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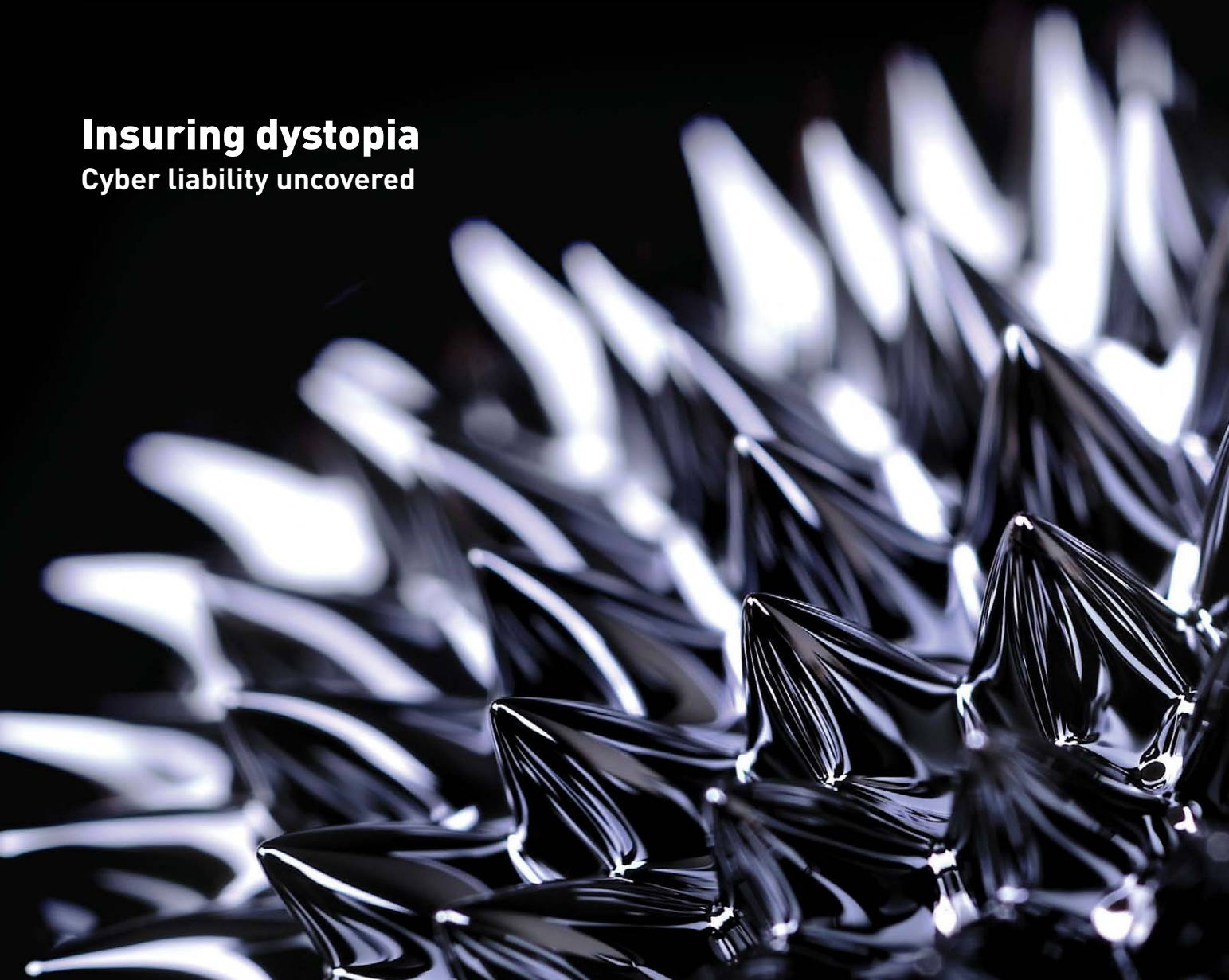
Small is the new big

Up close with nanotechnology

Insuring dystopia
Cyber liability uncovered

PLUS: Ebola • Marine cargo • Supply chain • E&MN Software Report

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At the sharp end Small things, big risks?

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Twenty years ago, few people had heard about nanotechnology. Today, nanoparticles are found in sunscreens, clothing, hydrofracking fluids and in diagnostic tools in medicine; and the number of nanofood and beverage products on the market has grown tenfold in the last six years alone.

Progress made within nanotechnology does not, however, come without its drawbacks, and questions relating to the risks are rightly being asked. In a report published earlier this year, Friends of the Earth highlighted a broad range of concerns it has about nanomaterials and their use in food products and packaging. The report focuses in the main on the organisation's worries surrounding the risks to human health and the environment.

Despite this, the nanofoods market is expected to grow to US$20.4 billion by 2020. A future that includes increased product liability exposure looks likely for a wide range of businesses involved in the food production and distribution chain. Already in the US medical sector, over 10,000 cases have been filed nationwide claiming product liability for a DePuy hip replacement, following allegations of excessive corrosion that could shed toxic nanoparticles into the patient's body, among other complaints.

For such small things, nanotechnologies present government and industry with major considerations.

Deborah Ritchie
Editor

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Ebola: Advice for businesses

As concerns about the outbreak of Ebola and the potential for its wider spread increase, risk advisers at Marsh have issued updated insurance and risk management advice for businesses

Estimates from various sources have indicated that without effective intervention, the global case count could reach 20,000 by early November (WHO), 200,000 by the year's end (Virginia Tech), and as many as 500,000 by the end of January 2015 (CDC), with the vast majority of cases limited to West Africa. To help businesses concerned about Ebola, risk adviser Marsh has issued the following insurance and risk management advice.

Business travel insurance

Organisations should check the extent of cover provided by their insurer. One major insurer, with whom Marsh places a significant amount of business travel insurance, has confirmed it continues to cover medical expenses and repatriation costs related to Ebola (subject to normal policy terms and conditions and any logistical issues, as outlined below). However, other insurers may take a different stance.

Any persons travelling or working within Ebola affected countries need to be fully aware that in some parts of Guinea, Liberia, and Sierra Leone the medical infrastructure is severely compromised due to efforts to control the Ebola outbreak. As a consequence, there are severe logistical problems with moving any patients due to travel restrictions, closed borders, the reluctance of other countries to accept patients from Ebola territories, and a lack of suitable transportation. Due to the narrowing commercial options for flights and the impact on medical facilities, the Foreign and Commonwealth Office (FCO) is advising against all but essential travel to these

> "Review your business travel approval procedures to ensure an escalation process"

countries, except for those people involved in the direct response to the Ebola outbreak.

Travellers need to be aware that even if their insurer is willing to provide repatriation to the UK in principle, in practice, evacuation may not be possible and they may have to be treated abroad. This limitation doesn't just apply to Ebola sufferers, but also for any injury or illness that may be suffered.

Costs associated with the cancellation of any booked trip to an Ebola affected territory are unlikely to be refunded by an insurer, as cancellation under these circumstances will be regarded as 'disinclination to travel'. This is, however, unless the FCO's current stance changes and it advises against all travel to these countries.

BI Insurance

Standard business interruption insurance cover is triggered only after the policyholder has suffered damage to the premises for which property cover is in force. Similarly, any policy extensions relating to denial of access, customers and suppliers, and loss of attraction are only triggered by damage to the premises of surrounding properties, customers, and suppliers. An outbreak of Ebola would not constitute damage to property and therefore the policy would not respond to interruption caused by events such as closures due to the Ebola virus. Some may argue that biological

contamination does constitute "damage", but based on past experience with animal diseases such as foot and mouth, this is unlikely to be accepted by UK insurers.

Risk management actions

- Monitor developments via the websites of the World Health Organisation (WHO), the Centres for Disease Control and Prevention (CDC), your national health authority, and local health authorities.

- Review your company's business travel approval procedures to ensure there is an escalation process to review any proposal to send an employee(s) to West Africa or any other affected territory. Unless it is business-critical, follow FCO advice and avoid travel to Sierra Leone, Guinea, or Liberia.

- If you do decide to send employees to an Ebola affected territory, educate yourself and them about Ebola's transmission and infection-control measures and ensure you record this in detail and in writing.

- Review your business continuity plans and the corporate structure to ensure they will respond if the situation worsens and a pandemic event occurs that affects key individuals or groups of individuals.

- Review your supply chain and customer profiles to establish if you have any critical dependencies on suppliers or customers in an affected territory. If such a dependency is identified, consider what enhanced risk controls you should put in place to protect your position.

Marsh Ebola Response Centre: http://usa. marsh.com/EbolaResponseCenter.aspx

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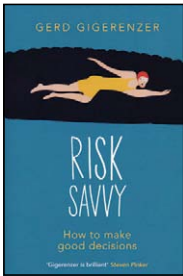
Risk Savvy: How to Make Good Decisions
Gerd Gigerenzer, Penguin, ISBN 9781846144745

Reviewed by Deborah Ritchie, editor, CIR Magazine

This book combines two of my favourite subjects (psychology and risk) so naturally I couldn't wait to get my hands on it. Gerd Gigerenzer's fascinating examination of the psychological, societal, and mathematical factors that contribute to our (mis)understanding of risks did not disappoint.

This is a refreshingly human, as well as humorous take on our topic. In the opening pages, the author invites readers to consider the following quote from Harold Macmillan: "To be alive at all involves some risk". As the book highlights, risk-taking is essential for innovation, fun and the courage to face the uncertainties in life. Yet for many important decisions, we are often presented with statistics and probabilities that we don't really understand and we inevitably rely on experts in the various fields to analyse and choose for us.

In *Risk Savvy*, Gigerenzer shows the reader how to recognise when we don't have all the information and what do to about it. Using a huge range of real-life examples and a clever touch of humour, the author coaches the reader in making better-informed decisions.

This book is sure to be popular with the whole spectrum of risk practitioners – from emergency planning professionals to risk and insurance modellers. This fascinating read will be particularly useful for public sector risk managers dealing with people risks. It may also bring much-needed inspiration to resilience professionals as they set the task of communicating the risk message to the various stakeholders in their organisations.

On top of this, *Risk Savvy* is a particular joy to read as it presents the topic of risk in a refreshingly optimistic light – something that is of real value in a profession that is prone to considering potential pifalls more so than it does potential positives.

> **"This book is a particular joy to read as it presents the topic of risk in a refreshingly optimistic light – something that is of real value in a profession that too often focuses on the downside"**
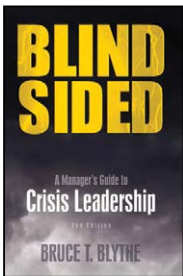
Blindsided: A Manager's Guide to Crisis Leadership
By Bruce T. Blythe, Rothstein Publishing, ISBN 9781931332699

Reviewed by Jonathan Bernstein, president, Bernstein Crisis Management, Monrovia, Calif.

> **"One particular topic in which the author excels is the role the human factor plays in crisis prevention and response, something often overlooked by crisis managers too focused on hard facts"**

Bruce Blythe and I have both been in crisis management a long time, and yet, I never fail to learn something new from Bruce, most recently in the second edition of his ground-breaking book.

Defining a crisis as "any situation that is threatening or could threaten to harm people or property, seriously interrupt operations, damage reputation and/or negatively impact the bottom line", Bruce's experience and insight since publication of his first book a decade ago has expanded to make this way more than a primer, but actually an advanced textbook which incorporates the many substantial changes in our world over the past decade – from the expansion of terrorism to communicative diseases to the role of the Internet in all crises.

The first half of the book takes a new manager through the steps of handling a crisis in the moment, whether or not the reader is prepared. The second half defines how to plan for the next crisis in order to avoid ever being blindsided again. Along the way, his tips and real-world examples demonstrate how actions at each critical step of a crisis define a 'leader'.One particular topic in which Bruce excels is the role the human factor plays in crisis prevention and response, something often overlooked by crisis managers too focused on the facts and not on all their stakeholders, internal and external.

In particular, as a fan of easy-to-use tools, I like the Quick Use Response Guide provided at the end of each chapter. Appendix A, Addressing the Families of the Injured, with its guidelines for the most difficult conversations a manager has in his or her career, could stand alone as a manual. And the Incident Checklists in Chapter 15, alone, are worth the price of the book. This book should be mandatory reading for all members of the C-suite and form the basis for training everyone else in their organisations.

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The **Internet of Things** represents a tremendous opportunity for innovative companies looking to unlock new revenue sources by packaging their products with new digital services, according to Accenture. The business advisory says that combining sensor-driven computing, industrial analytics and intelligent machine applications into a single universe of connected intelligent industrial products, processes and services, the industrial Internet of Things generates data essential for developing corporate operational efficiency strategies.

Companies across Europe expect to increase their use of **multinational insurance programmes** over the next three years as they become increasingly concerned about the risk management implications of their rising exposure to emerging markets, according to new research published by ACE Group. Risk managers also worry about the changing liabilities their multinational operations face. Four of the top six risks that they expect to create the greatest risk exposure for their multinational operation in three years' time relate directly to liability issues. **Cyber risk**, which has a significant liability dimension, ranks second. **Environmental liability** ranks third, underlining a growing awareness of new and emerging liabilities. **Professional indemnity** and **directors' and officers'** liability are also in the top six, highlighting the increased challenges for decision-makers in a globalised world.

"The Internet of Things generates data essential for developing corporate operational efficiencies"

Commercial and industrial property insurer FM Global and the National Fire Protection Association's (NFPA) Fire Protection Research Foundation (FPRF) recently conducted more than 100 experiments to understand and develop solutions to prevent fire hazard in datacentres. Companies lose an average of US$7,900 a minute when their **datacentres** go down, with fire being one of the most feared causes of outage.

Growing populations and **ageing infrastructure** are straining the capacity of many nations to deliver essential public services and grow their economies. Overcoming this infrastructure deficit will require public and private sectors working together, and well-structured public-private partnerships (PPPs) are one solution for helping governments raise the large sums of capital needed to meet infrastructure demands and spur development.

The growing trend of including previously excluded areas of cover such as **terrorism** and **cyber risk** in poorly worded reinsurance contracts and at no extra premium, is not only disguising the true cost of risk, warns Hiscox Re, but could also trigger a torrent of future litigation. Regulatory compliance has been cited as one

of the biggest risks facing **independent schools**. This is according to research by insurance broker Lucas Fettes, in association with chartered accountants Baker Tilly. The report explores how independent schools develop and implement risk management strategies.

As **wind power** continues a high-profile migration from traditional growth markets to newer, often highly remote locations in Asia-Pacific, Africa and Latin America and turbine manufacturers find themselves under increasing pressure to deliver cost competitive electricity generation through larger turbines with minimum unscheduled downtime and longer, lighter rotor blades, the overall integrity of wind turbines and, specifically, the performance and reliability of their blades, appears to have suffered.

Marine insurers face myriad local compliance regulations when providing cover for **international cargo operations**, Dave Matcham, chief executive of the International Underwriting Association, has warned. Matcham highlights the importance recognising relevant rules in each port at which a vessel calls as non-compliant programmes can result in claims disputes, fines and reputational damage.

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The increasingly high values at risk in **industrial insurance claims** are highlighted in a new report from Allianz. AGCS identifies the top causes of loss and emerging trends from over 11,000 major business claims in 148 countries, each of above €100,000 (US$136,455), with which it has been involved between 2009 and 2013.

Global reinsurer capital has reached a new peak of US$570bn, according to the latest Aon Benfield Aggregate study. Launching the latest edition of its ABA report, which analyses the financial results of the world's largest reinsurers in the first half of 2014, Aon Benfield Analytics estimates that global reinsurer capital reached this record level at June 30, 2014, an increase of six per cent (US$30bn) relative to December 31, 2013. This calculation is a broad measure of capital available for insurers to trade risk with and includes both traditional and non-traditional forms of reinsurance capital.

AIG has launched a new cyber risk product for SMEs associated with the government's new **Cyber Essentials** scheme. Through the scheme, government is encouraging all businesses to build cyber security into their companies by focusing on five critical security controls. The IASME Consortium offers a self assessed route to Cyber Essentials which will help small businesses demonstrate that they are operating to those requirements.

"UK employees seek to settle workplace disputes through early conciliation rather than in court"

According to statistics published by the Advisory, Conciliation and Arbitration Service (Acas), the vast majority of UK employees are keen to settle **workplace disputes** through early conciliation rather than through the courts. The statistics, which are the first to demonstrate the impact of new laws designed to reduce the number of employment tribunals, show that in the first three months since their launch 17,145 early conciliation notices were received.

International SOS is has partnered with Vismo to improve its **TravelTracker** solution for monitoring, tracking, and assisting travellers to high risk locations. The combined solution offers companies expanded visibility into their high profile travellers' location by using real time background tracking and geofencing capabilities that improve company's ability to prevent potential situations and respond effectively to an incident.

New measures to modernise the UK's **intellectual property** framework came into force this month, modernising copyright law and helping designers and patent holders protect valuable IP. The government says its package of reforms to copyright exceptions is expected to contribute and estimated £500 million to the UK economy over the next 10 years.

The Financial Reporting Council has issued an updated version of the **UK Corporate Governance Code**. The updated code seeks to significantly enhance the quality of information investors receive about the long-term health and strategy of listed companies, while at the same time raising the bar for risk management. The FRC has confirmed proposals for boards to include a 'viability statement' in the strategic report to investors. The code has also been changed in relation to remuneration. Boards of listed companies will now need to ensure that executive remuneration is designed to promote the long-term success of the company and demonstrate how this is being achieved more clearly to shareholders.

Analysts modelling **Ebola** disease spread patterns and airline traffic data have predicted a 75% chance the virus could reach France by the end of October, and a 50% it could hit Britain. These figures are based upon air traffic remaining at full capacity. Were travel reduction to see an 80% reduction to affected areas, those likelihood figures would drop to 25% for France, and 15% for Britain. Two candidate vaccines for Ebola hemorrhagic fever have clinical-grade vials available for phase 1 pre-licensure clinical trials.

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Small is the new big

Set to revolutionise business and industry, nanotechnology has the potential to make a vast and positive impact on society and business. Deborah Ritchie looks at the opportunities, risks and potential liability issues

Twenty years ago, few people had heard about nanotechnology. Today, nanoparticles are ubiquitous. In the food and drink sector alone, the number of nanofood and beverage products on the market has grown tenfold in the last six years.

In his June lecture at London's Royal Institution Dr Malcom Gillis, a pioneer in nanotechnology research, addressed the convergence of nanotechnology, biotechnology and information technology. The latest developments in nanotechnology, he says, are uncovering possibilities on a major scale, and will have significant implications across numerous industries.

"Research focused on the nanoscale has uncovered new phenomenon that display properties of matter never observed before the turn of the century," Gillis told us. "At the nanoscale, the boundaries separating traditional scientific and engineering disciplines become blurred to the point of non-existence. Therefore nanotechnology draws on many fields: physics, chemistry, mathematics, biology, computer science, engineering and clinical science."

One of the most influential members of the international nanotechnology research community, Dr Gillis has been at the forefront of international research collaboration, working with Lord David Sainsbury (when he was Minister for Science) to pioneer an international approach between the leading research academics working in nanoscience in the US, UK and Europe at leading research institutions. He is a Baker Institute Rice scholar and the Ervin K. Zingler Chair in Economics at Rice University, where he is also a university professor.

"Much of nanoscale science and its growing applications are situated on the borderline or below the familiar world of classical physics and the spooky realm of quantum mechanics," he explains. "To begin to understand the forbidding world of quantum mechanics, one must
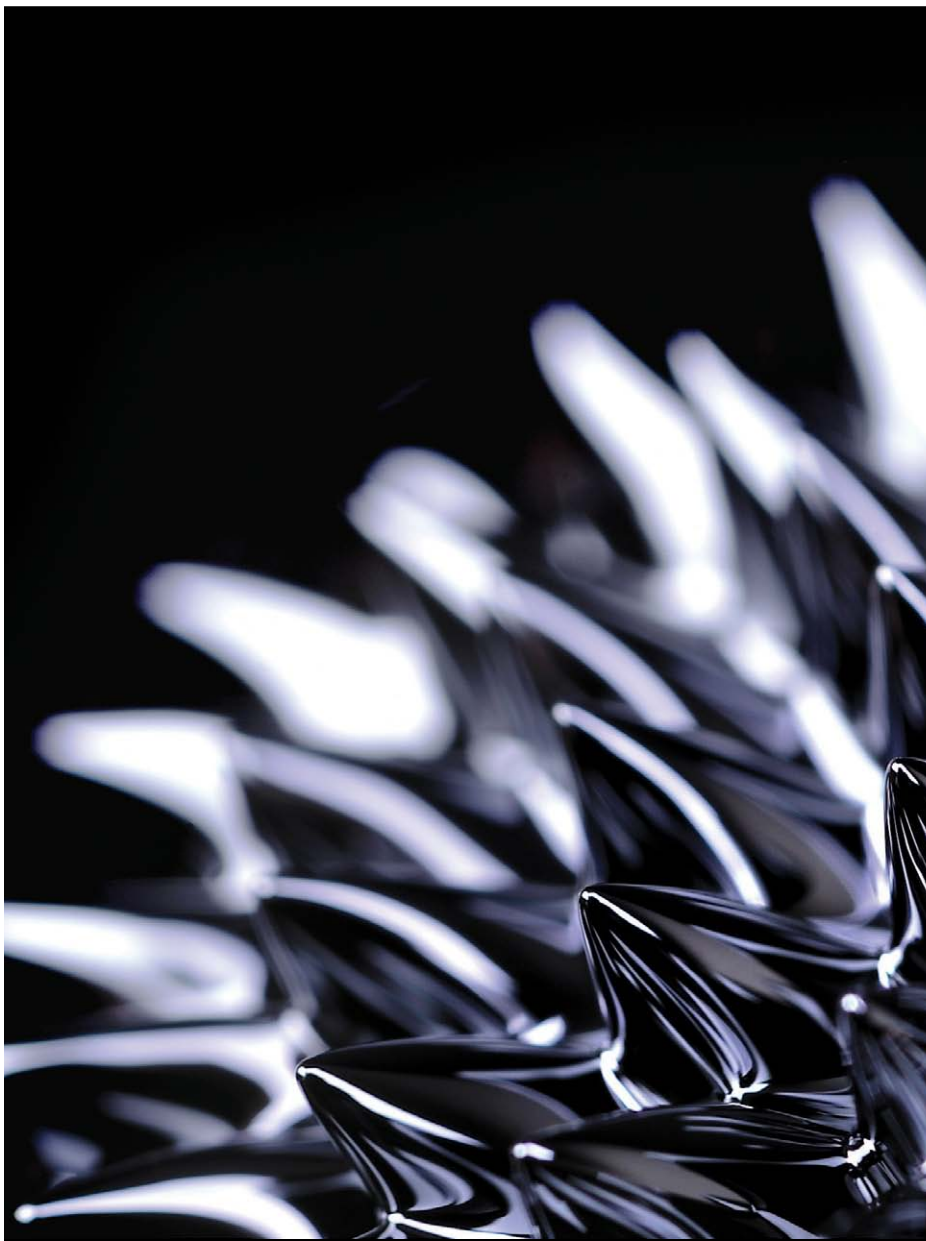
accept that a sub-atomic particle can be in two places at once: two electrons may establish a kind of telepathic link that transcends space and time. This is called quantum entanglement, long understood to apply in the inorganic world and now perhaps in biological systems."

Like it or not, nanotechnology is set to change the way we live, and has the potential to impact us in a number of previously unthinkable ways – both good and bad.

"Nanotechnology is one of three converging technologies that are materially changing how we live, how well we live and how long we live. The other two technologies are biotechnology and information technology. Jointly and separately, these three technologies are already bearing low-hanging fruit, especially in the energy industry and in biomedicine.

"Other potential benefits that may be ready to harvest in a decade or so. Still another group of blessings may accrue in 50 years or more," Gillis enthuses.

One small step

Gillis told delegates at his London lecture that when he first began to writing and speaking about nanoscale science and nanotechnology nearly twenty years ago, few people had heard of these fields.

Today, nanoparticles including fullerenes, carbon nanotubes and graphene are ubiquitous. These tiny ingredients are already found in sunscreens, clothing, hydrofracking fluids and in diagnostic tools in medicine. According to a recent Friends of the Earth report, the number of nanofood and beverage products we know to be on the market has grown tenfold since 2008.

The organisation's report focuses on a broad range of concerns it has about nanomaterials, and their use in food products and packaging. *Tiny Ingredients: Big Risks* (published in May this year) counted eight food and beverage products found to contain nano ingredients in 2008. Today, that number is 94.

Nanomaterials have unique properties that offer many new opportunities for food industry applications, such as potent nutritional additives, stronger flavourings and colourings, or antibacterial ingredients for food packaging. Make no mistake, though, the Friends of the Earth report does not exactly sing nano's praises, instead focusing on the risks to public health and to the environment of materials the safety of which we are not certain.

"The US government has made little progress in protecting the public from these potentially hazardous food ingredients, despite the fact that the number of 'nanofoods' on the market has grown more than tenfold in six years. Due to a lack of required labelling and disclosure, the number of undisclosed nanomaterials in food is likely much greater," the report reads. "Simultaneously, an increasingly large body of peer-reviewed evidence indicates some nanomaterials, including those used in our food system, may harm human health and the environment. This

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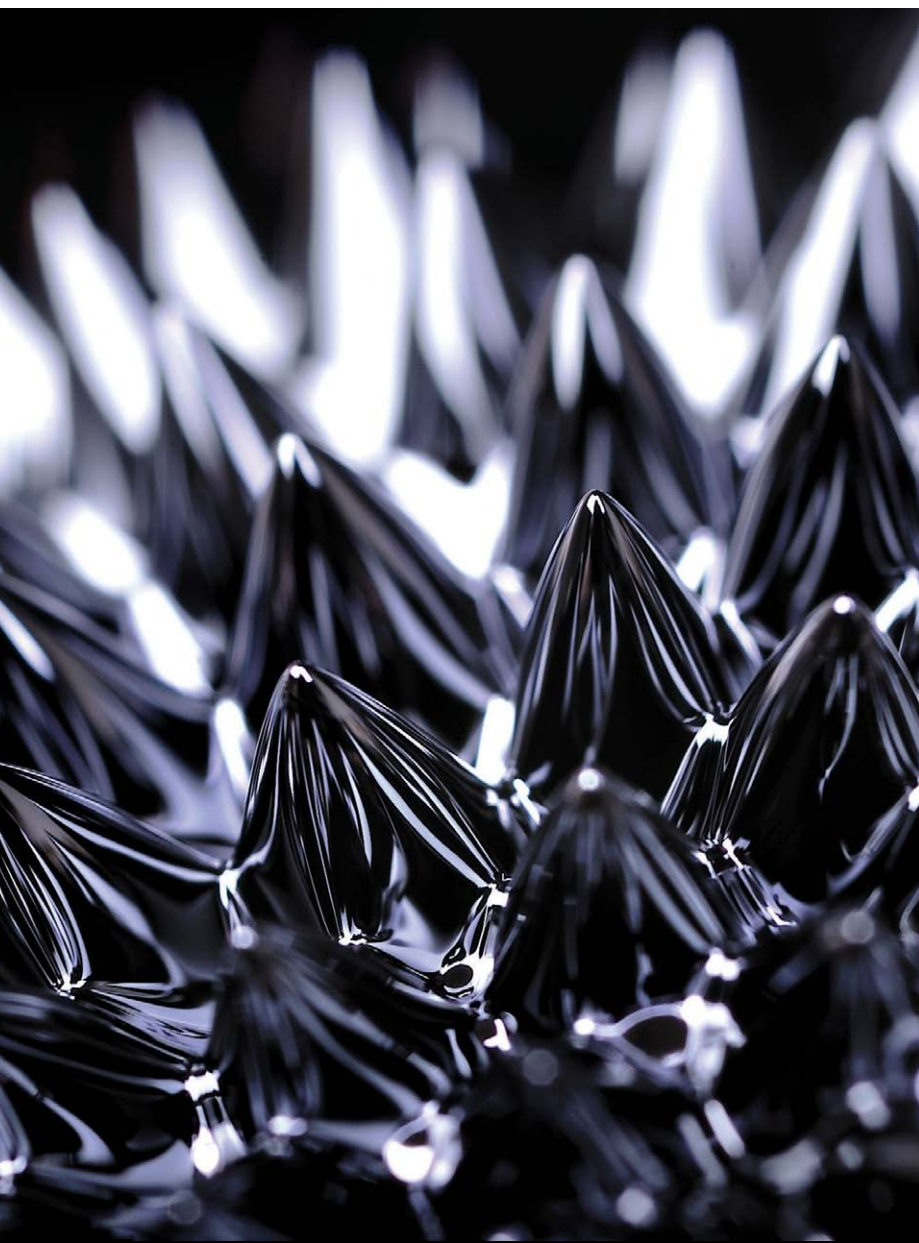
rapid introduction of nanomaterials into our food system has been driven by billions of dollars of investment by roughly 200 transnational food companies in nanofood and nanopackaging, with the nanofoods market expected to grow to US$20.4 billion by 2020.

In Europe, meanwhile, companies in the food and drink industry may already soon face more consumer claims as a result of new food labelling regulations. Under the new legislation, all food businesses will be required to provide allergy information on food sold unpackaged in catering outlets and shops. Existing legislation on labelling will include changes regarding the inclusion of novel ingredients such as nanotechnology and the types of vegetable oil or other ingredients in pre-packed foods. This could drive increased product liability exposure for a wide range of businesses involved in the food production and distribution chain.

There is also some considerable change taking place in the US medical sector when it comes to nanotechnology and liability. Across the pond, over 10,000 cases have already been filed nationwide claiming product liability for a DePuy hip replacement, following allegations of excessive corrosion that could shed toxic nano particles into the patient's body, among other complaints. Among these allegations are excessive corrosion at the neck joint (of the hip replacement device), which could shed toxic nano-particles into the patient's body; pain, inflammation, tissue damage, and swelling caused by toxic metal nano-particles; allergic reaction, especially in patients with metal sensitivity; and osteolysis (dissolving bone loss) caused by metal nano-particles.

Other complications include chronic pain in the hip joint; inflammation, swelling; less walking ability, changes in gait; metallosis (metal poisoning); corrosion of the hip implant; tissue damage or death (necrosis); bone loss in the hip and pseudotumors.

Now that nanoparticles have been identified as a safety problem, one can expect these lawsuits are likely to have a knock-on effect across a variety of sectors, as well as impacting insurance and regulation.

"The era of nanoparticle class action product liability lawsuits is upon us," says Griffith Kundahl, a former products liability defense attorney, and now vice-president of government relations and business development at materials technology safety company, nRai, which equips nanotech companies with tools for safe and sustainable growth. Founded in 2008, the company focuses on products and services for the entire lifecycle of nanotechnology product development from discovery through to disposal.

Kundahl believes what is happening now is just the tip of the iceberg. Now that the Plaintiffs Bar have identified nanoparticles as a safety problem, he says they will have nanoparticles in their crosshairs for every product case they handle. This, he warns, will have a domino effect of action/reaction across the insurance sector, the regulatory sector, congress and in corporations large and small.

The realm of the incredibly small

"Nanotechnology operates in the realm of the incredibly small," says Dr Malcolm Gillis. "It involves the measurement, manipulation and fabrication of objects of size from one nanometer to about 100 nanometers, a nanometer being one billionth of a meter. My thumb is about 10 million nanometers wide. As we will see, the size and shape of nano-particles account for a large number of their highly useful applications. One particularly important property is that in the nanoworld, as we move to the nanoscale, the surface area of material increases relative to volume. Also at the nanoscale, soft material can become ultra-strong. Insulators can be made conductive. Opaque materials can become transparent. Eventually nanoscientists expect that they will be able to manipulate the inner workings of several kinds of molecules, yielding applications not yet imagined.

"Biotechnology enfolds innovations in biomedicine, agriculture and now even new innovations in information technology. It has become tightly interlaced both with nanotechnology and information technology generally. The information technology revolution that brought the age of computing now promises to combine with nanotechnology to yield another new age of quantum computing, " Dr Gillis added. "The effects of convergence of these technologies will be far-reaching, with potential social and economic benefits that are very, very large. However…these technologies also carry future societal risks and perils".

Beyond Convergence of Nano-Bio Info Cognitive Technologies

Save the Date

Nano Risk Assessment International Ltd and Lockton Companies invite you to attend an informative lecture entitled "Beyond Convergence Nano-Bio Info Cognitive Technologies"

February 25, 2015

Reception - 5:30 p.m.

Lecture - 7:00 to 9:00 p.m.

The Royal Institution of Great Britain
21 Albermarle St.
London W1S 4BS, United Kingdom

**Guest Speaker
Dr. Mihail Roco
National Science Foundation**

Mike Roco is the founding chair of the U.S. National Science and Technology Council's subcommittee on Nanoscale Science, Engineering and Technology (NSET), and is the Senior Advisor for Nanotechnology at the National Science Foundation. Dr. Roco is credited with thirteen inventions, contributed over two hundred articles and twenty books on multiphase systems, computer simulations, nanoparticles and nanosystems, trends in emerging technologies, and societal implications. Recent books include "Convergence of Knowledge, Technology and Society", "Nanotechnology Research Directions for Societal Needs in 2020", and "Managing Nano-Bio-Info-Cognition Innovations". He proposed the National Nanotechnology Initiative (NNI) on March 11, 1999, at the White House, and is a key architect of the NNI. Dr. Roco is Correspondent Member of the Swiss Academy of Engineering Sciences, a Fellow of the ASME, a Fellow of the Institute of Physics, and a Fellow of the AIChE. He was awarded the National Materials Advancement Award from the Federation of Materials Societies in 2007 "as the individual most responsible for support and investment in nanotechnology by government, industry, and academia worldwide".

* All proceeds will benefit The Royal Institution of Great Britain!

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interview

Advent of an industry

Deborah Ritchie speaks to Mike Osborne, managing director of business continuity at Phoenix IT Services. Osborne advises clients on the implementation of cloud and IT services, business continuity, resilient infrastructure and risk management solutions. As managing director of Phoenix IT, Osborne has overseen growth from sub £1m to £55m p/a over 25 years, working with all sizes of client, from SME to global household names, delivering solutions and services that help firms to continue to operate under both normal and the most extreme of circumstances.

What were the origins of what we now know as the business continuity or resilience industry?

It all started for me – and ultimately for what became the company that we are now – in 1986 and the emergence of mid-range computers such as AS400s and DEC VAX, and new IT firms to support them. These were the days before servers, PCs and Internet and I had joined a start-up systems supply and maintenance company, when in 1988 a firm we provided maintenance support for had a fire.

In a panic, the IT manager phoned us to find out if we could replace the equipment and our engineers installed the cobbled together equipment over the weekend. We had a hugely entrepreneurial MD who noticed an untapped market and decided that we would branch out to provide disaster recovery services. At that time there were just a few fledgling UK disaster recovery providers over and above the big manufacturers. CDR was the best known of these, which used converted shipping containers filled with some of the early midrange systems. So in 1989 we launched TEAM Recovery with a service consisting of a single converted delivery lorry with a DEC VAX system with 1.8GB of disk and a magnetic tape reel!

If that was the start of IT DR, how and when did workarea recovery develop?

TEAM Recovery's launch happened around the time that firms were implementing computerisation and automation by installing the new mid-range systems on their own premises. Up until that point mainframes had been dominant but few firms could afford their own. Most used a bureau service for a very small part of their business – ironically what might be conceived as a cloud service today! We had been working with CAP-RS (which was eventually bought by IBM) providing our DEC VAX into their mainframe customers. One of those customers had a dedicated recovery site above Wapping tube station and CAP-RS took this over to launch a City focused

workarea recovery facility at that site. Up until then there were one or two small-scale trading recovery centres, but Wapping was the first large syndicated recovery site that I can recall. That decision to launch Wapping was made relevant by the bombing atrocities of the 1990s, including those at the Stock Exchange, the Baltic Exchange, Bishopsgate and South Quay in London. These caused firms to appreciate that IT recovery alone was not enough; they needed recovery for their business, offices and staff. It also saw more providers emerging, among them Comdisco, Guardian IT, Systems On-site, Computer Standby, City Lifeline, CSF Assurity and Safetynet. By the mid 1990s we counted 15 recovery providers of any scale.

How did your organisation respond as the then fledgling industry began to develop?

In 1992 TEAM Recovery was acquired by ICM, which had support offices throughout the UK. We continued to grow our IT recovery services and partnered with many of the new London based workarea firms until 1998 when ICM listed on the stock exchange. We used some of the funds raised to launch our first Workarea recovery centre in Salford Quays in Manchester. It was to be the start of a 10 year, £100 million programme of rolling out 15 regional recovery centres located within an hour of most major UK business locations that would ultimately deliver the 7,500 positions and 2,000 racks we have in the Phoenix estate today.

This period was a time of massive growth for the industry. There had been a decade of computerisation, email and PCs were now profligate and the spectre of the Millennium Bug was looming large. If the IRA bombing campaign had served to make firms aware of the need to protect offices, the Millennium Bug underlined the very high dependency that firms now had on technology.

We also started to see the emergence of best practice and industry groups that would share experiences. I fondly recall the early Survive! Special Interest Group

meetings In London. It's a forum long since forgotten but the industry pioneers, practitioners and suppliers were all there.

The next few years would bring a series of events that would further shape the industry. What was your experience of that time?

The events of September 11th 2001 are poignant for everybody, of course – particularly for those in our industry. We had pre-planned to open our Wakefield recovery centre on September 12th 2001, and the launch of that centre was sadly accompanied by the horrendous photos and coverage of the attacks. The launch was preceded by a prayer.

In 2004 there was the underground BT cable fire in Manchester that took out hundreds of thousands of business lines and served to remind us how dependant we were becoming on communications. We also had the foot and mouth scare and obviously later in the decade the bird flu scare which raised new challenges around the very people that use the technology and buildings our continuity plans had previously focused on.

In July 2005, the bombings in London led to us supporting a very significant amount of customers simultaneous impacted by the disparate nature of the attacks. The same year also saw the Buncefield explosion where we also supported a number of clients. Both incidents highlighted the wide area impact of large scale incidents and served to remind the providers of the need to manage syndicated risks professionally and transparently. I do fear some of this learning has been lost over time.

This wide-area disaster impact has been a continuing theme over the last decade particularly as climate change has seen some of the heaviest snowfalls and biggest flood impact for decades, not forgetting the odd volcanic eruption. Firms are quite resilient to local events, it's the wide-area impacts that create the big risks.

interview

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What has been the long term impact of those events on the profession?

I think it reflects on the maturity of the industry that we now appreciate that it is not so much the cause that you plan for but the impact. I recall doing some seminars around the time of the bird flu pandemic and there was a lot of attention given to pandemic plans; but the reality was that if you cannot, or do not want to get staff into an office – be that as a result of bird flu, heavy snow or the wrong type of leaves on the track – the challenge is the same. How do you run a business with the skeleton staff? Or from a different office? Or when working from home? Holistic business continuity plans were now firmly established and were underpinned by the Civil Contingencies Act 2004 and launch of PAS56 leading to the British Standard BS 25999 and the rise of the BCI as a professional body during the period between 2000-2010.

You would have thought that with disasters so prominent more providers would have entered the industry. In fact we have seen huge consolidation which includes ICM when in 2007 we were acquired by Phoenix IT Group and merged with NDR. We also acquired the Assurity and Office Shadow Businesses to create a £50m+ business continuity focused entity with more than 200 staff. Other acquisitions saw names such as CAP-RS, CDR, Synstar, Guardian IT and Safetynet disappear to leave just Phoenix, IBM, HP & Sungard as national providers of any scale today.

Some of this consolidation has been as a result of the market conditions. There have been 'tech bubbles' over the years that have seen tech stocks fall-in and out of vogue and of course the financial crash in 2008 hit the financial sector hard – a key driver of revenue for the business continuity market.

You've seen a lot of change throughout the industry over the last 25 years. What do the next 25 have in store for practitioners and service providers?

Recent years have been dominated again by technology. With the cloud being a reincarnation of those mainframe bureau days, we are almost going full circle conceptually. This time around though, I feel it is about the societal expectation enabled by technology (as much as the technology itself) leading the strategy.

Let me explain. Back in the eighties, during the 'carbon copy era', there was no real expectation of continuity or high availability. Today, we live in an 'always on' society where everything is done just-in-time and the tolerance for downtime is almost non-existent. That societal shift has really crept up on us and the advent of the smartphone and consumerisation of IT is the driving force. The good news is that technology to deliver very high levels of availability and resilience is increasingly available at an affordable price. There is though a potential gap when it comes to thoroughly testing an 'always on' resilient system. There's a danger that firms could assume it is truly 'always on' and resilient, and in my experience, there are very few firms that would go the whole hog of deliberately shutting down part of a resilient system to prove that it would still work. Without that level of testing, we may be far more resilient, but will we be more, or less recoverable?

I believe then that the market will polarise between delivering expertise in 'always on' systems from a technology perspective and that of the business continuity practitioner's expertise in managing security, understanding the risk, creating the plan, the crisis response, and the assurance that a quality business continuity programme brings.

In January's video Q&A, editor of CIR Magazine Deborah Ritchie will be discussing the future development of the industry with Phoenix's Mike Osborne. Visit our website for more Q&As, analysis and news on the latest in resilience

Navigating more than seas

The marine cargo market is faced with soft conditions in insurance, but harder conditions at sea. Marc Jones writes

Seaborne trade now accounts for more than US$4 trillion worth of goods every year, according to the World Shipping Council. Despite this healthy number, it's not all good news for the marine insurance market.

A softening market is one of the challenges the market is currently faced with. In fact the International Union of Marine Insurance says global marine premiums fell by 1.7 per cent last year, dropping from US$34.8 billion in 2012 to US$34.2 billion.

"The marine cargo market is still extremely soft," Stephen Harris, senior vice-president of marine practice at Marsh UK says. "Capacity is still very high in certain markets such as London and the Asian markets. Attempts at raising premiums are not working. Underwriters are therefore looking at new developments and new areas, such as Arctic transit routes, to bolster their premium income."

Harris points out that there has been a great deal of interest in the opening up of the Arctic to shipping – but that such interest might be a little premature. Although there has been a decline in the amount of sea ice in the summer months in the region, the fabled North West Passage along the top of Canada is not yet viable, with just one commercial vessel, the Nordic Orion, having successfully navigated the full passage so far - and that was over a year ago.

The Northern Sea Route (also known as the North East Passage, along the Northern coast of Russia) has seen more traffic. "According to the figures released by the Northern Sea Route Administration, in 2013 there were 71 transits," Harris explains, "of which 46 were Russian and 25 were Western vessels.

"But this needs to be put into perspective – 2013 saw over 16,000 transits of the Suez Canal. There is a lot of excitement about the opening of the Arctic, because ship owners and cargo owners can see the savings in time and distance by going via the Arctic. But there are

problems. The Northern Sea Route is only open in the Summer, most practically between August and November. It can be foggy there for up to 90 per cent of the time, even in Summer. There can be wild temperature fluctuations depending on where you are – it can be 25C in some areas and ⁻40C in others. And it is very undeveloped; there are few settlements, so salvage or crew rescue would be difficult. In addition charts are patchy and suspect at times – and underwriters hate the unknown."

The bulk of current traffic in the Northern Sea Route is mostly related to the oil and gas industries, according to Harris. However, he added that China is showing increasing interest in the route – particularly after its recent rapprochement with Russia, and the route may be one to watch moving forward.

IUMI is also concerned about the safety aspects of shipping around the North and South Poles. It has been heavily involved with work on the Polar Code, which covers the

full range of design, construction, equipment, operational training, search and rescue and environmental protection matters relevant to ships operating in the inhospitable waters surrounding the poles. The Code will become mandatory for SOLAS (Safety of Life At Sea) countries and is close to being finalised by the International Maritime Organisation.

Size matters

The ships themselves are changing. Cruise liners, container ships and tankers are continuing to grow in terms of size, as shipowners strive to reduce operating and shipping costs through greater economies of scale. One such example is the introduction in 2013 of the *Maersk Triple E* generation cargo ships (the 'e' refers to economy of scale, energy efficiency and environmentally-improved) which are the largest container vessels in the world, at 400 meters in length and carrying more than 18,000 teu.

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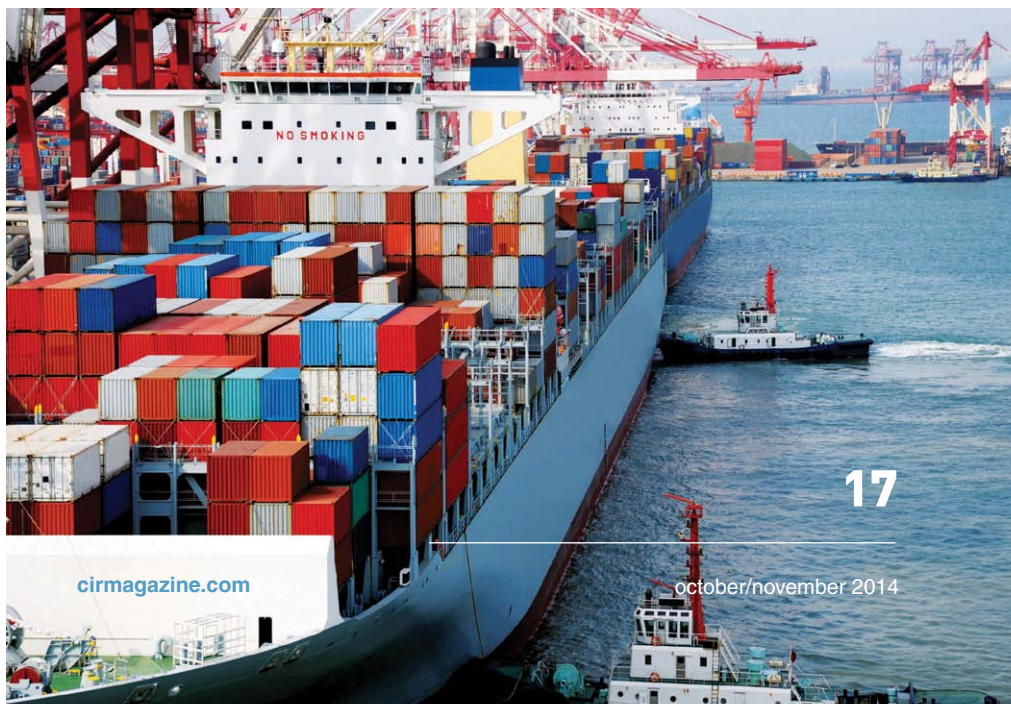
According to Sean Woollerson, partner at the marine division of JLT, insuring these new, huge vessels is not a problem. "There's enough capacity in the market to cover the increase in the size of these vessels," he says. "The main concern is the sheer size of the container vessels, which can carry huge numbers of containers – it is not uncommon for the value of a cargo to exceed the value of a vessel but in the case of these large container vessels the cargo can be worth significantly more than the value of the vessel. The associated potential salvage and contributory general average costs associated with a large container vessel can be extremely expensive and complex to resolve, which...can lead to long delays in the production of final adjustments."

While these vessels may be efficient, they are also so large that they cannot transit the Panama Canal and cannot even enter some ports. Although they can get through the Suez Canal, there are fears that should a major accident occur to one of these vessels in mid-transit, it might result in the Canal being blocked.

Such an incident almost happened in February 2013, when the *Emma Maersk* – a smaller but still very substantial ship – suffered severe flooding in its engine room whilst passing through the Suez Canal, eventually becoming unmanoeuvrable and having to be towed.

The extent of automation on the ships is another area of concern to the market. "The cyber threat is a hot topic at the moment," Woollerson explains. "There's a lot of automation in tonnage these days – lots of equipment for cargo monitoring, navigation, radar, and other aids for the crew. There are concerns that this makes them vulnerable to cyber attack – this might range from data breaches, to property damage from changing the ship's speed to making the ship...immobile. This is a very complicated subject and the market is currently addressing it."

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In July this year, Marsh's Global Marine Practice released a report that looked into the cyber attack issue. According to Marsh, while these attacks are not presently that common, they have the potential to be serious: "In June, 2011 hackers working with a drug smuggling gang infiltrated the computerised cargo tracking system of the Port of Antwerp to identify the shipping containers in which consignments of drugs had been hidden. The gang then drove the containers from the port, retrieved the drugs and covered their tracks." This continued for a two-year period, until it was stopped by joint action carried out by Belgium and Dutch police.

The computerised systems that the maritime sector now relies upon were designed to meet the needs of the 20th century, but are not equipped to meet the threats of the 21st century. "The vulnerabilities within these essential systems," the Marsh report concludes, "present an open door and it is probably only a matter of time before an attacker walks through, with potentially devastating consequences.

"The Institute Cyber Attack Exclusion Clause (CL 380) 10/11/2003), or a variant of that clause, has appeared on marine policies for the past 10 years, excluding any loss, damage, or liability caused either directly or indirectly by the use of a computer and its associated systems and software 'as a means of inflicting harm.' While there appears to be no suggestion from the industry that this clause will be withdrawn any time soon, there are now a small number of major insurers that are prepared to consider offering significant underwriting capacity to cover the risks that have been excluded since 2003."

In the meantime, the marine insurance market is still dealing with the more low-tech problem of piracy. In recent times, the problem with using the Suez Canal has been the infestation of pirates in the Western Indian Ocean, and in particular off the coast of Somalia. However, attacks in this region have diminished sharply in recent months.

"Somalia is now more stable politically," Harris explains. "The government in Mogadishu now controls more land around it and that has had an impact on piracy, as indeed has the increased use of PMSCs (private maritime security companies) on board the vessels, along with greater adherence to BMP4 (Best Management Practice 4) advice on securing vessels better in those waters. The number of successful attacks in the area is greatly reduced these days."

The same cannot be said for waters elsewhere. According to a recent report by Allianz, there has been a 700 per cent rise in the number of attacks in the waters around Indonesia, for instance. For the most part, these are opportunistic thefts, which the International Maritime Bureau (based in Malaysia) has classified as being piracy. The nature of these attacks has also changed, with more attempts to seize cargo – not ships or crew.

Most worrying, however, is the situation off the coast of Nigeria, where there is organised piracy. There it is again a matter of cargo seizure, primarily gas oil," Harris explains. There is some doubt about the ability of local government forces ability to stop this, so remains the one of the greatest concerns for cargo underwriters at the moment, certainly as far as oil and gas shipments out of West Africa are concerned."

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Cyber security threats continue to grow at a pace. A growth industry, a recent McAfee report for the Centre for Strategic and International Studies estimate that it costs the global economy more than US$400 billion a year. One need not look far for proof of this reality. Home Depot's breach in September affecting 56 million payment cards was bigger than even last year's unprecedented attack on retailer Target; Shellshock, the flaw in software on Unix-based operating systems discovered the same month, could be bigger than the Heartbleed bug that panicked security professionals in April.

The risks also continue to evolve. Earlier this year, a Lloyd's report, *Autonomous vehicles – handing over control*, looked at the risks of hacking to driverless cars. And meanwhile, Europol warned this month it expects a rise in "injury and possible deaths" from attacks to critical safety equipment, citing a report predicting the first "cyber murder" by the end of the year.

"The threats are changing very, very rapidly, with new risks literally popping up every day," says Bob Morrell, chief executive of risk management technology provider Riskonnect. "Vulnerability is everywhere."

Reports of incidents will decline, he expects, but only because they become so commonplace. "Does the news cover car accidents all the time?" he asks.

Wider protection

From reimbursement for notification costs and third party liabilities in the case of security breaches, to protection for cyber extortion and non-physical business interruption caused by network outages or data losses, the range of cover continues to expand. According to industry analyst Advisen, there were 38 new cyber insurance products in 2013 alone.

Insuring dystopia

The last five years have seen enormous change in the cyber insurance market. Peter Davy takes a look at the development of cover and policy wordings in this fast growing market
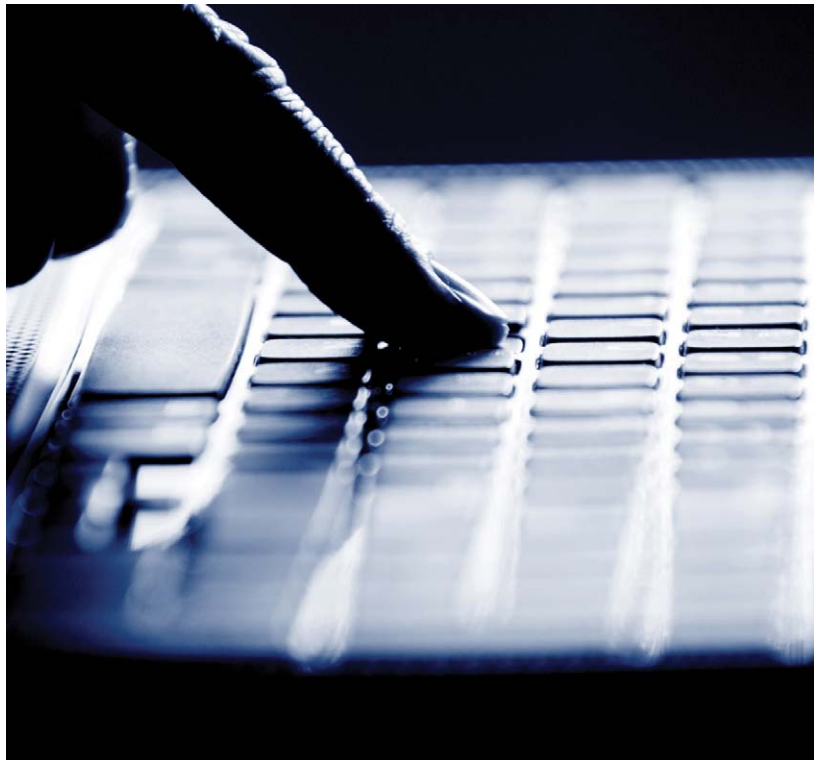
In September, Lloyd's carrier Brit launched cover for cyber attacks causing property damage and business interruption to companies operating critical infrastructure and industrial machinery; broker Marsh launched its Cyber Gap policy offering property cover for the oil and gas industry; and AIG's CyberEdge PC policy, meanwhile, is broader still, offering a variety of businesses cyber protection on an excess and difference-in-conditions basis, filling gaps in property, casualty, energy, aerospace, marine, environmental, healthcare and financial lines policies.

"We are providing traditional coverage for cyber events where they might be excluded under traditional policies," explains Jamie Bouloux, head of cyber products for EMEA, at AIG.

Businesses are also increasingly willing to look at taking cyber cover, says Bouloux. Across its cyber lines the company had 1,500 submissions in all of 2013. In the first half of this year, the figure was 1,200. Policies actually bound in the first half were also 75 per cent of the total policy count last year.

Cover has also been getting more affordable

and simpler as capacity in the market increases. Broker Sutcliffe & Co launched a cyber policy for SMEs with AIG last year, for example.

"Five years ago buying cyber insurance was almost more trouble than it was worth for an SME because of price and complexity of the application, with 20 page proposal forms and a minimum premium of £5,000 or £10,000," says the broker's director Duncan Sutcliffe. "It has now become far more user-friendly and commoditised to a degree."

There are a number of other drivers for greater interest, too. One is growing awareness of the inadequacy of traditional cover. In the US, the Insurance Services Office earlier this year released its standard contract exclusion for notification costs, credit monitoring expenses and public relations costs associated with data breaches for general liability covers. Other markets and lines are taking a similar approach.

"There are exclusions in the London market that flat-out exclude any type of property damage arising due to or through the use of computer systems," says Bouloux.

Government and regulatory pressure also plays a role. The UK's National Cyber Security Programme (NCSP) has raised awareness of the cyber threat, the National Audit Office said last month, while the forthcoming EU Data Protection Regulation will introduce a requirement across the EU to notify individuals where the security of their personal data has been compromised – a requirement that has helped drive uptake of insurance in the US. It also proposes fine of up to five per cent of global turnover or €100 million for failure to comply with the requirements of the regulation.

"Under the current regime in the UK the maximum fine the ICO [Information Commissioner's Office] can impose is £500k, so it's quite a jump," says Adrien Grady at lawyers Cameron McKenna.

Nevertheless, overall uptake of cyber insurance among businesses remains limited.

A survey of Marsh's client this year's shows only 14 per cent having taken out cyber policies.

"By this time next year we might see quite a change in the take-up rate, but right now we could not say it is a mass market product in Europe," explains Stephen Wares, the broker's cyber risk practice leader.

Getting to grips with cyber

At least part of the reason is the difficulty businesses have in evaluating their risks. It is not just a question of detecting intrusions, but also evaluating the risks and potential impacts across the business. While IT teams may understand the risks, the understanding is more limited in treasury, audit or an independent risk management functions

"Boards are aware they need to take it seriously, but they're just not sure what the next step is," says Tom Draper, technology and cyber practice leader at broker Arthur J Gallagher. The issue is with quantification. If one cannot quantify the risk, it is difficult to work out what limits to buy.

This is, however, beginning to be addressed. At cyber intelligence and response company Sedena Networks, co-founder Martin Jordan, says his firm is increasingly being hired by internal audit teams determined to evaluate weaknesses in their network, which shows the need to understand the risks is moving beyond the IT function.

The change is at least partly due to brokers. Draper says much of its work involves promoting communication between IT and risk management functions and the board. Likewise, other brokers are using Monte Carlo simulations to identify the likely frequency and severity of potential cyber events to quantify their impact.

The benefits go much beyond simply enabling risk transfer, says Aon's global cyber practice leader Kevin Kalinich; the analysis helps businesses identify uninsurable risks, such as reputation damage, as well as enabling them to identify the outside expertise they may need – a

key aspect to limiting damage.

"We've found if you only begin to respond to a privacy and security breach after the event the costs are dramatically higher," explains Kalinich. "If you already have in place legal experts, IT forensics experts, investigation teams, call centre providers and a business interruption response plan the losses are much lower for the same breach."

Technology can also help in driving understanding and responses across businesses. The challenge, particularly for large businesses, is not just detecting possible intrusion across a variety of disparate systems; it is collecting this information, combining it with outside sources on the evolving risks and getting this information to the right people, according to Brenda Boultwood, senior vice president of industry solutions at governance, risk and compliance solutions provider MetricStream.

Only by doing so can organisations have a holistic view of their exposures, says Boultwood, and systems can help with this – as well as automating and tracking responses to incidents and weaknesses identified to ensure they are followed through.

"Just like you might track an audit issue across the firm, it is about treating these incidents with that same level of internal rigour," Boultwood explains.

Such an enterprise-wide approach is vital because since total protection is impossible, cyber security must be a balancing act.

"IT will just say no and want to turn off systems since that's totally secure, but the business needs to make decisions on what is acceptable and what is not. All players have to work together and have a meaningful discussion about what the risks are, whether they need to invest, and where they need protection and to make things less convenient," he says. "Enterprise risk management is a key mechanism in making all the players work together and having that discussion."

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Up close and personal

A chain is only as strong as its weakest link, which is why a business that thinks big increasingly has to look far and wide to ensure that even the smallest component in its supply network is up to the task. Martin Allen writes

Planning for the unforeseen within your own organisation is one thing, but how can you be sure that all of the other businesses you depend on for supplies or services are being equally as diligent? It is a question that business continuity practitioners have been familiar with for a long time, but the theatre of business is arguably a geographically larger stage now than it has ever been, as the marketplace evolves into a truly global arena.

"The globalisation of business has seen supply chains become more complex and interdependent than ever before," explains Phil Johnson, vice-president of Northern Europe at FM Global. "Supply chain disruption has now become one of the leading causes of business volatility. Outsourcing, lean manufacturing and just-in-time delivery are business practices that are designed to minimise costs, but these strategies can also stretch a supply chain to its breaking point."

There is also an inherent danger in seeking to apply a static, tried-and-trusted domestic business continuity plan in this broader business scenario, not least because as Yo Delmar, vice-president of GRC at MetricStream, says, the concept of 'local' no longer holds true. "Our businesses are more interconnected given the globalisation of our supply chains and our increasingly mobile workforce."

However, it is not just about the scale of the global reach that many organisations have committed to, but the nature of the specific territories in which they operate. To put this in context, today, more than 90 Global Fortune 500 companies are headquartered in emerging markets, whereas in 1996 there were none.

For any organisation with disparate operations, security is one of a number of significant exposures that can be hard to control. BSI's recently-launched ISO 28000 standard for supply chain security management has been developed to help businesses to assess security risks in their supply chain, manage new threats as they emerge and implement appropriate controls.

Globally, over US$23 billion worth of cargo is stolen each year; and this figure is on a upward trend. It is also a danger not unique to less developed countries, with European nations including Belgium, Germany and the Netherlands seeing some of the greatest number of thefts, according to BSI's most recent global intelligence report.

Whether the risk to continuity is theft or one of a plethora of other specifics, Russell McGuire, director of enterprise risk services at Riskonnect, says: "One of the most important practices is ensuring that any node in the supply chain is understood, that alternative suppliers have been identified and, if possible, already prepared to take over supply of critical components. In addition, it is vital to understand the multiple tiers in the supply chain, to ensure that alternative vendors are not in reality connected to supplies further down the supply chain. Awareness of tier one suppliers [alone] is no longer sufficient."

This is a concern borne out by the findings of the BCI's 2013 supply chain survey which revealed that of 257 analysed cases of disruption, 42 per cent originated below the immediate tier one supplier – an increase on previous years.

Delving deeper into the supply chain is clearly important, but actually getting to grips with the business continuity detail of those further down the line is far from simple. "The challenge is getting to the data," says Tim Cracknell, head of consulting in JLT Specialty's risk practice. "It's sometimes difficult getting the intro to that second or third tier as you have to go through
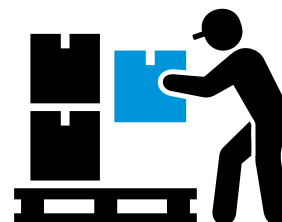
your direct supplier to get to them. Being able to interrogate that part of the supply chain is a tremendous challenge, and then of course it leads to the question of what can be done about it anyway. It's the elephant in the room and is very difficult for most organisations to tackle."

There are times that this kind of direct tier two contact is possible but, he adds: "You always feel that as a third-party sitting in that tier two suppliers' office that they will hold back on you. They're not going to give you every piece of information as they are often working with a host of other companies that would want to protect their own intellectual property."

Short of expensively multi-sourcing throughout the supply chain, having some dependence on tier two or tier three suppliers brings with it a level of risk that may be inevitable to a certain extent.

"This is a risk that has always been there but is a bigger deal in the current business climate. In the past you would outsource or get a supply from someone and they would do everything so you would be dealing with just one party. It's very different now for a number of industries."

He suggests the pharmaceutical sector as a prime example, adding that for the production of a key 'blockbuster' drug, there may well be 20 or even 30 companies contributing to that across two or three tiers.

Cracknell believes that organisations are getting better at recognising the supply chain issues that face them in the business. He points to the example of a retail business that considers the supply chain to be its number one risk. "Because of that level of awareness, they have proper reporting in place and anything that causes a blip in that supply chain is taken very seriously.

"They've used the classic matrix to come to this conclusion and through that process, it has simply stood head and shoulders above other risks. If other boards are doing similar exercises in order to have a heatmap of that nature then inevitably they will be monitoring it much more closely."

"FTSE 100 [companies] would all have this on their register. Whether all FTSE 250 companies would is something I would probably question, but in practical terms, any firm with a private equity backing would be looking to be on top of such significant risk issues."

Seeking stability

So what tools are in place to support the developing need to 'micro monitor', enhance visibility, and ensure the robustness of business continuity in the evolving supply chain environment? FM Global's Johnson says: "Companies today have more access to data and information about the countries they operate in and they must ensure they use it. Our new *Resilience Index* can help decision makers within multinational organisations gain competitive advantage by making more informed decisions about potential supply chain disruption. It is the first data-driven tool that ranks the business resilience of 130 countries and is designed to help executives evaluate and manage supply chain risk. Within the overall ranking, nine key drivers of supply chain risk are grouped into three categories: economic, risk quality and supply chain factors."

Riskonnect's McGuire also sees technology as a key tool for giving supply chain control in a globalised business structure: "Over the last three to five years, technology has greatly increased its ability to bring together all the key data components, filter and assemble this data into usable reports, and automate the decision-making process to respond to this information."

The capture of institutional knowledge about the right things to do when a potential disruption occurs not only speeds up the response but also ensures much greater consistency in the response taken. The recording of the actions taken supports the refinement of this information as well as providing the evidence to ensure the right things are done should there be a need to justify those actions.

It will, he says, ultimately lead to a shift in approach and more of a holistic understanding of the risk factors that pose a real threat to business continuity at each critical point: "There will be much greater integration of the supply chain and the consumption chain over the next few years as the data sources become more refined and the increased use of decision support tools becomes more practical. The awareness of the depth of the supply chain and the potential connectivity between suppliers further down the line is also likely to change procurement practices to help ensure supply chain stability."

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EMERGENCY AND MASS NOTIFICATION SOFTWARE REPORT 2014-15

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The final frontier

No longer the simple paging solution it once was, mass notification software has developed a range of far more sophisticated capabilities. David Adams investigates

There is a scene in the 1953 US film The War of the Worlds, where trucks mounted with loudspeakers drive around LA, trying to persuade the population to flee from the alien invaders. "The Martians are coming!" comes the call from the slow-moving trucks. This is not an impressive emergency communications method. But an organisation lacking a good notification solution would find itself in a very similar position: able only to spread information in a slow, broad-brush way, using manual processes. Considering the range and capabilities of notification technologies now available there seems to be no good reason why this should have to happen. Notification technologies can now take full advantage of all available messaging formats, offer previously unattainable levels of flexibility and scalability; and can be integrated into multiple business systems.

These advances have helped to spread the appeal of these solutions beyond the usual groups of early adopters. Lorin Bristow, senior vice-president, marketing, at Send Word Now, says his company is enjoying sales growth across all industry sectors and among smaller companies as well as the large organisations that always used to be the typical end users. Other vendors report similar trends.

Bristow believes factors driving this growth include concerns about specific risks, about extreme weather in countries such as the Philippines, for example, and fear of terrorism in many territories. He also highlights one characteristic that many clients share: a distributed workforce, which can make it difficult to communicate during a critical event and to coordinate the company's response to it.

Almost every organisation using notification has serious concerns about data security. Alan Matthews, solutions consultant at Enera, raises the issue of the number of organisations outside the US, particularly in Europe, concerned about US government agencies obtaining access to their data, so seeking to avoid their data being stored on servers in the US. Many vendors are using tougher security as a differentiator, with stronger authentication than email address/password; and data encrypted both in transit and at rest.

Reliability is also an important quality sought by clients: Bristow is keen to highlight Send Word Now's 100 per cent uptime pledge in standard service agreements, while Nigel Gray, director

at PageOne, underlines the importance of a notification solution being able to use multiple devices, messaging formats and distribution infrastructures to ensure messages get through.

Ease of use and ease of implementation are among the reasons why F24 won a competitive bidding process to serve "a major financial institution" three years ago, according to the vendor's managing director John Davison. The company in question is still rolling out F24's notification solution worldwide. It is now in use at around 55 per cent of the company's global sites, so accessed by around 30,000 recipients and managed by around 100 active users across the globe, accessing the solution using eight different languages.

A global business continuity management coordinator at the financial institution says he and his colleagues simply like the speed and flexibility of the tool. He says the company is investigating how it might use additional functionality to allow more sophisticated automated messaging activity, based on responses to messages already sent. He would also like to explore use of GIS mapping functions, he says, "to have the ability to send a message out based on the recipient's current location".

PageOne's Gray says many organisations with distributed workforces are interested in using location-based services in conjunction with notification for non-emergency purposes too: to ensure, for example, that the nearest qualified engineer is sent to a business premises or customer home where a problem is reported. The company is running pilot schemes with this feature in the transport and logistics sector.

Other organisations use notification for different types of incident response. Alistair Nutting, emergency planning officer, NHS University Hospitals Coventry and Warwickshire NHS Trust, says his organisation chose Enera's RapidReach solution – and has just signed a second three year deal with the vendor – because of the speed with which the tool enables it to contact key members of staff in its hospitals in Coventry and Rugby as they respond to major incidents that have led to large numbers of people requiring hospital treatment.

"Traditionally we would have relied on switchboard staff to do a manual call cascade," Nutting explains. "With RapidReach we can use pre-defined and preset messages and the system can do the job, that would have taken

four or five people over an hour and a half to do, on its own, in half an hour." The tool can also be used to help the organisation respond to business interruptions.

Compliance requirements mean the auditability of solutions is crucial in certain sectors. "Financial companies need proper reporting capabilities and need these reports to be exportable into post-incident reports, so they can show what they did and how they did it," says Laura Meadows, head of business continuity at xMatters.

Notification can deliver additional value to any organisation if effectively integrated with other business systems. Integration with HR systems helps ensure data is synchronised and up to date, while minimising human intervention, thus improving process speed, efficiency and security.

Some organisations have integrated F24's notification technology with IP-based security camera systems, which inform both the security team and the notification tool if a breach in the perimeter fence is detected. Another obvious integration is with business continuity software. Some notification vendors have formalised links with business continuity vendors. For example, in June 2014, Send Word Now announced a partnership with Sungard Availability Services, meaning that customers of the latter could use SWN's notification service.

In some organisations notification is now much more than an emergency response tool. F24 clients include retailers and food manufacturers that use its technology to enhance communications within the supply chain, recalling products from supermarket shelves if necessary. xMatters CTO Abbas Haider Ali says some clients use the company's technology as a central communications hub, such as a financial services

sector client, which sends 1,000 messages per day to around 50,000 employees using the system. His colleague Laura Meadows reports companies using the tools to tell staff to work from home if major weather or transport problems might delay or prevent their journey to work.

BSkyB uses xMatters technology to safeguard operations in its technology division, as part of an e2e solution which keeps systems running across the organisation to serve 25,000 employees and, ultimately, the company's customers. The company has implemented an xMatters solution that centralises management of IT services on a cloud-based platform and ensures that the correct team within the 800-strong technology team is alerted as quickly as possible if a problem affects any of over 1,000 different IT systems.

In the past, if an alert was spotted it would be necessary to work out which personnel would need to resolve a particular issue, then attempt to contact them, using manual telephone and spreadsheet processes. On average, it took around 45 minutes from the initial alert until assignment of personnel to resolve the problem. With the new solution in place that process now usually takes between two and three minutes.

Anoop Malkani, head of the enterprise service management team at BSkyB, explains that the xMatters solution effectively arms the company's comprehensive system monitoring functions with intelligence and automation. "The monitoring systems pump alerts into a central point, then there's logic and workflow that groups them together, establishes which are already in hand and can identify a serious event causing multiple system problems," he says. "The system will then conduct automated chase-ups, contacting the right people in the escalation path. It knows what sorts of messages have been sent and how people have responded."

And the solution works alongside existing incident response and management teams and processes. "We've not yet used the system much for that purpose, but that capability is there and we plan to exploit it," says Malkani.

It's a project that demonstrates how far notification solutions have come, from straightforward emergency response mechanisms to multi-faceted communications solutions capable of enhancing operational efficiency, as well as protecting the organisation from all the problems this world (and maybe even other worlds) can throw at them.

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Incident management: Six key steps

Effective incident management requires careful planning.
Six key steps can help ensure recovery following a disaster

The incident management lifecycle begins long before an incident. Effective incident management begins with pre-incident planning, which includes mitigation and preparation. Incident management processes are more than the sum of their parts, and the connecting tissue is effective communication. Here are six key steps to prepare for and recover from disasters and critical incidents.

Mitigate risk

Preparing your business to respond to unexpected events requires proactive planning. Identify, understand and prioritise business continuity risks, and develop response plans and mitigation plans. Mitigation includes proactively reducing the likelihood of an event, and reducing the impact of an event if it does occur.

Risk mitigation strategies and action plans evaluate common risk factors, present prevention and response strategies and methods, and recommend tools and resources. You can eliminate or reduce some risks; but high impact, low probability threats are more difficult to mitigate. Critical incidents can be volatile affairs, so outline escalation steps in advance. Escalation steps involve communications, responsible parties and actions as events unfold.

Prepare

Events that threaten your property, business operations or – worst of all, people – don't generally come with advanced notice, so mobilise your business to respond quickly and effectively. A disaster can damage property, interrupt business or even close a business for weeks, months or longer.

Proper preparation requires practice, even if just once a year. Start by preparing for events likely to occur in your geography, but you should also be prepared for more extreme incidents like an active shooter, bomb threat or act of terrorism. Incident management plans or crisis management plans detail how your business will respond during an event. They cover roles and responsibilities and communications to employees, customers and stakeholders. Business continuity plans explain how your business will recover and operate after an incident.

Communications during disruptive events are critical to ensuring continuation of your business. Communications response plans identify primary and alternate points of contact to keep vendors, customers, partners, shareholders, regulators, creditors and employees current during and after the disruption. You never know where key people will be when an event happens, so your communications have to be powerful and flexible, with several key features.

- **Mobile**: A mobile-enabled communications platform enables people to send or receive critical notifications immediately.
- **Multi-channel:** Your communications system should do more than just email, text and voice. Use recorded voice, an app and even pager and fax capabilities to communicate with anyone.
- **Customisable:** By integrating with your org chart and using each individual's schedule and device preference, your communications will have a better chance of getting through.
- **Targeted:** People get overwhelmed and confused easily in the first moments of a major event. Target notifications to alleviate alert fatigue.

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Respond

When a disruptive event occurs, first responders react and manage the aftermath. Communications during the Response Phase are critical, and response teams should define the most appropriate protective action for each hazard to ensure the safety of employees.

Plans should also document how to warn building occupants to take protective action during disruptive events. The communications process during and after an emergency should include protocols and procedures to alert first responders, including public emergency services, trained employees and management. Response teams must ascertain employee wellness and provide status on issues and keep management informed of new developments. A leading communications platform can enable these steps with a single click on a mobile device.

Resolve

A damage assessment records the extent of damage and what can be replaced before filing a formal insurance claim or a disaster declaration.

An incident action plan (IAP) is an iterative document that reports the current status of the event, outlines and assigns strategic incident objectives, and determines the 'operational' period until a new progress assessment is made. Ongoing progress reporting allows the IAP to be modified based on current conditions.

A communications plan is essential for ensuring that responders can communicate with each other. Communication equipment, procedures, and systems must be interoperable. Develop an integrated voice and data communications system, including equipment, systems and protocols prior to an incident.

Recover

Business recovery is the heart of business continuity. The recovery period is the restoration phase of an incident. It is when business recovery plans or business continuity plans are leveraged.

Recovery will probably require many steps and people with a range of skills to restore business as usual. In addition to employee and business needs, there may be external requirements like building repairs and inspections. Some incidents can impact entire regions.

Various types of communications are critical during this phase of incident management. Teams need to be notified to aid in the recovery effort. Customers, employees, regulators, vendors, suppliers, shareholders, police and fire, and people not directly aiding the recovery effort must be kept apprised of the current situation, progress being made, impediments or delays to the recovery effort, and other pertinent information.

How you communicate about crises can seriously impact how the public, the media, customers and regulators perceive your company. When the company is ready to resume normal business operations, communications must be sent that detail anticipated times of reopening impacted buildings.

Resume

Even as you prepare to resume business as usual, some activities still need to be completed. Conduct a post mortem analysis of the incident, identifying both best practices that should be integrated into future response plans and activities that did not go well. Communicate these lessons in an executive report for distribution.

Social media, around-the-clock news and other instantaneous methods of communication have made communicating clearly and concisely with employees, customers and business partners particularly important. Communication channels could include social media, blast text messaging, blast phone calls, 800 numbers, and company websites. Even if none of your operations were affected during a disaster, notify customers of your availability; they will frequently assume the worst after seeing media images. This is especially important for distributors with a customer base covering a large geographic area.

Communicate with suppliers and vendors and ask for their flexibility and understanding after a disaster occurs. They may provide critical machinery or software, or be willing to establish alternative billing or delivery options until your business is back on its feet. Establish regular communication with government agencies and regulatory authorities to obtain approvals for resuming occupancy of the building or to reconstruct the facility. It may be outside the company's control when and if employees are allowed to reenter the premises. If necessary, adjust plans and communicate them until the proper clearances are in place.

Incident management begins not with an incident but long before. Your preparation will directly impact the seriousness of the incident when it occurs. Make no mistake: Regardless of your preparation, incidents will happen. From data breaches to building fires, they happen every day. Be prepared, and automate time-consuming activities like finding on-call employees and setting up escalation procedures. The time you save could also save your company, your job and sometimes lives.

E&MN Sofware Report

XMATTERS

With over 1,000 enterprise customers globally, xMatters has a proven track record for providing communications during critical times. Be it in banking, insurance, aerospace or transportation, healthcare, manufacturing, retail or government, xMatters offers the flexibility to provide two-way alerting over any communication channel. Delivered as a SaaS solution or on-premise, xMatters BCM offers a 'drag and drop' interface for creating custom scenarios in minutes without the need for coding.

Send messages Send messages on an ad hoc basis from the web or mobile apps, or send pre-saved scheduled messages. Users without access to the web or a mobile device can initiate messages over the phone through IVR or through an operator.

Enterprise-wide visibility and reporting
A real-time dashboard shows which messages were delivered, which were not, and how long processes were running. User and role based security and controls ensure the right people have access to the right information and processes.

Audit reports ensure you always know what information was delivered, to whom, and when.

Customisation and development tools With tools for customisation and development, users can tailor the ad hoc messaging environment. The technology is so flexible users can alter interface fields and change screen workflows.

Advanced features The advanced business continuity engine comes with several unique features. This includes mapping and map-based notifications so users can select recipient lists based on associated geographic sites; event based workflow creates tailor-made processes for specific incidents; context-driven content means the system will automatically suggest attachments or links based on initiated scenarios, single sign-on (SAML); and data such as contact information, groups and roles can be easily synchronised from the Active Directory or other sources. The advanced business continuity engine can also be synchronised with leading planning tools.

Communication channels Users will know messages are received with the business continuity engine as they are delivered across all communication channels. Users can also send iOS push messages through a native app. Plus, they can deploy all these channels to instantly collaborate through a one-click conference call functionality that instantly bridges them.

Getting users set up We spend extra time getting the right data into your business continuity engine. We'll load employee contact information into the system and if required, can automate data sync to Active Directory or add a data sync to a custom source. Because most organisations already have an EMNS system, we'll do the migration from your existing system to ensure a seamless transition.

Training xMatters provides a welcome session to ensure successful adoption of the system. We can also provide instructor led training for members of the business continuity team. And, we can provide online training sessions for various user types including administrators, group/call-tree supervisors, event initiators, and responders. We can also do this on-site.

Education One of the benefits of a subscription to an xMatters cloud service is frequent access to new features and technology. Once your business continuity engine is up and running we'll help ensure users are always up to speed. Users will receive a quarterly online refresher class and will also be able to access a community site at any time to interact with xMatters employees as well as other users.

Client assistance The business continuity engine includes 24/7 support for client support, as well as your own dedicated support contact.

xmatters.com

ALERTCASCADE
SAFEGUARD COMMUNICATIONS

Alert Cascade is an easy to use message and notification service used by companies across a wide variety of industries. Operating on 100% SaaS subscription model, Alert Cascade offers a fixed cost per employee per annum, coupled with three geographically dispersed UK datacentres and shared or dedicated broadcast capacity backed with a 99.999% service level guarantee.

Messages can be initiated from any phone, mobile or Internet browser, smart apps for iOS/Android/Windows/Blackberry; as well as via robust and extensible API and Web Services. Key features include two-way voice, SMS, email and pager notification, integrated information hotline (for staff, media and public dial-in message updates), conference call, roll call, time of day call plans, staff shift patterns, incident management, incident logging and document management.

Safeguard Communications says new clients can be provisioned and fully operational in hours.

Charges are based on a low monthly subscription fee plus transmission fees (either in arrear billing or inclusive bundle).

Safeguard Communications has been providing software services to both public and private sectors since 2007.

safeguardcomms.co.uk

EMERGENCY CALL & XPRESSCALL
CRITICALL

Criticall's EmergencyCall notification platform is a pure, cloud-based SaaS solution, chosen by blue-chip clients within the financial, retail, petrochemical and pharmaceutical sectors. Criticall also offers a 'lite' version for the SME market and offers unique, tight integration with ClearView's business continuity planning tool.

EmergencyCall is distinctive in its audit and reporting capabilities, which incorporate second by second tracking of system user and recipient responses, including SMS delivery receipts and replies. It supports the ability to drill down into online reports in detail, or to extract spreadsheet files for further offline manipulation and presentation.

EmergencyCall can contact different categories and types of people to notify them of the same incident, but deliver a different message to each individual, or group, as required. Alert messages are delivered in voice or text, to any combination of phone, mobile, fax, pager or email – based on personal contact profiles. This permits the specification of where, when, how and in which language recipients should be contacted.

Criticall also offers enterprises the machine to machine alerting service XpressCall, enabling all of a client's internal digital systems to be connected directly to Criticall's global messaging network. SOAP and Perl-based application programming interfaces (APIs) mean Criticall's messaging platform can be further integrated with a client's existing business continuity software, along with various other building management, fire alarm and SCADA (industrial facility monitoring) systems. Criticall has achieved international accreditation to both ISO 9001 and ISO 22301 standards and offers 100% service availability guarantees, backed by corresponding service credit penalty contracts.

criticall.co.uk

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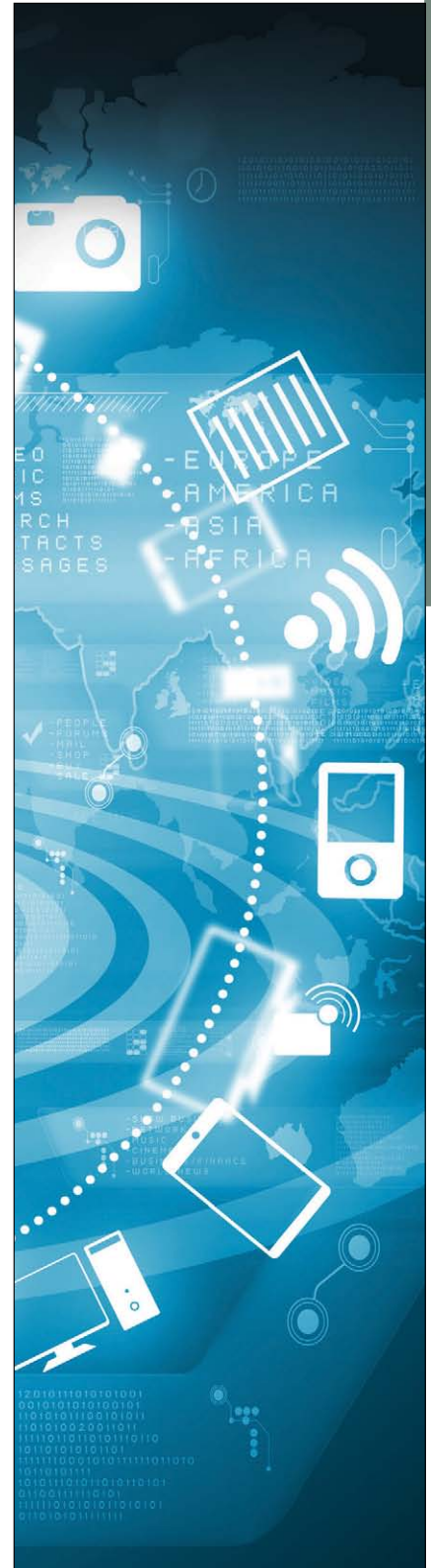
ENOTIFY
SPOK

Spok e.Notify was designed to help user companies ensure that communications during an incident are efficient and effective by managing two-way communications. This solution is designed to deliver the right information to the right people at the right time and automates the collection of responses.

Spok's product aims to turn business continuity plans into message templates specifying the people to be notified and connected with, which communications devices to use and the time periods in which individuals or groups must take action before the role, task or message is escalated to the next person or group. During the event, the software also manages all the information and is designed to present it as meaningful, web-based reports for analysis.

With this product, notifications can be initiated via the web or phone, delivering notifications to various devices, including mobile phones, desk phones, smartphones, pagers, email, and fax.

Procedures for each notification can be defined 'as you go' or via standard templates which can contain any number of steps with associated groups, messages, and queries.

Spok's emergency notification and incident management solution is used by enterprise, healthcare, hospitality, government, and educational organisations across the globe.

spok.com/notification

EVERBRIDGE MASS NOTIFICATION
EVERBRIDGE

Everbridge provides a unified critical communication suite that helps clients be better prepared, make better decisions, and respond quickly and confidently during disruptive events.

Everbridge Mass Notification enables users to send notifications to individuals or groups using lists, locations, and visual intelligence, to create a notification system that keeps everyone informed before, during, and after events whether emergency or non-emergency.

A key element to this product is its robust analytics, GIS capabilities, flexible and its customisable contact management system as its most important features.

Everbridge Mass Notification is designed to be simple to set up, maintain and organise, enabling end users to provide a coordinated response.

An opt-in portal and streamlined integration with internal and external data sources means group and contact management maintains the simplicity of the system, and with a user interface engineered to enable users to send a message in three clicks, and focus on assessing the potential impact of any situation and making an informed decision to minimise loss.

A range of mobile applications brings the Everbridge Suite functionality to smartphones and tablets for a mobilised response, regardless of stakeholder location.

Following Everbridge's acquisition of UK-based provider, Vocal, the solutions provider now has 3,000 user organisations in 110 countries, and sends over 150 million messages per year via the Everbridge unified critical communications suite.

Everbridge's solutions are used by companies in a wide range of industries and government sectors around the world.

everbridge.co.uk

FACT24
F24

F24
COMMUNICATIONS-SERVICES

FACT24 is a notification and crisis management solution used by over 550 organisations across all major industries and public sector entities. FACT24 is a hosted, cloud-based solution and the company F24 is BS 25999 and ISO 27001 certified.

FACT24 delivers thousands of simultaneous two-way notifications across the globe daily, with real-time reporting on each delivered communication. Alerts can be activated by browser interface, telephone or smartphone app. One touch activation for telephone conference calls enables key stakeholders to define actions and make time critical decisions. A telephone information hotline capability enables users to dial into FACT24 to receive the latest status update for an ongoing incident, with customisable IVR message content.

Incident management component Case Manager provides real-time virtual incident room reporting capability through any communication device including social media. All related actions and decisions are logged centrally to provide secure access for incident management and post incident audit and reporting purposes. F24 provides regular testing and exercising of call cascades in line with business continuity objectives and ISO standards.

Intuitive administration and activation of crisis alerts is driven by a step by step wizard. The solution can be easily integrated via API interfaces to business continuity software, HR systems or various facility/security management systems.

F24 have recently launched a mobile app for iOS and Android which extends the ability on how customers can easily activate and manage their alerts and incidents where ever they are through smartphone devices. Support for complex global organisations with local requirements is catered for by multi-lingual interfaces and messaging and dynamic time zone management.

f24.com

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FLARE
PAGEONE

This cloud-based notification system Flare provides users with the tools to manage and co-ordinate staff and resources more efficiently. Notifications can be sent to using any combination of SMS, email, pager, smartphone and landline.

Flare offers multi-channel response capability. Further features include an escalation service which automatically alerts staff responsible for responding to critical events according to a set of user-defined rules and sequences. A workforce management and emergency response service also provides real-time information on the safety and whereabouts of employees. The integration of mapping and location-based services (LBS), allows users to establish the geographical location of selected individuals and groups via mobile phone, any GSM device or two-way pager. In the event of a crisis, mapping and LBS can assist organisations with the co-ordination of field-based staff, resource tracking and help facilitate proximity-based notification as well as asset recovery.

PageOne cites Flare's audit and tracking capabilities as a key function of this product. Users are able to see the exact real-time status of messaging via a traffic light' system, and a searchable history log also ensures a vital audit trail of messages. Flare's comprehensive reporting function enables users to export to a range of programmes. Fully integrated into Flare, PageOne's smartphone app also offers field-based staff with resilient 2-way messaging. The app features an optional lone worker mode for a more formalised, regular and audited monitoring of staff at risk. As well as a standalone service, Flare can be integrated into an existing infrastructure. PageOne messaging solutions are PSN approved and ISO 27001 certified.

pageone.co.uk

INTELLIGENT NOTIFICATION
MIR3

MIR3's Intelligent Notification software includes three editions, or levels: Premium, Standard and Essentials, each providing different feature sets. All versions allow recipients to respond with critical information and automatically track message delivery and response. The product may be deployed in three ways: hosted (SaaS), installed on-premise behind a firewall (using existing telephony infrastructure), or a hybrid of the two (installed behind a firewall while using MIR3's global telephony infrastructure.

Notifications can be initiated by logging into the web interface, sending an email or making a phone call. Users can use existing message templates or easily create new notifications. Recipients can be alerted by mobile phone, SMS, landline, email, pager, Blackberry Messenger, fax, TTY or any IP-enabled communication device. Response can be by voice or written message, with responses displayed in real-time as well as archived for reporting and auditing.

Caller ID can be customised to improve response rates and recipients can designate their preferred mode of communication. In case of emergency, administrators can override those choices to reach recipients by any possible means. Call cascade lets users send an alert to one person or a group, and based on response, automate additional alerts for greater control in crises.

Multilingual text-to-speech options and a toll-free number can be provided for international recipients. Other options include DataSync for import data from LDAP or other applications, and a web portal that let users keep contact data current. Security can be increased with hierarchical, role-based permissions, defined by divisions and subdivisions, to grant or restrict user access. The products also integrate with other platforms using RBA Integrator, a code-free integration platform and an SDK.

GIS is available to targets alerts by location and a mobile recipient app enables smartphone users to receive and respond to alerts

mir3.com

INTERSEC WARNING MANAGEMENT
INTERSEC

Intersec Warning Management Solutions communicataion technology is designed to help public authorities ensure public safety during natural or man-made disasters.

Intersec's Warning Management Solutions provide geolocation and geofencing technologies, combined with cell broadcast and SMS messaging platforms; to reach any mobile phone located in a designated geographical area in real-time.

Scalable geofencing helps users locate individuals approaching or entering an area of concern. The tool instantly detects and automatically notifies public authorities of any intrusions. With intuitive map interfaces and dashboards, authorities can visualise real-time population movements to coordinate resources and adapt instructions.

In situations where every second counts, cell broadcast technology can be activated to instantly push a warning message to all compatible mobile phones connected to the network. Additionally, an SMS channel with a 50,000 SMS/second performance can be activated, providing universal handset compatibility and helping to prevent network traffic bottlenecks.

With a 100% mobile network reach, Intersec's warning management technology is handset and network agnostic. Deployed at the core of mobile networks, public institutions can leverage mass-scale geolocation for fact-based decision-making and instant communication capabilities to ensure public safety during natural or man-made disasters.

intersec.com

CIR | Risk Management

AWARDS 2014

The winners will be exclusively announced at the Gala Dinner & Awards Ceremony

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Recognising and rewarding those individuals, organisations and teams that have significantly added to the understanding and practice of risk management

View the shortlist

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RAPIDREACH
ENERA

RAPIDREACH ®

With this product, it takes three clicks to initiate a pre-designed call-out to recipients using SMS, voice, email, fax, pager and a new advanced multi-platform smartphone application.

Each call-out provides tracked and monitored messages, and users can also request their arrival time. Initiating a call-out is not limited to using the web application. RapidReach can provide hardware integration via a relay contact (PLC) to monitor production systems, or users can send an email or use a mobile phone call to initiate a call-out when the Internet is down.

RapidReach can be integrated into corporate computer systems to provide automated activation of pre-defined call-outs when strict conditions are met. Enera can also integrate the system into on-site or off-site HR systems allowing more accurate updating of individual and team contact details. Data fields identifying special skills can drive a more dynamic allocation of members to teams.

Inbuilt collaboration tools allow important procedural information and documentation to be made available to the responding teams via a bulletin board. Enera also provides an automated telephone conferencing facility.

Licensing options are based on the number of administrators, not recipients or end-users. With servers in the UK, Sweden and Germany, Enera can restrict data to be replicated only to certain servers, improving resilience and providing an added level of data protection.

RapidReach is available in both hosted and on-site configurations. Hybrid communications solutions can be configured to provide an on-site web interface with access to our dedicated UK and European communications infrastructure.

rapidreach.co.uk

SENDWORDNOW
SENDWORDNOW

Send Word Now's web-based emergency notification solutions and mobile applications are used by businesses, government agencies, universities and non-profit organisations worldwide to ensure fast, effective, two-way communication.

This software provider's Alerting Service provides two-way, on-demand emergency messaging to a designated group of recipients across a variety of platforms. From email to voicemail, mobile to smartphone, alerts are transmitted to the communication device of each recipient's choice.

Send Word Now's Incident Management Service (IMS) fully integrates a streamlined incident management framework with the messaging capabilities of the Alert Service to create a unified emergency management platform. The IMS console allows users to manage and share events, incidents, and tasks during time-sensitive situations.

Send Word Now's mobile services allow users to control a comprehensive set of capabilities from an easy-to-use mobile app.

SWN Direct is a new mobile app which allows secure voice and text messages to be sent directly to a contact's mobile device without the limitations and variable costs of traditional SMS and voice calls.

The Send Word Now Web Services API allows customers to automate and integrate Send Word Now functionality with the existing third-party applications their organisation already uses.

sendwordnow.com

(x)matters®

**EMEA corporate headquarters
20 Little Britain
London EC1A 7DH UK
United Kingdom**

**Tel: +44 (0) 20 3427 6326
Mob: +44 (0)7501 495954
www.xmatters.com**

xMatters enables any business process or application to trigger two-way communications (text, voice, email, etc.) throughout the extended enterprise. The company's cloud-based solution allows for enterprise-grade scaling and delivery during time-sensitive events.

More than 1,000 leading global firms use xMatters to ensure business operations run smoothly and effectively during incidents such as IT failures, product recalls, natural disasters, dynamic staffing, service outages, medical emergencies and supply-chain disruption.

xMatters is headquartered in San Ramon, CA with European operations based in London and Asia Pacific operations in Sydney, Australia.

More information is available at www.xmatters.com or +44 (0) 203 427 6326

Criticall
first for notification

**Criticall
3 Chiswick Park
566 Chiswick High Road
London W4 5YA**

**Tel: +44 (0) 870 351 4908
Fax: +44 (0) 870 351 4909
info@criticall.co.uk
www.criticall.co.uk**

You can tell a lot about a person by the company they keep. The same goes for us.

KPMG, Commerzbank, Nomura, Standard Life, Man Group, Marks & Spencer, AstraZeneca, BP, ConocoPhillips and National Grid. Blue chip organisations who are best practice and thought leaders in their respective fields. They deploy our notification services for their respective national and international Operations. If you consider them good company, why not come and discuss your own enterprise notifcation needs with us. As you can see, we have a good track record of helping out. Many of our clients have stayed with us for over a decade, perhaps because we're the only company known to guarantee and deliver them consistent 100% service availability.

We're also ISO 9001 and ISO 22301 certified, so you can be sure your sensitive corporate data is safe in our hands. Contact our Vice President of Business Development, Justin Rhodes on 07960 197533, or email him at: justinr@criticall.co.uk . He'll be happy to arrange a personal demonstration. Alternatively, you can take your own product tour now at: www.criticall.co.uk/product_tours.html

F24
COMMUNICATIONS-SERVICES

**F-24 UK LIMITED
CARDINAL POINT, PARK ROAD
RICKMANSWORTH,
HERTFORDSHIRE
WD3 1RE UNITED KINGDOM**

**Tel: +44 (0) 1923 432 715
OFFICE_UK@F24.COM
WWW.F24.COM**

FACT24 is Europe's leading alerting and notification solution used by over 500 organisations across the globe.

The web-based solution renowned for:

Speed - Notification via up to 480 parallel telephone lines simultaneously;
Flexible - Alarm scenarios stored and adjustable to varying incidents;
Security - High-availability systems and secure redundant structures;
Simple - Intuitive operation;
Global - All over the world, in a range of languages;
Crisis Management - Real-time incident management logging;
Adaptable - To suit basic or sophisticated business continuity programs;
Cost-effective - No software or hardware costs;

To receive a demonstration and have access to your very own 30 day pilot trial of **FACT24**, then please email: office_uk@f24.com and make reference to the CIR directory publication.

PageOne

**PageOne Head Office:
12th Floor, GW1, Great West House
Great West Road, Brentford,
Middlesex TW8 9DF**

**Telephone: +44 (0) 844 811 0070
Email: info@pageone.co.uk
Website: www.pageone.co.uk
Twitter: @PageOne_UK**

PageOne Communications is a leading provider of award-winning business messaging solutions. From two-way paging and SMS messaging, through to voice, email, location services, smartphone apps and lone worker solutions; PageOne has a proven track record in the provision of critical messaging. PSN approved and ISO 27001 accredited, PageOne help thousands of organisations deliver operational and cost efficiencies that enhance business operations.

All PageOne systems are powered by the company's own flexible platforms and gateways to ensure seamless integration of messaging solutions across different networks and technologies. These services have consistently been designed to meet and exceed the demands of an increasingly mobile environment, providing highly resilient and cost effective communications across both corporate and public sector organisations.

Clients span a multitude of industry's and sectors to include the emergency services, local and central government, Bluelight organisations, MoD, NHS, educational establishments, financial institutions, transport, rail, retail, ICT, utilities and pharmaceutical companies.

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	xMatters	AlertCascade	EmergencyCall & XpressCall	eNotify	Everbridge Mass Notification	FACT24	Flare	Intelligent Notification	Intersec Warning Management	RapidReach	Send Word Now
Key functions											
Incident standard operating process control	•	•	•		•	•	•		•		•
Document storage	•	•	•		•	•	•		•	•	•
Document plan management		•			•						•
Document versioning		•	•		•	•	•				•
Location based services	•	•			•	•	•	•	•	•	•
Customisable user filters	•	•	•		•	•	•	•	•	•	•
Customisable mapping	•	•			•		•	•	•	•	•
customisable per user dashboard views with widget options	•	•	•		•		•		•		
External feed ability such as RSS to dashboard and/ or devices such as news, weather, traffic	•	•	•		•	•			•		•
Permissionable templated forms for data capture and send	•	•	•		•	•		•	•		•
IVR											
Crisis lines		•	•		•	•	•				•
Two-way crisis lines		•	•		•	•					•
Conference call	•	•	•		•	•	•	•		•	•
Add additional people during call	•	•	•		•	•	•	•		•	•
Send automatic SMS and email with dial in info for missed recipients	•	•	•		•	•		•		•	•
Bridging to third party conference call	•	•	•	•	•	•		•			•
		•									
Communication											
SMS	•	•	•	•	•	•	•	•	•	•	•
Text to speech	•	•	•	•	•	•	•	•	•	•	•
Live voice broadcast	•	•	•		•	•	•	•			•
Plain text email	•	•	•	•	•	•	•	•	•	•	•
HTML email	•	•	•	•	•	•	•	•	•		•
Email with attachments	•	•	•	•	•	•		•	•		•
Desktop alerts	•	•	•		•	•	•			•	•
Radio pager	•	•	•		•	•	•	•	•	•	•
Fax	•	•	•	•	•	•		•		•	•
Social media	•	•	•		•	•			•		•
Broadcast	•	•	•	•	•	•	•	•	•	•	•
Sequencing	•	•	•	•	•	•	•	•	•	•	•
Escalation	•	•	•	•	•	•	•	•	•	•	•
Customisable content according to medium (ie. SMS/email)	•	•	•		•	•	•	•	•	•	•
Smart insert of data in message fields	•	•	•		•	•	•	•			•
Audit & Reporting											
Real time message audit	•	•	•	•	•	•	•	•	•	•	•
Field validation	•	•	•		•	•		•	•	•	•
On line performance and data reports	•	•	•	•	•	•	•	•	•	•	•
Exportable PDF reports	•	•	•	•	•	•	•	•	•	•	•
Graphical statistics	•	•	•	•	•		•	•	•	•	•
Downloadable monthly management reports	•	•	•	•		•		•	•	•	•
Customisable reporting and views	•	•	•	•	•	•	•	•	•	•	•
Text based templates	•	•	•	•	•	•	•	•	•	•	•
Voice based templates	•	•	•	•	•	•	•	•	•	•	•

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xMatters	Alert Cascade	EmergencyCall & XpressCall	eNotify	Everbridge Mass Notification	FACT24	Flare	Intelligent Notification	Intersec Warning Management	RapidReach	Send Word Now	
											Responses
•	•	•	•	•	•	•	•	•	•	•	One-way
•	•	•	•	•	•	•	•	•	•	•	Two-way
•	•	•	•	•	•	•	•	•	•	•	Polling
•	•	•	•	•	•	•	•			•	Free text content response
•	•	•	•	•	•	•	•	•		•	Unlimited customisable responses
•	•	•		•	•	•	•			•	Response wording different per medium i.e. SMS, email
•	•	•		•	•	•	•		•	•	Reply via hyperlink on email
											Technical, security, support
•	•	•	•	•	•	•	•	•	•	•	24/7 helpdesk
•	•	•	•	•	•	•	•	•	•	•	Multilingual capabilities
•	•	•		•	•		•		•	•	Selection of global time zones per user
•	•	•		•	•		•		•	•	Customisable languages
•	•	•	•	•	•	•	•	•	•	•	IP ownership - company owned
•	•	•		•	•		•	•	•	•	Shared communication capacity
•	•	•	•			•	•	•			Customer dedicated capacity
•	•	•	•	•	•	•	•	•	•	•	Interface with third party products
•	•	•	•	•	•	•	•	•	•	•	Integrate message sending through third party
•	•	•	•	•	•	•	•	•	•	•	Integrate contact data updates through third party systems
•	•	•	•	•	•	•	•	•	•	•	Administration access rights limited by user profile
•	•	•	•	•	•	•	•		•	•	Restriction of products by administration rights
•	•	•	•	•	•	•	•		•	•	Delivery by SaaS
•		•				•	•	•	•		Delivery by software installation
•	•	•		•	•	•	•		•	•	System accessible through smartphone
•	•			•	•	•	•		•	•	Native smartphone application
•	•	•	•	•	•	•	•	•	•	•	Multiple geographically disparate datacentres
•	•	•		•	•	•	•		•	•	Integration for data load
•	•	•		•	•	•	•	•	•	•	Target people based on meta data and fields
3	3	3	n/a	3	4	2	2	n/a	3	2	How many clicks to send a message?
											Mobile Functionality
•	•	•	•	•	•	•	•		•	•	Accessibility through mobile web browsing
•	•			•	•	•	•		•	•	Accessibility through mobile application
•	•			•	•	•	•		•	•	Mobile iOS app
•	•			•	•		•		•	•	Mobile Blackberry app
•	•			•	•	•	•		•	•	Mobile Android app
•	•			•	•	•	•		•	•	Send messages through app
•				•	•	•	•		•	•	Send map based messages though app
•	•			•	•	•	•		•	•	Review delivery reports through app
•	•			•	•	•	•		•	•	Access templates via app
•	•			•	•	•	•		•	•	Free type message through app
•				•	•	•	•		•	•	Create ad hoc groups via app
•	•			•	•	•	•			•	Access contact details and user list via app
•	•	•		•	•	•				•	Store and use plans
•				•		•	•			•	Locate your team in real time using a map
•				•	•	•			•	•	Task allocation and management
•	•	•		•	•	•				•	Offline document storage
•	•	•		•	•		•		•	•	App based push messaging
•	•	•		•	•		•		•	•	Initiate conference bridging via app
•	•	•		•	•					•	Reply with attachment from app
•	•			•	•					•	Mobile SAML for SSO

Supplier Directory

SAFEGUARD Communications

**Communications House
26 York Street,
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Safeguard Communications (UK) Ltd is one of the country's leading providers of automated emergency notification solutions.

Leading UK and international organisations across all industry sectors rely on our award winning solution Alert Cascade to deliver effective communications and response to business disruptions, crisis situations and incidents and is the optimal communication platform for delivering your messages by voice and/or text messages to tens, hundreds or thousands of people within minutes.

Quarter 1 2013 sees the launch of a new version of Alert Cascade with enhanced iPhone, iPad and android applications along with social media notification feeds. Early 2013 will also see the introduction of a new product line up, enhancing our communications portfolio to include such solutions as additional SMS tools, DR telephony and Cascade Up telephony solutions.

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SHADOW PLANNER / phoenix

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Phoenix Shadow-Planner enables you to plan, develop, test and execute more streamlined and structured Business Continuity strategies. Taking the pain out of the entire process, Shadow-Planner helps your people work smarter and faster – and enables your business to deliver against its BC commitments more quickly, efficiently and cost effectively.
Designed by specialists in business continuity, this suite of integrated software supports the entire Business Continuity Management (BCM) lifecycle: from impact analysis through developing plans to testing and reporting. Phoenix can also support you every step of the way, helping you create the strongest and most effective plans to minimise downtime and ensure you can work 'business as usual'.
Shadow-Planner is based on four core modules:
* Business Impact Analysis (BIA)
* Business Continuity Planning
* Notification
* Mobile Plans (currently on Blackberry and iPhone)
Organisations in the financial services sector, public sector and others in regulated industries have used Shadow-Planner to help comply with business continuity standards such as ISO 22301 and other specific codes of practise.
How you benefit
A low cost solution, requiring no local cap ex or hardware investments, you can:
* Save time and money
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* Get rid of inefficient, inaccurate and risky manual approaches - Word documents and spreadsheets
* Reduce risk - better meet governance
* Ensure all essential data (plans, contacts, documentation and more) are in a single secure location, at your fingertips
* Have an assurance that all data is regularly reviewed, updated and consistent
* Mitigate against costly downtime
* Access and update BC plans anytime, anywhere – from desktop, mobile, tablet...
* Protect and enhance staff productivity, with security via appropriate access levels
* Achieve faster ISO22301 BC certification
Phoenix is an acknowledged leader and award-winning provider of business continuity and disaster recovery services. Our flexible remote working solutions enable your staff to work from virtually any location, uninterrupted. And our award-winning Shadow-Planner software will help you plan to protect your business against unforeseen circumstances
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email enquires@phoenix.co.uk or visit phoenix.co.uk**

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With a rapidly growing customer-base of over 500 organisations across the world Enera's RapidReach is a solid and effective performer across a wide range of industries confirming it as one of the most trusted, robust, secure, and capable Emergency Communication system.

And even with its many powerful features RapidReach remains the simplest to set up and activate.

It only takes 3 clicks to initiate a call-out to tens, hundreds or thousands of recipients across the world using SMS, voice, email, fax, pager and our new advanced multi-platform smartphone application.

Having 100% in-house software development, an on-premises SAAS or hybrid solution and owning our own dedicated infrastructure makes us the safest choice for your company's sensitive information.

Importantly, RapidReach is not limited to the web! You can use a mobile phone or landline to initiate a call-out. You don't need the internet!

Call us to try it for free for 30 days. You'll be amazed at how easy it can be!

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UK & European Head Office
Unit B Heathrow Corporate Park,
Green Lane, Hounslow,
Middlesex
TW4 6ER

Tel: + 44 (0) 800 143 413
infoavail@sungardas.com
www.sungardas.co.uk

US & RoW
680 East Swedesford Road
Wayne, PA 19087 USA

Toll-Free: 1 800-478-7645
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Email: AS.SoftwareSupport@sungard.com
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Sungard AS Business Continuity Management Planning Software

Assurance^{CM}

Brand new to this edition of the report is Assurance^{CM} which was designed by users, for users. This next-generation business continuity software and risk management solution removes the barriers to organisation-wide engagement and builds greater confidence in contingency plans. It's about extending beyond simply addressing compliance requirements. It's also about knowing teams are prepared to recognise threats to the business and empowering them to engage locally before incidents lead to major disruptions.

So far our users rate the Assurance^{CM} experience as:

Intuitive – Simple and easy, get your program up and running with minimal training

Aware – Merge external happenings with enterprise plans and gain real-time contextual insight to act decisively

Alive – Eliminate manual data management and trust that your data is accurate and up-to-date

Efficient – Yet secure to help you work smart, engage users and delight stakeholders on program effectiveness

Independent – SaaS and mobile, connect quickly to people and information that matters the most

And a 99.99% SLA availability guarantee.

Plans and testing do not deliver outcomes, people do. **Sungard AS Assurance^{CM}** is about enabling you to take what we learn back into the business continuity/disaster recovery planning cycle and share it across the company for better outcomes.

ASSURANCE^{NM} (NOTIFICATION MANAGER)

Introducing our new powerful emergency notification tool, designed for when you need it most to ensure the effect send of critical alerts to your key recipients at any time, using any device, and get the response you need.

Assurance^{NM} Alerting and Mobile Services from Sungard Availability Services (powered by Send Word Now®) leverages a variety of communication methods to transmit tens of thousands of voice and text messages in minutes. The Assurance^{NM} communication solution is built on an award winning platform that is used by both public and private sector organisations worldwide, offering them market leading capabilities and superior performance which Sungard AS customers can rely on. For more information please contact Sungard AS:

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Business Continuity/Resilience Manager of the Year

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Consulting Services: Helping you get your risks under control, thereby safeguarding your profits, operations, customers and reputation. By leveraging our industry-acknowledged operational risk management expertise we deliver support across business continuity management to the full lifecycle of technological solutions.

Cloud IaaS and Managed Services: Sungard AS's managed services provide the IT resources and skills you need to ensure availability, resilience, flexibility and security. Yet we leave you in full control of the systems, applications and data that drive your business forward.

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The Business Continuity Awards recognise those business continuity, security, resilience and risk professionals whose innovative strategies and industry savvy make them stand out above the rest. Judged by an independent panel of experts for exceptional performance, the awards provide an opportunity to for organisations and individuals to showcase their best products, projects and people.
The awards are free to enter, and we have new criteria for all categories this year, as well as the following new categories: Incident Management Award, Cyber Security Programme and the International Award. The deadline for entries is 12 February 2015. Best of luck!

Business Continuity/Resilience Manager of the Year

This award will be presented to the individual judged to have demonstrated exceptional achievement in the role of business continuity or resilience manager over the past year. Individuals will be judged on both their experience and understanding of business continuity and resilience issues.

Entries should include a brief description of the company's business continuity and resilience philosophy, together with the candidate's involvement in its development and implementation; and an explanation of the innovative and creative ideas that have been used by the candidate to resolve problems within the organisation in establishing and developing an effective business continuity or resilience programme. Nominees should have at least five years' industry experience.

Most Innovative Solution of the Year

This award will be presented to the company which has demonstrated the most innovation in IT solution development over the past judging year. Entries should outline the nature of the solution, its philosophy and details of how it can aid companies in their business continuity/resilience function. Entries may include a demo (of no more than 5 minutes), either provided online or on a single USB.

The solution must have been on the market for at least 18 months prior to February 2015. In addition to the main entry, nominating companies must include two customer endorsements of 200 words each.

Business Continuity Consultant of the Year

In judging this category, recognition will be given to consultants that excel in business continuity, resilience and operational risk management.

Among the factors considered will be the use of creative ideas to resolve problems, innovation in the actual techniques used, the instigation of a resilience culture in the organisations worked with, the strengthening of relations between service suppliers, insurers and business continuity and resilience professionals.

Applicants might also consider submitting their views on the development of the profession. The 2,000 word entry should include details of the activities of the consultant, past successes and overall strategic philosophy.

In addition to the main entry, nominees must include two customer endorsements of 200 words each.

Student of the Year

The nominated individual should be taking, or have completed in the past five years, a professional course of study within the fields of business continuity/resilience, disaster recovery or crisis management. Students undertaking programmes in risk management where these include significant coverage of business continuity may also apply. Entries may be made either in the form of a written dissertation on industry trends or an abstract of a thesis concerning business continuity or related subjects.

This category will be assessed through clarity of the arguments expressed, formal references given and innovative thought. In addition, the dissertation must show clear practical application and focus.

This category is open to undergraduates and post-graduates from all academic and vocational institutions offering undergraduate, masters and diploma level qualifications.

Entrants may be full or part-time students of universities or of professional institutes, and must provide an endorsement from an academic tutor.

Specialist Company of the Year

Designed to acknowledge providers of business continuity/resilience/disaster recovery/crisis communications services/solutions, entries should detail products, services or projects undertaken and how success was achieved. Judges will award innovation and quality as well as customer service and satisfaction.

In addition to the main entry, nominating companies must include two customer endorsements of 200 words each.

Business Continuity Consultant of the Year

Category Sponsored by **clearview**

ClearView provides business continuity management software to organisations managing business continuity activities in the full end to end process, from threat assessment/BIA, to plan development, testing and exercise management, through to interactive incident management and communication.

As one of the fastest growing companies in this area internationally and with a global client base, ClearView has established a name for ease of use, simplicity and clarity of purpose. In practice this means that end users find processes and screens clear and intuitive, whilst central administrators have automated processes that enable them to focus on key activities rather than mundane tasks. And this functionality can be accessed by users on laptops and the full range of mobile devices.

Together with comprehensive reporting and activity dashboards, there is effective corporate governance and adherence to international standards. This successful approach involves active collaboration with both clients and business continuity consultants with unrivalled industry expertise, resulting in solutions configured to each client's individual needs, which are practical, flexible, cost-effective and deliver real commercial benefits.

Jon Mitchell, business continuity specialist
jon.mitchell@clearview-continuity.com
+44 (0)1869 255792
clearview-continuity.com

Most Effective Recovery of the Year

This award will be given to the company, or individual responsible for achieving the most effective business recovery in the face of adversity over the past year. Examples could include IT and telecom outages, cyber attack or data breach, flood or other adverse weather event, fire, supply chain incident, physical security incident, health and safety incident.

Nominations should outline the nature of the problem faced and how it was countered. Entries should detail the procedures used to achieve RTOs, how any additional problems which became apparent during the recovery process were dealt with and, finally, the lessons learned and subsequent improvements made to plans.

Lifetime Achievement

Category Sponsored by **phoenix**

Phoenix is an award-winning provider of innovative and ground breaking solutions. With a suite of essential services and products that enable businesses to Recover Smarter and help reduce overheads in time, resource and money, its approach to business continuity heralds a revolution in recovery.

Phoenix has been providing essential IT infrastructure and business continuity services to public and private sector organisations for a quarter of a century.

Whilst maintaining all of the capabilities for which we have been most commonly known and relied upon by our customers, we've evolved, from your recovery provider to your resilience partner.

Phoenix is a full-service business continuity provider. As well as your IT systems, people and business recovery, we integrate complementary solutions that enable our customers to Recover Smarter.

For organisations struggling to keep pace with Business Continuity Management (BCM), Phoenix has developed its Managed BCM service. This service flexes to the individual needs and requirements of businesses and can span simple consultative engagements to more comprehensive managed outsourced solutions. With decades of award winning Business Continuity experience, Phoenix acts as the BCM extension to your business.

Phoenix is one of the UK's leading providers of Cloud, business continuity and managed IT services, helping businesses to innovate and grow while cutting costs and risk. It is a complete end to end services provider. Phoenix delivers services to over 3,600 organisations in the UK across a number of sectors.

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To view the Business Continuity Awards hall of fame please visit our website

Lifetime Achievement

This award will be presented to the individual judged to have demonstrated outstanding achievement within the business continuity/resilience arenas, and professional excellence over the course of a significant career in the industry.

The entry should demonstrate the nominee's high level of professional credibility, a considerable public relations profile, and a high level of respect within the industry in general.

Nominees should have at least 20 years' industry experience.

Business Continuity/Resilience Strategy of the Year

This award will be judged on an evaluation of the business continuity programme instigated at either a global or domestic level. Recognition will be given to the overall philosophy behind the strategy, the use of innovative techniques and ideas and the success of implementation across the company.

Judges will look for successful implementation and testing of processes, the effective use of business impact and risk analysis, the installation of a resilience culture, the addressing and management of people issues, and evidence of applicable resources to achieve the above.

We welcome entries that relate to ongoing strategies, as well as those for single/one-off events.

Business Continuity/Resilience Strategy through Partnership

This award will be judged on an evaluation of the business continuity programme instigated by at either a global or domestic level, and carried out in partnership with external consultants, specialists or suppliers.

Recognition will be given to the overall philosophy behind the strategy, the use of innovative techniques and ideas and the success of implementation across the company.

Judges will look for successful implementation and testing of processes, the effective use of business impact and risk analysis, the installation of a resilience culture, the addressing and management of people issues, and evidence of applicable resources to achieve the above.

We welcome entries that relate to ongoing strategies, as well as those for single/one-off events.

Business Continuity/Resilience Team of the Year

This award aims to recognise the human capital of the business continuity/resilience department across the enterprise, including teams that cross geographies and disciplines. The award is designed to honour continuous development and the achievements of the team. Judges will be looking for evidence of excellence in teamwork and communication skills as well as the varied skills profile of the team. Entries will also demonstrate evidence of leadership by the team director.

Supply Chain Solution of the Year

This award will recognise an organisation that has introduced a supply chain solution which has helped the business manage and maintain its operations, while also improving visibility across the entire organisation. The winning entry will be able to highlight how the organisation has integrated the technology into its business. Judges will also assess the business and cost-saving benefits of the solution and the environmental impact.

Industry Newcomer of the Year

This award is designed to honour the individual newest to business continuity and resilience. With the freshest ideas, this individual is recognised by his/her peers as bringing outstanding qualities and immense potential to the discipline.

Entries should show evidence of the nominees' application of originality and ingenuity, evidence of potential within the business continuity/resilience industry and an understanding of its wider impact within their organisation. Applicants might also consider submitting their views on the development of the profession.

Nominees will have been in the industry for less than 24 months.

Cyber Security Programme of the Year – NEW

Recognising the growing significance of cyber risks to organisations public and private, this new award considers the steps that can be put in place to ensure continuous operations in the face of adversity. Entries may include a demo (of no more than 5 minutes), either provided online or on a single USB.

Please note this category is not open to vendors.

Public Sector Continuity Manager of the Year

This award will be given to the individual judged to have demonstrated exceptional achievement in enhancing the business resilience of a public sector organisation over the past year.

Individuals will be judged on both their experience and understanding of business continuity and resilience issues.

Entries should include a brief description of the organisation's business continuity and resilience philosophy, together with the candidate's involvement in its development and implementation; and an explanation of the innovative and creative ideas that have been used by the candidate to overcome organisational and financial constraints to achieve goals.

Resilience in Infrastructure & IT Service Delivery

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To see a sample entry, please visit our website

Not-for-Profit Continuity Manager of the Year

This award is for the individual judged to have demonstrated exceptional achievement in enhancing the business resilience of a not-for-profit organisation over the past year. Individuals will be judged on both their experience and understanding of business continuity and resilience issues.

Entries should include a brief description of the organisation's business continuity and resilience philosophy, together with the candidate's involvement in its development and implementation; and an explanation of the innovative and creative ideas that have been used by the candidate to overcome organisational and financial constraints to achieve goals.

Resilience in Infrastructure & IT Service Delivery – NEW

This award will be presented to the organisation with the most resilient approach to its IT service delivery. The judges will take into account the planning for continuity as part of a larger strategy and the overall design of IT infrastructure from both the resilience and efficiency perspectives.

Entries should outline its successful approach at achieving the balance between security and availability. The winning entry will exhibit innovation and scalability. This category is open to supplier organisations as well as in-house strategies.

Business Continuity Management Planning Software of the Year

This award will be presented to the company whose entry demonstrates that the software is of innovative and original design. This category will recognise the software developer that has done the most for companies of all size to improve their continuity management and operational resilience whether servicing the public or private sector.

Judges will also be looking to award the company that has incorporated into the product best practice within the field of business continuity management.

Entries may include a demo (of no more than 5 minutes), either provided online or on a single USB. The software must have been on the market for at least 18 months prior to February 2015. In addition to the main entry, nominating companies must include two customer endorsements of 200 words each.

Please note, the 'company' is understood to be the originator of the software, as opposed to a reseller.

International Award – NEW

This category is for organisations without a UK presence, but which has in their home country or globally created a business continuity or resilience capability of outstanding quality. Entries should include a brief description of the company's business continuity and resilience philosophy and evidence of successful implementation.

Most Innovative Product of the Year

This award will be presented to the company which has demonstrated the most innovation in product development over the past judging year. Entries should outline the nature of the product, its philosophy and application.

The solution must have been on the market for at least 18 months prior to February 2015. In addition to the main entry, nominating companies must include two customer endorsements of 200 words each.

Industry Personality of the Year

The Industry Personality of the Year may be a practitioner, a consultant, an academic, or other influencer who may be active on the conference circuit; who may have authored research or books on business continuity / resilience strategies or who has contributed to industry's wider understanding of the topic in another exceptional way. The winning individual will have a considerable public relations profile, and a high level of respect within the industry in general.

For this category, we invite the industry to submit their suggestions through our website.

Best Contribution to Continuity & Resilience

This category will acknowledge progress over the past judging year of the organisation, public or private, that can demonstrate the most progress in advancing the continuity and resilience cause to the wider business community.

Judges will take account of innovation in the development of techniques deployed to underpin resilience, innovation in product development and/or services and a commitment to advancing the professionalism of the industry.

Entries are welcomed from the entire spectrum of service providers / providers of technology or corporate / public entities whose contribution has really made a difference.

Industry Personality of the Year

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Incident Management Award – NEW

This category recognises the strategy/team or company that best demonstrates the skills and activities required for successful crisis/incident management. Judges will look for the response capability demonstrated in plans and effective plan communication throughout the organisation. Details of how regular testing/rehearsal procedures are implemented should also be included.

Cloud Services Provider of the Year

This new category is for suppliers or in-house solutions to issues of business continuity management that are hosted on the Cloud. Whether ensuring the use of a single important function in event of a crisis, or enabling remote working of an entire operation, the judges will be looking for effective planning and implementation of the technology.

View this year's judging panel on our website

Transformation of the Year

This award will recognise the individual or team that has achieved the greatest improvement in the management or planning of continuity for their organisation, thoroughly embedding it across all departments and operations. Success will be evidenced by business continuity management having become an integral part of the organisation's DNA.

Initiative of the Year

This award will recognise the awareness initiative that is both educational and supports the resilience message throughout the organisation, public or private. Further, the initiative should aim to drive industry thinking forward, encouraging buy-in at board level and involvement throughout the organisation and in the wider community.

Examples of potential initiatives includes apps, films, roadshows or scenarios, innovative use of new and social media or any unique/unusual idea for raising business continuity awareness internally.

View from AIRMIC

Paul Hopkin is technical director at Airmic

Ultimate responsibility for risk management should lie with the board of directors. That was the key message from guidance released by the Financial Reporting Council – and we at Airmic wholeheartedly support that message.

While risk managers should take care of day-to-day risk responsibilities, the FRC said, it is up to the board to ensure that the appropriate policies are in place, that board understanding of risk is high, that risks are maintained within tolerable levels, and that risk mitigation is appropriate. This is critical because taking a complete view of a company's risk profile goes beyond the scope of insurance and traditional risk management techniques.

The FRC's comments certainly chime with our own research at Airmic. Our *Roads to Ruin* study, which analysed case studies of corporate crises, identified certain common weaknesses that contributed to the poor performance of the business. Among these weaknesses was 'board risk blindness' – the failure of boards to engage with important risks to the same degree that they engage with reward and opportunity. Conversely, our study of successful companies, *Roads to Resilience*, highlighted that in the most resilient companies, risk information flows freely throughout the organisation and, crucially, right up to the board of directors.

As risk management grows in importance at board level, the role of the risk manager will need to change. The technical skills and insurance knowledge will remain as important as ever. But risk managers will also need to hone the skills required to confidently communicate these topics to the board. This will require softer skills, as well as a broader and more strategic understanding of how their business operates.

Education of risk professionals will need to be extended so that they can identify and analyse risks emerging from their organisation's culture and strategy, and from their leaders' behaviour. In short, tomorrow's risk professionals – at least the most successful ones – will need to have a more strategic vision of risk management. For that to happen, however, boards must recognise the need to provide risk leadership.

airmic

View from the CII

David Thomson is director of policy and public affairs at the CII

For the insurance sector, cyber security and related risks represent both exponential opportunity and threat. It is clear to all that cyber risk is one of the fastest growing risks on the corporate risk radar. The requirement for a wide range of cover for cyber risk has never been more apparent.

There is a growing awareness within the insurance industry that many businesses are under insured or have underestimated what they need to be covered for. A recent US survey put the average cost of a data breach at US$3.5m, meaning significant reputational damage, or at worst complete destruction of a business that fails to consider the risks. Despite this, an Aon Captive benchmarking survey found that only 1% of captive owners currently insure cyber risk.

In many ways cyber risk is – to use the parlance of Donald Rumsfeld – a 'known unknown'. Indeed, the New York Superintendent for Financial Services recently warned that it was only a matter of time until we had a 9/11 style attack on the global financial system. All of this should be good news for the insurance industry; yet there is a danger here, just as corporates are trying to get to grips with this new kind of risk, the insurance sector are faring no better. With a distinct lack of knowledge on the subject, there is the possibility of under-pricing, or simply not having the technical knowledge to properly model this very mercurial risk.

As some experts have noted, a good cyber underwriter needs a rare set of skills, which combines a good understanding of property and casualty as well as knowledge of how technology works across a whole swathe of sectors. A CII Skills Survey to be published in November shows a rising concern by both members and employers over the increasing lack of technical expertise in a number of areas, and the significant risk this poses. This could be seen as a new emphasis on the lack of skill capacity, which in the short term is likely to get worse. For this reason, there is a definite possibility that insurers could get their fingers burned through exposure to fast evolving and difficult to quantify cyber incidents. Either way, it is clear that cyber risk is going to focus increasingly on risk radars in the years to come.

CII

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The IoT: Unleash the potential

The Internet of Things represents a tremendous opportunity for companies looking to unlock new revenue sources by packaging products with new digital services, according to an Accenture report

In its new report, *Driving Unconventional Growth through the Industrial Internet of Things*, Accenture says that combining sensor-driven computing, industrial analytics and intelligent machine applications into a single universe of connected intelligent industrial products, processes and services, the industrial Internet of Things generates data essential for developing corporate operational efficiency strategies. The report also finds that IoT provides a rich opportunity to drive revenue growth through new, innovative and augmented services for a rapidly expanding marketplace.

Global investment in the industrial IoT is predicted to reach US$500 billion by 2020: a 2,400 per cent increase from the US$20 billion spent in 2012. Companies that introduce automation and more flexible production techniques to manufacturing can boost productivity by as much as 30 per cent, and predictive maintenance of assets can save companies up to 12 per cent over scheduled repairs, can reduce overall maintenance costs by up to 30% and can eliminate breakdowns by 70%.

According to the report, innovative industrial companies can capture growth in three ways:
- Boost revenues by increasing production and creating new hybrid business models
- Fuel breakthrough innovations through intelligent technologies
- Transform the workforce to cultivate the new skills required for jobs within the industrial Internet of Things

"Industrial companies have long supplemented their product revenues with services," said Paul Daugherty, chief technology officer, Accenture. "But innovators – companies that understand that every business is a digital business – are using this technology to create product-service hybrids that provide new growth opportunities and pave the way for pioneering the next generation of industrial products."

Companies are already spending heavily on digital services to help increase production and efficiency. Accenture's report explains that many of these same companies are also investing in their own solutions to improve the performance of existing assets and processes that stretch across the entire supply chain. These product-service hybrids, by connecting intelligent physical assets capable of producing data for use in digital services, have the ability to combine product sales and leasing with recurring income streams from digital services. These services also enable firms in industries such as resource-extraction (such as mining or oil companies) and process industries (such as food or chemical manufacturers) to make better decisions, enjoy better visibility along the value chain and improve productivity.

Manufacturers soon will be building intelligence into every machine they produce and the innovative applications that accompany these smart machines will be vehicles for driving new revenue streams out of product-service hybrids. To reap the full benefits of the industrial IoT, Accenture's report advises that companies exploit sensor-driven computing, industrial analytics and intelligent machine applications and weave together enterprise and machine-generated data to create new monetisation opportunities.

Accenture also says the industrial IoT will open up new workforce needs as it simultaneously creates redundancy in others. It will digitise certain tasks and workflow, especially repetitive jobs that, up until now, have resisted automation. The report forecasts that to efficiently capture these burgeoning opportunities, companies will need to look for skills in data science, software development, hardware engineering, testing, operations, marketing and sales. And they will need to expand their talent base to handle the creation of new service sectors that support these diverse users of industrial products and services while mastering new ways of working.

"Business customers will always need products and services that create more value for them," said Daugherty. "For example, Michelin Group is using sensors inside tires that, combined with analytics, can coach truck fleet drivers on how to save fuel. Daimler AG, the carmaker, has created a rental service called Car2Go that forgoes the typical centralised rental office in favour of a downloadable smartphone app that allows users to access cars directly wherever they are parked. For those companies looking to build a more innovative mousetrap – a new product-service hybrid that will completely revolutionise their company or industry – now is the time to harness the emerging industrial IoT to identify new growth opportunities and, with the right vision and leadership, turn them into reality."

In the next issue of CIR, we will take an in-depth look at the opportunities, risks and insurance issues surrounding the Internet of Things.

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View from ALARM

Sharon Roots is a director of the board of Alarm

With the central government funding cuts still continuing to compound reductions in past years, local authority organisations are embracing a significant change in the way that not just local services but back office support is delivered. Outsourcing, partnerships, collaborative working and shared services are alternative service delivery models that are already familiar to many Alarm members, but the recent development of trading companies to deliver those support services and to sell the undoubted expertise that there is in local government out to others is now gaining ground.

How long will it be before there will be trading companies wholly owned by local councils managing services to not just the public sector but to the wider private sector? It is already happening in some sectors like catering, facility management and transport. The issue is that to try to just sell those services to others within the public sector is a finite market, highly competitive, with most reasonable sized local authorities trying to do the same thing, to trade their way out of the budget squeeze.

What doesn't seem to be recognised is that these trading companies require the same if not more risk management input due to the increased and more varied risks that they face than the owning authority. A "bureaucratic nicety", is how the editor of the BBC Newsnight described the corporation's managed risk programme list in the Pollard Review, and

that is how it is seen by many in relation to these trading companies. However, most local authorities do not have to face competition for the delivery of their services, also most do not have the sort of management expertise to successfully run a for profit organisation and the demands that that has on resources already severely limited.

Not recognising these different types of management need poses significant risk to organisations and it is at times like these that local authority organisations will rely on good quality risk management advice and support.

View from the IOR

Simon Ashby is chairman of the Institute of Operational Risk

This summer I took the time to visit the D-Day beaches – the 5th June 2014 being the 70th anniversary of the invasion. As you can imagine, visiting the beaches and cemeteries of the American, French, German, British and Commonwealth troops brings with it some very mixed emotions. However it also caused me to reflect on the discipline of risk management.

Military operations involve a complex mix of strategic and operational objectives and are characterised by a high degree of uncertainty. The weather was a key factor in the D-Day landings; a storm caused the invasion to be delayed by a day and nearly prevented it altogether. Plus a violent storm further hampered the invasion effort. There were also a range of people, process and systems related issues

to consider. In short achieving the strategic objectives of this military operation required a significant amount of risk management. Strategy and risk were blended to such a degree that they were impossible to separate.

Here is my dilemma. The merits of such a strong blend between strategy and risk seem obvious. So why do many modern organisations persist in keeping their strategic and risk management activities separate? Why don't boards/senior managers pay more attention to risk management, given how essential it can be to strategic success and why don't risk managers get more involved in strategic decision making?

Perhaps it is because, since the 1940's, we have come to believe that risk management is

a discipline that should only be concerned with limiting losses. By formalising our discipline we have inadvertently divorced it from more strategic concerns. I believe that we need to reconnect our discipline with strategic management, since as highlighted by the D-Day landings, the two go hand in hand. Risk taking is a necessary part of achieving any strategic objective – military or otherwise. No strategy can be achieved without balancing a range of operational concerns within environments that can be characterised by a significant element of uncertainty. As risk managers we must remember that.

THE INSTITUTE OF OPERATIONAL RISK

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Professional Services Guide

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