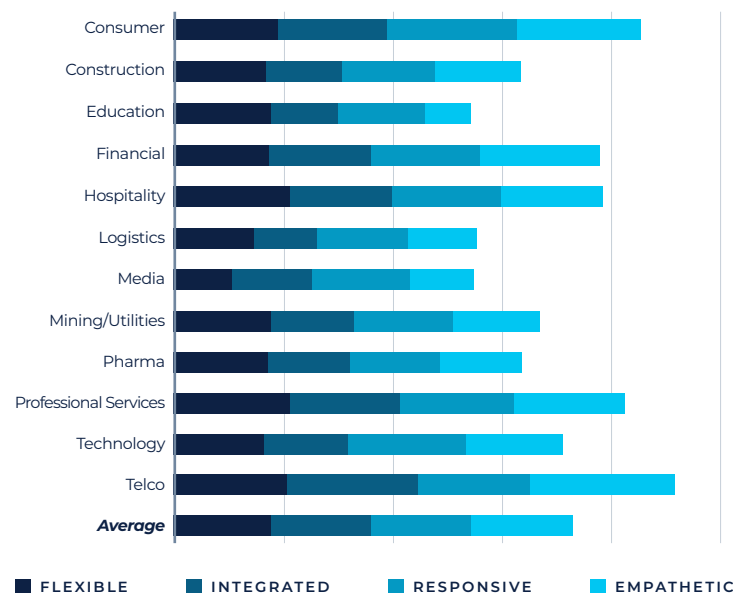


Looking at the results by sector (see below), the industries with the most effective programmes are:

- Education
- Logistics
- Media

By contrast, the worst-performing industries are:

- Telecommunications
- Consumer goods
- Professional services



A FRAMEWORK FOR SUCCESS

What do flexible, integrated, responsive and empathetic programmes look like?

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Why flexibility matters

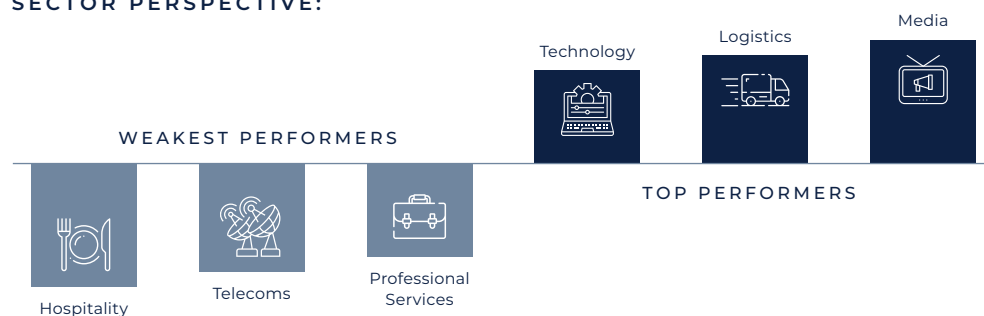
Technology underpins the needs of dynamic workers. Plans change, so do global travel restrictions, therefore travel risk programmes must be built to flex. The Dynamic Workforce is a prized asset, and the technology they rely on while travelling should reflect their value, and the strategic nature of their assignments.

Yet almost half (45%) of them give their businesses' support programmes a negative rating for flexibility.

At the same time:

- just 39% of respondents say their travel technology is fit for purpose
- only 49% rate their employer positively for providing new and flexible travel technology

SECTOR PERSPECTIVE:



Digital tools are key to giving these employees access to risk information, important documents and updates; and to ensuring they can quickly alert their company if an incident occurs.

User experience matters too. If technology is slow or outmoded, employees will disengage — potentially putting themselves at risk.

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The expert view: Flexibility through technology



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How can technology help deliver flexible travel support?

Technology plays an essential role in getting the right support to the right people at the right time. And digital tools allow you to create slick, connected and intuitive user experiences that will engage travellers with the information you're sending them.

In today's fast-paced, digitised world, generic solutions won't suffice. The information, advice and assistance offered must be tailored to individual needs and circumstances, and the very latest situation in the places they visit.

For example, tech-enabled travel risk programmes automatically generate pre-trip medical screening, and bespoke briefings, for higher-risk employees or locations.

What makes a travel risk management platform effective?

In a word: connectivity.

It's not possible to keep up with emerging risks, and react to them in real time, if your technology isn't joined up. You need to assess and manage risk on one integrated platform, and keep in touch with your employees via a single point of contact.

Where do firms' travel risk platforms tend to fall short?

We see two common issues. Firstly, technology is often purchased in silos. So different departments have different tracking platforms, communications tools, traveller apps, and so on. This is clearly inefficient — and, crucially, it's disjointed.

Secondly, when firms put travel risk solutions in place, they typically prioritise back-end efficiencies over smooth, integrated user experiences.

What happens as a result?

Both issues can lead to employees getting conflicting advice and information from multiple sources. This causes frustration and anxiety at what may already be a stressful time. And it could leave employees at risk if they fail to follow the correct guidance or process.

How can organisations be sure their technology is fit for purpose?

Stress testing platforms against a range of hypothetical situations is a useful way to expose gaps and user experience failures. Doing this regularly and proactively will ensure that weaknesses aren't discovered during an actual crisis.

Matthew Judge, Group Managing Director for Anvil Group

Why integration matters

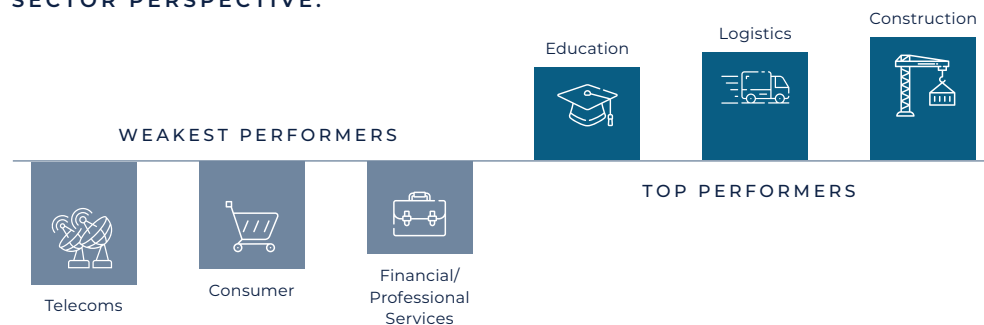
The Dynamic Workforce regularly experiences gaps, overlaps and contradictions in the information provided to them. This leads to confusion and frustration for travellers, and significant cost inefficiencies for the business.

What's more, policies designed in isolation can intensify the risks travellers face. For example, insisting on indirect flights to cut costs may mean more stopovers in more locations, increasing the risk of incidents occurring.

However, approaching half (45%) of the Dynamic Workforce rate their travel support negatively for integration. Meanwhile:

- 43% (of respondents overall) **often** receive conflicting information from their security, travel, HR and medical departments
- 38% **regularly** see issues fall between gaps in the responsibilities of these departments.

SECTOR PERSPECTIVE:



"We have all the right resources in place for a great travel risk programme. But our biggest challenge is how to integrate tech, operations and stakeholders to deliver a tailored and coordinated response. We're prioritising collaboration, and looking for opportunities to rationalise our tech support, so we can deliver clear, consistent and personalised communications to our mobile workforce."

Director of International Benefits,
World Leading Entertainment & Mass
Media Company

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The expert view: Unite and advocate



Why are the four stakeholder groups so important?

No one business unit has all the skills and knowledge to build an effective travel risk programme — particularly for the Dynamic Workforce. The necessary expertise sits across the security, travel, HR and medical teams.

Integrating your travel risk programme means bringing these teams and others together to establish a common understanding of three things: the unique needs of this elite group; what dynamic workers need from your travel risk programme; and where it's falling short.

How do you bring them together?

Key stakeholders are usually set up to work in silos, with their own responsibilities, budgets and targets.

So you need to operationalise collaboration between them.

That means designing and implementing initiatives to get them sharing accountability, and cooperating to build a resilient workforce. Establishing a joint forum or working group is an effective start.

What do they need to achieve in the short term?

Your first priority should be to unite around a shared vision of what resilience means to the Dynamic Workforce, and how you can cooperate to achieve it.

Joint procurement of the right systems should also be high on the to-do list, so as to overcome gaps, conflicts and overlaps, while driving cost efficiencies.

How do you sustain collaboration in the longer term?

It's important to appoint a Dynamic Workforce resilience champion. A senior member of the team should take ownership of the travel risk agenda, and campaign internally for the high-quality support your international elite demands.

Cal Pratt, Managing Director - Americas, Anvil Group

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Why responsiveness matters



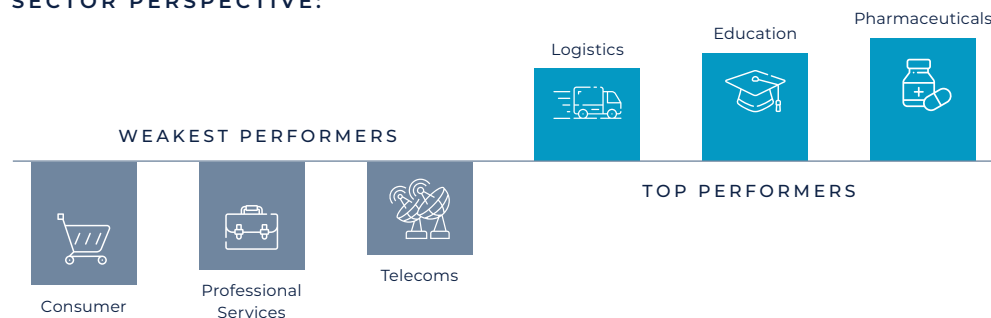
Travel risk management is not a static exercise. Risk factors are constantly changing, and individual travellers have varying needs. Falling back on standardised policies, briefings or response mechanisms fails to recognise these shifts, and their potential impact on the safety and wellbeing of the Dynamic Workforce abroad.

Only 46% of dynamic workers describe their employers as good at providing responsive support. A minority also feel that their organisations are adept at:

- matching policies and procedures to existing safety issues (48%)
- adapting policies and procedures to emerging risks (46%)

Meanwhile, two in five (40%) believe their firms' safety policies quickly become outdated in today's risk environment.

SECTOR PERSPECTIVE:



“Responsive travel risk programmes don’t happen by accident – they must be designed. You need to create systems and built-in mechanisms that track changes in the risk environment, then update guidance accordingly.

It’s also vital to recognise how such changes could affect your travellers, based on their live location and medical history.”

Head of Security, World Leading Consumer Goods Company



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The expert view: Embedding responsiveness



What makes a travel risk programme responsive?

It starts with an understanding of the risk environment wherever your employees are, at all times.

The systems and processes you use for tracking events, assessing risks and updating employees must also be capable of generating an immediate response.

How can organisations do this in real time?

It requires comprehensive and dynamic intelligence-gathering and ongoing risk assessments.

These should be carried out at a dedicated control centre, underpinned by a fully integrated technology platform.

Response and escalation processes should be in proportion to the destination risks involved and designed to instil confidence in those travelling that the organisation recognises their needs and is there for them whenever required.

How do they respond to employees' individual needs?

Your travel risk policies and processes should reflect the holistic risk picture associated with each person's itinerary, assignment, and physical and mental health.

Whether in-house, or provided by a professional outsourced service, your employees should have access to a 24/7 helpline and information briefings that are dynamic and applicable to their own personal safety.

If they routinely travel to the same location, they only need the very latest updates for each next trip.

They should also be fully aware of how to conduct themselves should an incident occur and know a support mechanism is in place for them if required.

Graham Clarke, Acclaimed Security Consultant and Resilience Expert

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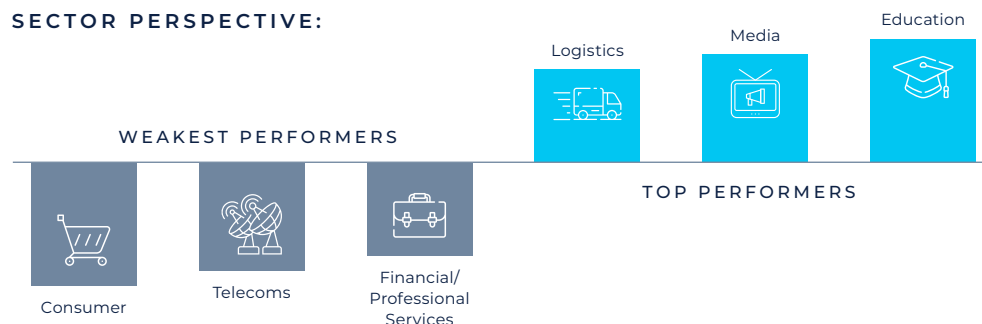
Travel risk programmes must be sensitive to the psychological health of the Dynamic Workforce. The strain of international business travel can impair the performance of even your brightest stars.

This means taking a holistic view of their health, giving equal weight to mental and physical needs. And it means taking each employee's condition and wellness requirements into account. That's how to ensure the support you provide makes them feel supported — and valued — as individuals. Yet only 46% of elite performers rate their businesses as good at delivering empathetic care. In addition:

- Half (48%) believe their firm prioritises their physical safety over their mental health and emotional wellbeing
- Two in five (40%) feel that the psychological toll of frequent and erratic international travel is largely ignored by their company

A change in mindset is required for organisations to address these issues. Priorities must shift from preventing ill health in isolation, to promoting overall wellness; from saving cost to sustaining performance.

SECTOR PERSPECTIVE:



“People are at their most vulnerable when in unfamiliar places and under pressure to deliver. Pre-travel medical screening is an opportunity missed by many organisations to assess the physical, mental and emotional health of would-be travellers ahead of time. By proactively flagging any specific needs to support and promote good physical and psychological health, creating a plan and allocating the right resources, companies can enable their teams to be more resilient.”

Dr Juliane Kause, Chief Medical Officer at Anvil Group and Lead Emergency Care Consultant at University Hospital Southampton

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The expert view: Accentuate the positive



Is there a proven link between employee wellbeing and organisational performance?

Countless studies have demonstrated the connection.

Deloitte, for example, estimates that poor mental health costs UK businesses up to £45 billion a year. While a study by LSE estimated that a £45 million investment in wellbeing gave Royal Mail a £227 million return.

So why aren't firms getting wellbeing right?

Most focus on protecting people from ill health, as required by their duty-of-care obligations. But there's a better way of supporting productivity.

Dedicating your time and resources to avoiding illness among your travelling population is a negative preoccupation. Instead, organisations should promote wellness — a more positive aim — so as to forge confident wellbeing cultures.

Moving from prevention to performance creates a virtuous circle, where strong, holistic health becomes the norm.

How can organisations shift their mindset?

Introducing minimum wellbeing standards and best practice guidelines — for mental, emotional and physical health — is a useful first step.

Then start small. Set up pilot programmes to build and test new wellbeing initiatives. Appoint working groups to implement them and report back on the impact.

Do different teams need different support?

Yes. Nurturing the wellbeing of travelling, high-performance teams demands a different level of support: one that's in line with the expectations on them, and their crucial role in delivering growth.

Effective travel risk programmes are based on a deep understanding of this group's unique requirements as internationally mobile individuals.

Dr Lucy Rattrie, Founder of Sona and workplace wellbeing expert

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How do firms measure up?

What do flexible, integrated, responsive and empathetic programmes look like?

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Integrated

Responsive

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Navigating a return to travel

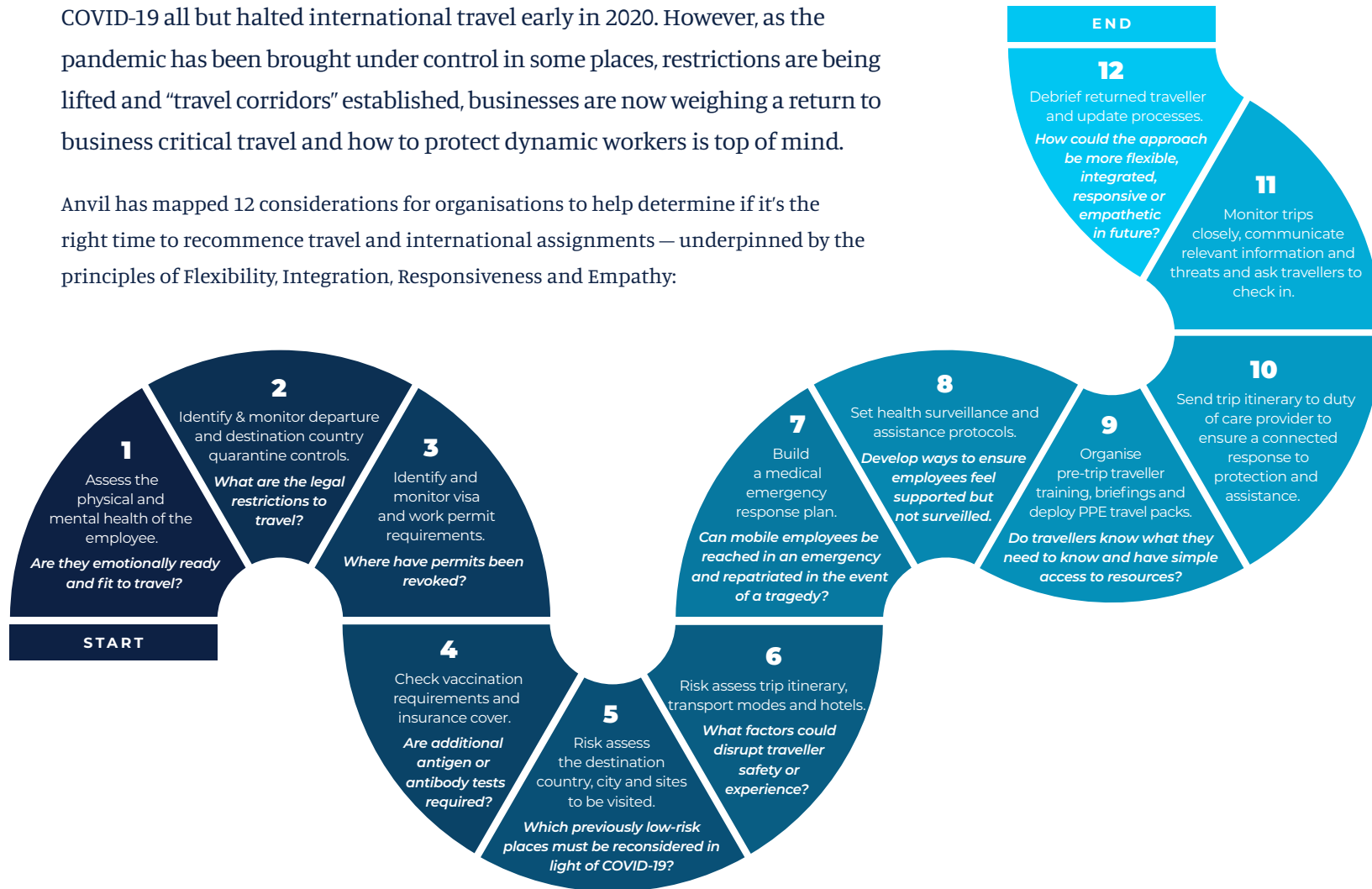
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Navigating a return to travel

COVID-19 all but halted international travel early in 2020. However, as the pandemic has been brought under control in some places, restrictions are being lifted and “travel corridors” established, businesses are now weighing a return to business critical travel and how to protect dynamic workers is top of mind.

Anvil has mapped 12 considerations for organisations to help determine if it’s the right time to recommence travel and international assignments — underpinned by the principles of Flexibility, Integration, Responsiveness and Empathy:



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(Re)build a programme fit for growth

The Dynamic Workforce needs a higher level of travel support. More connected, consistent and comprehensive programmes are required if they're to succeed and deliver growth. This demands a different approach. But how do you transform resilience in your organisation? What's the best way to break down silos, manage risk and ensure that you're meeting the needs of your elite performers? And how do you manage a return to travel following the Coronavirus pandemic in this context?

There are three crucial steps involved in developing a travel risk programme that's fit for growth:



1. Build a new team

Connect senior members of the security, travel, HR and medical departments, to form a team dedicated to improving support for frequent travellers. Create a platform for them to come together regularly, and appoint a 'resilience champion' for the Dynamic Workforce specifically.



2. Build a new vision

Get your new team, and colleagues in other business units, to create a shared understanding of what resilience means for your dynamic workers. Base that vision on a positive objective — instilling wellbeing — rather than a negative concern like preventing ill health.



3. Build a new infrastructure

Identify and implement the technology, policies and procedures and post-pandemic best practices you need to enable the Dynamic Workforce to perform at their best. These should be designed to underpin flexible, integrated, responsive and empathetic care — before, during and after travel.

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Make the case for change

You know you need to transform your approach to better support the Dynamic Workforce, and you know how to kick-start the process. But first you'll need to make the business case. How can you convince the board to invest?

The research in this toolkit is a good starting point. Let's recap:

- The dynamic workers we studied contribute some £62 billion to their companies' turnover each year
- Yet 72% can't operate at their peak while away on business
- 51% will quit if they are not supported to perform

You should also carry out a rigorous assessment of your existing travel risk programme.

Our free diagnostic tool evaluates performance for the four dimensions of the FIRE framework, and benchmarks it against the views of the Dynamic Workforce. It will uncover potential gaps in support, and help you identify accelerators that will enable them to deliver more.

You can also talk to us. One of our experts will be happy to help you formulate the case for a higher standard of connected care.

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How do we deliver the support your Dynamic Workforce needs?

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Connected care

Prepare with Riskmatics®

Engage with Anvil's App

Respond with Anvil Assist

Find out more

Connected care

Resilience can't be achieved in silos. Emerging risks and incidents demand a tightly coordinated security, medical and travel response.

Anvil Group's connected service safeguards your employees' health and safety, and keeps them operating at optimal level.

Our end-to-end solution seamlessly manages risks, tracks situations, and gives your people the best possible care and assistance, the moment they need it. We'll keep you updated every step of the way, and let you know as soon as an incident is resolved.

One call to us and we handle everything, all under one roof. It's a higher standard of care that gives your Dynamic Workforce the confidence that they can do their job, wherever they are in the world.



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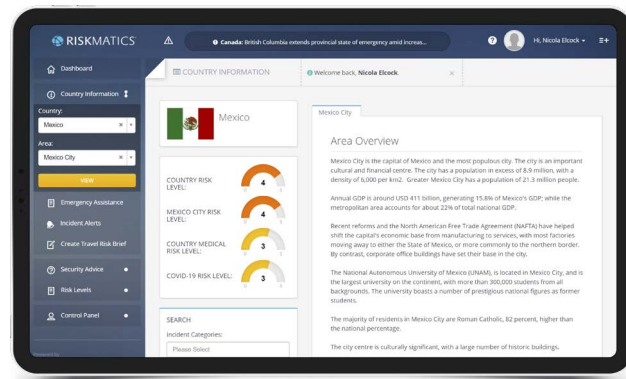
Engage with Anvil's App

Respond with Anvil Assist

Find out more

Prepare with Riskmatics®

At Anvil Group, hyper-responsive support begins with Riskmatics®: our award-winning, automated risk management platform.



Riskmatics® is designed to:



Monitor the location of your employees
around the world 24/7



Track and assess global events
as they happen



Instantly alert you to any risks to
your employees' safety or wellbeing

Using intuitive dashboards, our solution keeps you on top of your international workforce's whereabouts and circumstances in real time. It gives you the insight you need to react rapidly to changing situations, and arm your people with the information and on-the-ground assistance they need.



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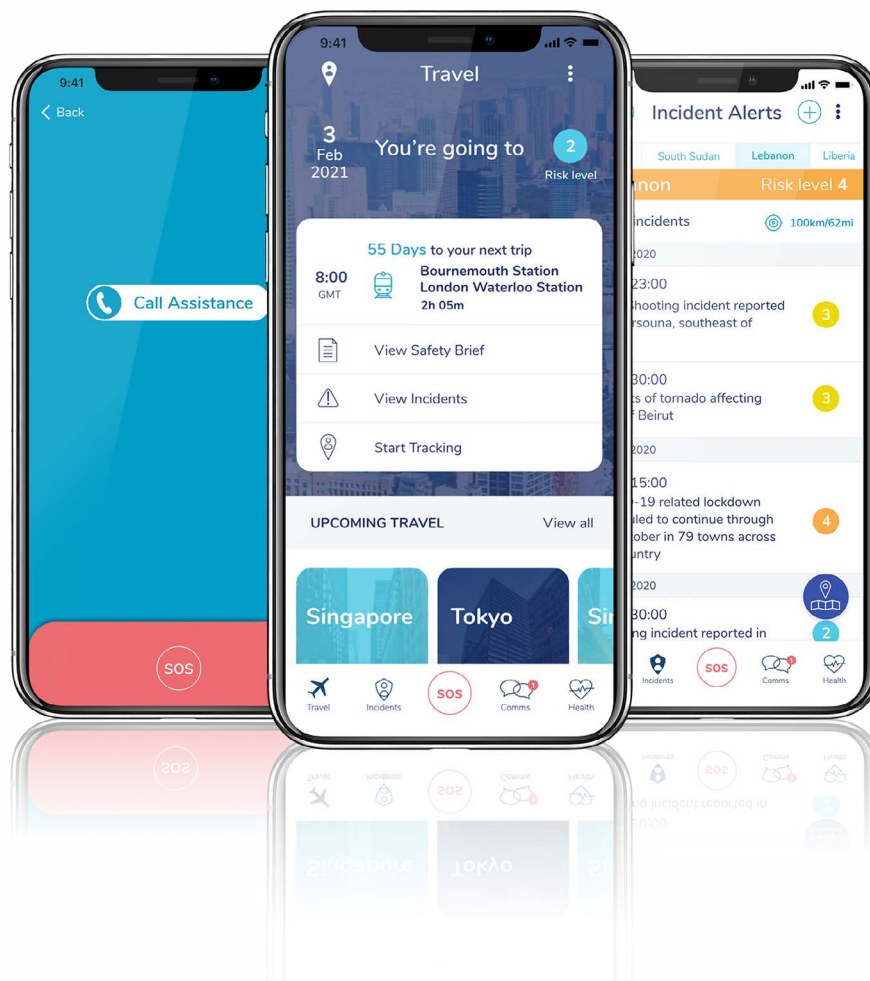
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Engage with Anvil's app

Anvil's latest leading-edge travel app has been designed to personalise the traveller experience, and grant fast access to critical information and support.

The app minimises employees' exposure to danger and disruption while away on business. It distills intelligence from Riskmatics® to give travellers the information they need, when they need it, all in one place.

Pre-departure, the app provides location-specific risk, travel and medical information, along with the individual's itinerary and travel updates. Then once they're on the ground, it sends them real-time notifications, and puts them in touch with medical, security or travel assistance providers as required.



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Find out more

Respond with Anvil Assist

Reassure your people that should the unforeseen happen, they'll have access to the best possible care and assistance.

Anvil Assist protects what matters most. Our one-call service provides immediate, multilingual medical and security assistance: 24/7, in any situation, anywhere in the world.

We work in alignment with your travel risk programme and incident response policies. Anvil Assist is designed to embrace any event that could impact the health, safety or wellbeing of an employee abroad. Each case is managed, and each individual looked after, with total care and expertise.

Anvil Assist is the only medical assistance service to include post-care. We help your employees to physically and mentally recover from a medical or security incident before they return to work.

Find out more

Discover what your elite team needs from your travel risk programme, and benchmark the performance of your travel support with our Fit for Growth diagnostic:

We'd love to discuss how Anvil Group can enable your Dynamic Workforce to perform at their best as your organisation returns to travel. Please get in touch if you'd like to know more:

enquiries@anvilgroup.com

+ 44 (0) 20 7938 4221

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