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Sky's the limit

Rising skylines and burgeoning cities mean a changed landscape for resilience professionals

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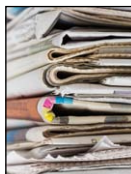
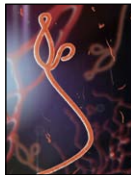


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The skyline is changing. High rise buildings and skyscrapers are getting taller, and the risks involved with

operating in and around our urban sprawls are evolving fast. While the London skyline is relatively low rise by international standards, buildings in the capital are getting taller and bigger. Ten years after the opening of the iconic Gherkin building signalled the modernisation of the City of London's skyline, the landscape has been transformed, with seven of the top 20 tallest buildings in London having been built in the past four years alone. Voted the world's best skyscraper out of 300 buildings, the Shard is London's tallest building, standing at 306 metres tall.

Beyond the City district itself, London's skyline is tipped to become a lot more crowded. According to think-tank the New London Architecture, 236 buildings of more than 20 storeys are proposed, approved or already under construction in the capital. It is also estimated that by 2050 around three quarters of the world's population will live in cities. Urbanisation is set to pose enormous challenges when it comes to maintaining resilience. This issue, we look at the changing horizon and ask the experts how these developments will impact resilience.

Deborah Ritchie

Editor

Ebola: A truly international problem

The World Health Organisation has stepped up its response to the outbreak of Ebola in West Africa, with the aim of stopping ongoing transmission of the virus worldwide within six to nine months

The scale of the current Ebola outbreak is unprecedented, having claimed over 2,000 lives and infected at least 4,000. Ebola, a disease of humans and other primates, is transmitted by direct contact with the body fluids or blood of an infected person or animal. Initial flu-like symptoms can lead to external haemorrhaging and internal bleeding, which can lead to organ failure.

After stepping up its response in August, the World Health Organisation has been coordinating efforts to address its spread. The WHO said that it also recognised the need to address the outbreak's broader socio-economic impact.

The WHO's response roadmap was informed by comments received from a large number of partners, including health officials in the affected countries, the African Union, development banks, other UN agencies, Médecins Sans Frontières, and countries providing direct financial support. The roadmap is intended to serve as a framework for updating detailed

operational plans, with priority being given to needs for treatment and management centres, social mobilisation, and safe burials. The WHO says these plans will be based on site-specific data that are being set out in regular situation reports.

The roadmap covers the health dimensions of the international response. These dimensions include key potential bottlenecks requiring international coordination, such as the supply of personal protective equipment, disinfectants, and body bags.

The WHO roadmap will be complemented by the development of a separate UN-wide operational platform that brings in the skills and capacities of other agencies, including assets in the areas of logistics and transportation. The UN-wide platform aims to facilitate the delivery of essential services, such as food and other provisions, water supply and sanitation, and primary health care.

Risks still underestimated

Director-general of WHO, Dr Margaret Chan, along with presidents of west African nations impacted by the Ebola virus disease outbreak met at the end of August to launch a joint US\$100m response plan as part of an intensified international, regional and national campaign to bring the outbreak under control.

Dr Chan has had discussions with a group of ambassadors from Geneva's United Nations missions with the aim of identifying the most urgent needs within countries and match them to rapid support.

"The scale of the Ebola outbreak, and the persistent threat it poses, requires WHO and Guinea, Liberia and Sierra Leone to

take the response to a new level, and this will require increased resources, in-country medical expertise, regional preparedness and coordination," Dr Chan said. "The countries have identified what they need, and WHO is reaching out to the international community to drive the response plan forward."

Improving prevention, detecting and reporting suspected cases, referring people infected with the disease for medical care, as well as psychosocial support, are key. The WHO's plan also emphasises the importance of surveillance, particularly in border areas, of risk assessments and of laboratory-based diagnostic testing of suspected cases.

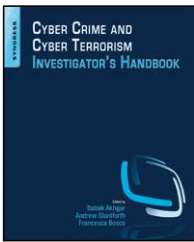
Protecting health workers

Threats and harassment of health workers in west African countries have also been a worrying element of the Ebola virus disease outbreak. These professionals are taking personal risks to provide critical medical care, but have been threatened, shunned and stigmatised.

"Doctors, nurses and other health workers must be allowed to carry out their life-saving humanitarian work free of threat of violence and insecurity," Dr Chan said.

Dr Richard Brennan, director of WHO's Department of Emergency Risk Management and Humanitarian Response, added: "Assaults on health workers and facilities seriously affect access to health care, depriving patients of treatment and interrupting measures to prevent and control contagious diseases. WHO has a specific mandate to protect the human right to health, especially for people affected by humanitarian emergencies."





Cyber Crime and Cyber Terrorism: An Investigator's Handbook
 Edited by Akhgar, Sataniforth & Bosco, Elsevier, ISBN: 9780128007433

Reviewed by Deborah Ritchie, editor, CIR Magazine

Cyper Crime and Cyber Terrorism:

An Investigator's Handbook describes and analyses many of the motivations, tools and tactics behind cyber attacks, as well as the mitigation techniques that can be deployed against them.

Because of the multi-contributor nature of this book, readers will glean a wide insight into the risks and opportunities imposed on business and society by our growing reliance on the internet, as well as gaining unique insight into the world of cyber crime and cyber warfare. Over 30 contributors provide a high-level, global view on a broad range of cyber risk issues that organisations must now get to grips with.

Contributions from leading academics and digital investigators will ensure readers are kept abreast of current national and international law regarding cyber crime and cyber terrorism.

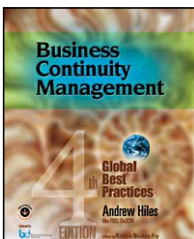
Among the other topics covered in this book are police investigation processes and techniques, high-tech investigation and analysis, training and awareness of digital forensics, the internet as a tool for terrorism, ICT as a protection tool against child exploitation, and cyber crime classification and characteristics (phishing, hacking, and cyber harassment etc.).

As citizens put more of their lives online,

the safety of cyber space matters more and more. As Lord Carlile of Berriew points out in his foreword to this book, "the scale of citizen and state dependence on cyber space now means that our economic well-being, our key infrastructure, our places of work and our homes can all be directly affected".

Computer programmers, risk practitioners, students and investigators alike, will benefit from this accessible guide to the pertinent issues relating to today's online security landscape. I think it is safe to say we can expect to see future editions of this now vital guide.

"The scale of citizen and state dependence on cyber space now means that our economic well-being, our key infrastructure, our places of work and our homes can all be directly affected"



Business Continuity Management: Global Best Practices, 4th edition
 By Andrew Hiles, Rothstein Publishing, ISBN 9781931332354

Reviewed by Michael Howbrook, director of education, Telfort Business Institute, Shanghai

One of my earliest recollections of

Andrew Hiles was when he paid a visit to my company in the Far East. As a result of the seminars and lectures he gave to our various clients, including major petroleum and banking companies, business continuity management in the region was launched. That fact alone is a significant recommendation for the fourth edition of his book with its up-to-date global coverage of business continuity management.

With decades of international experience, the author shows the reader step-by-step how to develop, implement, and maintain a standards-based BCM system that can be adapted for just about any organisation. In addition to this

"In our classes at the Telfort Business Institute in Shanghai, this new book will be of great value to students and business continuity practitioners alike"

comprehensive coverage of business continuity planning, he also offers an understanding of supply chain and contract considerations (critical for continuity of supply); techniques for achieving consensus; international business continuity standards; negotiation and contractual risk; the importance of knowing the laws of the country one is dealing with; and how disaster could affect many aspects within a business. Hiles notes the increasing threat of cyber attack and predicts disaster recovery services moving from the hot site towards cloud-based services. He predicts that, in the future, the business

continuity function will need to develop a greater understanding of financial management, procurement, and business processes – knowledge that is currently lacking among some practitioners.

Hiles's new book will be of great value to students and to practitioners alike. Students and professionals are gaining the awareness and understanding of BCM which will be so important to their businesses here. This is a thought-provoking and comprehensive book providing a global perspective on BCM today and in the future.

A report published by UK think-tank the Institute for Public Policy Research shows how tackling the issue of **climate change** can concurrently also help address some of the greatest economic and social challenges facing Britain today. It has been known for years that climate change is happening and is man-made, and there is growing concern that the world is heading for a catastrophic temperature rise of 4°C. Since 2010, increased instances of severe weather events, rising import dependency and oil prices, and the falling costs of renewable energy have all added to the case for urgent action. Nearly 70% of the British public are concerned by climate change.

The recent outbreak of a particularly lethal strain of the **Ebola** virus raised concerns about a wider spread of the disease. The largest outbreak of the Ebola virus to date is disrupting communities and economies in Guinea, Liberia, Sierra Leone, and Nigeria. Authorities are further concerned about West Africa's ability to contain the virus, given local health infrastructures, stretched resources and personnel, as well as cultural concerns that can impede virus-control measures.

Product liability claims in the **medical industry** are becoming a bigger and more costly issue for both manufacturers and insurers, creating a reluctance to innovate and higher, difficult to achieve, break-even points for new products.



08

“Aviation and aircraft insurers are enduring the most difficult claims experience in years”



A staggering number of unreinforced masonry or non-ductile concrete buildings globally remain vulnerable to damage from **earthquakes**. Public buildings and schools make up a large majority of these concrete and brick buildings. Schools, in particular, have performed worse than other buildings in earthquakes, resulting in major injuries and fatalities, according to experts in the field of seismic risk reduction.

Marking a significant step in the development of the UK's knowledge, skills and capability in cyber security, the certification of six Master's degrees in cyber security was announced by Francis Maude, minister for the Cabinet Office. The development of **GCHQ-certified Master's degrees** will help the successful universities to promote the quality of their courses and assist prospective students to make better informed choices when looking for a highly valued qualification.

Businesses are so focused on cyber attacks by organised crime, that they ignore the possibility of being targeted by groups wanting to make a political point. KPMG's Malcolm Marshall says whilst attention is focused on the search for resolutions in the 'corridors of power', businesses need to be ready to defend themselves, as cyberspace becomes the new battleground.

The property industry has urged government to rethink the scope of **Flood Re** after ministers confirmed that millions of homeowners could be left out of the new scheme designed to provide households with affordable flood insurance for their home. The BPF spoke out after Defra launched a consultation on how it intends to implement the programme.

Over the last 12 months, **global fatalities from acts of terrorism** have risen 30% compared to the previous five year average, according to a new security monitoring service from global risk analytics company Maplecroft, whose Terrorism and Security Dashboard recorded 18,668 fatalities in the 12 months prior to July, up 29.3% from an annual average of 14,433 for the previous five years.

A major study into how **technology is changing the way we communicate** shows that the average UK adult now spends more time using media or communications than they do sleeping. Six in 10 workers do some form of work-related communications activity outside of working hours. Emailing is the most common work-based communication activity out of hours, with nearly half of all workers emailing from time to time, and a fifth doing so on a regular basis.



In the last few months, the combination of a Court of Appeal judgement and a new sentencing guideline issued for **environmental offences** has meant that the level of fines for health and safety and environmental offences, particularly for large companies, is expected to rise very significantly.

The UK government has announced plans for the development of a new strategy for Britain's **digital communications infrastructure**. The consultation seeks views on the likely demand for digital communications and technology from business, consumers and public bodies, and what infrastructure will be needed to meet this demand.

The Information Commissioner's Office (ICO) is warning businesses that they must be prepared for a targeted attack. The warning comes as the Racing Post signs a commitment to improve its IT security practices after 677,335 accounts were compromised during a data breach in October 2013.

Aviation and aircraft insurers are enduring the most difficult claims experience in years, which will likely reverse declining pricing trends at policy renewals, according to Fitch Ratings. However, competitive factors and abundant underwriting capacity may blunt the magnitude and scope of rate increases across the broader market. Policyholders with attractive safety profiles are likely to continue to see competition for their business.



“The average UK adult now spends more time using media or communications than they do sleeping”



CIOs are expanding their IT budgets to drive a new set of **IT priorities as insurance market** conditions improve, according to new research by Ovum. In mature markets, there is a focus on improving operational efficiency and organisational flexibility, while in developing markets, close attention is being paid to expanding core platforms and infrastructure to support growth.

The government has introduced the long-awaited **Insurance Bill**, designed to reform Britain's insurance industry. The new Bill introduces a more modern legal regime designed to benefit both insurers and their business customers by increasing transparency and certainty over the rules that govern contracts between them and reducing the number of legal disputes over time.

Overcapacity in the **international construction P/C** markets in the first half of 2014 has resulted in rate reductions of up to 30% for commercial insurance buyers. This is primarily driven by benign loss activity and softening conditions in the global reinsurance market, which is having a trickledown effect to the primary insurance market.

The rapid development of fledgling Arctic **shipping routes** is dependent upon improvements in the capabilities of vessels navigating them and the upgrade and expansion of the support facilities in the region, according to a new report. Arctic shipping routes, including the Northwest Passage, present the global maritime community with financially attractive alternatives on Europe to Asia trades through the Panama and Suez canals. Shipping firms need a full understanding of the risks involved in order to gain the confidence of insurers.

A report released by manufacturers' organisation, EEF is warning the government to act over escalating risks to the UK's supply of essential materials. While other nations have strategies in place to shield their economies from **resource risks**, the UK is lagging behind.

The resilience of transport networks, homes, hospitals and water supplies in England needs to be enhanced to counter the more frequent and severe **flooding and heatwaves** that can be expected in future. This is the key finding of a new report by the government's official adviser on preparing for climate change.



Look up towards the sky in any major city across the world today and you will see a different vista almost every time. The skyline is changing fast, high rise buildings and skyscrapers are getting taller, and the risks involved with operating in and around our urban sprawls are evolving fast.

Dubai's 828 metre high Burj Khalifa towers more than 300 metres over the previous highest building, Taiwan's Taipei 101 (509 metres). But in just five years' time, both of these will be in the shadows of Kingdom Tower which will be the first 1km tall building.

While the London skyline is relatively low-rise by international standards, buildings here are getting taller and bigger. Ten years after the opening of the iconic Gherkin (30 St Mary Axe) building signalled the modernisation of the City of London's skyline the landscape has been transformed with seven of the top 20 tallest buildings in London having been built in the past four years alone. Voted by building and construction data analysts, Emporis the world's best skyscraper out of 300 buildings, the Shard is London's tallest building, standing at 306 metres tall. Beyond the City district itself, London's skyline is tipped to become a lot more crowded. According to a survey by think-tank the New London Architecture, 236 buildings of more than 20 stories are proposed, approved or already under construction in the capital.

Crowded places

It is estimated that by 2050 around three quarters of the world's population will live in cities. Urbanisation is set to pose enormous challenges when maintaining resilience. Of course, resilience within the urban environment has changed a great deal since 9/11. Terrorist attacks have always been and will always be unpredictable, and the alignment of crisis

management plans in the built environment, while challenging, is important, as the risk of misplaced assumptions can have severe implications during a major incident such as a

terrorist attack. Collaborative networking and joint exercising is key in this regard. On top of this, no plan will work unless it aligns with the emergency services'; it is no good having a



Sky's the limit

By 2020, the average total height of the tallest 20 buildings in the world is expected to be close to 600 metres, comparable to almost two Eiffel Towers. Deborah Ritchie looks at the impact on resilience

plan which is immediately compromised by the requests of the police.

Chris Phillips, managing director of the International Protect and Prepare Security Office (IPPSO) and former Head of National Counter

Terrorism Security Office (NaCTSO), knows a lot about evacuation challenges in built up areas.

“The biggest difficulties when dealing with evacuation in a crowded city centre is that

invariably those who test evacuation plans fail to take into account other buildings. In the event of a large event all buildings may choose to evacuate at the same time,” Phillips explains. “All those buildings probably use the same site to have their RVP. Of course this is also a very inviting target for any would-be terrorist. Invacuation may very well be the best option, especially if the proper work has been done to identify the safest area in your building.”

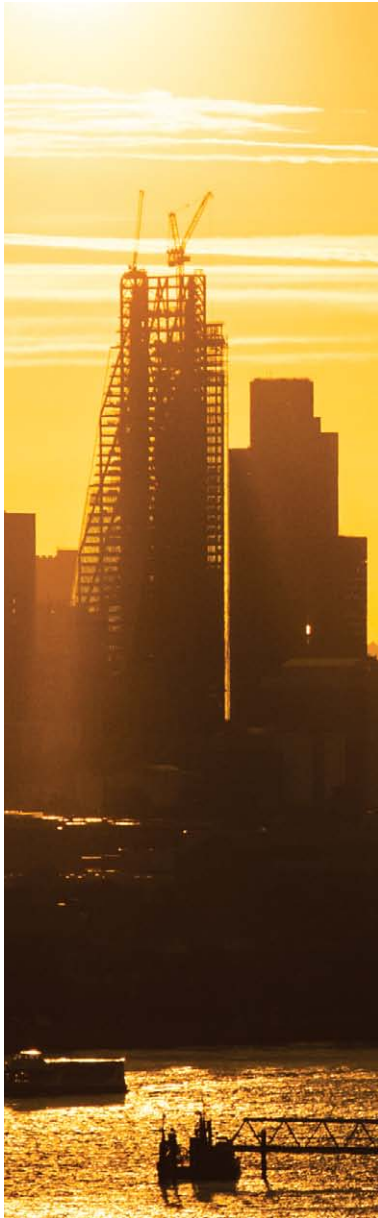
Phillips devised, developed and delivered the strategy and tactics for the protection of crowded places. He worked with the Home Office and Lord West to review and then develop new and innovative ways of delivering advice business. He says, in the UK, more needs to be done to ensure resilience in built-up conurbations, where new, and taller buildings are going up around the clock.

“Building resilient communities is massively important,” he explains. “The last few years of austerity have seen a drop off in this work. More needs to be done.”

Current economic conditions make for a real challenge in this regard, with security budgets under a great deal of scrutiny.

But the pace of change to our skylines shows no signs of slowing. And while they are not likely to materialise for at least another 20 years, concepts for the first mile-high building are already in existence. More than half of the world's tallest buildings have been built in the last four years, with the total supertall category almost tripling in the last seven years. A report published by Allianz Global Corporate & Specialty shows that the high rise boom in Asia and Middle East leads the way, accounting for 90 per cent of recent supertall projects. And with values often exceeding US\$1 billion, the latest supertall or “megatall” (600 meters plus) buildings pose new challenges for insurers as well as for architects and contractors.





One morning in July 2013 Londoners looked up to see a new addition attached to their tallest building. A team of intrepid Greenpeace mountaineers were climbing to the summit of Europe's highest construction to protest against plans to drill in the Arctic by the oil company Shell. However, no one from Shell worked in the 310 metre tall Shard skyscraper. By fortunate coincidence, according to Greenpeace, the building just happened to sit in the middle of Shell's three London offices

Resilient from the ground floor up

Peter Power, co-author of the recent UK Standard on Crisis Management (BS 11200) and a past member of the UK National Security Commission, examines the challenges of maintaining resilience in today's burgeoning cities

and bearing in mind the Arctic, it also resembled (deliberately) a shard of ice.

Of course none of this was welcome news to the building owners, but from the protestor's point of view, their actions were a massive global success that also swelled Greenpeace membership. But what if the climbers on this iconic structure had more malevolent intentions, for example to detonate a bomb or take hostages?

These were just some of the questions a few of us discussed in a BBC TV news studio that day (and I will return to later) since iconic buildings seem to carry an almost unique burden of risk, even though the site and occupants might not be controversial, but whatever happens, it is still going to be newsworthy. For example, a year after the Shard climb, the building was evacuated when smoke was discovered in the basement, (the cause was accidental). Something that is not at all unusual in London, but when it's a famous building, it's going to make national, if not international, news.

Traditionally, a building is an icon when it is a popularly recognised symbol of something often larger than itself. For example, the new 37-storey Walkie Talkie office building and the 180 metre Gherkin are modern day symbols of the City of London, where the size of the premises usually results in mixed use by multiple occupants, which often brings other hazards. For example, each occupier having their own

business continuity plans, maybe controversial business activity and even outside fire assembly area that takes no account of who else might try and squeeze into the same location if they all evacuate.

This flags up another feature that is commonly overlooked with multiple occupancy/ iconic buildings, insofar that many organisations only undertake risk assessments of their own business operations and areas and do not adequately consider the common spaces. These are likely to form the escape routes from the property, which links to the Regulatory Reform (Fire Safety) Order 2005, which states that co-operation between occupancies is a requirement that should fall out of any fire risk assessment process.

Then there is the issue of possibly having a phased evacuation because it might be impossible to all leave quickly via the ground floor, or on the other hand, so called 'invacuation'.

In the first scenario, an exceptionally high and sometimes unrealistic level of discipline is needed to avoid a log jam downstairs, whilst those on the upper floors watch smoke rising past the windows. But it can be done if the occupants have faith in what they are being told – and who is saying it. Planning to prepare can work, as one of those evacuated in the recent Shard fire said: "It was all really well organised. We had four or five marshals who made sure

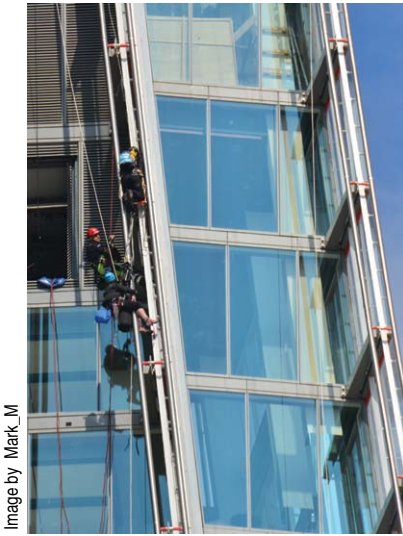


Image by Mark_M

everyone was calmly removed from the building”.

However, when an iconic building might have hundreds of visitors from different countries inside, and/or waiting outside, instructions obviously have to be in several different languages with more staff ready and able to direct people, probably in various conditions of physical health.

The second scenario, where people should stay inside and corralled away from windows, is the usually preferred response in high density building locations when the threat of a possible terrorist IED exists close to where you are. With the shocking images of 9/11 still imprinted in our minds, this is often the most difficult response to achieve, yet far more people in the UK have been severely injured by flying debris in the streets than by staying inside.

It is usually much safer to stay within, rather than leave a building (unlike with fires, albeit with a phased evacuation), which once again means overcoming a natural instinct. In this case, simply reassuring people that you have prepared for this satisfies their basic, if not business, concerns.

Consider also that London, along with other major UK cities, is seeing renewed economic and social growth, with a predicted increase in population from 8.4 million in 2013 to 9.2 million in 2023, with an obvious increase in office-based

workers. Over the next five years there will be roughly 82,000 more office-based jobs in the city, with its comparability high density of iconic buildings.

So called ‘picture postcard’ sites, often in the form of iconic buildings, have long been the target of numerous terrorist groups and individuals, so no one should be surprised if or when, they strike again. The current UK government National Risk Register puts a ‘catastrophic terrorist attack’ at the top in terms of impact, but ‘medium/low’ for likely occurrence in the next five years. On the other hand, ‘attacks on crowded places’ is greater at ‘medium/high’ for probability, but a bit less on impact. And just recently, the government raised the terrorist threat level in the UK from substantial to severe – just second to the highest level.

The threat of pandemic influenza scores just as high as terrorism for impact, but is second to highest for likelihood. So apart from protestors and bombers targeting our iconic buildings, we also have the likelihood of being ill to contend with, which then triggers concern about bacteria. In particular, the unseen bugs that cluster around ordinary office workers, quite apart from visitors.

So where does this leave us? An iconic building often represents a country, conquest or just capitalism and will regularly attract visitors, of one type or another, over whom we might have scant control. Yet as we have already seen in the case of the Shard, such a building can also become the focus of attention not always because what it is, or who is inside, but simply because where it is.

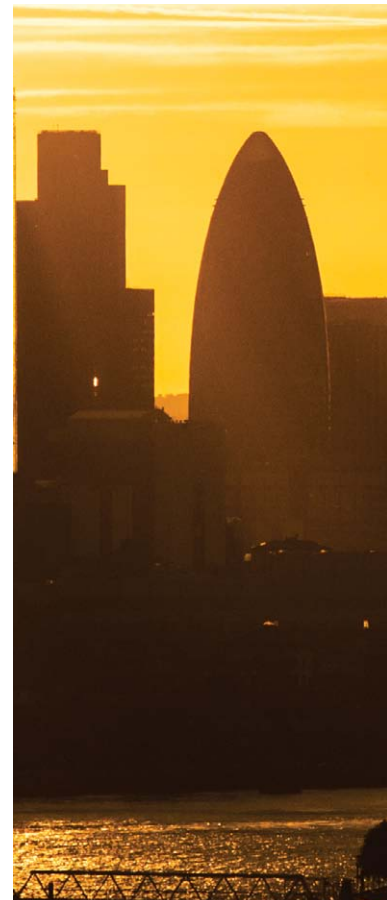
We have also come a long way in building design since 1946 when the then president of the Institute of Civil Engineers said that engineering was “the art of modelling materials we do not wholly understand, into shapes we cannot precisely analyse, so as to withstand forces we cannot properly assess, in such a way that the public at large has no reason to suspect the extent of our ignorance”.

Perhaps more accurately, we should

- Identify and share knowledge of design hazards (often the case if an iconic building is listed) with other building tenants
- Speak regularly with fellow occupants and FM agents in the building
- Determine individual and shared threats and impacts
- Complete an all risk assessment and note findings
- Practice evacuation and invacuation drills
- Review public liability insurance
- Re-examine and update the assessment regularly

As Winston Churchill once said: “We shape our buildings; thereafter they shape us”.

Peter Power is managing director of Visor Consultants



The earthquake near Napa, California, that struck in August is a reminder of the ever-present threat of a major peak zone catastrophe. The magnitude 6.0 earthquake was the strongest in the San Francisco Bay area since the Loma Prieta quake in 1989 and current estimates suggest claims will reach US\$2bn. Losses that are more than manageable in comparison to some of the industry's most costly disasters over the past decade (such as Hurricane Katrina at US\$80bn and the Tohoku earthquake at US\$38bn in today's money).

Since Hurricane Sandy in October 2012, the catastrophe experience has been relatively benign. All is quiet in the North Atlantic and the forecasters are unanimous in predicting a below-average hurricane season in 2014, thanks in part to the development of an El Nino climatic cycle. Elsewhere, some of the major disasters of the past 12 months (Typhoon Haiyan in the Philippines, floods in India and earthquakes in China) have occurred in parts of the world where insurance penetration is low, hence claims have been low.

Eerily quiet

"There has been a significantly long run of lower-than-expected activity," says Robert Muir-Wood, chief research officer at RMS. "Clearly the previous year of above average activity was 2011 and we then saw Sandy in the US in 2012. So it's eerily quiet and it will not last but we obviously don't know what is going to emerge."

"There have been equivalent quiet periods before, such as in the late 1990s," he continues. "That came to an end with three massive windstorms through Europe and an earthquake in Turkey. These periods do tend to lull the market into a softening of rates and people believing there is free money on the table because they know there is risk but there haven't been any events."

Calm before the storm?

Have two years of benign catastrophe loss activity lulled the re/insurance industry into a false sense of security? With prices softer than soft, what is the likely fallout when the big one happens? Helen Yates reports

"There will be years of higher activity like 2004, 2005 and 2011 and then we will get lower than average years," he adds. "One huge benefit of the catastrophe models we build is they help the market avoid going into levels of suicidal pricing when you have periods of calm. We help maintain order so prices don't dramatically shoot up simply because there has been an event. However, we recognise that the closer prices are

getting to the risk base line there are going to be more problems when activity inevitably does swing back again."

So far in 2014 the most notable events have been the Napa earthquake and Super Typhoon Rammasun – which made separate landfalls in the Philippines and China, wreaking damage estimated at US\$6.5 in economic losses. Severe thunderstorms in the US in the first half of a year



and a cluster of winter storms in Europe have also resulted in insurance claims. By mid-year insured losses from natural catastrophes had reached US\$22bn, according to Aon Benfield's Impact Forecasting, approximately 19 per cent below the ten-year average.

It follows a benign catastrophe year in 2013 with nat cat losses at US\$31bn, compared with a ten-year average of US\$56bn. The lack of major claims contributed to a profitable year for reinsurers, with the industry improving its combined ratio to 85.5 per cent, down from 89.3 per cent in 2012, according to Fitch. However excessive competition in the industry and dramatically softening rates on line – particularly in US peak zones – mean such a bullish financial performance is unlikely to continue.

For the industry and its insureds, memories can be all too short, thinks Peter Solloway, vice president, regional sales manager for

Northern and Central Europe at FM Global. "The biggest challenge for the c-suite, when it comes addressing property risk, is that such events, while happening daily worldwide, don't happen at a company day-to-day or even every year. A short memory is commonplace."

"People tend to look back and say nothing has happened in four or five years," he continues. "However you can go back 15 years and say that everything that possibly could happen has happened, going back to the World Trade Center. We have seen the floods in Thailand, Earthquakes in Japan, Superstorm Sandy and Hurricane Katrina, as well as widespread flooding in the UK. Businesses need to learn from what's happened in the past and recognise that history will repeat itself unless an investment is made in good risk management and sound loss prevention."

Capital market competition

The growth of non-traditional sources of catastrophe cover, including collateralised reinsurance and catastrophe bonds, has been a big trend in the US market in recent years. The ability to tap into capital market capacity has helped cedants to access more diverse sources of funding. Pricing has also come down substantially. The non-traditional market has flooded the US "peak" catastrophe market with capacity at a time when prices are already under pressure.

Traditional reinsurers have been forced to lower prices further in order to maintain market share at a time when their investment returns remain muted. All this has driven the rating agencies to take a negative outlook on the industry as a whole. "What we're trying to do as an agency is predict ahead and look at the companies that may be most exposed to current market conditions and how that might begin to manifest itself and weaken them financially," says Martyn Street, senior director at Fitch Ratings.

He thinks deterioration of reinsurer results will begin to become apparent in 2015 and that smaller reinsurers with monoline business models could be most exposed. "In some ways we are beginning to see early signs of some of this price deterioration manifesting itself. Some companies have been adjusting combined ratio targets. It will be unlikely that we would see a level of profitability generated across the sector in 2015 as we're expecting for 2014. The question is just how much of a deterioration will we see?"

"Where we are perhaps focusing more of our attention at the moment is the smaller less diversified players who are more exposed to the property catastrophe market," he continues. "It will be more challenging for them if they are not able to diversify their earnings in some way or if we do see a prolonged period of price softening how long can they sustain their business models in the face of that?"

One question is whether the current level of catastrophe premiums are sustainable to absorb any losses that come through during the remainder of the year. "There has obviously been a lot of focus on the overall level of price reduction," says Street. "When you see broker reports than signal 20 to 25 per cent price reductions for loss-free property cat in the US then obviously that attracts headlines."

"But you also have to consider price adequacy and if you look on a historical basis the price margin for a lot of property catastrophe business remains quite favourable," he continues. "Most companies, when they are assessing price adequacy, usually look at it on an economic basis. They will be looking to achieve a rated return above a benchmark level, which is quite often the reinsurers' cost of capital."

"For a lot of lines where there are price reductions that rate continues to be met," he adds. "So they feel that it's okay to write it. Some



Image by NCDOTcommunications

of the commentary we've seen at the mid-year 2014 renewal is that in certain places that risk return has dropped to single digit rates and some players are viewing that as inadequate and are drawing back from those parts of the market."

Sage of Omaha Warren Buffett is one of those voicing his misgivings about current reinsurance pricing. In Berkshire Hathaway's annual report released in March, Buffett revealed he and reinsurance boss Ajit Jain deemed current rates to be inadequate. "We have constrained the volume of business written in recent years. However, we have the capacity and desire to write substantially more business when appropriate pricing can be obtained."

And in his speech at the Edison Electric Institute's annual convention in Las Vegas on 9 June Buffett warned: "The hurricane does not know the rate that was charged for the hurricane policy, so it's not going to respond to how much you charge. And if you charge an inadequate premium, you will get creamed over time."

The problem for many traditional reinsurers is the capital markets-backed vehicles they are competing against operate under different risk and return horizons. A traditional underwriter may be forced to walk away from pricing that is

too low to meet their cost of capital, whereas an investor in insurance linked securities (ILS) could have different objectives.

For investors, insurance risk offers all-important diversification away from the equity markets. And for a pension fund that is only allocating one percent of overall funds to the asset class this fact alone may be sufficient to maintain interest amid softening reinsurance rates and tightening cat bond spreads.

"Much of the 'alternative' capital is debt capital, rather than equity capital – with investors requiring returns that reflect the diversification of catastrophe risk with traditional credit and market risk," says Peter Nakada, managing director of the RMS capital markets group. "Based on the risk as modelled by RMS, the current rates are definitely adequate for these investors. However, it is unlikely that these rates will be adequate to produce returns that will be attractive for equity investors in catastrophe specialist reinsurers."

When the big one happens

However, unlike the traditional reinsurance sector, the non-traditional and ILS market has not yet been tested by a major event. Faced with major claims and loss of their principal

investment it is uncertain what the reaction would be from institutional investors if a major loss occurred, particularly if it was not anticipated.

In the ILS sector the numbers generated by cat models are accepted as gospel, an approach that may prove its undoing. "A reinsurer has their own capital to support and they therefore are potentially more cautious around how they use the cat models," says Muir-Wood. "If there are different model perspectives we will be asked to stress test our model to explore the sensitivity, because they are both pricing the risk and they want to manage their bottom line as they hold on to this risk. In the capital markets the arranger of the deal will tend to only use the model which gives them the lowest result, and that's not a very prudent idea."

"Sooner or later there's going to be a loss or a combination of losses which are going to scare the capital markets a little bit... some of the more nervous investors who are less in this for the long term," he continues. "The reinsurance market is much stronger in its commitment to sustain its role in this area."

"Having this benign period makes it look a bit like a one way bet, which clearly it isn't and at some point it will swing the other way," he adds. "It will be interesting to see how the market performs then and who actually gets out of offering coverage."

Some predict a big loss could mute the capital market's appetite for insurance risk, particularly if returns from other more conventional asset classes improve. But others think that far from running for the hills, investors are only dipping their toe in and are ready to deploy greater funds if a major catastrophe occurs that causes a market dislocation and leads to a spike in pricing. These investors sitting on the sidelines know they can swiftly enter the reinsurance industry post event to take advantage of any price hardening that occurs.

Another question is what size loss it

Image by Mohri UN-CECAR



would take to move the market. Back in 2005 Hurricanes Katrina, Rita and Wilma cost the industry in excess of US\$80bn and caused three Bermuda players to go into run-off. The market correction brought about by the catastrophes caused price hardening across property catastrophe lines of business and encouraged investors to back the Bermuda Class of 2005 start-up reinsurers.

Yet in 2011 when a combination of the Tohoku earthquake, second Christchurch earthquake and Thai floods contributed to claims in excess of US\$100bn, only the loss-hit accounts and regions saw prices go up. "Clearly loss activity is viewed as the main driver of pricing overall," states Fitch's Street. "If we were to see the number of large catastrophe events occur between now and the end of the year – that will at least cause the market to pause for thought. Such is the level of surplus capacity across the market at the moment it remains unclear whether that would lead to any significant change in price direction."

These days capital is likely to enter the industry in a different, more fungible manner post loss. The ease with which it can move in and out takes out some of the volatility in pricing and means the reinsurance cycle of old is fundamentally changed.

New peak zones

The losses in 2011 are an indication of what could become the new norm with regard to insured catastrophe losses. The fact that two thirds of the losses that year came from Asia Pacific, when historically they would have emanated from the mature markets of the US and Europe, was telling thinks Muir-Wood.

"The underlying risk is rising and the places where it is rising are the places that are not necessarily the peak zones, like US hurricane and earthquake," says Muir-Wood. "If reinsurers are being squeezed out by capital markets it tends to be in peak zones but it is in other parts



Image by European Commission DG ECHO

of the world, where the reinsurers are bigger players, where the risk is rising faster."

The rapid economic growth and increasing wealth in regions such as Asia Pacific has also expanded the potential for loss. The fact that Thailand was responsible for claims in excess of US\$15bn (more than 20 times Thailand's annual property premiums) came as a surprise to many in the re/insurance industry. "In Thailand no one had a focus on the degree to which the risk was accumulating there and how highly correlated it was," says Muir-Wood. "The industry was guilty of some myopia around what was actually happening."

Along with the growth of assets at risk, the impact of climate change could also contribute to higher catastrophe claims in the future. Scientists are uncertain exactly how this will impact the behaviour of natural catastrophes, but some anticipate weather-related events such as hurricanes and typhoons will grow in severity (if not in frequency).

The influence of sea level rise (due to melting polar ice caps) on storm surge is also anticipated. Superstorm Sandy offers an example of how such a phenomenon will cause more widespread coastal flooding than would have previously been the case.

With insurance penetration increasing in emerging markets and weather-related catastrophes potentially becoming more extreme, tomorrow's market-changing loss could just as easily come from China or India as it could from the US, Europe or Japan. Beyond the property catastrophe implications there is also a growing business interruption and continent business interruption exposure.

"One challenge is that a growing number of businesses are outsourcing their manufacturing," says FM Global's Solloway. "They're moving them to lower-cost employment parts of the world that have a wealth of exposures. Namely flood, tsunami, earthquake and wind storm."

"A second challenge is that many companies have rushed to revamp their supply chains, purchasing parts and services from outside companies using techniques such as just-in-time inventory strategies and relying on sole- or single source vendors, without giving much thought to new exposures," he continues. "As they outsource to China, Hungary, India, Malaysia, the Philippines, Vietnam and other emerging markets, they often unknowingly take on greater exposure to natural disasters, lower safety standards and different regulatory environments."

World Cities Special: Crisis Management

interview



In the spotlight

Deborah Ritchie spoke to Paul Robertson, director, crisis leadership at PwC. Paul will be speaking on the 9th October at the **World Cities Conference** on the operational interface in managing catastrophic events.

What does the crisis ready organisation look like?

One of the challenges around organisational leadership is making sure that whatever you are capable of doing is linked to the organisation's defined purpose, objectives and values. Within any crisis response situation, you can do a great many things mechanically, but if they are not reflective of the expectations of stakeholders or your values, then you have to ask yourself if you are really delivering what is needed. These principles are the basis

of your relationship with your stakeholders, and in some cases makes the difference between continued business or otherwise. So a crisis ready organisation is one that is easily and immediately able to reference and stick to those principles.

For some organisations, corporate citizenship might be high up on the list of governing principles. In the run up to Hurricane Katrina, many organisations had to decide how to deal with staff and the protection of their facilities. One that sticks in my mind decided to evacuate staff and their families for the duration. Rolls-Royce flew in gas turbine generators immediately after the storm passed and kept staff and their families on site for weeks in the recovery. Not only was it the right thing to do for their people, but it also meant that the Rolls-Royce site was one of the first businesses back up and running post-Katrina. And even today, they are held in high esteem by their staff, families and local community for the approach they took.

How best to define and value reputation in the first instance?

When it comes to reputation, I think it's important to break down different reputations with different audiences. Your investors will have quite a different view of your reputation from the public as they value and measure different things. Their perceptions are different and they need to be addressed in a way that recognises their own expectations. Otherwise the perception each audience is left with is created by someone else, perhaps social media, and, for the most part, perception can become reality in a crisis all too quickly.

A crisis management response is defined by your ability to understand your audience and stakeholders and then reflect your values in those relationships. And an effective response is defined by your ability to understand your audience and stakeholders and reflect your purpose, objectives and values of those relationships



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interview

in your crisis leadership and decision-making. The crisis management then reflects those strategic decisions into activities across the organisation. In an exercise I recently oversaw, I witnessed just how much of a game changer these principles can be when it comes to crunch time. Taking a moment to review key-decisions outside of the crisis itself and agree on what is really important to the organisation provides a laser-like focus on what matters most; trust, integrity, customer relationships. Getting those big decisions right early, makes all of the mechanics a great deal simpler.

Crisis management or crisis leadership?

Far too often crisis management becomes a task that has been passed down to operational management. They tick a box and they can build mechanical responses, but what they neglect is that when something big happens, that may change the organisation to the degree that it may not even be there the next day or not in its current form, then it's the most senior team that need to be taking the strategic role. All the mechanics involved in crisis management are vital to enact the response but it takes leadership to provide the direction and vision for what the overall response should achieve.

When organisations set out to do crisis management planning, they tend to start with that 'Big Bang' event. But, while all these plans look at the sudden impact of high severity events, they ignore the less striking ones. In reality, there are many more operational incidents to deal with along the way: IT issues, service failures – all of which can grow into much more significant events if they ramp up significantly. The trick is being able to identify an unusual spike from the normal noise of minor failures. Then there are the events that arrive almost out of nowhere, because the rising severity happens in the shadows, and when they erupt any response is already behind the curve. We've seen a few instances of these

in recent years with major ethical breaches or frauds that seem to arrive out of the blue but have, in fact, been building quietly for many months or even years.

How do you choose the right team?

There is a perpetual challenge of crisis leadership; getting the right people in the room, at the right time and supporting them with the right information. And the right people on paper might not be the right people to lead in the response. Everyone is useful in a crisis; the challenge is in identifying people's strengths and being able to play to those strengths in advance of any crisis. Not everyone can be shaped into the perfect crisis spokesperson, but those that are not built for it will have other innate skills and strengths to be employed in decision-making or situational awareness. It may just be that you need different people to do different things.

And finally...

I don't believe you can have a good reputational or communications response unless you have a good crisis response happening behind it. Crisis management is about managing the problem and you can't make the problem go away with copious application of skilled PR. The challenge with crisis response has historically been the time taken to actually respond, and that has always had a direct impact on reputational damage. Today, in an 'always on' environment, where your message is impacted globally instantly, you're being watched from the word go. Not only that but the citizen journalist posting on social media can now have as much impact as traditional news outlets; in fact many of the traditional outlets rely on social media for their best leads and insights. The simple truth is that you can have the best PR in the world, but the reality of your response will be very visible, and it cannot be undone. As I have said, it's about getting back to those core values – and quickly.

As Abraham Lincoln said, “With public sentiment, nothing can fail; without it, nothing can succeed.”

They may not have to worry about the share price or sales, but reputation is central to public sector group’s operations and risk management efforts. “We don’t have shareholders but we have council tax payers who we have to keep happy, and we try to encourage people to move into areas we manage and set up businesses,” says Robin Powell, corporate risk and insurance manager for Sandwell Metropolitan Borough Council and chairman of Alarm, the public sector risk management association. “We can’t do that if we have a bad reputation.”

Consequently, reputational damage is not only recognised as a key risk by the private sector (with three quarters of UK board

Talk of the town

Spending cuts, staff cuts, outsourcing debacles – not to mention politics – these are no easy times for managing reputational risk in the public sector

members seeing it as the most worrying consequence of an incident, according to a joint Economist Intelligence Unit and Clifford Chance study published in May this year); it is also a significant pre-occupation in the public sector – both here and abroad.

Arild Wæraas, a professor at the Norwegian University of Life Sciences, is co-editor of Organisational Reputation in the Public Sector, a study of reputation management and branding

efforts in public sector organisations across Europe to be published next year.

According to him, there is growing evidence of the importance public sector organisations attach to maintaining a positive reputation. This ranges from the inclusion of reputation in most strategy documents and its prevalence at board meetings and municipal councils, to ubiquitous communication strategies and staff, as well as increasing use of external communication



consultants and branding experts.

“Reputational risk is a particular issue for almost any public sector entity,” he says. “For many of them, there is [a] reputational risk associated with almost any decision or action.”

While a favourable reputation is an asset that may bring increased power and autonomy within the political system, higher budgets and better candidates when it comes to recruitment, damage can result in funding problems, higher staff turnover, and ultimately a loss of legitimacy, jeopardising the entity’s existence, he adds.

Digital dangers

If the focus on the risk is growing, however, so too is the complexity of the risk.

On the one hand, public sector organisations face challenges common to the private sector, such as the risk in social media; earlier this year, public sector IT management body Socitm warned UK councils they needed to respond quicker to complaints raised through social media and digital challenges. A 2012 IBM-sponsored study of the impact of IT related incidents, meanwhile, found that reputation and brand damage were the largest potential costs of incidents named by respondents, averaging US\$5.75 million over two years.

Tony Perry, senior managing consultant for business continuity and resiliency services at IBM, says this should be more of a focus. “The biggest reputational impact comes from loss and unintended disclosure of data, and when you look at the publicity around data loss incidents, such as laptops and documents left on trains, they are nearly all in the public sector,” he explains.

At the same time, the public sector faces particular challenges. Ipsos MORI’s poll for insurer Zurich Municipal in 2011 showed 22 per cent feared spending cuts as a result of austerity could end up resulting in reputational damage. It continues to be a challenge for organisations – internally, as well as externally – says Magnus

Carter, chairman of Mentor Communications Consultancy.

“Everybody knows public sector organisations are going to have to get rid of more and more people over the next two to five years,” he points out. “Staff morale is probably the single biggest challenge facing the public sector at the moment.”

For Carter, reputational risk management should start with ensuring good internal communications. This protects staff performance, retention and the ability to recruit good candidates – in turn protecting the quality of services for users, who must be the next priority, ahead of political masters.

“Political decision-makers and opinion formers are massively important in the public sector, but the lever for influencing them is to start from inside: look at the staff and the customers. If you have a good reputation with them, the politicians will leave you alone – at least one would like to think so,” he says. As he admits, however, it is not always the case.

Playing politics

Politics is rarely far from public sector reputational management, according to Gary Honey, founder of reputation risks consultancy Chiron. “When you examine what reputational damage looks like for a public sector organisation, who would it hurt, in most cases it is ultimately a political risk. Somebody’s neck is on the line – whether a local government minister or national government minister, and that minister will look to protect and distance themselves from the problem.”

“Governments can fall because of a reputation issue happening with a particular public sector entity,” agrees Gaurav Kapoor, chief operating officer of governance, risk and compliance solutions firm MetricStream. This makes having the government as an effective backstop a mixed blessing.

“The public sector can be physically more

resilient if things go wrong in some ways but ultimately the ramifications are political as well as affecting the relationship with constituents, for example,” Kapoor explains.

This political aspect also creates challenges for those working with the public sector – particularly contractors. Earlier this year the chairman of PR giant Weber Shandwick warned outsourcers faced a “torrid” political climate.

Chris Ruffitt, founder of Corporate Reputation Consulting and former managing director of public affairs at PR firm Edelman, says the last few years have “upped the ante” on the scrutiny outsourcers face. Some of this is down to the outsourcers bringing it on themselves, with incidents such as G4S and Serco overcharging the government. However, elsewhere firms have done what they were meant to.



“Look at the welfare to work providers and it’s an area where essentially private companies are getting the blame not for messing up delivery but purely for implementing government policy,” he says. “It is one thing to face a reputational risk if you fail to deliver a contract well, but another if you’re simply implementing government policy and people don’t happen to like it.”

It does not help that public sector clients – seeking to distance themselves from problems – freely criticise those hired to deliver the services.

“I have had a number of big companies that contract with government privately start to say some of these contracts are verging on more trouble than they are worth,” says Rumfitt.

Back to basics

In fact, this may be a symptom of a bigger problem: that the public sector overestimates the risks to its own reputation. According to Dr Barry Quirk, chief executive of Lewisham Council and director of consultancy Publicola, the problem is too much, not too little, focus on reputation.

Quirk argues that organisation should distinguish between risks to public agencies and their stakeholders, such as politicians and managers, and the risks to individuals and communities. The former are essentially where reputational risks lie, but the latter should be the priority, he says. Otherwise, the focus on the reputation can lead to an “institutional egotism”.

“Essentially, organisations are focused on what other people think of them, when actually that is a second or third order issue. The major risks we should really be managing are the risks to service users and the public.”

Kelvin Prescott, director of Newbury Management Consultants, agrees that the importance of reputation in the public sector can be overplayed. It may be important, but it is less so than in the private sector, facing market competition. Failure to realise this leads to perverse outcomes.

“In many public procurement processes buyers assign quite a lot of weight to the potential impact of damage to the reputation of their departments or local authority, but actually it is a bit artificial and excessive.” The result is procurement process can be too cautious, with buyers reluctant to risk smaller or new suppliers.

Prescott argues that it also means public sector organisations fail to leverage the issue during contract negotiations to improve private sector service deliver, rather than just cover their backs. Recognising that private sector

contractors have more to lose in terms of their reputations buyers should concentrate not on securing terms to terminate the contract if anything goes wrong, but insisting suppliers are forced to publicise post-incident reports and remediation plans.

“One of the most valuable things for a private sector supplier is a good track record and reputation,” says Prescott. “Publicly forcing them to acknowledge failings even while contracts are ongoing could have a much bigger impact in driving better performance.”

Uncovering insurance

It might be valuable but whether reputation can be truly insured is questionable, according to Gary Honey at Chiron.

On the one hand, reputations, certainly in the private sector can be quantified – at its simplest by looking at the difference between the book value of the company and the market value. More sophisticated analysis from analysts Reputation Dividend suggested that 38 per cent of stock market value of the FTSE 100 companies and 21 per cent the S&P500 can be attributed to reputation, for example.

On the other, there are issues of moral hazard and attribution that make it difficult to devise an insurance product to protect that, says Honey, who has presented on the topic to insurers at Lloyd’s.

“I don’t think the insurance industry has really got to grips with the concept,” he says. To date most products, whether standalone or attached to other covers, have tended to just offer payments for PR consultants in the case of crisis.

However, insurer RJ Kiln & Company says it does offer bespoke policies covering the losses from reputational

damaged itself.

It will not offer general cover – “A company might just be terrible at running themselves and suffer bad press as a result,” points out underwriter Tom Hoad; however, it can underwrite specified scenarios – a sponsored celebrity hit by a scandal, for example, or reduced sales from consumer nervousness following a cyber attack.

“Companies are very good now at looking at those sorts of risks, and do their own studies of where their reputation risk comes from,” Hoad explains.

Losses could be calculated in a variety of ways (it is not a commoditised product, stresses Hoad), but most commonly the indemnity is calculated on a business interruption basis. And while it won’t be appropriate for everyone, he says, there has been interest from public sector organisations.

For Honey, however, the jury is still out.

“The acid test of any policy is have you paid out any claims,” he says.

Has Kiln? “There are a number of incidents at the moment that we are dealing with,” is all Hoad will say.

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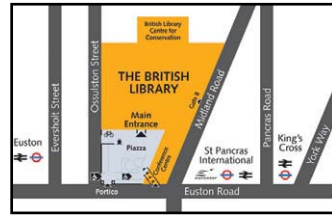
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The terrorism and political risk markets have been something of a Curate's Egg

so far this year. On the one hand there have been no recent attacks in Western Europe or the US; while in the Middle East, the Syrian Civil War rages on. In the meantime, the fissures of political and sectarian division have dramatically widened in Iraq.

The first half of 2014 also saw the unexpected and rapid rise of the Sunni terrorist group Islamic State in Syria (ISIS), also known simply as Islamic State (IS) and which now holds large parts of Eastern Syria and Western and North-West Iraq.

This development seems to have taken the industry by surprise and it remains to be seen how it will influence the terrorism insurance market. At present, neither Iraq nor Syria are countries with high levels of insurance cover due to past unrest.

"The recent rise of ISIS has not to our knowledge created losses in the market, but it has certainly focused the mind of underwriters," Kerri O'Dwyer, political violence underwriter, political risks and contingency at Beazley Group, told us. "The placement of risks in the region has become more challenging in an area that already had limited capacity. The speed at which ISIS has managed to gain control of areas has surprised many. In addition the reach of their message through social media means the threat of ISIS worldwide (and not just in the Middle East) cannot be overlooked."

Although there have been a high number of relatively small attacks over the past decade, along with a number of attempted attacks that

A spectrum of uncertainties

A high degree of uncertainty due to fluid circumstances in the Middle East are the latest in a series of challenges in terrorism and political risk management. Marc Jones writes

were stopped by various national security services, there has not been a major incident since the events of 9/11.

"The terrorism insurance market has been fairly flat since 2004," says Will Farmer, senior underwriter, crisis management at Catlin. "Immediately after 9/11 there was an obvious spike. There was an increased focus from banks on property. However, as far up as the level of the boardroom, people's memories can be quite short."

Farmer points out that a number of country pools developed in recent years have relieved pressure on insurance cover. "In the past year there has been an increased focus on this in the USA, due to the Terrorism Risk Insurance Act. This is not a permanent act. It's been extended a few times and is due to expire in December of this year. There's still a lot of uncertainty [as to whether] it will be extended again. The US Senate has passed legislation on it, but it hasn't passed the House yet."

Unpredictable times

Uncertainty over something as important as TRIA only adds to the complexities surrounding this area of cover. The political deadlock in the US Congress has led to a number of issues, including TRIA, stalling. In July this year, the US

Senate voted to renew the act for another seven years on an overwhelming and bipartisan 93-4 vote. However, the House of Representatives did not vote on their own version of the same bill before they broke up for the Summer recess, despite widespread calls from insurers and business executives for the legislation to be passed as quickly as possible.

Ratings agency AM Best announced at the end of July that it was keeping a close eye on developments surrounding TRIA. AM Best said that while both the Senate and House bills mark substantial progress towards extending TRIA, there were still issues that remain to be addressed. AM Best said that while their introduction signals bipartisan support to extend the federal backstop, both bills increase the insurance industry's liability. Further, it stated in a briefing note, that "neither provides a permanent solution of risk sharing between the private sector and the federal government for insuring terrorism risks".

Although the extension of TRIA has bipartisan support, as this article was being written it remained to be seen if the House bill will be a priority when Congress reconvenes from its recess in September 2014. It also remains to be seen if the House bill will be altered in any way. Any suggested changes will need to be negotiated, which could take time – something that TRIA does not have a lot of at the moment.

The insurance industry will be watching any such negotiations carefully. In April, Marsh published its 2014 *Terrorism Risk Insurance*



Report, which stated that: “Many property insurance policies in 2014 were endorsed with sunset clauses that cancel terrorism coverage effective December 31, 2014, if TRIA expires. According to interviews conducted by Marsh, approximately a third of property insurers will include full-term terrorism coverage for policies extending into 2015. And almost half of the property insurers surveyed indicated that they will not offer standalone terrorism coverage after TRIPRA’s scheduled expiration.”

Ongoing tensions

In the meantime, insurers are evaluating events unfolding in the Middle East. “The environment has changed a lot since 2004,” says Catlin’s Farmer. “Al-Qaeda has been substantially dispersed – it’s now hard for them to carry out an attack on the same scale as 9/11. Instead they’ve been carrying out small scale attacks, such as the 2008 Mumbai attacks and the Kenyan shopping mall attack last year.

“In the UK it’s been ten years since the IRA started decommissioning. There are still splinter groups out there, but terrorism risk has changed in the UK. Around the world risks have changed – we’ve seen ISIS rise, unrest in the Eastern Ukraine and so on. It’s all very

unpredictable. Threats now vary depending on clients and assets. A client like a large US oil company might have a small office in New York but have substantial assets in the Middle East.”

As a consequence, insurers are looking at the broad spectrum of possible risks, on a global basis. “The main concern for insureds continues to be the physical damage to their assets and the resulting business interruption, but we are seeing an increasing volume of enquiries for non-physical damage business interruption (where there is a terrorism event that does not physically damage the insureds’ assets but there is still a business interruption),” Beazley’s O’Dwyer added.

“Technology and manufacturing are two sectors where we see this trend played out – with the flow of goods through the supply chains from Latin America and the Middle East for example suffering increasing threat of disruption.

“We are also seeing growing interest from the leisure sector in traditionally popular markets where terrorist/political violence threats are causing loss of business, for example most recently in Thailand. In addition insureds are becoming aware of the terrorism cyber risk that they face following recent publications on the subject, but once again appetite for this in the

market is still limited.”

“At a high level, the main issue for underwriters (and insureds) is that the global environment is hugely volatile at the current time and is constantly changing. Within this, our particular concern is how terrorist groups such as ISIS have been able to exploit social media to spread the message and garner support. Freedom of speech is both the strength of democracy but also the soft underbelly that enables such groups to promote their cause and recruit all round the world. Individuals who are inspired or radicalised by that message pose a significant threat wherever they are based. Social media plays straight into the hands of those who want to inspire terror.”

So far, 2014 has been something of a mixed year for the terrorism insurance industry. Whilst there have not been any significant attacks there is a higher degree of uncertainty due to the extremely fluid circumstances surrounding the Middle East, where the US started bombing areas controlled by the IS in August. The lack of progress concerning TRIA is an additional element which could not have been predicted at the start of the year. It remains to be seen how things develop further and what the picture will be by the end of the year.

Video Q&A debate on risk data standards

In our latest video debate, we examine where the industry is in terms of risk data standards and debate how standardisation has helped insurers become more efficient

In its latest video debate, CIR Magazine's editor, Deborah Ritchie, spoke to Thomas Coles, chief executive at Risk Solved, and Philip Nunn, sales and marketing manager at Polaris UK about how standardisation has helped insurers become more efficient and where the industry is heading in terms of risk data standards.

The Q&A, available on CIR's new website, also looks at whether standardising the risk data capture processes could open up a greater transparency of risk and if that data could be shared what would be the impact to the industry if that data was reliable, consistent and therefore comparable? Would benchmarking risk data across the industry positively impact underwriting decision making? Is it achievable? What are the challenges? What are the benefits?

DOWNLOAD THIS Q&A DEBATE

Readers can access this and other Q&A debates on CIR's new website: cirmagazine.com/cir/QA-Video-CIR_RiskStandards-video-interview.php

Our website also features regular video content on the latest news in business risk, resilience and insurance.

To book your next video Q&A, please contact Graeme McQueen on 020 7562 2434 or email graeme.mcqueen@cirmagazine.com



RISK SOLVED LTD

Thomas Coles, chief executive at Risk Solved

“Thomas Coles tells CIR Magazine how next generation software such as Risk Solved is being used to drive standardisation”



polaris

Philip Nunn, sales and marketing manager at Polaris UK

“Philip Nunn explains how the development and maintenance of standards within the insurance industry can improve efficiency and reduce costs”

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CONTINUITY INSURANCE & RISK

thinking resilience



**CIR Magazine is now
available as a digital edition**

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New risks require a BCM evolution

Risk events and business interruptions can be costly

The **potential financial loss** due to downtime is staggering. It can reach as high as \$2.8 million per hour for some industries.

That's over **\$67 million** per day.¹



Business continuity management (BCM) is critical to help reduce risk

Over **75%** of executives surveyed named **business continuity** as one of the **top IT responsibilities** where risk of reputational harm is highest.²



A vast majority of companies do not have a formal BCM plan

Only **17%** of BCM and IT security specialists surveyed **say their organization has a formal BCM plan** that is applied consistently.³



And most companies with a plan fail to integrate it into their overall business strategy

Only **25%** of organizations currently **consider recovery and resilience issues** in their business and IT project lifecycles.⁴



Apply these seven practices to build a more cohesive and integrated BCM program

-  Secure an **executive "champion"** for business continuity management.
-  Conduct a **comprehensive assessment** of your current business resilience posture.
-  **Elevate** the business continuity management discussion to the enterprise risk-management level.
-  Perform a **holistic analysis** by looking across organizational and location boundaries.
-  Identify the most critical processes in terms of BCM priority for **driving business strategy**.
-  Apply a **common, integrated and organization-wide BCM** approach to help enable more consistent planning and risk mitigation.
-  Establish a **centralized governance** structure integrated across business and IT.

Read the white paper

Read the IBM white paper, "The seven essential practices to effective business continuity management: Building a cohesive and integrated program" to find out how you can evolve your BCM plan to better support your strategic objectives.

Go to ibm.co/1oDJ0vq



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¹ PECB, "ISO 22301 white paper: Societal security business continuity management systems," 2012, www.pecb.org/iso22301

² IBM, "Reputational risk and IT: How security and business continuity can shape the reputation and value of your company," September 2012.

³ IBM Corporation, "The economics of IT risk and reputation: What business continuity and IT security really mean to your organization," September 2013.

⁴ Gartner, "Predicts 2013: Business Continuity Management and IT Disaster Recovery Management," Report #G00238905, November 2012.



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The Evolution of Business Continuity Management

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The evolution of business continuity management

This roundtable was held to discuss the evolution of business continuity management across the organisation

In today's interconnected, global environment, organisations face a wider range of opportunities but also risks. As their business strategy undergoes significant changes, new risks can arise and unless the organisation adapts its business continuity approach, these risks may be overlooked. With changing business realities, what are the key risks arising for financial organisations? How can practitioners

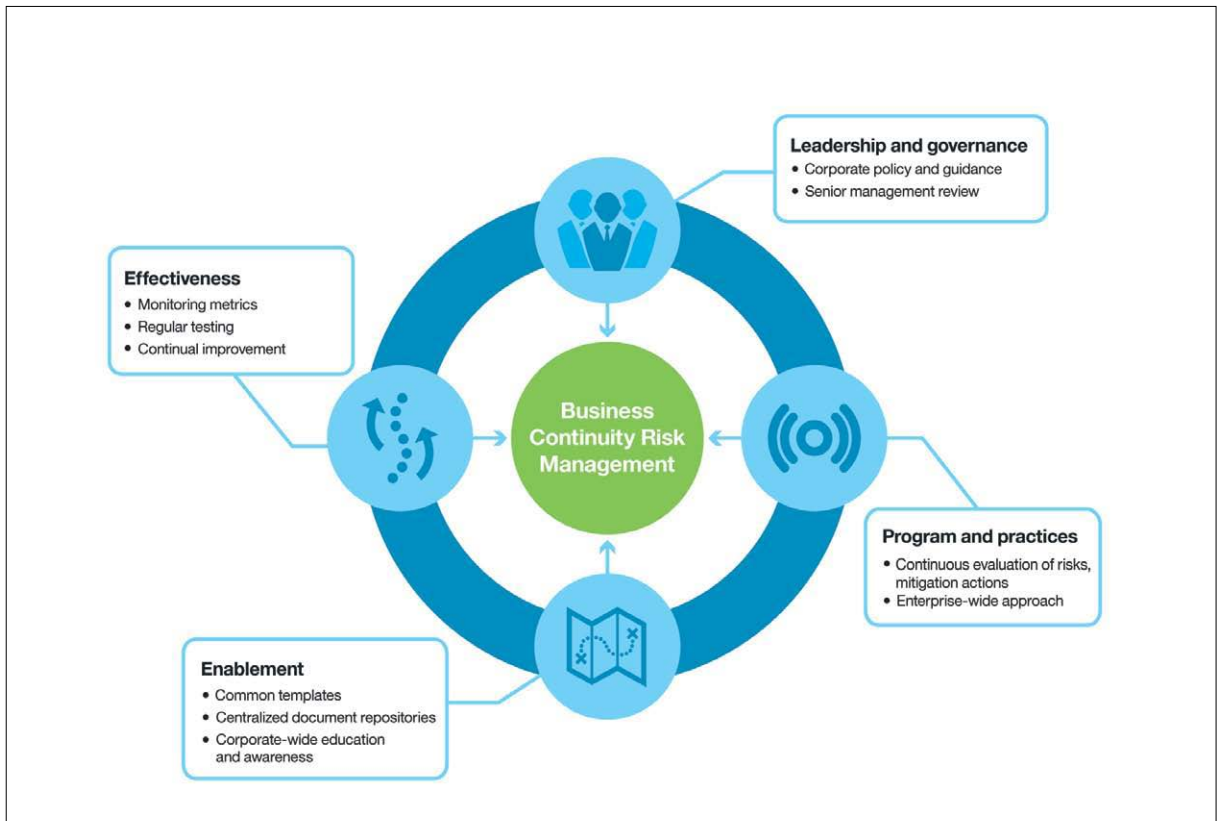
create a more robust business continuity management programme with participation from senior business managers? How can the business continuity management discussion be elevated to the strategic level? What are the best ways to ensure the prioritisation of strategic business processes and develop appropriate business continuity management strategies so that executives can make impact-based

decisions? And how can technology improve an organisation's resiliency posture?

ME What are the key risks facing organisations today?

MD For us, geo-political related risks, for instance Ukraine, Eurozone and alongside those, without a doubt, cyber risk. Also dependency risk, particularly in outsourcing and offshoring arrangements, which the regulators are also interested in. An important aspect of this is to ensure that the risk owners accept the ownership rather than believing they can offload the risk.

NC Are those you outsource to also regulated? Not necessarily? But are you in fact forcing





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upon them the same constraints as if they were regulated?

MD Absolutely, yes. From the outset, wherever possible.

NC How do you prove that their business continuity is as good as they say it is?

MD That really depends on how critical they are to you. It also depends how early on in the process business continuity management is involved, which in my experience tends to range and I know it does in other companies as well. If you are involved at the outset, then obviously you can make these decisions early on, talking to the stakeholders internally and making sure that we conduct the appropriate level of due diligence and, if necessary, that appropriate arrangements are added to the contract.

NC I think the biggest risk without a shadow of a doubt is that a lot of the IT systems in many banks are held together with glue and sticky tape after a series of mergers and acquisitions, followed by head-count reductions. Banks face a serious risk as a result of all this change and it is perceivable that one day a bank may not be able to resolve a critical IT issue. This is likely to lead to the eventual demise of that bank.

MJ I spend a lot of my time now helping clients assess their operational risk profile, identifying the causes of those risks and proposing suitable mitigations – and what I see as one of the primary drivers of risk is the complexity of their IT landscape. I think if you go across most banks now, their IT is more complex than it has ever been before, typically they have just added on layers and layers

Attendees:

Chairman: Mark Evans	Publishing Director	CIR Magazine
A Consultant	Business Continuity Consultant	
Tony Blumson	Head of Global Business Continuity	VTB Capital
Noel Carey	Business Continuity and Resiliency Consultant	IBM
Matthew Dyckhoff	Executive Director, EMEA Business Continuity Management	Nomura
Paul Johnson	Director, Global Financial Institutions, Corporate Banking	Barclays
Martin Jowett	GBS CTO for Banking & Financial Markets Europe	IBM
Charles Lacy	Head of Risk and Resilience	Canary Wharf Group plc
Tim Meikle	IT Disaster Recovery and Business Continuity Planning Manager	Monitise
Dan Murphy	BCRS Strategy Leader	IBM

of new functionality on top of their existing application set, and that set has grown through mergers and acquisitions without the investment required to rationalise and simplify. The ability to make changes in that environment is far more complex than it has ever been and that poses a significantly higher level of risk.

As complexity rises we have the double whammy that there is a greater likelihood that things will go wrong and then when things do go wrong it is harder to understand what did go wrong and put it right. So I think there are underlying trends that the operational risk factors have gone up, whilst at the same time, there is the pressure from the business to be constantly on and always available. You can't afford to be down in a way that you could in the past, because customers always want to access some of your critical services whenever they want to, being unavailable is no longer acceptable. So there are pressures from all directions coming together, making it a much more challenging environment.

AC I would say the biggest risk is the volume and pace of change.

TM I agree. We have to think differently to handle that. For us, social media is one of our biggest risks. If we lose reputational value, then we are lost as a company. So yes, it is making sure of it, that we are up as fast as possible and if no one notices, and it still doesn't get out on the social websites.

DM From our perspective, there is a considerably disruptive series of technology shifts which we term as CAMS (cloud, analytics, mobile and social) which IBM is backing with billions of dollars of investment. It is our future. Underpinning all of that technology are two key aspects. One is security and the other is continuity and resilience. And business continuity management has a really important part to play with regards those two things under all of those aspects and the adoption of those. And, in my opinion, all of those changes from a societal and client perspective are driven by those technology pieces.

ME Do you think that by putting technology at the heart of business you are going to increase its continuity or by putting the business first and

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then getting technology to support it would be better for business continuity?

MJ Ultimately technology should support the business. It is inconceivable now that a bank or an insurance company can operate without a heavy reliance on technology. Business and IT have got to work hand in glove, but always starting with the business need, and then looking at ways in which that need can be met through technology, as opposed to starting the conversation with what can technology do.

DM Most of my clients come to me through changing business requirements, whether that is separation of part of their business, acquisition or regulatory requirements. Whatever it is, it's usually complex. And what I would advocate, is that business continuity management is uniquely positioned to be able to help the organisation to drive some of the competitive advantages that it can generate in addressing some of

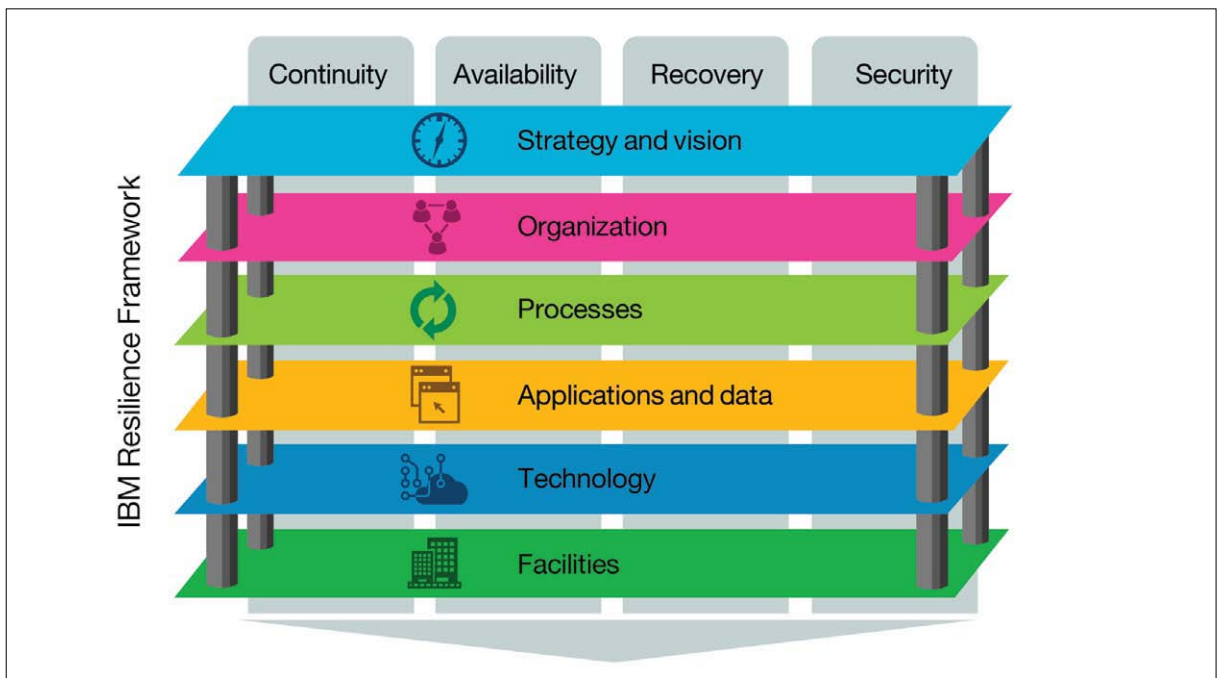
those problems, because it has the rigour and the approach to do so; I think it can influence and differentiate some of the core strategy, by actually getting closer to it.

PJ I agree. From my perspective I see regulatory criteria driving an increasing part of our clients' focus. If your licence to trade is taken away, that's probably the biggest risk and that threat is very real in certain jurisdictions. For example in the established insurance markets, the regulators are astute in that sector as well as in banking, and they need proof of very strong business continuity management. So the whole risk management criteria in the finance sector seems to be driving corporate agendas as well as the strategy of how companies can develop new markets.

ME Is selling business continuity to the board any easier today than in the past? And if so, what has been the key driver behind this?

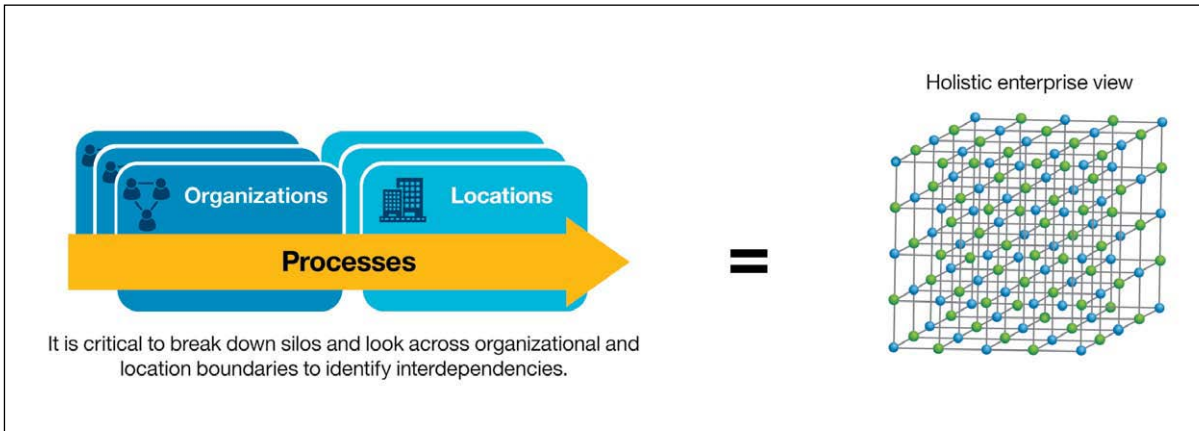
TB Yes, when you are seen to add value to a client proposal, you suddenly become interesting. You may not be central to the debate, but you are still a part of it, so that is positive. That said, I believe there still exists an entrenched view among many corporate people that business continuity is something that they have to get past.

MD I think that people have moved on from that attitude, at all levels of the organisation. I very often find when senior people arrive, that in the highly available world that we live in, they recognise the need to be available, they recognise the value. It may not be top of their agenda, but they are open to the discussion. The regulators have also helped by insisting on talking to the C-suite about business continuity, and the top investment banks, retail banks, insurance companies and market infrastructure providers have made sure that they have at least a decent level of business continuity so the





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The evolution of BCM

boards are generally aware of it. It is never going to be at the top of the agenda, but it is on the agenda and that is what is important.

DM I believe a shift has taken place in the business continuity management arena that represents an opportunity for business continuity management professionals to drive both the business and the practice of business continuity management forward. The world is changing through a number of external influences in terms of the digital economy, in terms of different interactions, the speed of response and the quality of service, so we need to think in different way. Business continuity management needs to follow that path.

ME To what extent does the business continuity function get involved with other risk related functions?

TM You may get involved in advance as part of the lifecycle, but not in terms of crisis management.

ME When does an incident become a crisis?

TB We almost lost access to everything in New York during Hurricane Sandy, but our P&L

that week than was healthier than projected in our forecasts. That's because we weren't waiting for the MTPOD or the RTO to kick in; we realised we were potentially in trouble and leapt into action. I think the value of doing the business impact analysis and being appropriately prepared is to be ready to activate your plans, as and when senior management want you to.

PJ From my perspective, I would say that in multi-channel delivery functions within a financial services organisation, business continuity management links everything together. To have a coherent strategy around interlinking parts is very important. If there are operational solutions to cover some of the technology which drives much of a business, then that is absolutely key. So if alternative delivery functions are not already embedded in their business, then risk managers need to start planning more and getting the buy in from their boards.

TB My focus is on the whole lifecycle rather than purely on crisis management. There are several benefits. The business impact analysis gives us an often unique bird's-eye view of the business which not many areas have, so we can see how the process flows. I have been in a number of

organisations where the first time the senior management have seen the way all their processes link together is the reports that we produce from the business impact analysis, which they love. They like business continuity management's support for client diligence as well. However, I also think we shouldn't be naïve. Business continuity planning is not often high up the corporate agenda. To try to reverse this, take a few things you have that are adding to the commercial line of the business and make the most of them, and when it comes to implementing, be quite ruthless. And you have absolutely got to understand the business you are in to understand all the cracks in the mortar where you can get in and stick those tendrils in terms of business continuity policy or anything else. Make sure business continuity planning is in the performance appraisals for business continuity coordinators, help to reward and publicise the good work they do and by all means try and sell business continuity planning as an enhancement for the business.

CL There is a lot of discussion within the industry about the inter-relation of business continuity management with crisis management and risk management and other disciplines. One

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practitioner will assert that business continuity relates to other risk-related functions in one way, and another vice-versa. And I think there is a general trend within the sector, through standards and industry bodies/networks, of trying to impose uniformity over exactly what business continuity management is and how it should be conducted. Whilst in some ways this can be useful, every organisation is different in culture and does things in different ways and so I think it is very important that business continuity practitioners have the initiative and confidence to understand their own businesses, cultures and requirements and shape their programmes/plans accordingly, rather than simply trying to rigidly apply the 'template'. Their focus should be entirely on delivering what suits their own organisation rather than being concerned whether their model looks like others'.

TM I also don't want to be the answer to all solutions. So, to those staff who do ask me for

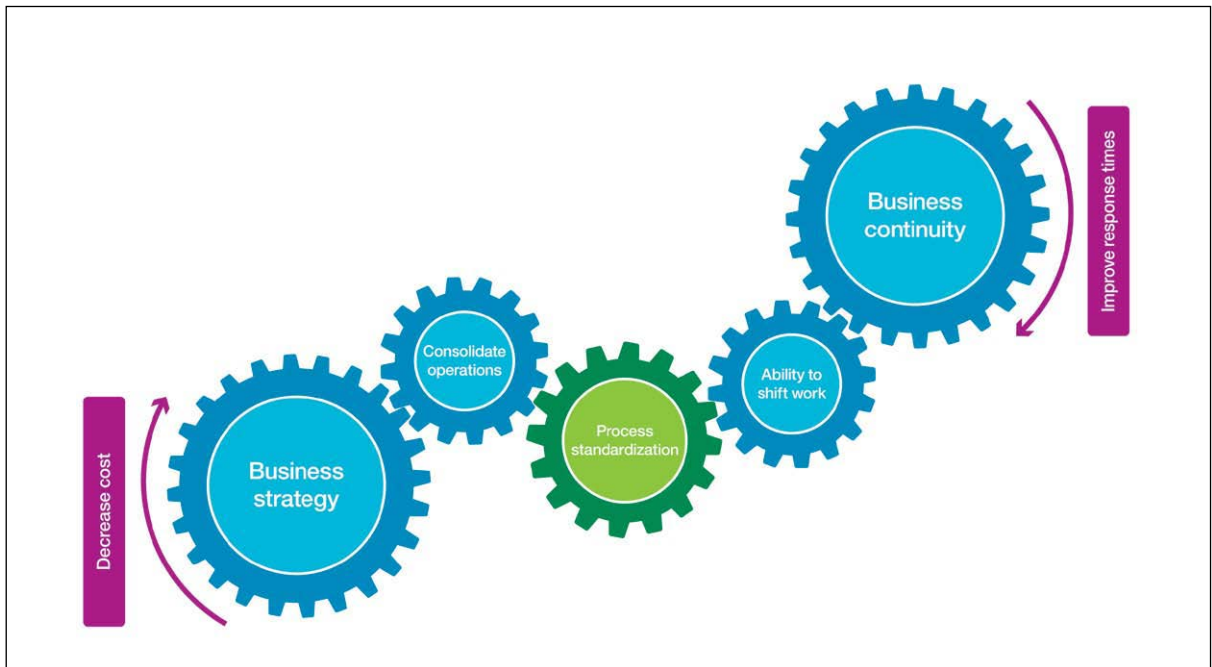
the answers to certain questions, I have to tell them to come up with the contingencies and explain that we will help provide the continuity if the contingencies fail. I'm on that precipice of not wanting to be the answer for everything, but wanting to help and be involved.

AC It is controversial but I think business continuity and crisis management, it is not the same thing but has to be joined. And I think most of the risks that people generally talk about, have always been there but that they are so much more heightened now. Client and customer expectation is immediate and with social media and other forms of communication media, all of those incidents that occurred, say, 10, 15 years ago were hidden or at least people didn't hear about it. But that's no longer the case. Expectations of service levels are different. Many years ago, if your telephone banking system was down you wouldn't have bat an eyelid. Today, if you rung up and said

Drivers for business continuity management

- The sophistication and speed of cyber risks are bringing business continuity management to the attention of the board – the high profile large scale events in particular
- Supply chain management
- Outsourcing
- Product approval
- Political risks and civil unrest
- Social media and subsequent reputational risks
- Regulatory risks
- Technology and disruptive technology
- Speed and volume of change

you can't get a balance, our systems are down, people immediately start a Twitter campaign. So the landscape is changing, and I think a lot of his has always been there, but I think business in





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crisis, business continuity in crisis management has to be together.

MJ My world is trying to design systems that don't fail in the first place. So at one extreme the whole concept of business continuity goes away. But the reality is that you can't afford to do that for everything. And this comes back to your 10 or 15 per cent of business critical services – you absolutely need to make sure that they are always there and design them accordingly. Beyond those, there will be others that you can afford to get back in three/four/six hours' time... So you need another mechanism for dealing with those less critical services.

The view of what is critical will undoubtedly change over time, and as your risk profile changes, you need to ask yourself what new and appropriate measures must be put in place to address them.

MD I'm struggling with the concept that effective or strong resilience could negate the need for recovery, which I can only see being possible in a completely risk free environment, something I don't believe we can really strive towards. On another note I very much feel

that analysis and facilitation are among our core skill sets as a job function, which is why we are being asked to put together plans to manage the likes of country and counterparty defaults, a process that other areas are unfamiliar with. People often struggle to react quickly or appropriately to certain events and sometimes lose a lot of money as a result. We are not the decision makers, but are able to facilitate crisis management arrangements to ensure a swift and effective response. I therefore believe it is crucial that we are involved in the appropriate manner to minimise the potential impact on the company.

DM Perhaps there is a limitation with our current understanding of what business continuity management planning is. I advocate that we need to evolve our thinking and dissect what value it has to offer whilst trying to support our growth strategy for a business. So irrespective of whether you are talking about enterprise risk, or whether you are looking at CRO, or CiSO or compliance lead or business continuity management, I think there is a unique opportunity here to help organisations with that. What I would like to advocate is a more

Impact on selling business continuity internally

- Business continuity has become easier to sell over the last few years. It is no longer the grudge purchase it once was
- Getting through to the C-suite is easier as a result, although it is not considered the 'be all'... yet!
- Understanding the business, and your part in it, is important if you want to elevate the business continuity function throughout
- Understand and agree upon what is the responsibility of the business continuity function, and what belongs to IT
- Try to foster an acceptance throughout the organisation that if the business continuity function is involved, there is something significant taking place that has brought this about

proactive approach to having a much more resilient posture rather than one-off recovery. The reason for this is the fact that the world has changed and in such a way that recovery is now the last option. And the reason recovery is now the last option, is because of the effect of reputation. Reputation is that much more impactful because of new forms of technology and the new ways in which we work. What I am advocating is closer alignment to the business and potentially using some of the core skills that are inherently there within business continuity management and have been for many years as a source of competitive advantage to help our business strategy moving forward. I think there is an opportunity to try to evolve this.





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BUSINESS CONTINUITY SOFTWARE REPORT 2014-15

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David Adams examines the global market for business continuity software and finds a gradual thaw in previously frozen budgets

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Business continuity software report

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The long term trend over the past decade has been for ever more organisations to use business continuity software of some kind; and for organisations using these solutions to move towards more advanced solutions better able to meet their corporate needs. But the rate of progress hasn't always followed this positive line. Adoption slowed in a number of markets during the past decade. In many markets, recession-frozen budgets discouraged investment in specialist business continuity software, leaving organisations to continue to use either software tools developed in-house, or Word, Excel and/or relational databases to run business continuity functions instead.

Only in the past two years has there been a significant thawing of those frozen budgets. Jon Mitchell, business continuity specialist at ClearView Continuity, reports a significant increase in organisations of all types using their software, from very small organisations to multinationals. He believes one reason for more adoption by larger companies is that the software can now meet their business continuity requirements, in terms of operational capabilities, the extent to which it can be customised and speed at which it can be deployed.

John Robinson, managing director at software vendor, INONI, also says the market is broadening. While, as with many software vendors, INONI clients were once almost exclusively drawn from highly regulated sectors like financial services, today end users include travel companies, charities, housing associations, technology companies, hotels and media companies.

In some medium-sized companies, or organisations outside those highly regulated sectors, adoption may be encouraged by strategic moves to improve corporate governance. Travel consultancy Reed & Mackay has been using INONI's software for around 18 months. One important advantage it offers is a full audit trail, which has helped the organisation obtain and maintain a series of ISO certifications, says Suzanne Elmore, head of governance, risk management



Finding the solution

David Adams examines the global market for BC software and finds a gradual thaw in previously frozen budgets

and compliance at Reed & Mackay. Implementing the solution helped the company to complete ISO 22301 in just over six months.

"One year on we've just had a surveillance audit and the auditor said they were really impressed with the [business continuity] plans," says Elmore. "The system has enabled us to keep the plans up to date – and our business changes very quickly."

One of ClearView's clients, an international payment services provider with operations in eight countries, started using the software towards the end of 2013, having used paper-

based processes until that point. The company's BC coordinator highlights the value of having the software as the company went through the certification process for ISO 22301. "Having ClearView really helped us demonstrate to the auditor that we complied with the standard," she says. "I don't think we would have come out of that part of the audit with so few issues if we hadn't had ClearView."

But while more and more organisations are using business continuity software, the total number of organisations doing so is still relatively small. Robinson says that in his experience one



factor inhibiting wider adoption is mistaken ideas about how much the software will cost, in part because of ignorance about the value that a good business continuity solution can deliver.

There is no doubt that anyone seeking to buy the software needs a strong business case to obtain the necessary budget. One important argument in their favour in many cases is the need for systems to function around the clock. The always-on digital world doesn't just increase the importance of a swift and effective recovery in the event of interruption, notes Daren Howell, proposition marketing manager at Sungard, it also increases the frequency with which plans need to change as the organisation's services and operations evolve.

Even so, budgetary pressures remain overpowering in some cases, says Robinson. "I think the habits of a recession die hard," he says. On the other hand, suggests Mike Osborne, managing director for business continuity at Phoenix IT Services, purchasing software is sometimes now seen as a more cost-effective alternative to increasing headcount within the business continuity team.

One continuing trend within the software itself is for it to become ever more user-friendly, because it is often now used by non-business continuity specialists throughout organisations. INONI's Robinson says he trained a business continuity manager to use the system the day before we speak, a task that took 90 minutes – and that the manager should now be able to train colleagues who will access the system less often and use it in a simpler way within 30 minutes.

UK brewer Marstons uses Phoenix's Shadow-Planner software. Business continuity coordinator there, Harriet Wood uses the system every day, but has also trained 50 managers working at five breweries and 13 distribution sites around the country to work with it. She says Shadow-Planner has become easier to use over the years, with enhanced search and tagging functions helping users to find the documents they need quickly and easily.

The user-friendliness of the system is also one of the most important attributes of technology supplied by US vendor RecoveryPlanner to technology services provider Data Center, according to Karol Sauer, vice-president, human resources and business continuity planning, at DCI. The system enables DCI to understand and analyse all of its internal and external dependencies in a way that was simply not possible before, she says, while helping it to assess various risks, including those related to extreme weather, from hurricanes in Louisiana to tornadoes in Kansas.

Business continuity software in general is now more widely available over either public or, more often, private cloud technology. Considering the sensitivity of some of the data stored in a business continuity solution, it is perhaps unsurprising that in more tightly regulated sectors, such as finance, some companies are reluctant to use hosted cloud-based BC, even in the private cloud, as this could contravene national, international or industry-specific regulations.

In Germany, according to Matthias Rosenberg, CEO at Controll-IT, organisations are more worried about where data in the cloud might actually end up after Edward Snowden's revelations about US intelligence services' online snooping. Some German companies now even ask for a guarantee from cloud service providers that their data will never be sent to a US data centre.

On the go?

With the cloud, quick and easy access to key information can save user organisations a significant amount of money in printing and distributing pocket versions of plans.

But developing a mobile version of the software may not be enough to meet client needs without further enhancements or support, says Roberto Perego, chief marketing officer for GL Group. Users need to be certain the system will work properly if they need to access the plan in the event that an incident occurs in their absence. And given that Internet and cellular connections are not guaranteed, Perego says his company is

now considering using satellite communications to bolster availability.

An increasing number of organisations are also trying to improve the continuity capabilities of their supply chains, mapping dependencies and in some cases collaborating with suppliers on business continuity planning; or using the software to assess a supplier's level of business continuity readiness.

INONI's Robinson cites work his company has carried out for one corporate client building a version of its software that allows the company to assess the business continuity capabilities of its suppliers more effectively.

"We now do our due diligence surveys through INONI and the system is set up in a way that means people can't deliver the questionnaire answers back to us if they are incomplete," says a spokesperson for the company. The solution then allows senior managers to review answers in graphical formats in the first instance, proving an immediate indication of which suppliers' business continuity arrangements are a cause for concern.

In some cases this trend is also driving smaller businesses that operate within the supply chains of larger organisations to invest in business continuity software, because proving the strength of business continuity arrangements can act as a differentiator during the tendering process.

The final important trend is the extent to which business continuity software is being integrated with other business systems, from broader governance, risk and compliance platforms to notification systems or weather alerts, for example. The better the communication between the business continuity solution and these functions, and with HR or ERP systems, the more effectively the software will enable collaboration across the business during business continuity planning and at the start of a recovery process, says Monica Goldstein, executive vice-president at RecoveryPlanner. "It's about communication and integration and about efficiency: about being able to utilise the information you have," she says.

With an annual budget of £2.14 billion and 1.4m citizens, Essex County Council is one of England's largest local authorities. This is an extremely complex organisation to manage – including dealing with myriad business continuity risks and their potential impact. To protect its operations, the council has used Shadow-Planner software for business continuity planning and management since 2010.

Prior to the Civil Contingencies Act 2004, senior managers identified business continuity as a potential weakness, so the council responded with a more formalised approach. “The question was, how can we manage something as important as BC more effectively across such a complex environment?” says the council’s business continuity manager, Richard Verrinder. “We split the organisation into 18 service groups varying in size from Trading Standards with 70 staff in one main site, to thousands of people across Adult Social Care with dozens of offices. How can you possibly deploy a ‘one size fits all’ approach in an organisation like this – and in a way that takes managers with you?” His small, centralised business continuity team was formed and now supports managers and staff responsible for business continuity. “We are ‘corporate guardians’ of the council’s business continuity plans,

Optimising BCM

Shadow-Planner from Phoenix drives more effective business continuity planning for Essex County Council

helping develop the right policies and strategies, providing assistance and ensuring plans are fit for purpose,” Verrinder adds, “and the council does run into service delivery issues: at least one problem a week normally requires dealing with.”

“Template plans cover the basics – loss of staff, premises, IT, telephony. But you can also develop them to meet particular requirements – so important in a world where things keep changing. Shadow-Planner gives us that flexibility.”

Like many other organisations, the council started out using Microsoft Word and Excel; tools business managers were familiar with. “We carried out audits,” Verrinder continues, “and when we looked at the continuity plans it confirmed our belief that they’d be better handled centrally. Without a centralised software-based approach, there would always be problems to resolve. A primary issue was being able to keep core centralised information up-to-date at all times and ensuring changes were immediately reflected across all 18 business continuity plans.

We wanted centralised control over those core elements plus, and this was crucial, the flexibility and ease of use for local business managers to meet their own requirements, based on their own set-up and risks.” Once he had secured funding, the question then became ‘what do we need?’ tempered with ‘what can we afford?’ “I treat situations like this as if it’s my own money. We’re spending taxpayers’ money, so it not only has to deliver real value but also be affordable – and sustainable.” An independent consultant helped the council assess 30 products, eventually focusing on three. “We trialed Shadow-Planner and one other – the third simply couldn’t provide what we wanted.”

So why Shadow-Planner? “It provided an easy to access and use central database to contain all of our emergency contact information, plans and procedures. Before, everyone had their own contact lists, dozens, and there was no conformity. Another key benefit was centralising our plans, making them easily accessible using the Internet. We could simply update managers across the business, with all necessary information available as soon as changes were made. People know they always have the most up-to-date version. And we can easily see if plans are up to date, rather than receiving a multitude of plans in different formats.” Users can also view plans across different perspectives: “We have 18 service groups in a variety of buildings in multiple locations. There’s quite a complex cross-matrix between service groups, larger buildings and smaller sites. Shadow-Planner gives us the flexibility to look at plans in a building from both a service group and building perspective. Other products are far more linear; we have that enhanced view.”





Protecting services

“Shadow-Planner gives us flexibility on two sides,” he continues. “Template plans cover the basics – loss of staff, premises, IT, telephony. But you can also develop them to meet particular requirements, so important in a world where things keep changing. Shadow-Planner gives us that flexibility. “We have invoked our plans, and Shadow-Planner clearly helped. For example, successfully relocating our contact centre team from Colchester to Chelmsford, and everyone else in the building, when a noxious smell was reported and people felt unwell. We relocated extremely effectively, moving the staff and getting all the phones redirected, so the council could

continue dealing with calls, email and Internet requests from the public.”

“In our original business case, we looked at the time business continuity champions spent. We knew that we wouldn’t necessarily save them time but we could make their time more focused and productive – and that has proved to be the case. We have also given managers far easier visibility of the status of business continuity plans. And reporting functionality means we’ve been able to enhance business continuity awareness. In short, Shadow-Planner is a highly effective way of managing business continuity in a complex organisation.” Like other local authorities, Essex is looking carefully at what it does and how it

does it, given the economic environment, and is running a transformation programme to move it to a commissioning-led organisation with much closer working with partners. “A tool like Shadow-Planner means plans can be updated easily and efficiently, thereby helping to reduce the risk which comes with such a radical re-design.”

Client

Essex County Council governs the non-metropolitan county of Essex, covering 1,420 square miles. With an annual budget of £2.14 billion, this is one of England’s biggest local authorities.

Challenge

Achieve a more efficient, effective, formalised and consistent approach to business continuity planning and management, in line with the Civil Contingencies Act 2004 and supporting overall goals in enterprise governance, risk and compliance.

Solution

Shadow-Planner BC planning and management software, delivered and used as a hosted Software as a Service (SaaS) solution.

Benefits

Greater flexibility, consistency, accuracy and timeliness in BC planning for this extremely large and complex environment; an easy to use solution, (for people with little or no BC expertise) that delivers genuine centralised control along with flexible local autonomy for managers to create plans and address specific local/business requirements.

More information: If you would be interested in learning more about Phoenix and how we could support your business, please contact us. Email enquiries@phoenix.co.uk Visit phoenix.co.uk Call 0844 863 3000

The screenshot displays two main sections of the Shadow-Planner software interface. The top section, titled 'BIA - Process List - Edit Local Process Accounts', shows configuration options for a local process named 'Accounts'. It includes fields for 'Recovery Time Objective' (10 days), 'Achievable Recovery Time' (7 days), and 'MTPoD' (30 days). Below this is an 'Impact Assessment' table with columns for 2 hours, 5 hours, 1 day, 5 days, 10 days, and 30 days. The table lists categories such as Brand & Reputation, Customer Services, Operations & Productivity, and Revenue & Profit, with corresponding risk levels (Low, Medium, High) and financial impact ranges. The bottom section, 'Reviews Health Check', features a 'Record Type List' with checkboxes for BCP, BIA, and General items. A pie chart shows the distribution of records: 74 Valid (green), 9 In Review (yellow), 8 Unresolved (orange), and 28 Overdue (red). A table at the bottom provides a summary of health check results by department, with IT showing 8 Overdue, 6 In Review, 25 Unresolved, 9 Valid, and 67 Total records.



Your guide to business continuity management software

Business continuity software report

Products

Business Continuity Software Report

SHADOW-PLANNER PHOENIX

Shadow-Planner is an award winning software-as-a-service solution that streamlines structured business continuity management to make it quicker, more efficient and cost effective.

The solution comprises a suite of integrated software modules designed to support the BCM lifecycle. It helps firms of all sizes achieve strong and effective business continuity plans that are continually updated. Shadow-Planner emergency notification functionality and mobile device access to plans now provides organisations with powerful incident management tools. Key to Shadow-Planner's design philosophy is the way in which it supports the three tiers of an organisation's BCM 'pyramid':

- Tier 1 represents the executive nominated to lead the BCM programme. This may be a full-time professional, or team of professionals, or an individual for whom BCM is just one element of their role.
- Tier 2 represents those individuals who have a role in supporting the Tier 1 executive. These individuals are typically interested in BCM but only able to give a small proportion of their time to the BCM programme. They are typically assigned per department and/or office location.
- Tier 3 comprises those individuals who have little or no interest in BCM but are subject matter experts in one or more areas that are relevant to an effective BCM programme. These people may be required to give only 30 minutes of their time per year to keeping key data up to date, but their involvement for that time can make the difference between an effective plan and one which gives incomplete, or even worse, inaccurate instructions.

Each of these tiers has different demands from software. Tier 1 needs control, Tier 2 clarity, and Tier 3 needs speed and simplicity.

Platform: Hosted SaaS – allowing predictable budgeting, minimal set up costs and no additional strain on IT resources • Fully international and multilingual •

Supports the BCM lifecycle – including compliance with standards supported by robust audit trails • Browser-based – quick and easy business-wide deployment means it's accessible always and everywhere to all relevant personnel • Strong security – your data is safe, with security built into all aspects of the solution

Usability: Intuitive interface – making it easy to use across all user tiers • Task management – system-generated reminders and automatic escalation using workflows means users are always on top of BC tasks

Business Impact Analysis: Customisable impact assessment and risk identification • Helps identify the most critical processes including internal and external dependency chains and recovery requirements • Perform gap analysis to compare recovery point objectives vs achievable times

Business continuity planning: Efficiency achieved through reduced documentation – by controlling centralised templates thereby reducing the need for content to be held in multiple documents • Simple to the end-user – as the input to BC plans is focused only on the dynamic data that they are responsible for with easy to follow plans using a structured action plan approach

Notification: Mass notification and message broadcasting and response tracking via SMS and/or email directly within Shadow-Planner. A unique perspective filtering feature allows message recipients to be accurately targeted and responses can be tracked and viewed in real-time • Seamless integration to mainstream notification systems including MIR3, Fact24 and iModus

Implementation & development: Software commissioning and project management – delivered by our highly qualified and experienced practitioners with hands-on BCM experience • Customer-centric product development supported by our active Shadow-Planner user group

Contact us to find out more. Call 0844 863 3000 mail enquires@phoenix.co.uk or visit phoenix.co.uk/bcmassurance/

BCM Assurance

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ALIVE-IT CONTROLL-IT



Support of the entire BCM lifecycle and IT service continuity management

The basic concept of alive-IT is the comprehensive support of business continuity management, IT service continuity management and crisis management activities. This software tool is designed to help the user avoid double data maintenance by using fully automated interfaces to existing data sources.

Functions include: master data (100% configurable); creation and maintenance of dynamic manuals; BCM lifecycle support (based on established standards); ITSCM lifecycle support (based on established standards); crisis management support; import support; integrated OLAP reporting; integrated workflow engine; active support for tests.

alive-IT can be either purchased outright or leased.

Tel: +49 (0)40 89 06 64 60
controll-it.de

BCM CLOUD NONVERBA

Originally a 'lite', pay as you go version of the eSecurus solution for SMEs – now also an option for larger enterprises to be used alongside eSecurus, to help secure the supply chain

BCM Cloud was developed to help SMEs access the core functionality required to develop emergency plans without the need for major

capital expenditure. Larger enterprises may also consider using BCM Cloud in conjunction with eSecurus to help critical suppliers develop what NonVerba calls Interface Plans, enabling suppliers to plan in the same way as the larger enterprise.

Other modules can be added to the system on demand. A fixed cost pricing model means the solution is available for all sizes of user organisation.

Special discounts can be applied to support government agencies and schools.

Tel: +44 (0)800 783 6917
nonverba.com

BCMS² CONTINUITY²

Integrated BCMS with BIA, BC planning, exercising, MI, audit and incident management, notification

BCMS² is a secure web-based tool designed to alleviate and assist with the day-to-day management of a BCM system.

The tooling is consistent with the requirements of good practice in the business continuity management ISO 22301. BCMS² is an integrated business continuity quality management system which allows users to create, store, manage and distribute business continuity plans.

The scheduling and carrying out of exercises is simple with results reported via the system. In the event of an incident, users can contact key personnel or groups of staff via two-way SMS, voice calls, email and conference calling with real-time reporting and tracking.

Tel: +44 (0)845 09 444 02
continuity2.com

CLEARVIEW CLEARVIEW CONTINUITY



BCM encompassing risk assessment, BIA, planning, exercise and test management, incident management, standards compliance assessment and notification

ClearView is simple to use, even for non-business continuity specialists, and supports BCM best practice and has minimal requirement for administrative support. The software is accessible from any web browser and mobile devices. It can be implemented without any need for extensive consultancy and requires minimal training. ISO 22301 is fully supported, so that the solution may be used as a framework for compliance with the standard. Organisations can complete BIA, plan strategies, implement response and recovery plans, manage testing and reviews; and provide compliance reports to management. Automated workflow technology sends email reminders to plan owners, encouraging them to perform reviews and maintenance tasks, with escalation to management in the event of non-performance. A management dashboard with red/amber/green indicators allows rapid compliance reporting. There is also an integrated EMN system.

The user interface is flexible to allow for easy customisation and existing plans can be easily imported, saving time and easing implementation. ClearView is generally provided as a hosted solution, but may be hosted by the customer if preferred. All client data is stored securely, protected by 1024-bit Public Key Encryption. ClearView is ISO 9001 and ISO 27001 accredited.

+44 (0)1869 354 230
clearview-continuity.com



**CRISIS COMMSUITE
CPA SOFTWARE LTD**

Externally-hosted, secure, web-based information storage and communications

Crisis CommSuite aims to make vital information (during invocation, testing or post-incident review) available to all authorised users, regardless of location. It does not aim to undertake BIA, risk or plan writing functionality, but rather provides a readily available platform for the output from those projects to be stored, distributed and made available to support time-critical decisions at the time of an incident or in testing/exercising.

Crisis CommSuite provides a whole range of functionality both to support multi-channel communications during a disaster and also to create a virtual battle-box that can be accessed individually or on a shared basis at a command centre or EOC.

This software provides dynamic task management, as well as its own email and SMS messaging platform. In business as usual conditions it also provides a means of introducing and monitoring plan governance, and helping enforce a maintenance and testing regime in line with defined corporate policy.

The product supports ISO 22301 and can provide an off-site, virtual storage capability for all of the key control documents required by ISO 22301. If an organisation defines its BCM policy and supporting governance structure this can be input into Crisis CommSuite and a series of RAG flags will provide management overview of status and plan currency. This product uses recognised SSL security and incorporates full user ID and password protection, and user profiles dictate which areas users are authorised to access.

Tel: +44 (0)1527 61926
cpa-ltd.com

**EBRP SUITE
EBRP**

Risk assessment, BIA, operations and technology modelling, plan templates, plan testing and exercising, development and maintenance, incident management, notification

eBRP Suite's CommandCentre is a virtual incident management platform that allows organisations to simulate incidents, activate incident response plans and facilitate real-time command, control and communications. CommandCentre is designed to validate planning assumptions, identify gaps in plans and showcase the viability of BCM programmes. The process, technology, supply chain and organisational modelling in eBRP Suite provides organisations with a decision support system facilitated by 'what if' analysis.

This product supports the complete BCM lifecycle including risk assessment (asset-centric risk management), impact analysis (business, technology and supply chain), plan development, testing and exercising, maintenance, incident management (command, control and communications) and integrated notification.

eBRP Suite incorporates NIST 800 suggested nine-step risk assessment methodology including a risk dashboard. Users can also plan templates, embed documents, create checklists and review Gantt charts with granular role-based access control.

eBRP Suite contains features that display a 'to do' list on the logon splash page as well as send email reminders to plan owners to trigger plan maintenance. The product is available as SaaS or can be hosted in-house and is accessible to unlimited concurrent users. It can be integrated with notification systems using web services API for contact database synchronisation and to initiate notification natively. Windows ADS integration and SSO can be used.

Training takes less than two hours, and can be conducted remotely.

Tel: +1 905 677 0404
ebrp.net

**ESECURUS
NONVERBA**

Awareness and education, plan development, plan maintenance, crisis communications

This enterprise BCM planning tool supports all aspects of the BS 25999 recommendations. The system has been adapted to be ISO 22301 ready. This means quality processes can be leveraged if required to feed recovery task sheets, cutting plan development times and ensuring integrity of operational recovery process data fed from an ISO 9001:2008 Quality Management System.

The software also helps define the risk register; BIA and identification of critical processes; develops business continuity and incident management plans; and assists with invocation and exercise of plans and ongoing maintenance and review of BCM strategies. Internal audit can be supported through the elnviso software, along with state of readiness reporting and management oversight through dashboard technology; change management and audit control.

The eSecurus product and associated products are all fully web-based and accessible using Internet Explorer. They can also be installed and hosted in-house or from a NonVerba Cloud / ASP host server farm over the Internet. The NonVerba product suite includes BCM Cloud, NaCTSO BCM Cloud, eSecurus Blue Light & TCRMS.

Tel: +44 (0)20 7887 4544/0800 783 6917
nonverba.com

Business Continuity Management Software



Trusted by global clients to take the hassle out of the BC Management process

ClearView's Mobile Application:

- ➔ Incident Management and Crisis Command Modules
- ➔ Always have access to plans which are accurate, approved and up to date
- ➔ Wherever you are whatever the time ...



New Features with Version 4.4



Created in collaboration with continuity professionals with extensive experience across a wide range of sectors

- ➔ Brings an intuitive interface that requires minimal user training
- ➔ Has simple administrator set-up and low ongoing maintenance
- ➔ Has no restrictions on user access or usage
- ➔ Hassle-free implementation with free migration!



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Making the Complicated **Simple**

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Visit clearview-continuity.com

**FACTONOMY RESILIENCE
FACTONOMY**

Business continuity, service continuity, dependency mapping. Core modules for management information, complex workflows and mobile access

Factonomy Resilience uses unique technology to provide a 'no code' software canvas for the configuration of a solution that meets the needs of each client's specific BCM system. This technology aims to make configuration faster and easier to achieve than legacy coding and uses a new approach to application development.

Users complete a wizard that captures all the necessary data, in format driven by the needs of each individual client, which is then plugged into a plan template. The design and style of the template is completely controlled by the client. The core BCM team has access to detailed reporting requirements which includes rolled up business intelligence style reports as well as a what-if scenario modelling tool. This report takes all the metrics captured in the BIA wizard and produces a weighted model that seeks to answer the question – 'If this scenario occurred what would the impact be on my business?'

As a software process, business continuity managers simply design scenarios by selecting the areas of the business, the geographies and the technologies that are going to be interrupted. A real-time ranking is generated that produces a list of the impacted processes based on RTOs and can also assemble and report on the necessary recovery actions. The solution offers end-to-end BCM and IT DR with functionality that extends to offering deep integrations with a variety of enterprise systems.

Tel US: +1 (212) 618 1315
Tel Europe: +31 203 690 204
Tel UK: +44 (0) 870 752 1441
factonomy.com

**GODESIC
GODESIC**

Incident management, crisis management, disaster team coordination, disaster team communications

Godesic is a real-time incident management tool, designed to be so easy to use that anyone can use it on any device, from mobile to desktop. Not requiring any complex training, this software tool is designed to allow crisis management teams to get on with their jobs by taking the effort out of communication and collaboration, no matter where they are and what time zone they are in.

Godesic is focused on managing incidents and coordinating teams in real-time by combining a robust planning application, integrated communications via SMS, email and direct conference calling and a cloud based collaboration platform.

This tool offers users a simple plan together with associated notification tools from SMS, emails and conference calls as required.

Tel: 020 3745 5177
godesic.com

**INONI
INONI**



Business continuity and resilience management software platform providing standard and bespoke capability

INONI is an online resilience and continuity management software, offered in three variants.

INONI Lite is an off-the-shelf continuity

environment for small business entities including sites, shops, schools, hotels, depots, branch offices and similar, providing ISO-aligned health check, analysis, plan and maintenance. Lite Multi extends this to distributed organisations with a customised, branded version of Lite and centralised oversight via the INONI management console.

INONI Pro is a scalable automated multi-user business continuity and resilience environment. It can be tiered as required (process, department, division, branch etc) with each level drawing on shared central data to produce change controlled, real-time updating ISO-aligned plans and reports. It includes remote support via email, phone and webex, single sign-on, SharePoint integration and graphical analysis. Baseline deliverables include BCMS, tiered BIA, CMP, tiered BCP, review system, dashboard and management console. Risk register, testing and training subsystems are available as add-ins.

INONI Enterprise provides Administrator-level system access to the Pro library allowing you to extend, build and customise tools quickly and easily if you need to. It provides a versatile application builder with uses extending into risk, supply chain, information security, compliance, benchmarking, capability maturity modelling and simulation. For example INONI Supply delivers evidenced due diligence and risk assessment to multiple suppliers, assessing compliance annually against ISO 27001 and ISO 22301. Enterprise is eligible for self-hosting and/or perpetual pricing delivery models. INONI's platform technology means you can retain, improve and automate an existing approach.

Other INONI capabilities include mobile access, on-call maintenance and support, professional services training and consultancy, dependency modelling and simulation, roll-up and drill-down, configurable automated workflow and messaging, embedded education, multi-stage validation, signoff and approvals, consolidation and tiered reporting, data migration, permission, version and

BCM Assurance

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change controls, subscription and perpetual pricing models, inclusive software upgrades, secure off-site replication.

Tel: +44 (0)1189 629 757
inoni.co.uk

LINUS REVIVE LINUS INTERNATIONAL

BCM lifecycle, including BIA and resource dependency mapping, costed strategy development, procedures development, exercising, programme management, maintenance, audit and user profiles. Integrated risk management and emergency notification

The Linus Revive software simplifies business response and recovery while providing a straightforward, business as usual management structure.

Linus Revive maps the BCM Lifecycle, which includes BIA, resource dependency, risk assessment, strategy, procedures, exercising, review and programme management. Plans and reports can be produced from the perspective of a team, business activity, resource, or contingency site, allowing users to produce what they need during response and recovery. Intelligent business continuity plans provide users with specificity around what they need at each phase of the BCM lifecycle – who is required, what they need to do, and when and where it needs to be done. Changes are dynamically updated in Linus Revive and business continuity plans are scaled in response to each specific incident as it occurs.

Linus Revive also addresses the latest procedure start times, up-stream and down-stream impact reporting, and capacity ramp-up profiles. Full what-if analysis is available, allowing alternate strategies to be devised, costed and tested before implementation.

Linus Revive is functional on any operating system and is fully portable to permit recovery in the field. The software is available via subscription to a fully hosted cloud solution, an in-house installation, or a combination of the two.

Productivity tools within the software make BCM easy, including tree view, drag-and-drop, and integration with Microsoft products such as Word, Project, Visio, and Excel. Linus Revive is aligned with ISO 22301, ISO 22313, ISO 22398, and the BCI Good Practice Guidelines, and includes integrated risk management aligned to ISO 31000.

Tel: +61 3 9017 2119
linusrevive.com

MATACO SAVANT



Function: A cloud-based, fully integrated software platform providing business continuity planning and incident management support. Support for all stages of the BCM lifecycle. Dependency mapping, plan templates, plan development, incident management, reviews, exercise tracking, notifications and threat assessment

Offered as a cloud-based SaaS solution, Mataco is a secure and globally accessible way to hold business continuity data. Mataco is continuously developed in partnership with Business continuity practitioners to offer full support for all aspects of the BCM process. The software provides support for ISO 22301 and the BCI Good Practice Guidelines.

This product aims to make creating and maintaining business continuity and emergency plans easy and efficient. It provides a single

repository for all the information required; any change to data is reflected instantly in all plans. Plan templates can easily be set up, providing users with flexibility on the format and content of their plans whilst ensuring a consistent 'look and feel' across the organisation. Plans can also be formatted to corporate style.

Mataco also supports incident management – plan activation, communication through emailing/ texting, allocation of actions, recording of task completion and provision of updates and reports. All this can be achieved using Mataco via web or mobile.

The tool also supports the exercising and reviewing of plans. Exercise schedules, scenarios and scripts can be set up, with the reviews of the exercises and plans captured. Threat assessments (with user definable risk matrices) are supported in the software – the resulting risk register can be used to prioritise planning.

Mataco's email alert feature will inform relevant staff of up and coming or overdue reviews and exercises. Users are further reminded of actions required when they log in and Mataco will escalate overdue actions after a user-definable time period.

Mataco offers cloud-based access to all plans and data. Quick and easy search facilities enable users to find plans and contact staff.

Mataco includes extensive reporting functionality, enabling reports to be easily produced on suppliers, resources, premises, people or activities. Plan status reports provide the business continuity manager with an immediate overview of all plans in place, their owner, current status and whether reviews or exercises are overdue.

A mobile app is available for use on all iPhone, Android, Blackberry and Windows mobile devices.

Tel: +44 (0)1524 784400
mataco.co.uk

BCM Assurance

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MYCOOP COOP SYSTEMS

All phases of the BCM programme support: project initiation, BIA/risk, planning, awareness, maintenance, testing, and incident command, driven from a simple browser interface and a unified database. Pre-configured ISO 22301 package is available

Functions of myCOOP include flexible BIA/risk survey collection and graphical analysis; quick and easy plan creation and management; and programme management tools (such as maintenance tasking, testing and training). Integrated one-click mass notification, and incident command for exercises and real events are also included.

COOP Systems' new release enables the following new technical capabilities: two-way data-binding; templates; model references data (view handles layout, handing off interaction to the controller); dependency injection (asking for dependencies, not looking for them); and directives (custom HTML tags that serve as new, custom widgets).

COOP Systems and its partners support clients anywhere in the world, regardless of industry, language, geography or scale of business, and supported around the clock internationally. myCOOP also has support for all major smart phones and tablets at the operating systems level, with live and direct access to myCOOP database information.

Tel: +1 703 464 8700
coop-systems.com

OPSPANNER PARADIGM SOLUTIONS INTERNATIONAL

**Fully integrated business continuity/
disaster recovery/continuity of operations**

planning, BIA, risk assessment, incident/ recovery management and automated notification solution

The full OpsPlanner BCM software tool encompasses all facets of planning, BIA, risk assessment, incident management, and automated emergency notification for BC/DR/COOP Planning, while OpsPlanner Xpress addresses the planning and BIA/RA components of an organisation's business continuity programme.

OpsPlanner is 100% web-enabled and is a fully integrated software platform that applies proven processes and methodologies. It is fully scalable, secure, flexible, auditable, and accessible around the clock. The solution includes customisable planning guidelines, readiness assessment, model templates, and pre-defined tasks and surveys that provide the ability to create customised scenarios that can be used for enterprise wide BC/DR planning and incident management against any of the published standards

OpsPlanner also provides inventory, contact and document management. It also incorporates an optional automated notification tool that allows an organisation to send simultaneous messages across diverse types of communication platform including mobile, email and SMS.

Paradigm Solutions International (PSI) is a provider of emergency planning software and certified consulting services to a wide range of industries and organisations that include hospitals, non-for-profit organisations, safety certification, and federal, state, and local government agencies, as well as across the financial, pharmaceutical and retail sectors. PSI also offers consultancy services.

Tel: +1 814 943 4007
opsplanner.com

ORBIT ESOLUTIONS



BIA, risk impact analysis, emergency management, crisis management, business continuity planning and management, incident management

ORBIT manages the entire BCM process from the collection, analysis and management of the huge amount of data that must be recorded to meet the needs of a BCMS project conforms to international standards, while minimising overall project costs.

The BIA, risk impact analysis and emergency plan design is carried out through a user-friendly interface. The BIA can also be carried out through html questionnaires designed by the business continuity manager. With ORBIT, users can also import all data from many data type file, with a workflow system guaranteeing control of the approval process.

One of ORBIT's most significant features is its ability to get connect with external systems to capture any anomalies that influence outcomes. meaning plan inside this tool are always up-to-date.

ORBIT is a web application and it offers the possibility of interfacing to the single sign-on and other data repositories allowing to map the business model according to the needs of the company.

ORBIT is a multi-company, multi-group, multi-lingual and multi-jargon application, which runs on



Risk lies around every corner.



alive-IT: Get support from the world's most innovative and flexible BCM and ITSCM product.
alive-IT has one goal: to guide you and your enterprise safely out of a crisis. We achieve this through comprehensive support of BCM/ITSCM tasks and the avoidance of time and resource-consuming duplication.

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- 100% FLEXIBLE BCM AND ITSCM DATA MODEL
- INCIDENT RESPONSE SUPPORT
- REDUCED RESOURCE REQUIREMENT FOR DATA MAINTENANCE



controllit

Business Continuity Management ■

Controllit AG
Stresemannstraße 342
D-22761 Hamburg
Fon: +49 (0)40-890 664 60
www.controll-it.de

BCM Assurance

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all major operating systems and its fully configurable and customisable. The tool is popular among financial sector organisations, the insurance industry, healthcare, the aviation industry and the public sector/government agencies.

eSolutions offer a series of professional services for installation, training, configuration, Import of existing data, interfaces with external system and creation of the IAM interface using internal resources or partner certified resources.

Tel: +39 (0)2 67100846
esolutions-europe.com

PDRWEB SERVICES CONSEILS RDI

Intergrated BCM, DR, BIA, risk analysis, incident management, emergency management, automated notification

PDRWEB can be tailored to fit the needs of the client, and applies to a small office up to a multi-national organisation.

PDRWEB features a dashboard that shows the status of different plans, progress of the BIA, the maintenance status of the plans, message centre, the logged-in users and the completed activities.

To identify the company's critical activities and the maximum downtime allowed for each, PDRWEB has a web-based customised survey/form, which, once completed, will automatically establish the RTO using customised weight factors and activity dependencies. Reports are then generated by site departments and dependencies. Upon review and acceptance of all reports, PDRWEB will automatically create the different business continuity and disaster recovery plans.

PDRWEB simplifies the implementation of plans. It controls access authorisation and user privilege to the different plans and monitors the plans status.

During the creation of the plans, PDRWEB links the different activities using prerequisites and a decision tree. It also links the required resources to the activities.

PDRWEB can also link multiple plans and produce dependency mapping.

PDRWEB has a built-in maturity analysis based on BS 25999. Once users have filled out the related web-based survey, PDRWEB produces graphical reports on the status of the analysis.

PDRWEB creates automated alerts that notify users of their respective activities. It will provide all the information required for the execution of the task, the time of execution, the resources contact information, diagrams, and so on. It will also activate the dynamic alert that monitors the different scenarios chosen and react accordingly. PDRWEB automatically records every step of the incident and all messages in relation to the incident.

Tel: +1 514 955 0213
rdiinc.com

RESILIENCE ONE BCM SOFTWARE STRATEGIC BCP

Business continuity planning and management, integrating BIA, risk assessment, disaster recovery, crisis management, and plan test/exercise management

This tool is a comprehensive BCM software solution for enterprise resilience. It provides an easy-to-use tool for business continuity, disaster recovery, BIA, risk assessment and crisis management, including compliance with 30 industry standards, all within one cloud-based solution.

ResilienceONE's fully integrated relational database links all related business processes, assets, personnel, facilities, and vendors for

comprehensive business recovery planning.

Key capabilities include live incident management, extensive analytics, built-in metrics for establishing recovery time objective, and drag-and-drop custom reporting. ResilienceONE is designed to be easy to implement, with Strategic BCP offering free data migration from existing software or manual documents, free configuration and training, and a fixed price for unlimited users. A live demo and 30-day trial are available through the Strategic BCP website.

Tel: +1 866 594 7227
strategicbcp.com

RPX RECOVERYPLANNER



BCM, DR & CIM lifecycles: risk, BIA, plan development/maintenance, incident and crisis management, mass notification and professional services

RPX provides a comprehensive framework to implement and manage the long-term lifecycles of global corporate BCM, risk and CIM programmes in one intuitive platform.

RecoveryPlanner can host RPX in a secure private cloud or deploy the same within the user company's infrastructure.

The RPX user interface can be viewed in English, Spanish, Portuguese, Russian and French. Support is available in English, Portuguese, and Spanish from support groups in the UK, Latin America and Australia, covering business hours for time zones around the world, and includes around the clock emergency support. Additionally, RecoveryPlanner offers global consulting/

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implementation services through its network of certified partners and distributors.

The RPX software integrates risk assessment, BIA, BC/DR planning and maintenance, managing incidents, rehearsals, reporting, what-if analysis and BCM compliance. Customers have the option of using the integrated RPX automated notification system or integrate with another system of their choice.

As a web-based tool, RPX is fully accessible over the internet or via RPX's mobile app.

RPX's licensing model promotes business continuity across an organisation, simplifies the continuous process and promotes collaboration, interaction and efficiency while catering to enterprises of all sizes.

Tel UK/Europe: +44 (0)1322 424654
Tel USA Toll Free: +1 877 455 9990
recoveryplanner.com

SUNGARD ASSURANCE SUNGARD AVAILABILITY SERVICES



BCM software planning tool for large scale organisations

Designed by industry practitioners, Sungard Assurance helps users to achieve better business outcomes by taking smarter decisions using plans that provide real-time information, allowing users to communicate effectively using advance communications tools that are simple to use.

Assurance is primarily aimed at large, complex organisations where the business continuity function is more decentralised and end users aside from the business continuity manager are

not typically business continuity experts but hold responsibility for business continuity for their function of the business.

Assurance has been designed to make the whole business continuity planning function much simpler to carry out.

Tel: 0800 143 413
sungardas.com

THEONEVIEW PINBELLCOM



BIA, BC, RM, audit trail

TheOneView is a business continuity, risk management, audit and assessment management software solution that enables the efficient management and maintenance of the whole business continuity process. Aligned to ISO 22301, it assists with the collation of evidence for providing assurance of organisational resilience.

TheOneView is implemented in many sectors, helping organisations to be more time efficient, reduce spend and be proactive in implementing business continuity. The tool provides a single focus for the preparation, documentation, communication, measurement and management of risk and resilience. The audit and reporting facilities drive dashboards to show compliance, gaps and action plans to maintain and improve the programme.

TheOneView improves levels of engagement and productivity by encouraging users to take ownership of their own plans, documents and

content. Engagement is enhanced through the use of a mobile app. It is simple, intuitive and suitable to a large user base, while management can oversee the whole programme in an instant.

With over 100,000 system users, this software is used across the retail, logistics, health, travel, manufacturing sectors as well as in academia. User clients are adding functionality in auditing more processes adjacent to risk and continuity such as data protection, incident tracking, health and safety, policy deployment, change management and business improvement.

Tel: +44 (0)333 011 0333
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You can download all CIR Software Reports in full at cirmagazine.com/cir/cirreports.php

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Please contact Graeme McQueen on 020 7562 2434 or graeme.mcqueen@cirmagazine.com to discuss bespoke print and online opportunities across all our software reports, in print and online.

Upcoming reports include:

- E&MN Software Report, publishing in November 2014
- Risk Software Report, publishing in January 2015

We are currently taking submissions for the E&MN Software Report.

BCM Assurance

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Shadow-Planner
 Alive-IT
 BCMS2
 Clear View
 Crisis CommSuite
 eBRP Suite
 Factoryomy Resilience
 Godesic
 INONI BCM Pro
 Linus Revive

Features

Plan navigator	•	•	•	•	•	•	•	•	•	•
Dependency mapping	•	•	•	•	•	•	•	•	•	•
Graphical call list	•	•	•	•	•	•	•	•	•	•
Location resource manager	•	•	•	•	•	•	•	•	•	•
Recovery site layout planning	•	•	•	•	•	•	•	•	•	•
Reports – preformatted	•	•	•	•	•	•	•	•	•	•
Reports – own build	•	•	•	•	•	•	•	•	•	•
Process modelling capabilities	•	•	•	•	•	•	•	•	•	•
Technology modelling	•	•	•	•	•	•	•	•	•	•
‘What if’ analysis	•	•	•	•	•	•	•	•	•	•
Data Collector	•	•	•	•	•	•	•	•	•	•
Automatic analytics	•	•	•	•	•	•	•	•	•	•
Simulation capability	•	•	•	•	•	•	•	•	•	•
Dynamic updating from database	•	•	•	•	•	•	•	•	•	•
Education and training	•	•	•	•	•	•	•	•	•	•
Test and exercise	•	•	•	•	•	•	•	•	•	•
Test scripting	•	•	•	•	•	•	•	•	•	•
Dynamic incident management	•	•	•	•	•	•	•	•	•	•
Dynamic question setting/reviews	•	•	•	•	•	•	•	•	•	•
RTO/RPO desired/actual analysis	•	•	•	•	•	•	•	•	•	•
Standards compliance	•	•	•	•	•	•	•	•	•	•

Functionality & Administration

Screen customisation	•	•	•	•	•	•	•	•	•	•
Help	•	•	•	•	•	•	•	•	•	•
Charts, reports, graphs	•	•	•	•	•	•	•	•	•	•
Filters	•	•	•	•	•	•	•	•	•	•
Personal filter	•	•	•	•	•	•	•	•	•	•
Drag and drop	•	•	•	•	•	•	•	•	•	•
Templates available	•	•	•	•	•	•	•	•	•	•
Change control and tracking	•	•	•	•	•	•	•	•	•	•
Workflow management with email alerts and reporting	•	•	•	•	•	•	•	•	•	•
Multi-language capability	•	•	•	•	•	•	•	•	•	•
User roles and groups	•	•	•	•	•	•	•	•	•	•
Document update management	•	•	•	•	•	•	•	•	•	•
Comprehensive audit trails	•	•	•	•	•	•	•	•	•	•
Mobile device support	•	•	•	•	•	•	•	•	•	•
Mobile app for offline viewing	•	•	•	•	•	•	•	•	•	•
Integrates with EMN software	•	•	•	•	•	•	•	•	•	•
Remote hosting	•	•	•	•	•	•	•	•	•	•
SaaS option	•	•	•	•	•	•	•	•	•	•

Market analysis

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BCM Assurance

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Mataco	myCOOP	OpsPlanner	ORBIT	ResilienceONE	RPX	PDRWEB	Sungard Assurance	TheOneView	
Features									
•	•	•	•	•	•	•	•	•	Plan navigator
•	•	•	•	•	•	•	•	•	Dependency mapping
•	•	•	•	•	•	•	•	•	Graphical call list
•	•	•	•	•	•	•	•	•	Location resource manager
•	•	•	•	•	•	•	•	•	Recovery site layout planning
•	•	•	•	•	•	•	•	•	Reports – preformatted
•	•	•	•	•	•	•	•	•	Reports – own build
•	•	•	•	•	•	•	•	•	Process modelling capabilities
•	•	•	•	•	•	•	•	•	Technology modelling
•	•	•	•	•	•	•	•	•	‘What if’ analysis
•	•	•	•	•	•	•	•	•	Data Collector
•	•	•	•	•	•	•	•	•	Automatic analytics
•	•	•	•	•	•	•	•	•	Simulation capability
•	•	•	•	•	•	•	•	•	Dynamic updating from database
•	•	•	•	•	•	•	•	•	Education and training
•	•	•	•	•	•	•	•	•	Test and exercise
•	•	•	•	•	•	•	•	•	Test scripting
•	•	•	•	•	•	•	•	•	Dynamic incident management
•	•	•	•	•	•	•	•	•	Dynamic question setting/reviews
•	•	•	•	•	•	•	•	•	RTO/RPO desired/actual analysis
•	•	•	•	•	•	•	•	•	Standards compliance
Functionality & Administration									
•	•	•	•	•	•	•	•	•	Screen customisation
•	•	•	•	•	•	•	•	•	Help
•	•	•	•	•	•	•	•	•	Charts, reports, graphs
•	•	•	•	•	•	•	•	•	Filters
•	•	•	•	•	•	•	•	•	Personal filter
•	•	•	•	•	•	•	•	•	Drag and drop
•	•	•	•	•	•	•	•	•	Templates available
•	•	•	•	•	•	•	•	•	Change control and tracking
•	•	•	•	•	•	•	•	•	Workflow management with email alerts and reporting
•	•	•	•	•	•	•	•	•	Multi-language capability
•	•	•	•	•	•	•	•	•	User roles and groups
•	•	•	•	•	•	•	•	•	Document update management
•	•	•	•	•	•	•	•	•	Comprehensive audit trails
•	•	•	•	•	•	•	•	•	Mobile device support
•	•	•	•	•	•	•	•	•	Mobile app for offline viewing
•	•	•	•	•	•	•	•	•	Integrates with EMN software
•	•	•	•	•	•	•	•	•	Remote hosting
•	•	•	•	•	•	•	•	•	SaaS option

Market analysis

Business Continuity Software Report

Business Continuity Software Report - Supplier Directory

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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
- Eliminate duplication and inaccuracy
- 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

Contact Phoenix to find out more about the unique benefits of Shadow-Planner. Call 0844 863 3000

email enquires@phoenix.co.uk or visit phoenix.co.uk

Call +44 (0)844 863 3000
Email enquiries@phoenix.co.uk
<http://www.phoenix.co.uk>



Supplier directory

Business Continuity Software Report



ClearView Continuity

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Tel: +44 (0) 1869 354 230
www.clearview-continuity.com

ClearView BCM Software

Developed through a combination of practical experience of BCM consultants, live client feedback and technology experts, ClearView has received an extremely positive response since its formal launch into the global market. Based on a product which has been in the market for many years, the latest version of ClearView has removed many of the barriers that organisations experience when implementing BCM software, ensuring that ClearView delivers improvement to their BCM processes.

- Delivers ease of use for straight-forward, effective deployment and maintenance of BIA's, plans, exercises and continued nonconformance/ risk management. **Users do not need extensive training and can pick up and use ClearView quickly and easily, even if only accessed infrequently**
- Achieves a high level of modularity which means that configuration allows the solution to meet the needs of organisations precisely, but in a very cost effective manner
- Accessible from any web browser and mobile device
- Provides alignment to international BCM standards
- Winners of BCM Software of the Year 2012 and 2013
- Is fully ISO 27001 (information security management) and ISO 9001 accredited to provide the highest levels of security and robustness. Trusted by international private and public sector organisations
- Is implemented by consultants with many years BC experience so we understand exactly what you want and can offer professional help. Much more than a software service
- Is backed up with global support for clients in all sectors and all sizes

ClearView - Making the Complicated Simple.



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Business Continuity Management

Natural disaster, terrorist attacks or the loss of important suppliers and service providers are events, which happen daily somewhere in the world. Every single of these threats can paralyse your enterprise for days, weeks or months or even lead to the collapse. A working Business Continuity Management can ensure the difference between survival or collapse of your enterprise. Business Continuity Management is the comprehensive method to ensure your enterprise against threats and to guarantee that your critical business processes also work during disturbances or emergencies.

We are a specialized consulting and software company with the focus on the subject of Business Continuity Management (BCM).

By working closely together with your company, we achieve strategies and solutions that provide security against factors that threaten your organisation.

The consulting service is defined for every customer after his individual requirement profile and is based on our field-tested method.

Our consulting services include the following:

- Implementation, continuous development and audit of Business Continuity Management Systems (BCMS) and hence all parts of the BCM lifecycle according to BS-25999 and soon ISO 22313/ISO 22301 in companies and government agencies.
- Implementation and continuous development of IT Service Continuity Management, incl. Disaster Recovery and IT contingency planning, for IT service providers and IT departments.

Additional aspects of ITSCM:

- Data Backup Processes
- Threat and vulnerabilities risk assessment (for Data Centres)
- Service Level Management
- Availability Management
- Implementation and continuous development of Information Security Management Systems based on ISO 27001



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"From the moment we engaged INONI, we've had nothing short of exceptional, quality service and guidance with our Business Continuity programme. We pride ourselves on offering the very best service, exceeding our clients' expectations, delivering innovative solutions whilst providing excellent value for money. Working with INONI has, and continues, to be the perfect partnership as they have demonstrated the same core values.

The INONI BC Software excels in its simplicity and has proved instrumental to us as we have developed our plans. It is user friendly, totally reliable with the added benefit of offering flexibility that you don't always get with other systems. The team understand that 'not one size fits all' and have worked with us to create a system which suits and fits our business. They have provided invaluable support and guidance frequently exceeding our expectations, especially in terms of speed and efficiency.

For us, the Business Continuity project has proved to be of enormous value. It has engaged, motivated and secured commitment across all areas of the business. It has raised questions and challenges and has become a real driver for our commitment to continual improvement. Put simply, it has and continues to be, a pleasure to work with INONI"

Our client achieved ISO accreditation at the first attempt. Please contact us for the full story.



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www.mataco.co.uk

Mataco is a business continuity planning tool that offers support for all aspects of the BCM process:

- It is aligned to BS 25999 and ISO 22301
- It provides secure off-site hosting accessible from anywhere
- Mobile Mataco is also included, enabling access to all contact lists and Plans from mobile devices
- Updates to business data, such as phone numbers, teams, actions, resources, suppliers is done once in one place and the updates are automatically made in all Plans containing the data.
- BIA data can be imported into Mataco from Excel
- Mataco supports the monitoring and control of reviews and exercises
- The Reporting facility enables quick and easy reporting on BIA data with export to Excel. Reports can be developed to meet specific client requirements.
- Mataco will deliver improved control and reduce maintenance time
- An audit trail tracks all changes made to the data

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www.esolutions-europe.com

Functions: BIA, Risk Impact Analysis, Emergency Plan and BCP, Automatic BIA and BCP data Maintainability, Connection between BC and DR, Exercising Management, Crisis Management, Incident Management, Documental system.
New functions: Mobile Crisis Management, Connection with MIR 3 Intelligent Notification System

ORBIT® is the software suite for the Business Continuity Management (BCM) process from the collection, analysis and management of all data that must be collected to meet the needs of a BCMS project conforms to international standards with the objective to minimize overall project costs.

All modules are design with a friendly user interface and all data previously collected with other tools can be easily imported into ORBIT.

One of the other ORBIT's most significant feature is the capability to get connected with external systems to capture any variation that may occur and may influence the completeness of the Business Continuity Plan. This feature allow us to say that a Business Continuity Plan inside ORBIT is always up-to-date.

ORBIT is used as full BCMS by companies in the Financial Sector, Insurances, Industries, Healthcare, Municipalities, Public Administration and Airline.



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Enterprise Wide Solutions

RecoveryPlanner's software, RPX, provides an integrated web-based application for Business Continuity Management (BCM), Disaster Recovery (DR) and Crisis/Incident Management (CIM). RPX has over a decade of input from our customers, the marketplace, BCM, CIM, Risk regulations & frameworks and our certified professionals.

All-in-One, Web-based Software for BCM, DR, Risk and CIM

The software includes: Risk Assessment; BIA; Plan Development and Maintenance; Exercising/Testing; Crisis/Incident Management with Automated Notifications and GIS, Easy Reporting, Customization and Compliance in ONE easy to use platform.

- Easy to use for rapid configuration, deployment and training
- Robust integrated tools for easy migration and integration of data and plans
- Unlimited licensing, multi-language user interface and mobile access
- Customer-centric support available in various languages and world-wide time zones
- Fully supports Risk, BCM & CIM frameworks, such as ISO 22301, 22320, 31000, COSO, DRII, BCI, etc.
- Hosted (SaaS) and customer hosted versions available
- H.E.L.P - App for home and business continuity

Since 1999 RecoveryPlanner has been delivering innovative, award-winning solutions for customers across the globe. Our clients enjoy improved collaboration, automation, planning, recovery, communications and customer support. Our network of partners provides local sales and support capabilities throughout Europe, Americas, EMEA and APAC, including **direct representation, support and professional services personnel in the United Kingdom.** Contact us today to see why companies of all sizes and industries rely on RecoveryPlanner's BCM, DR, Risk and CIM products and services.

THE ONE VIEW



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www.TheOneView.co.uk

Specialising in Business Continuity and programme management, PinBellCom are Winners of the BCI European Innovation of the Year Award 2014, Sslution providers to Marks and Spencer – European BCI & CIR Award Winners 2014. We work closely with partners and clients in most market sectors including: Retail, Healthcare, Education, Logistics and Manufacturing. Our products, TheOneView and BCP4me are:

- Scalable – from primary school to multi-national corporations
- Cost effective – single user, site and enterprise licensing
- Intuitive - requires minimal training or implementation costs
- Securely hosted on or off site
- Innovative – leading edge and adaptable solutions

Our Business Impact Assessment tool uses a unique 'Heat Map' and 'I.T. Gap analysis' to support, prioritise and define pragmatic recovery plans. Our BC Programmes align to relevant Standards. We can provide dependency gap analysis, cloud readiness assessments, security profiling, Incident management, escalation, trending and dashboard reporting, programme management through in-line audit and assessment dashboards and genuine mobile app to increase access and engagement in over 100 countries.

"We help the Business Continuity function to drive bottom line value and process improvement"

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Local (US): 1 610-878-2644
Email: AS.SoftwareSupport@
sungard.com
www.sungardas.com

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)

In 2014 we are introducing a new powerful emergency notification tool so that when you need it most you can send critical alerts to 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:



proper planning and prevention

cloud based plan management

incident management support

access from mobile devices

ISO22301 compliance

securely hosted

time saving



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Risk Management Awards 2014 – Shortlist Announced

Congratulations to the finalists!

The finalists

Risk Manager of the Year

- Arab National Bank
- Brisa Bridgestone Sabanci Tyre Manufacturing & Trading
- Reliance General Insurance Co
- Securitas
- Spectrum Housing Group

Newcomer of the Year

- London Borough of Redbridge
- Mott MacDonald
- Network Rail
- The Royal Bank of Scotland

Risk Management Team of the Year

- Crossrail
- Network Rail
- IHG

Risk Management Programme of the Year

- Astro Malaysia Holdings
- London Borough of Lambeth
- Network Rail
- Yapi Kredi Bank

Major Capital Projects Award

- M25 Upgrade
- North Doncaster Chord Project
- Great Northern Great Eastern Project
- Cumbernauld Electrification
- Crossrail

ERM Strategy of the Year

- Brisa Bridgestone Sabanci Tyre Manufacturing & Trading
- Cheshire Fire and Rescue Service
- Hewlett Packard Global E Business Operations

Public Sector/Not-for-Profit Risk Management Award

- Cheshire Fire and Rescue Service
- Essex County Council
- London Borough of Lambeth
- London Borough Of Redbridge

GRC Initiative of the Year

- ASTRO Malaysia Holdings Berhad
- DLA Piper
- Endsleigh Insurance Services
- Maclear

Cyber Security Initiative of the Year

- ISM, a division of Pondergrove
- KPMG
- Sigmatask
- The South West Grid For Learning
- Titania
- Webroot

Risk Management Product of the Year (Specialised)

- Beam Strategic Research and Consulting
- CrowdControlHQ
- International SOS
- ISM, a division of Pondergrove
- Maplecroft
- Safetybank
- Siemens Building Technologies
- xMatters

Risk Management Product of the Year

- Agiliance
- Equinix
- Maclear
- MetricStream
- Misys
- Riskconnect,

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Awards Gala Dinner & Ceremony

13 November 2014, Millennium Hotel, Mayfair London

Risk Management Software of the Year- Financial Risk

- Barclays
- Imagine Software
- Misys
- Moody's Analytics
- Quantifi
- Riskconnect,
- Wolters Kluwer Financial Services

Risk Management Software of the Year- Risk Analysis and Modelling

- Acclimatise
- Beam Strategic Research and Consulting
- BMS Group
- MetricStream
- Palisade

Physical Security Award

- Datatecnics
- Post Office
- Securitas
- Siemens Building Technologies

International Risk Management

- Abu Dhabi EHS Center (OSHAD)
- Commonwealth Financial Network
- Dallas Independent School District
- Reliance General Insurance Co

Risk Management Specialist Company of the Year

- Corporate Risk Associates
- CS Risk Management
- JC Applications Development
- Maclear
- Norland Managed Services
- Quantifi

Fleet Provider and Services

- LeasePlan UK
- Telogis
- Tristar

Best Use of Technology in Risk Management

- Avery Dennison Corporation
- Geminare
- International SOS
- Misys
- TeleWare Group
- Wolters Kluwer Financial Services

Risk Management Innovation of the Year

- BankersLab
- MetricStream
- Misys
- Moody's Analytics
- Network Rail & Skanska
- Riskconnect,
- Safetybank

See the Winners Announced at the Awards Gala Dinner & Ceremony

The winners will be exclusively announced at a black tie gala dinner and ceremony on **Thursday 13 November 2014 at the Millennium Hotel, Mayfair London**. As always, the awards provide an evening networking with hundreds of the biggest names in the risk management industry. Join us on the night and celebrate in style. Early booking is advised and tables will be allocated closest to the stage on a first booked basis.



For Further Information

Please contact Michala Hood, Events Manager +44(0)20 7562 4381 michala.hood@cirmagazine.com

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View from AIRMIC

John Hurrell is chief executive at Airmic

The Insurance Bill, which sets out reforms to the legal framework for commercial insurance, is extremely welcome – and long-overdue – news for insurance buyers in the UK. It will not only provide greater security for buyers, but will also help to maintain confidence in the London and UK insurance market. We commend insurers such as Aviva that plan to amend their underwriting policy to reflect these changes with immediate effect, rather than waiting for the law to come into force. Allowing for this 18 month transition period, the effective date will not be until 2016. We believe it is in the interests of both the buyers and sellers of insurance: because the changes imposed by the reform will offer their customers greater reassurance, those insurers that do move swiftly will gain a competitive edge,

and we encourage this wholeheartedly.

The current system, dictated by the century-old Marine Insurance Act, is out of date. The law, as it stands, requires the buyer to disclose 'every material circumstance relating to the risk', even when the underwriter has not requested it. The current law gives the insurer the right to avoid the policy altogether if there is any breach in the current disclosure obligations, however innocent and even if unrelated to the cause of any loss.

The Insurance Bill aims to correct this by providing proportionate remedies for innocent non-disclosure, as well as eliminating basis clauses which enable insurers to disclaim liability where there is an inaccuracy in the underwriting information, no matter how trivial.

It has been suggested that the last minute

changes made to the legislation represent a watering down, but we believe that the most critical aspects of the Bill remain intact and the amendments have enabled the proposed law to gain the full support of the market, allowing legislation to pass into law before the next election. Commercial insurance buyers will still need to ensure they employ best practice when buying cover – as laid out in Airmic's recently published *Insurance Efficacy Guide* – in order to make sure claims are paid out as expected in a timely manner. But with this reform, this will become significantly easier.



View from the CII

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

There are many characteristics that make an individual a professional person, one of which is upholding ethical standards of behaviour. That means not only 'doing the right thing' but also being prepared to challenge behaviour in others that falls short of the mark.

Whistleblowing should not be mistaken as disloyalty; it is just the opposite. Those who blow the whistle can be the most loyal and public spirited of employees and can help their firm avoid serious consequences that regulators and the law can apply to companies found to be involved in wrongdoing or malpractice.

Whistleblowing is raising a concern, either in the workplace or externally, about a danger, risk, malpractice or wrongdoing which affects others. The issue of concern could involve

a dangerous activity, a serious risk to the business, malpractice in how an activity is being undertaken or wrongdoing in how the organisation is being run. Whistleblowing can save lives, jobs, money and reputations. It can also be an early warning system for misconduct wrongdoing or dangerous behaviours. The level of concern will come in all shapes and sizes, and some will involve wrongdoing that is too serious to be reported through internal company channels. This is not easy territory to navigate, so it is important to know how best to address it.

Firstly one must be clear about the facts and consider the situation from different perspectives. Carefully weigh up just how serious the situation is and if there is a simple way of resolving it. Compare what you've

encountered with your firm's code of ethics and be clear about what is being undermined.

Most firms have an internal procedure for whistleblowing. In most cases this is the best route to take initially. However if your concerns are serious or not resolved then individuals need to consider what can be done carefully. Your relevant industry regulator; in most cases this is the Financial Conduct Authority have specific powers to investigate such concerns and apply any necessary sanctions. The CII provides guidance for its members on what individuals need to think about before taking further action. And the charity, Public Concern at Work, offers independent and confidential advice.



Global growth at risk from slow reform

Despite years of bold monetary policy, the health of the global economy is at risk, as countries struggle to implement the structural reforms necessary for growth, according to the World Economic Forum

In its annual assessment of the factors driving countries' productivity and prosperity, a report just published by the World Economic Forum has found that, despite years of bold monetary policy, the health of the global economy is at risk as countries struggle to implement structural reforms necessary to help economies grow.

The *Global Competitiveness Report 2014-2015* identifies uneven implementation of structural reforms across different regions and levels of development as the biggest challenge to sustaining global growth. It also highlights talent and innovation as two areas where leaders in the public and private sectors need to collaborate more effectively in order to achieve sustainable and inclusive economic development.

"The strained global geopolitical situation, the rise of income inequality, and the potential tightening of the financial conditions could put the still tentative recovery at risk and call for structural reforms to ensure more sustainable and inclusive growth," said Klaus Schwab, founder and executive chairman of the WEF.

According to the report, the US improves its competitiveness position for the second consecutive year, climbing two places to third on the back of gains to its institutional framework and innovation scores. Elsewhere in the top five, Switzerland tops the ranking for the sixth consecutive year, Singapore remains second and Finland and Germany both drop one place. They are followed by Japan, which climbs three places and Hong Kong SAR, which remains stable. Europe's open, service-based economies follow, with the Netherlands also stable and the UK going up one place. Sweden rounds up the top ten of the most competitive economies.

The leading economies in the index all possess a track record in developing, accessing and utilising available talent, as well as in making investments that boost innovation. These smart and targeted investments have been possible thanks to a coordinated approach based on strong collaboration between the public and private sectors.

In Europe, several countries that were severely hit by the economic crisis, such as Spain, Portugal and Greece, have made significant strides to improve the functioning of their markets and the allocation of productive resources. At the same time, some countries that continue to face major competitiveness challenges, such as France and Italy appear not to have fully engaged in this process. While the divide between a highly competitive North and a lagging South and East persists, a new outlook on the European competitiveness divide between countries implementing reforms and those that are not can now also be observed.

Some of the world's largest emerging market economies continue to face difficulties in improving competitiveness. Saudi Arabia, Turkey, South Africa, Brazil, Mexico, India and Nigeria all fall in the rankings. China, on the contrary, goes up one position and remains the highest ranked BRICS economy.

In Asia, the competitiveness landscape remains starkly contrasted. The competitiveness dynamics in South-East Asia are remarkable. Behind Singapore, the region's five largest countries (ASEAN-5) – Malaysia, Thailand, Indonesia, the Philippines and Vietnam – all progress in the rankings. Indeed, the Philippines is the most improved country overall since 2010. By comparison, South Asian nations lag behind,

with only India featuring in the top half.

To boost its economic resilience and keep the economic momentum of past years, Latin America finds its major economies still in need of implementing reforms and engaging in productive investments to improve infrastructure, skills and innovation. Chile still leads the regional rankings ahead of Panama and Costa Rica.

Affected by geopolitical instability, the Middle East and North Africa depicts a mixed picture. The UAE takes the lead and moves up seven places, ahead of Qatar. Ensuring structural reforms, improving the business environment, and strengthening the innovative capacity so as to enable the private sector to grow and create jobs are of key importance to the region.

Sub-Saharan Africa continues to register impressive growth rates close to 5%. Maintaining the momentum will require the region to move towards more productive activities and address the persistent competitiveness challenges. Overall, the biggest challenges facing the region is in addressing human and physical infrastructure issues that continue to hamper capacity and affect its ability to enter higher value added markets.

"Recently we have seen an end to the decoupling between emerging economies and developed countries that characterized the years following the global downturn," said Xavier Sala-i-Martin, professor of economics at Columbia University in the US. "Now we see a new kind of decoupling, between high and low growth economies within both emerging and developed worlds. Here, the distinguishing feature for economies that are able to grow rapidly is their ability to attain competitiveness through structural reform."



View from ALARM

Robin Powell is chairman of Alarm

Those of us who work in the public sector are facing unprecedented change, driven by the application of continuing austerity measures and the ongoing pressure to do more with less resource. We know that change is a constant. However unless we recognise the impact of those changes on the delivery of front line services and adjust our risk profiles accordingly, further areas of risk will materialise that might not have been envisaged some three to five years ago.

For example can we be sure that we are able to maintain delivery of services to our customers or service users at levels that were appropriate five years ago? We have to consider very carefully what we do and how we can do this differently to meet increasing demand for our

services, at the same time having less resource with which to deliver it.

Risks that arise from new ways of working have to be regularly identified and managed, so there is more opportunity for us to demonstrate our ongoing worth to our organisations by continuing to assist with the facilitation of simple to understand risk management activities.

We need to let go of time consuming administrative processes that do not add value and instead focus on what really is important, while not being complacent about which activities to discontinue. This can sometimes be difficult to achieve because those that lead the use of such bureaucratic processes are often set in their ways and see the dilution of all they

hold dear to themselves as a personal affront. We need to let go and accept that the world is changing but at the same time, ensure that we don't stop doing the very things that help us to deliver our services.

To that end, our upcoming National Autumn Forum (which takes place in London over 11-12th November) will provide the valuable risk tips, tools and tactics to aid the effective delivery of vital services to the public and our communities.

Does lack of resource have to mean lack of risk management? I think not.



View from the IOR

Simon Ashby is chairman of the Institute of Operational Risk

Every year, here in the South West of England, hundreds of thousands of tourists flock to our beautiful beaches and every year some have to be rescued from a variety of tide related mishaps. Whether this be unfortunate surfers swamped by a sudden increase in wave height, walkers/beach goers getting caught on the rocks as the tide comes in or windsurfers being carried out to sea by the fast tides.

Of course most of these people are rescued by our excellent emergency services, including the hard working HM Coastguard and RNLI. Having talked to some of them about these incidents they tell me that many of these tourists are completely unprepared for the power of our local tidal forces. Some are unaware that tides even exist! Even those that do understand can

get so caught up in having fun that they fail to realise how fast they are being carried out to sea or onto sharp rocks.

So what does this have to do with risk management in the commercial world? Well if people on holiday can find themselves succumbing to a potentially deadly combination of an unfamiliar environment and lower than normal levels of common sense, so too can businesses. Barings Bank is the classic example of this – a bank that entered into complex derivative markets in an unfamiliar geographical location (Singapore), which allowed one of its employees (Nick Leeson) to take massive risks and ultimately bring the bank down. However there are many other examples of this kind of complacent attitude to new and unfamiliar risks,

both in financial services and further afield (the financial crisis being a case in point). Why do businesses (like holiday makers) never learn?

The secret of success here is not to avoid risk, even new and potentially unfamiliar ones, after all with risk often comes higher returns. However in such circumstances it is crucial to maintain a high degree of 'situation awareness' so that you remain in control of the risks involved and are able to respond quickly to any unforeseen developments. Whether you are a business or a tourist in search of fulfilling new experiences, this does not mean that you can take a holiday from effective risk management.



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- Developing and implementing plans, exercising, maintaining and reviewing
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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

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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.

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Mataco is a business continuity planning tool that offers support for all aspects of the BCM process:

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- BIA data can be imported into Mataco from Excel
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We also provide Cloud, Hosting and Managed IT Services and have 28 regional sites, employing 2,300 people, including 1,300 technology specialists. Established in 1979 and fully listed on the London Stock Exchange, Phoenix has a turnover of £230 million.

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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.

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Shadow-Planner is based on four core modules:

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- Notification
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CLAIMS HANDLING & RISK MANAGEMENT SOFTWARE SOLUTIONS



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www.csstars.com

STARS is the global leader in technology, analytics and data services solutions across risk, safety and claims management for many of the world's largest corporations. A business unit of Marsh Inc., STARS supports more than 750 customers in 25 countries and has a trusted data store of over 60 million claims amassed through decades of operation. With the industry's single largest risk database, STARS uniquely enables its customers to accurately analyse trends, gain industry insights, optimise decision-making, and reduce costs across the entire risk lifecycle.

STARS industry leadership and 40 years of continued innovation fosters deep client engagement around four key attributes – network, data, platform, and people. The STARS client network facilitates and encourages open community sharing of best-practices. And with an ever-growing database of risk, safety and claims information currently at more than 125TB, STARS Big Data provides unparalleled benchmarking data to help clients derive actionable insights, drive measurable value, and achieve rapid ROI. Architected for the Cloud, the proprietary STARS platform is easy-to-use, simple to maintain, and secure, complying with the industry's most stringent requirements. The knowledge and expertise of STARS people drives a collaborative, client-focused approach to deliver world-class solutions helping businesses manage risk intelligently, proactively and cost effectively.



NTT DATA Figtree Systems

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NTT DATA Figtree Systems is a specialist software provider for Risk Management Information Systems. This award winning system is used by clients globally for Incident and OH&S Management, Claims Management, Corporate Insurance and Employee Benefits Management, Fleet and Asset Management and Enterprise Risk Management.

By using system features such as workflow automation, document management and creation, reports and dashboards, smartphone and web-based data-capture and email notifications, clients have increased productivity, lowered costs and improved their risk management processes. The configurability aspect of the system ensures that variations in business processes are also catered for very easily.

The system is available in the traditional client-server model as well as a SaaS model from ISO27001 compliant datacentres. Incident and OH&S management provides an easy way to log an incident or hazard from either a mobile device or a web browser. An initial incident notification would only require some basic details to be filled in. Configurable workflow rules notify the relevant personnel to review the forms.

Claims management processes including first notification of loss, reserve-setting, payments and recoveries are comprehensively covered by the system. Loss adjusters and insurers can also collaborate in this process. All types of claims including motor, property, life and disability, liability and workers compensation claims are managed using the system.

The enterprise risk management process of risk assessment, risk treatment, risk monitoring and risk reporting can also be performed. A graphical matrix of severity and impact gives a summary of risks at business unit levels, as well as the enterprise level.

RESILIENCE GETS BACK UP.

How your business recovers from a disruption has a lot to do with how it prepared for it. At FM Global, our goal is to make our clients resilient before, during and after an event. We're a commercial property insurer that offers the expertise of 1,800 engineers worldwide and a \$125 million research facility to ensure you overcome even the hardest of hits. Learn how to make your business more resilient at fmglobal.co.uk/resilience **WHEN YOU'RE RESILIENT, YOU'RE IN BUSINESS.**

