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Going underground

A head for risk at Crossrail



Image by Crossrail Ltd

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Business Continuity Management

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As this issue goes to press, Crossrail marked a major milestone in the construction of

London's new rail line with the lowering of a 550 tonne tunnelling machine into a 40 metre deep shaft in east London, ahead of the start of tunnelling for Crossrail's eastern section. The delicate operation required one of the largest cranes in Europe to lift the equivalent of 280 London taxis. Crossrail began building its first tunnel in May of this year, and eight tunnelling machines will construct a total of 21 kilometres of twin tunnels under London.

The scale of the commercial and technical risk of this project is enormous. Tunnelling on such a scale, let alone under the capital city, is not without risk, as recent history shows. It is only 18 years since London Heathrow narrowly avoided catastrophe. In October 1994, a major construction project to build the Heathrow Express was halted when a tunnel under construction collapsed. Miraculously, no one was hurt. The following 48 hours saw the collapse of two further tunnels bringing Heathrow Terminals 1, 2 and 3 near to the brink of closure. The resulting costs were estimated at around £15m. The collapse at Heathrow is on record as one of the UK's worst civil engineering disasters in quarter of a century, and gave rise to a series of additional delays on other projects and astronomical fines.

Londoners living above the Crossrail routes will be relieved to know that Crossrail's approach to risk marks a sea change now taking place in the construction industry, and between now and 2018, when services are scheduled to commence on the central section, the project will be watched closely by all with an interest in risk management.

Deborah Ritchie

Editor

05

Taming the beast

We look at the recommendations of *A Commercial Approach to Managing Civil and National Security Risks*, written by risk management and corporate governance practitioner Atula Abeysekera

Since Nassim Nicholas Taleb published his now infamous (at least in our sector) book, *The Black Swan*, the concept of the seemingly harmless having a harmful effect (the black swan) has now entered into the common parlance of big business, with risk managers busily deploying strategies to better predict and deal with their fall-out.

So as businesses (and especially financial institutions) begin to acknowledge the necessity of understanding black swan events and incorporating them (as best they can) into their business models, Abeysekera feels the UK government has started to lag in its thinking around black swan risks. Given the obvious importance to the nation of preventing national disasters, or at least mitigating their impact, what lessons can the government take from the world of business to address these risks and to add value to the national security strategy?

This paper describes the ways in which business analyses and protects itself from black swan events. By looking in detail at recent examples of national and international crises and learning about their effect on the nation, and how better risk strategies could have helped to mitigate their effects, Abeysekera argues the government has much to learn. In doing so, he sets out several specific policy proposals.

"The government should embrace modern qualitative and quantitative methods of risk management, as it is only with robust governance structures and cutting-edge risk management solutions created by modern enterprise that the government can begin to effectively cope with that elusive beast, the black swan," he says.

Three lines of defence

This report proposes that the government adapts best practice used in multinational companies where a sound risk framework should have three lines of defence. From a UK government perspective, this would look like the following, says Abeysekera. "The first level of defence is the government department where the risk originated and is responsible for managing that risk. The second level of defence is the Civil Contingencies and National Security Secretariat's efforts on risk mitigation, which would likely operate out of the Cabinet Office. The third level of defence is the responsibility of the Prime Minister and his cabinet, supported by a newly formed and independent 'Office for Risk Management'. As with the business approach, the risk crystallises if all three levels are breached."

Horizon scanning is a methodical way of identifying opportunities and threats that are starting to emerge, Abeysekera adds. He believes the UK's Foresight Horizon Scanning Centre, currently based at the Department for Business, Innovation and Skills, is a good starting point to gather information on and quantitatively analyse emerging black swans. "We believe that the Foresight Horizon Scanning Centre should be expanded, given its strategic importance, and moved permanently to the newly-formed ORM. This will ensure that the study of emerging risks is joined-up and coordinated centrally."

The report also recommends that government do more to improve quantitative methodologies for aggregating risks across the country. "Expertise needs to be gained to understand correlations between risks, stress-test modelling

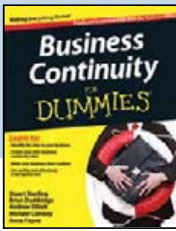
and scenario testing. Modelling techniques used by business, such as 'value at risk' and 'GARCH with dynamic conditional correlation' could contribute to a better understanding of risk interactions quantitatively. In addition, a robust stress-testing programme is needed to simulate extreme events involving UK's civil and national security risks.

The point of this exercise would be to design, using simulated scenarios of events that could significantly impact the country, effective contingency plans to mitigate the effect of these risks. Such a programme could help the government to prepare better for risks and create an opportunity to allocate resources in a more effective way."

Report recommendations

Managing its civil and national security risk is one of the greater challenges facing any government. Since 2010, the government has made great strides to firm up the way it predicts and manages these risks. Abeysekera, on the other hand, feels there is a great deal more it can be doing. As a starting point for this process of reform, he makes the following policy recommendations:

1. Setting up of an 'Office for Risk Management'.
2. Bringing in external advice to reduce 'group think' within the government's processes.
3. Encouraging a risk culture across government
4. Introducing best practice risk management structures from business, including the 'three lines of defence' approach.
5. Introducing quantitative risk modelling strategies to both the Office for Risk Management and government departments.



Business Continuity for Dummies

Published by Wiley, in partnership with the Cabinet Office, ISBN 978-1-118-48203-2

Reviewed by Deborah Ritchie, editor, CIR Magazine

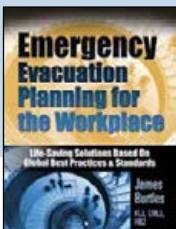
There were 4.5 million small to medium sized enterprises at the start of 2011, and SMEs employ 13.8 million, or 58.8% of the total private sector workforce. The sector has a turnover of just under £1,500 billion, which accounts for 48.8% of the total turnover in the UK private sector. And, perhaps surprising to some, SMEs account for more than 99% of private businesses, making their performance and activity a key driver of the UK economy.

SMEs, as the Prime Minister declared at the 2011 World Economic Forum, are the country's 'engines of growth'. As such, the governments Strategic Defence and Security Review states a commitment to helping SMEs improve their

resilience to civil emergencies. As part of that review, the Cabinet Office, for the first time, worked alongside organisations representing SMEs or supporting them – including CIR – in producing a plain-speaking guide that will assist the small enterprise in reducing its vulnerability to the loss or disruption of services. With *Business Continuity for Dummies* – a book that belies its title given the talent found among SMEs, and the vital role they play in the nation's business network – the reader is guided through the various processes involved in setting up and instilling business continuity into their business, with practical advice and tips offered throughout. The authors, reviewers and sponsors brought together on this project were drawn from a pool

of highly respected and, ultimately, experienced industry practitioners so as to create a balanced and comprehensive book of chapters, each of which can be read on its own, allowing the reader to focus on what is important to their business, conscious that they are getting the full picture.

The collaboration that resulted in this latest in the popular *Dummies* series is a departure from the prescriptive, detailed, technical guidance of the sort that government has long been issuing, and will hopefully serve to promote best practice in business continuity just where it is needed. And jargon-free, the book also dispels the myth of the black art of business risk management by setting out a footprint for achievable goals.



Emergency Evacuation Planning for the Workplace: From Chaos to Life-Saving Solutions

By Jim Burtles, KLJ, MMLJ, FBCI, Rothstein Associates Inc., ISBN 978-1-931332-56-9

Reviewed by Steve Dance, CISA

Few will forget the 7 July 2005 London bombings, when terrorists struck London's public transport system. That particular day, I was working in Bishopsgate – not far from Aldgate tube station, where one of the suicide bombers detonated an explosive device. In all, 52 civilians as well as the four bombers were killed in the attacks, and over 700 more people were injured.

One thing that was made clear during the subsequent investigation and inquiries was how well the evacuation process was handled. Essential to the successful emergency response on 7/7 was that UK emergency services and public transport staff members are well trained

to deal with crowds of people during a major incident. On the other hand, for many others who take responsibility in the event of a building evacuation, the training is often less rigorous and frequent.

This gap in knowledge and training is exactly why this book is so important and long-overdue, providing the tools for a carefully wrought framework to formalise an activity that needs to be both structured and managed. This book and its extensive download materials meet this critical need with a considered and structured approach to emergency evacuations, applying the author's, Jim Burtles' in-depth knowledge of the evacuation process, providing a detailed, yet digestible, approach to emergency evacuations.

This book teaches the key attributes of a robust and effective approach to building evacuation, what it takes for people of all abilities and limitations to escape from buildings of all sizes under a variety of conditions. With this guide, Burtles lays out a six-phase methodology for developing, testing, and maintaining an effective evacuation plan.

I am still haunted by the memories of 7/7 and what might have been the fate of thousands of London commuters if trained emergency workers had not been present to handle the evacuation. This practical guide, written by an experienced industry professional, offers a reliable approach to ensure the safety and protection of people in the workplace in just such a case.

What does a good risk culture look like? This is exactly the question the Institute of Risk Management seeks to answer in its latest report **Risk Culture under the Microscope**. Their 20-page guidance document for boards features thoughts and views from a diverse range of contributors and can be accessed at their.org

A study carried out by fraud prevention association **CIFAS** during the first three quarters of 2012 finds that 83% of the 95,060 identity frauds recorded were attempted or carried out **online**. This figure is up from 71% during the same period in 2011.

Cyber security agency, **ENISA** and the **European Commission** have published their first annual report on cyber security incidents, containing an analysis of incidents in 2011. Incidents affecting mobile telephony or mobile internet affected most users, which is consistent with the large and increasing number of mobile users.



Fresh insight from **Kroll Ontrack** suggests that one in eight (12% or 3.1 million) of the UK's working population have unintentionally **lost work data** from their work device within the last 12 months, either through malfunction or corruption.

Cooper Gay is now offering a free crisis management and business continuity consultation to its terrorism and political risks

Lloyd's of London returns to profit after the second most expensive year ever for insurance industry in 2011

policy holders. The new service is being made available through a joint initiative with **Security Exchange**, a risk management consultancy specialising in crisis management and business continuity.



SunGard Availability Services has announced a partnership with **Regus**, which significantly expands its workplace recovery presence. The deal is comparable to growing SunGard's portfolio of workplace facilities by 2,000% through a network of almost 1,300 business centres located in more than 550 cities across 97 countries, with SunGard managing customer contracts.

A flood mapping service has been launched on the **Environment Agency's** website earlier this month as rising waters inundated many parts of the UK. **FloodAlerts** takes live data from the EA's nationwide network of monitoring stations and overlays it on detailed Microsoft Bing maps. A tailored version of the service has now been embedded in the EA website, presenting up-to-date information on water levels, updated every 15 minutes.

Following a BSI audit, **Vodafone UK** has been awarded the new international certification in Business Continuity Management. To achieve the new **ISO 22301**, Vodafone

had to demonstrate the highest levels of business continuity management for both its mobile networks and its customer service and support operations.

Companies across EMEA are buying higher levels of **liability insurance** as fears increase over possible claims during the economic downturn, according to Marsh.

Lloyd's of London has announced a profit of £1.53bn (US\$2.4bn) for the six-month period ending 30 June 2012. The result follows a benign first half of 2012 for natural catastrophes for the insurance industry, one which saw no major claims, and which marks a return to profit after the second most expensive year on record for the insurance industry in 2011.



Xchanging and **Deutsche Bank** have launched the pilot phase of the global (re)insurance and accounting net settlement service, **Netsett**. Netsett is Xchanging's new initiative that uses structured data to enable organisations to exchange and settle accounting information.

Chartis is to begin offering its recently launched cyber protection package, **CyberEdge**, in 17 countries across Europe. CyberEdge covers a

range of threats faced by any organisation that deals with electronic information, from data liability and notification costs to network interruption and cyber extortion. It provides tailored third and first party coverages and specialist advice to prevent lasting financial and corporate damage.

GCHQ played host to this year's **Cyber Security Challenge finalists**. The aim of the Cyber Security Challenge, which features on the shortlist for this year's **Risk Management Awards**, is to test both the cyber security skills of contestants through a number of online games and challenges created by commercial companies, and to encourage talented people into the cyber security profession.

A disgruntled former employee of **Gucci** faces up to six years in prison for **hacking** into the company's computers and causing US\$200,000 of damage, through lost time and resources.

To help companies manage the impacts of low wind, the **Met Office** has launched a new service providing 30 years of climatology data detailing hourly wind speeds for customer defined sites and heights. The **Site Wind Index** is updated monthly and annually. As wind energy capacity in the UK and across Europe continues to grow, volatility in wind resource can have a significant impact on industry and the financial performance of individual companies.

Financial service start-ups are facing record wait times for **Financial Services Authority** approval, with the average wait now reaching 22.9 weeks, according to data obtained by City law firm Reynolds Porter Chamberlain. The length of time firms must currently wait for approval is nine per cent longer than the previous record peak, 21.1 weeks, in Q2 2010.

Fitch Ratings says its outlook for the global reinsurance sector remains stable, as capital,

A disgruntled former employee of Gucci faces up to six years in prison for hacking into the firm's network

underwriting and operating trends are expected to support reinsurers' current ratings over the next one to two years. The ratings agency anticipates further strengthening of the sector's already-strong capitalisation and continued premium growth into 2013

Alarm is endorsing a range of courses to provide members with assurance on the quality and relevance of course content to the **Alarm Core Competencies**. The association's strategic objectives are focused on the professional development needs of its members and on raising the professional standards, and standing, of public service risk managers.



While 57% of insurers across Europe think they are on track to comply with **Solvency II** by January 2014, readiness varies significantly country by country, according to a survey of 160 large insurance companies across Europe carried out by **Ernst & Young**. Seventy to ninety per cent of British, Dutch, Greek, Polish and Spanish insurers (self-assessed) expect to be ready to comply before 1 January 2014; whereas 60% to 70% of Belgian, French, German and Italian insurers won't be ready until after 1 January 2014, according to E&Y.



The challenge for the new Financial Conduct Authority will be to regulate in a way that promotes and produces better outcomes for the public, says the **Chartered Insurance Institute** (CII). Following the launch of the FSA paper **Journey to the FCA**, David Thomson, director of policy and public affairs at the CII, said that while there is no doubt that the new FCA will be a tough, pre-emptive and interventionist regulator, the FCA must avoid increasing the complexity of regulation for the industry.

The **British Insurance Brokers' Association** (BIBA) has welcomed the FSA clarification on the transition to the new regulator, saying it provides long-awaited and welcome detail on important changes.

Eric Galbraith, chief executive of BIBA, will step down next year after nearly 10 years leading the association. Appointed chief executive in 2003, Galbraith has driven forward the representation and lobbying in Europe and with the UK government and regulators. He led the merger between BIBA and the IIB and has instigated initiatives such as the strategic review and member campaigns on major broker issues.

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City of London Corporation

John Barradell OBE

John Barradell has taken over as chief executive and town clerk of the City of London Corporation, The former chief executive of Brighton & Hove City Council and deputy chief executive of Westminster City Council, previously spent 22 years in the private sector at firms including Unisys and HP. At Westminster Barradell played a key role in its response to the terror attacks of 7/7 and he also led a major organisational change programme which improved the focus of frontline services. He replaces Chris Duffield who has stepped down after 39 years in local government.



DAC Beachcroft

Anthony Menzies

DAC Beachcroft has appointed Anthony Menzies as a partner in its global insurance team. Menzies is to head up the firm's marine and off-shore energy practice, based in London. He joins the firm from Taylor Wessing, where he was a partner in the insurance and reinsurance group. Prior to that, he was a partner at Clyde & Co and also spent two years working for off-shore firm Appleby in the Cayman Islands. He has acted in some of the highest profile disputes in international insurance representing, in particular, insurers and reinsurers in London, Switzerland and Bermuda.



Ecclesiastical

Angus Roy

Ecclesiastical has appointed Angus Roy as head of risk services. He joins from Allianz Commercial in Glasgow where he was a senior risk control surveyor. Roy has spent over 17 years in risk management and underwriting. He began his career as a risk control surveyor at Royal Sun & Alliance before joining Allianz as a regional risk control surveyor. He then held a series of roles within Allianz before moving to AIG in 2007 as senior property development underwriter. Prior to his move to Allianz in Glasgow, he became Chartis's regional property underwriting manager.



LIU Europe

Lee Niblett

LIU Europe has appointed Lee Niblett as underwriter with its London-based crisis management team. Niblett joins the firm from red24 where he was head of corporate intelligence, responsible for delivering security intelligence and threat assessments to the company's insurance partners and corporate clients. Prior to his seven years with red24, he gained a first class degree from the University of Plymouth and a masters degree from the University of Aberdeen. He also worked for Jane's Information Group as an analyst at the company's terrorism and insurgency centre.



RSA

Caroline Ramsay

Caroline Ramsay is taking up a role as group chief auditor at insurer RSA. Ramsay replaces Anne Jaeger who has returned to Denmark to take on the role of chief risk and compliance officer in RSA Scandinavia. Ramsay joined RSA in April 2007 as group financial planning and analysis director and most recently held the position of UK & Western Europe finance director. Prior to RSA, she spent 11 years at Aviva in a variety of finance roles. Having qualified as a chartered accountant in 1987, she also spent 12 years in audit and general practice with KPMG.



Towers Watson

Christof Bentele (pictured) & Chris Holt

Towers Watson has entered the crisis management market with the appointments of Christof Bentele and Chris Holt. Bentele has 25 years' industry experience, latterly as chief broking officer of Aon's crisis management business. Prior to that he was with AIG where he was director of its crisis management division. Holt has directed special risk consultancy at board level to large international organisations notably in the management of terrorism, kidnap for ransom and political risks. He was the consulting director at Aon's crisis management division.



True resilience

Chris McBrayne, business continuity and resiliency services executive, IBM UK

An IBM manager since 2007, Chris McBrayne is now accountable for the commercial success and sustainability of IBM's Business Continuity and Resiliency Services business and its people. Driving the shift into cloud based solutions, McBrayne directs all aspects of the business, from strategy to delivery.

With London 2012 now behind us, did the UK over-plan, as has been suggested? Was it a case of scaremongering? And what lessons have been learned in the resilience community and beyond since the Games?

What people do not see are the hours worked and investment that goes on behind the scenes. With London 2012, we had a major event that organisations needed to plan for. Behind the scenes, command and control posts

were working 24/7 to make sure that nothing got in the way of that. That included extensive work in logistics, both in terms of parts, supply chain and of people. The fact that no major disasters took place is a result of excellent planning – and ultimately is the definition of success.

In addition, this provided the ideal scenario within which to plan for future events. Major event planning is increasingly becoming a more relevant topic in resiliency, alongside the traditional environmental and surprise events we discuss and plan for. We built a new model to tackle London 2012 monitoring not just our own and our client's infrastructure but also a broader monitoring feed across all media feeds and an organisational model that enabled us to rapidly make decisions and remove any obstacles that might present themselves.

Interestingly we also saw a potential for cultural shift in some cases. In certain industries, it is very much the culture or ethic to work from a fixed location. As a result of London 2012 a number of companies invoked their disaster recovery plans that then meant employees worked at different locations or importantly allowing employees to work from home. The event gave companies the opportunity to test out this flexible working approach and also monitor any productivity changes. In turn, this may have a longer-term, positive impact on the way these organisations operate going forward.

You have been involved in recent tripartite market-wide exercises. With your experience, what sort of scenarios would garner the most value in future exercises both within the group and beyond?

I would like to see the exercises address some of the broader challenges we have around resiliency, not just working from a back-up site, and the practicalities around that, but also around how to manage supply chain resiliency and, really relevant right now, a company's reputation throughout and as a result of an event. With the advent of social media and the speed at which news

is broadcast, this is a more significant issue now than it was five years ago. How we manage the messages we send out to our customers is as important as recovering and getting back to work. Our own recent study on reputational risk issues takes a broad look at how business continuity can shape the reputation and value of your company. Our study shows that companies are missing the opportunity to leverage social media to protect and recover their reputations – for example only 19 per cent have incorporated social media into their disaster recovery plans.

Which areas do you feel currently require serious attention when it comes to ensuring resilience?

The traditional topics are still really relevant. One still has to approach recovery and resilience in the same manner, at the core, but what needs to change is the way in which these services are delivered; the technology and infrastructure needs to be able to cope with near on instant recovery and minimal loss in of data. The recovery time objectives (RTO) that we have been used to are no longer good enough. The amount of data that we can afford to lose is much smaller than it used to be; the requirements and the technology are both different. This is further underlined by the importance of reputation – companies cannot wait a day or two to be up and running after an outage of some kind. Recovery needs to be seamless; the longer the outage, the more exponential the impact. The speed needs to be greater, and the back end infrastructure needs to be ramped up to address that.

Another area requiring attention is the supply chain. We are very good at assuring our own resiliency but what about the resiliency of our suppliers? When you look across industries, and look at the different supply chains how do you then ensure a resilient supply chain, outside your four walls? Our recent study showed that only 28 per cent of study respondents indicated that their companies were very strenuously requiring their outside suppliers to

meet the same standards of risk control as the company applies internally but it doesn't end there, identifying key links and also working collaboratively cross business is really important here too.

What shifts in the market and among its customer base has IBM seen over the last 18 months?

First and foremost, we have seen a shift towards the use of cloud-based solutions – specifically towards real time recovery of data, and data access from wherever the user may be. The compelling thing about using cloud based solutions here is that not only do they give you dramatically better RTOs and recovery point objectives (RPO), they are also at a much better price point, meaning resiliency solutions are more accessible. It is a really exciting time in our industry right now as we see the technology shift and embrace a new set of clients.

What impact the recession in the sector?

As companies change shape and sell business units their employee base shrinks, which invariably has a knock on effect in traditional recovery space, including work area recovery. In times like these costs become much more relevant and as new cloud based solutions are developed, customers are enticed by a better price point. So the shift in the market we see right now is accelerated by some degree by the economic conditions to new technologies, but not necessarily driven by the recession.

Looking ahead to new business, resiliency should be the first thing one thinks about – having a resilient, scalable infrastructure – and culture that embraces disaster recovery not one that looks at it as a cost or someone else's issue – so that it becomes part of the fabric of the business. Resiliency matters not just to keep your data safe and your systems working but also to safeguard your reputation and, if done properly, can deliver more flexibility in how you work and how you are perceived by your customers.

Those who commute by train and/or underground into and around Central London, the City, Docklands, and now the newly-invigorated, post-Olympic east London, are no strangers to risk. As regular travellers know, on any given day, a number of well-classified risks in their own right can occur. Signal failures, network congestion, breakdowns and station closures often conspire against commuters, and most days it can be a relief just to get a seat. Eighty per cent of the capital's commuters travelling in, out and around London do so on rails. It is a transport system that, at peak times, is arguably in overload, with many considering it as a detractor to investing or working in London.

So it was that in July 2008, London's stoic travelling public were granted some hope of relief when Parliament finally gave its approval and the Crossrail Act was passed. The outcome is by any measure, an epic civil engineering project due for completion in 2018. Two major railway tunnels are being bored, crossing the heart of the capital. Major projects in their own right, the construction of six new labyrinthine stations below street level is underway. Factor in a multitude of projects to neatly integrate the new with the existing infrastructure on the train and tube network, plus the creation of the support facilities required and you have a complex programme of gargantuan proportions. On completion, Crossrail will link Maidenhead, Heathrow Airport, and Hillingdon to the west, through Central London and out to Shenfield and Abbey Wood in the east. Following this, the central section will integrate with the existing national rail network serving a further 37 stations.

Enabling a 10 per cent increase in network capacity, which will bring a further 1.5 million people within a 45 minute commute of London's key business districts will require Europe's largest single civil engineering project to date.

Going underground

Europe's largest ever single civil engineering project, Crossrail carries just as much risk as it does opportunity. Trevor Morton gets to grips with its ERM approach to dealing with those risks

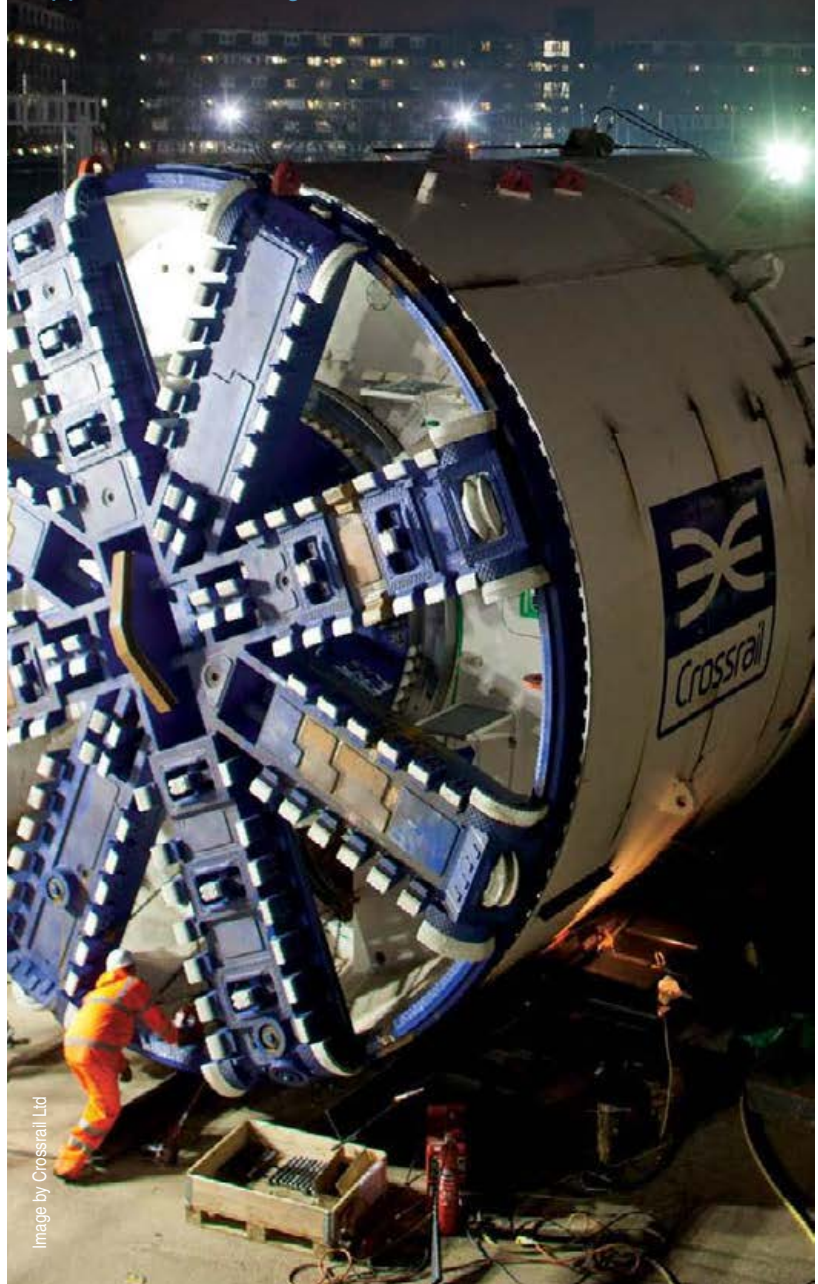


Image by Crossrail Ltd

The delivery of a joined-up railway set to benefit the whole of London and the South East falls to Crossrail, a wholly-owned subsidiary of Transport for London. Joint sponsors include Transport for London and the Department for Transport who, with others, will stump up a staggering £14.8 billion. As if bequeathed to the current administration by a Labour Party in terminal decline, the Crossrail project might have been mistaken for a poison chalice. Given the litany of disastrous public sector projects in the preceding decade, one could be forgiven for thinking the inevitable. With the civil engineering sector well versed in post-contractual renegotiation of fees and timescales, coupled with the near calamitous tunnelling incident just a few miles away at Heathrow, the scale of the commercial and technical risk is enormous for Crossrail.

Tunnelling on such a scale, let alone under the capital city, is not without risk as recent history shows. It is only 18 years since London Heathrow narrowly avoided catastrophe. On the night of 20 October 1994, a major construction project to build the Heathrow Express rail link was abruptly halted when a tunnel under construction collapsed. Miraculously, no one was hurt. The following 48 hours saw the collapse of two further tunnels bringing Heathrow Terminals 1, 2 and 3 near to the brink of closure. A systemic failure in the application of the New Austrian Tunnelling Method (NATM) under Heathrow airport resulted in a six months delay to the Jubilee Line extension project underway elsewhere across London. The resulting costs were estimated at around £15m.

The collapse at Heathrow is on record as one of the UK's worst civil engineering disasters in quarter of a century. It severely delayed the £500m Piccadilly Line extension for which Balfour Beatty and its Austrian advisers were fined £1.2m and £500,000 respectively for its inappropriate tunnelling methods and blatant cost-cutting. Kevin Myers, the Health and Safety



Executive's chief inspector of construction at the time, said human errors were a result of "foreseeable organisational failures". According to Myers: "The collapses could have been prevented but for a cultural mindset which focused attention on the apparent economies and the need for production. Other warnings of the approaching collapse, which were present from an early stage, went unrecognised."

So how has the risk landscape changed for twenty first century civil engineering? According to Simon Burtonshaw-Gunn, professor and divisional leader of industrial management at the University of Northampton, contracts have, in the past been "driven by cost, given the relatively small number of large civil engineering companies competing for the equally small number of big-ticket contracts". Factor in compulsory competitive tendering (CCT), the kudos of prestigious contracts, the business imperative to win-at-all-costs, and quality inevitably begins to suffer. Pressure to achieve the "lowest-cost bid" is passed on to the subcontractors that make up the typical civil engineering supply chain.

The Heathrow Airport disaster of 1994 is a classic example of this. "Traditional procurement systems and the contractual and legal framework by which participants

are bound together have been widely and regularly criticised as being confrontational and adversarial," says Burtonshaw-Gunn.

Currently in the process of excavating some 4.5 million tonnes of earth to create the 13 miles (21km) of tunnels, Londoners living above the routes will be relieved to know that Crossrail's approach to risk marks a sea change now taking place in the construction industry. The nature of Crossrail's tunnelling and heavy civil engineering works means that insurance and risk management functions are very closely aligned. Crossrail is required to comply with the *Joint Code of Practice for Tunnelling Projects* that demands that risk management is embedded throughout the organisation, including contractors who are actually carrying out the works.

Rob Halstead, head of risk management at Crossrail, explains the complexity involved and the importance placed on effective risk management to ensure successful project delivery: "From the outset, those leading the Crossrail project recognised that managing the complexity and extent of the technical and commercial risk was critical to its success.

"A single page policy statement drafted by the CEO was unequivocal about the role of risk



management in the new venture. It set the tone and got people on board," he says.

From the outset in 2009, the vision was to create an integrated enterprise-wide risk management system that would eventually be used by all partners to support the delivery phase. With the benefit of starting from a blank canvas, and to a tight schedule, Halstead and his team delivered and embedded a system that supports a shared approach to risk management within a 12 month window. Instrumental to the approach was emphasis on the design phase which was undertaken without any preconceptions or constraints of the software that would eventually be used.

"We looked to consistency in the approach to risk management with an emphasis always on best practice," he explains. "For our implementation of enterprise risk management platform, we focused on effective use of core functionality avoiding any unnecessary innovation. We saw that simply using more and more functions of the software was counter-productive."

Following selection and procurement of an enterprise risk management software suite from risk software provider Active Risk, the

work carried out in the design phase enabled implementation and deployment to be completed within four months. For the subsequent task of embedding of risk management, an equally ambitious but necessary target was set. With clear objectives, effective communication and high levels of commitment, the goal was achieved within the 12 months. This achievement was recognised by the senior management team as well as independent third parties engaged to monitor the project's development. With a relatively small team of risk professionals in place, well-defined processes and the ERM platform online across the organisation, risk management seems firmly embedded at Crossrail. Further, ERM reporting is integrated and consistent with other management reporting.

Sharing the load

Three years on, and Crossrail's requirements for an enterprise risk management approach are not confined to itself and its immediate partners. With the project now in the main construction phase and reliant on the supply chain to deliver the physical works, Crossrail requires its Tier 1 contractors to implement the same approach, to ensure that risk management is effectively

implemented and to facilitate the sharing of risk information between the parties. Delivery of the programme includes a supply chain made up of lead consortia consisting of Bechtel with Halcrow and Systra. Programme partners include CH2MHill, Nichols and Aecom with support from Turner Townsend. Crossrail's Halstead sees a shared ERM system as a way of reaching out to the supply chain and improving the engagement between the parties. "The take up of the ERM system within Crossrail and by the supply chain partners is witness to the commitment to manage risks and to achieve objectives" he explains. "The culture at Crossrail supports risk management, emphasising the values of simplicity, accountability and openness. Risk is routinely considered at every level of the organisation as part of normal business. The risk management process has been designed to deal with the complex technical challenges that a construction project on this scale faces and yet is simple and flexible enough to gain widespread acceptance."

The contrast between the 1994 approach to grand projects and 2012 is best summed up by Andrew Wolstenholme, Crossrail's CEO. "When we take on a supplier [at Crossrail] we look at 60 per cent of the score going towards the people, process, the organisation, the quality side, the risk management side and 40 per cent going towards the commercial side. The types of organisations that we want to work with are those that can demonstrate, that on a programme the size and scale of Crossrail, that they can actually manage and lead their risk process through every phase of the programme through to successful completion."

The stakes are indeed high, but an embedded risk approach could very well see the train arriving on time, and in tact. And for the travelling public of London and the South East, this risk approach may mean that long-awaited relief could well be in the pipeline.

How Prepared Is Your Business?

The top 3 threats to Business Continuity in 2012 Were:

- 1) Unplanned IT/Telecoms Outage
- 2) Data Breach
- 3) Adverse Weather

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Although most organisations have become more reliant upon IT, making disaster recovery increasingly important, the economic environment has made budgets for disaster recovery somewhat vulnerable. Companies operating in highly regulated sectors like finance, or organisations with Civil Contingencies Act obligations are probably less likely to have pulled resources away from disaster recovery or business continuity, but some have still done so and no such controls apply to a huge range of other organisations.

Where there is extreme financial pressure it may become more difficult for business continuity or risk managers to obtain the resources they need to maintain disaster recovery provision. As Martin Caddick, director for business resilience at PwC puts it: "When staff are being laid off, people are frightened of asking the financial director for a workplace

Paradox of thrift

What impact has the recession had on continuity and recovery spend? Have these tough times led companies to spend more to protect what they have, or less, as belts tighten? Dave Adams investigates

recovery site. It is not going to go down very well."

When one considers the great strides business continuity and disaster recovery have taken over the last decade, it seems hard to believe all this good work may be destroyed by miserly management decisions. But some holes are visible, claims Mike Osborne, managing director of business continuity at Phoenix IT Services. He believes the economic climate is having a significant impact, particularly on IT disaster recovery plans for smaller and also some medium-sized organisations. Osborne fears that the work put into constructing business continuity and disaster recovery protection for SMEs over the past decade has been slowly unpicked by the double dip recession.

"We are definitely seeing a trend with small and medium-sized customers who had been ready to invest £10,000 to £15,000 a year," he says. "They don't want to do that any more."

Other clients are becoming choosier about which disaster recovery provision services they want to use. Stephen Nuttall, regional manager, EMEA, for Service Continuity Management at HP Continuity Services, also reports business continuity and disaster recovery measures being taken out of scope during contract negotiations.

Another problem, according to PwC's Caddick, is that the attention of management can wander over time. There are usually rises in business continuity or disaster recovery activity after a well-publicised incident or media 'scare',

but as time passes and the state of the economy becomes an ever more significant ongoing concern, managers turn their attention back to the bottom line and resources for business protection start being withheld. It is, says Caddick, a cycle that repeats itself regularly – but ends up as false economy.

One sector that has suffered a great deal during the recession is retail. Despite that, the need to cut costs has not had a noticeable effect on business continuity and disaster recovery provision at the Arcadia Group (owner of brands including Topshop, Miss Selfridge, BHS and Dorothy Perkins), according to Colin Campbell, Group head of risk management. "I don't think there is anything we've done differently as a result of any need to reduce budgets or watch our spending," he says.

Campbell says business continuity and disaster recovery planning has continued to evolve at Arcadia, to help the group's brands gain a clearer understanding of the efficiency and resilience within their supply chains, an ongoing challenge for all retailers. Yet he admits new risks may have been created within the supply chain, if suppliers have themselves been forced to cut back on continuity and recovery provision, or if key personnel working for them have left. It is not just shrinking budgets, but the fact senior managers will spend less time thinking about continuity or recovery, which is dangerous, he says.

In some cases the board is still thinking hard about it – and then deciding to accept a risk



anyway, says Caddick. "I think provided you've thought through the odds, that's a legitimate decision," he says.

Nuttall does not always agree with this. He cites a retail company, one of the top 100 US companies, which asked HP to study the risks to their business. HP identified serious risks relating to an inventory system, which was deemed to have a direct impact on 50 per cent of the company's global production and distribution processes. HP calculated that the loss of a single day's production would be US\$10 million and if the risk materialised it could bring the system down for 30 days. Nuttall's team devised a fix which would cost around US\$500,000, spread over five years. The board was keen at first, but when contract negotiations began HP was told that the fix was no longer in scope, for cost saving reasons.

Nuttall rails against what he calls short-term thinking driven by management concern over share prices. "If they take that short-term view you often see silly things happening," he says.

Of course, there are other companies that are taking the 'right' decisions, in the eyes of the business continuity and disaster recovery conscious. Rodger Arneil, former managing director at Relelectronic-Remech and ISS

International, is now a consultant, with clients including disaster recovery and property restoration specialist Belfor. Arneil notes that every board has an obligation to protect the assets of the business, in part, for the sake of the shareholder; and in a well-run company this must include taking adequate precautions to protect the business from the consequences of disaster.

Value for money

One argument disaster recovery providers use is that if companies and organisations are under financial pressure, their response should be a drive to get better value for money out of disaster recovery arrangements, not just a rush to cut the budget. Some organisations are doing just this, reports Mark Nicholas, head of business continuity at back2business, an independent business continuity provider based in Plymouth which is also a founding member of the iWASP (Independent Work Area Service Providers) network. He believes the fact that more clients are now scrutinising and adjusting arrangements more carefully before signing or renewing a contract than was once the case indicates a desire to consider continuity and recovery in more detail. "It used to be one of those things that people just wanted to pay someone to make

it go away," he says. "But now people are trying to do this cost-effectively. They are looking at the critical parts of their business and trying to get value for money." He says smaller providers like his company are trying to differentiate on the basis of the customer service they provide, while they can also offer facilities across the country through iWASP.

Representatives of other providers can also see some reasons to be cheerful. For HP's Nuttall, one positive effect of these tough times is that more eyes are being opened to the flexibility and cost-effectiveness of cloud computing. Osborne says the fact more of his clients are now seeking to use IT solutions which are more resilient than their legacy architectures is an important positive development: a preventative step which may reduce the need for curative disaster recovery.

Osborne also believes being cash-strapped has made some business continuity and risk managers try to become a bit more creative in terms of the way they try to mitigate risks. "The cash-rich banks used to say 'that's a risk, let's spend money on it' don't do that now," he adds. "But sometimes they're saying 'if the risk appetite has changed I'll try to find a way to support it'. I think there's a willingness on the part of professionals to try and use their ingenuity to close the gap."

Companies and organisations of all kinds may be facing tough financial pressures, but the UK is still a world leader in both disaster recovery and business continuity, says Caddick – and will continue to be one if cost-cutting impulses are channelled in a productive way. "Pressure to reduce cost isn't necessarily a bad thing, because I think [service providers and internal business continuity and risk managers] should be questioned over whether what they do is good value for money," he says. "You shouldn't cut for the sake of cutting – but I'm fairly sure a lot of people overspend as well."

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Focus: Insurance law reform

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Time to talk

The reform of disclosure and warranty rules signals the end for passive underwriting, writes Paul Lowin, but that is no bad thing for insurers, brokers and their clients as long as they are prepared to work together

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Out of the grey

Should insurers be able to avoid contracts in cases where the insured has not provided a completely accurate picture of the risk underwritten? This is a point for debate in the latest round of insurance law reform proposals

“The essential question is not really whether the law is fair,” said David Hertzell recently. That, added the author of the Law Commission’s proposals for reforming disclosure in insurance contracts, depends on your point of view. Instead, as he explained on a conference call organised by Airmic, the principal driver for the reform is that the world has changed since the passing of the Marine Insurance Act 1906, on which the current law is based. Insurers and businesses are bigger; risks are more complex and varied; and, particularly, “the ability to communicate, to transmit information and process information, are radically more sophisticated than they would have been 100 years or so ago”.

Yet, despite this, communication between insurers and their insured, has, if anything, declined in recent years, and in its place has been a marked increase in passive underwriting: Many insurers are willing to write property and casualty business with limited submission information or poor survey information.

As research group MacTavish and PricewaterhouseCoopers noted last year in their report *Corporate Risk & Insurance: the Case for Placement Reform*, “the system through which corporate insurance is arranged in the UK prioritises, above all else, low (and declining) transaction costs”. Standards of risk disclosure, the report added, were generally poor and inadequate.

Pointing the finger

It is easy to blame insurers for this. The prolonged soft market has seen them too keen to chase business, argue many, and, indeed, it is true that not many in the UK (in contrast to France or Germany) have resisted the temptation to lower underwriting requirements. AXA Corporate Solutions is one of relatively few, for example, to still insist on in-depth survey information underpinning property cover. But the trend has suited customers, too. With no trouble placing their business, less burdensome demands for underwriting information have generally been welcomed.

The financial crisis has brought unprecedented strategic and operational changes in the last couple of years. Risk managers must cope with

Time to talk

The reform of disclosure and warranty rules signals the end for passive underwriting, writes Paul Lowin, but that is no bad thing for insurers, brokers and their clients as long as they are prepared to work together

their businesses looking to new markets for sourcing and sales; manufacturing and business processes changing; sites closing and staff being shed, even in risk management and health and safety departments. At the same time, capital expenditure and consultancy spending have been squeezed and the usual crop of new and evolving dangers, such as cyber risks, have required addressing.

The result has been a taxing mix of greater responsibility being met with fewer resources. It is little wonder then, that few risk managers have questioned too hard the availability of cover with even scant disclosure information. Moreover, education and the law itself exacerbate the problem. The legislation says too little of insurers’ responsibilities regarding disclosure, while many risk managers are ignorant of what the law truly requires. Blame, however, matters less than the fact that it cannot last. Time is already being called on this approach. Those who have not already will soon abandon passive underwriting. And while there are a number of reasons for this, they largely amount to the same thing – it is no one’s interests.

Changing times

For insurers, the pressure to tighten up underwriting comes from a number of sources. For a start, Solvency II and regulatory demands for a greater understanding of risks and capital requirements sit uneasily with casual approaches to underwriting. Moreover, the prolonged soft market has also eroded margins, leaving insurers more vulnerable to losses. Insureds, meanwhile, in neglecting their systems for collecting the necessary data, leave themselves poorly prepared for when the cycle does eventually turn.

Indeed that is already evident in certain lines. Following enormous losses from the Thai floods last year, for example – largely unforeseen by the insurance industry – the increased discipline in writing contingent business interruption policies has been notable. Notable, too, have been the varying fortunes of businesses seeking insurance on good terms. Those with an understanding and clear map of their providers and exposures have continued to find affordable cover. Others have had to pay significantly more or have failed to find cover at all.

More widely, and perhaps more worryingly, there are increasing signs that poor disclosure requirements and pressure on margins could lead to an increase in disputes over claims.

Airmic’s pre-conference survey earlier this year, for example, found risk managers’ top risk governance concern was that an insurer would refuse to pay a large claim. Indeed, 28 per cent had had a claim refused in the last two years, 10 per cent on grounds of non disclosure. That accords with the findings of a more recent research paper released in June which noted: “There is evidence of claims being questioned for reasons that seasoned market participants find surprising.”

At present, incidents in which claims are refused on disclosure grounds are relatively rare but, as the Law Commission notes, they tend to be the larger ones. The cost of less burdensome disclosure requirements for risk managers, therefore, is that they cannot rely on their cover to be adequate when it is most needed. But there are also costs for insurers, and these are only going to grow with the Law Commission’s proposals.

A false economy

At the moment, poor underwriting discipline on the part of some insurers is mitigated to an extent



to the perceived unfairness of the rule. It sometimes led them to strain interpretation of the law to say that no non-disclosure has taken place. The result is that insurers, as well as those they cover, lack certainty.

Furthermore, insurers' lack of clarity on what information they require often leads to risk managers providing too much information as too little – dumping large amounts of irrelevant data on the insurer in an effort to protect themselves. That increases costs for both parties.

But in any case, whatever the precise outcome of the Law Commission's consultation, there is little doubt insurers' ability to rely on the warranties and disclosure failings to refuse claims will diminish when a draft Bill amending the law is published – probably by the end of 2013.

As the Association of British Insurers' director of financial conduct regulation Maggie Craig recently put it: "[This] potential legislative reform of business insurance requires careful consideration as it may have significant ramifications for the way that insurers conduct their business."

In truth, it is in both insurers' and clients' interests to begin to tackle this issue now.

Doing so will require that they work together. Claims audits, post loss reviews and loss scenario testing (in which coverage is evaluated against detailed potential claims scenarios) can all help both parties understand their risks better. Vitaly, joint policy read-throughs to ensure that the full intent and extent of the coverage provided by the wording is transparent to all parties will go a long way to preventing problems. In all cases, though, the key is greater and more open dialogue between insurers, insureds and brokers.

Putting that in place will require investment on both sides. Indeed, part of the task for insurers' must be to help risk managers make the case to their boards for yet more resources given to preparing policy submissions. However, the results will ultimately be greater transparency of the coverage in place, better understanding of the exposures, and more effective risk management for both sides. It could, in fact, mean a fairer future for everyone.

Paul Lowin is regional commercial manager at AXA Corporate Solutions UK

by the law on disclosure and warranties. The old Marine Act provisions enable insurers to avoid paying a claim due to the failure of the insured to disclose relevant information or comply with a contract term – even where these are not relevant to the claim. Failure to install a burglar alarm, for example, can entitle the insurer to refuse a claim for flooding.

Even as it is, the benefits to insurers are easily overstated. "Underwriting at the claims stage", as the Law Commission terms it, might reduce some costs, but it's not risk management, and it leaves much to chance. Disputes in any case are expensive and time consuming, particularly if they make it to court, and the Commission also noted the courts' reaction

In a 2010 survey Airmic surveyed its members on the duty of disclosure. It found that 75 per cent spend between two and six months preparing the information they submit to insurers. Despite this diligent approach, approximately a third said insurers had raised non-disclosure issues against them in the last five years. Of these, only half said the claim had been resolved satisfactorily.

The Law Commission's latest consultation paper on insurance law reform covers the business insured's duty of disclosure. At present, a policy can be avoided entirely if it transpires that an insured has failed to disclose a material fact. This treatment of non-disclosure under the Marine Insurance Act of 1906 is out-of-date, according to the Commission.

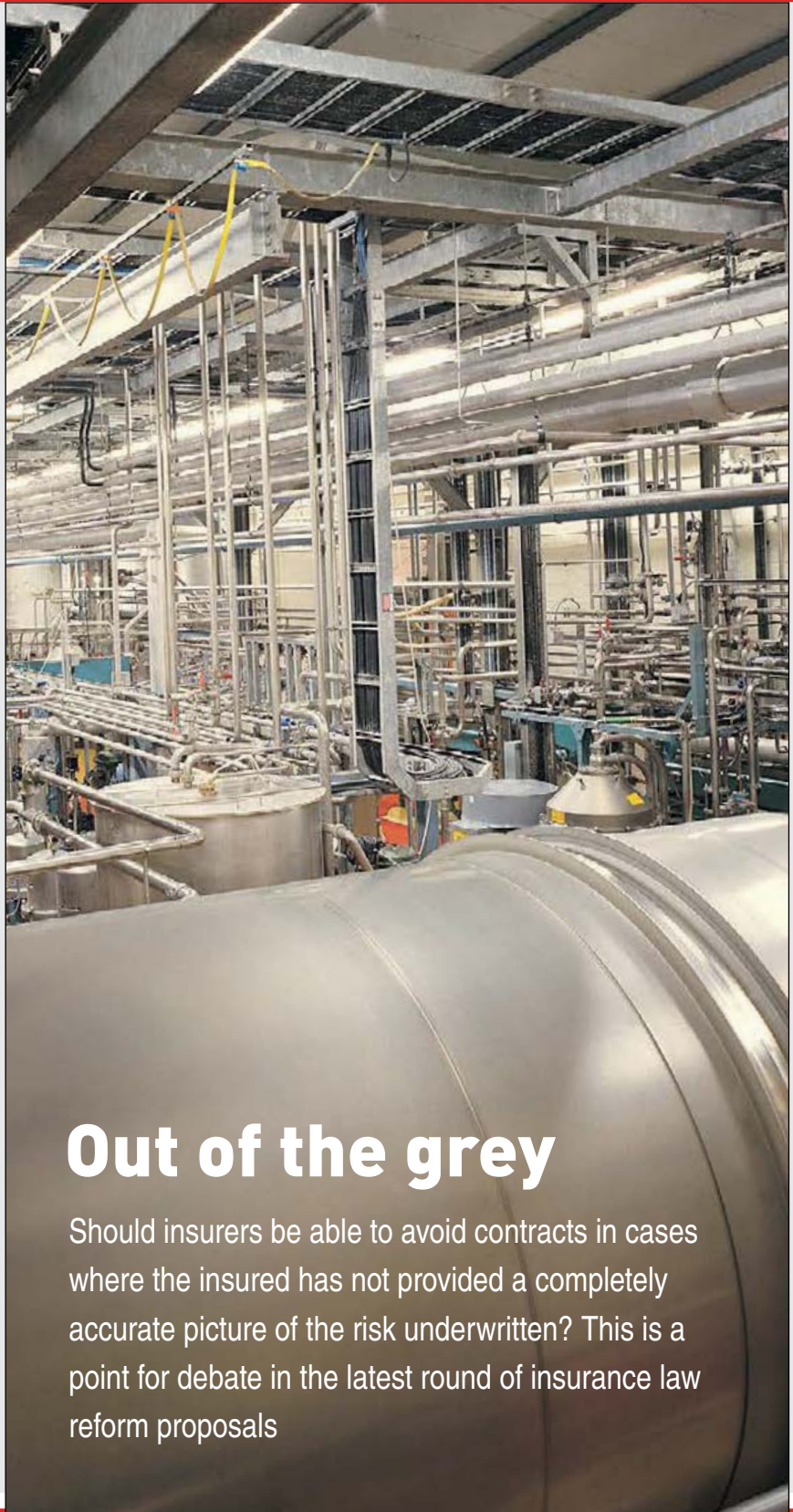
"The Marine Insurance Act is a fantastic piece of legislation – it is still as relevant as it ever was, however times have changed in the last 100 years," says Richard Pedley, marine client manager at Aon Risk Solutions. "We had no FSA when it was written and the concept of treating customers fairly was not even thought of.

"We get down to the fundamentals of utmost good faith," he continues. "You enter into a contract, you are asked questions and you disclose everything that you think is material to the risk. However, the Marine Insurance Act also says that if you don't disclose something that is material to the risk, insurers can still walk away from the contract and we can cancel from the ground-up. It puts the onus on the insured and not on the insurer. The proposed changes seek to redress the balance, particularly for consumers."

The case for proportionate remedies

In cases of innocent non-disclosure the Law Commission and bodies representing insurance buyers believe a more proportionate remedy would be more suitable. "Our view has been for some time that disclosure requirements and the remedies available are disproportionate and weighted in favour of insurers," says Paul Hopkin, technical director at Airmic.

"What we are in favour of is a more balanced sharing of obligations and set of remedies available to insurers if there are circumstances of alleged non-disclosure, misrepresentation of the risk, alleged failure to comply with warranties. All those



Out of the grey

Should insurers be able to avoid contracts in cases where the insured has not provided a completely accurate picture of the risk underwritten? This is a point for debate in the latest round of insurance law reform proposals

circumstances that can perhaps arise from time-to-time when you are providing the information related to large, complex organisations with complex activities, supply chains and so on.”

“We believe those sorts of remedies and more even-handed claims handling procedures are more appropriate than the sledgehammer that insurance companies can sometimes have in their hands, which is the ability to avoid the policy completely,” he continues. “We believe that remedy should only be available if there has been fraudulent and reckless non-disclosure.”

Reservation of rights

Under the current law, based on the Marine Insurance Act, the remedy for non-disclosure – whether made innocently or deliberately – is that the insurer may avoid the contract, even if the piece of information in question was never requested by the underwriter in the first place. If the non-disclosure was fraudulent, the insurer may be entitled to retain the premium.

The Law Commission’s consultation suggests the law is not in line with the reasonable expectations of the market as it “places an obligation on the insured to disclose all material facts, even if no questions have been asked of them”. It points out that UK insurance law appears to be particularly favourable to the insurer by international standards and that in civil law countries the onus is on the insurer to ask questions. Avoidance of the policy in these countries is restricted to intentional or fraudulent misrepresentations.

It suggests proportionate remedies should apply to all non-disclosures or misrepresentations which were not dishonest. Proportionate remedies focus on the contract that the insurer would have entered into with the policyholder if the insurer had been aware of all the information at the time. For instance, in cases where the underwriter would have charged a higher premium, the amount of the claim would be reduced proportionately.

Under the proposed reforms, the disclosure process becomes more of a partnership, thinks Hopkin. For its part, Airmic has sent its members a guide to developing and implementing suitable and sufficient disclosure. It has also issued its own clause on non-disclosure with the aim of

suggesting appropriate remedies for innocent non-disclosure and reducing the frequency with which insurers issue Reservation of Rights following the notification of a claim.

“We’re supportive of this even-handed approach that says to Airmic members, ‘have good disclosure processes’ but also says to underwriters, ‘look at the information you’ve been given and don’t ignore it until a claim arises,’” says Hopkin. “And if there is a large claim that the insurer is initially uncertain about there is a cooling off period before Reservation of Rights is issued.”

The Law Commission’s consultation follows the passing of the Consumer Insurance (Disclosure and Representations) Act 2012, due to come into force in a year’s time. This piece of consumer legislation is much simpler in its treatment of non-disclosure, thinks Hopkin, but should be a good template on which to base the law for business insurance.

“We’re in the throes of writing our Airmic submission to the Law Commission, who we’re fully supportive of,” he says. “What they’ve done with consumer legislation we believe a similar model should be in place for business insurance contracts. It can’t be quite the same because Airmic members should know what they’re doing.”

More cost and red tape?

“Underwriters are specialists in different areas of the market and they tend to know many of their clients and the brokers who they deal with well, as businesses,” insists Kees van der Klugt, head of legal and compliance at the Lloyd’s Market Association. “We do question some of the reasons the Law Commission gives for the need for law reform in the commercial (as opposed to consumer) arena where, for example, an expert broker is acting for the insured, which has an expert risk manager.”

Aon Risk Service’s Pedley is concerned the reforms – however well intentioned – could slow down the business and add an additional layer of cost at a time when resources are already stretched. “A lot of recent reforms in insurance were going to speed things up and if anything they’ve just added an extra layer of bureaucracy and expense.”

Consumers would be the main beneficiary of the proportionate approach to non-disclosure, but Pedley suggests another beneficiary would also be the legal community. Insureds, brokers and underwriters will all be required to put in more work to ensure a thorough disclosure process has been adhered to. The risk is this could delay the underwriting process and ultimately result in higher premiums.

Van der Klugt questions the need to reform a piece of legislation that has moved with the times. “The Marine Insurance Act is old but actually it’s survived incredibly well and of course the Common Law, which is built on to the Act, is developing – it’s not static. So I wouldn’t say just because it’s an old Act it needs to be reformed. However, the LMA is potentially in favour of a new Act if this is to codify the law as it has developed.”

The LMA is in the process of preparing its submission to the Law Commission and will be making its concerns known as part of that process. van der Klugt is keen to stress that the international nature of the London market needs to be taken into account. He is concerned that adding complexity to how non-disclosure is treated, including provisions on remedies which may raise many questions in the event of dispute, could change the way the market works and decrease the attractiveness of London as a centre for underwriting.

“What we’re concerned about is weakening the onus on the insured and its broker to make a fair presentation of material facts,” he says. “It’s got to come from the insured because they know about their business. We are worried that introducing new statutes and new tests, as opposed to a neutral re-codification, could have unexpected consequences.”

However the Law Commission decide to precede one thing is certain, reforms to the Marine Insurance Act covering the business insured’s duty of disclosure will not happen overnight. Hopkin is hopeful reforms can be made before the next election, but thinks it will take at least two to three years. “We’re not looking to disadvantage underwriters and insurance companies,” he says. “We simply don’t like the remedy of avoidance being available in circumstances we feel it’s inappropriate.”

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EMERGENCY & MASS NOTIFICATION SOFTWARE REPORT

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Spread the word

Deborah Ritchie examines developments and challenges in the mass notification market

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Notification products

A selection of key market products

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Product features

A matrix of product functionalities

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I can focus on our response because
I'm confident in our communication plans

Assured communications
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Our people know what to do because our plans are at their fingertips

Planning solutions
www.vocal.co.uk/freetrial2



The mass notification market is not a new one. During an incident or crisis, timeliness and quality of information transmission is paramount, and most large organisations' business continuity and disaster recovery plans feature an element that requires mass notification capabilities. Having a system that transmits accurate and authoritative information to the right people at the right time – which can be more difficult than it sounds – is a valuable tool for any company. Harnessing the power of incoming communication or messaging allows organisations to make informed decisions quicker, ultimately reducing the time it takes to act with confidence. But mass notification software is beginning to be seen as more than just a means of communicating throughout an incident, and the business benefits of these other purposes merit close attention.

Among the most significant influencers in this marketplace is found in the publication of ISO 22301 – specifically in the need for organisations to implement, monitor and review their business continuity plans, of which crisis communications is a major part. For those organisations familiar with the former standard BS 25999, the seasoned practitioner will know that this new standard adopts a much broader approach to the topic of warning and informing. Managing director of F-24, John Davison believes ISO 22301 to be a particularly hot topic in terms of the way notification solutions integrate with social media communications. And this extends to many different types of user.

"F24 has customers such as Unicredit Bank, Lufthansa, Ryanair, TNT Worldwide Express, Imperial Tobacco, BMW and Mercedes Benz Daimler all whom have differing forms of data integration with our FACT24 notification solution including social media scanning," says Davison.

An increasingly varied customer base, coupled with a growing range of uses for this kind of software is creating a dynamic market.

Spread the word

Emergency and mass notification software is no longer used simply to share a piece of information with a wide audience quickly. Rather, it is a conduit for communication flows of all type. Deborah Ritchie looks at the developments and challenges in this changing market

"Mass notification software is becoming broader in use across a range of business units and integration with planning and incident management tools together with data mapping and HR databases ensure that the solutions become fully integrated within an organisation rather than a separate stand-alone system," says Trevor Wheatley-Perry, managing director of software provider Vocal.

"With the increasing number of information channels available emergency and mass notification software beginning to take taking a role in media and information management, social media scanning and interpretation and every manner of corporate communication during an incident from a single interface accessible anywhere."

The impact of increased focus on planning around the Olympics can also be seen among those organisations that began to rethink the way they deliver their notifications. iModus was selected as the business communication and incident management tool for the Games, and the engagement of the CSSC communication hub with every industry sector, through approved and identified sector leads provided the business community with timely, accurate and authoritative information, rather than rumour or social content. From the launch of the CSSC after trials in the early part of 2012 the reach of the system and the number of recipients and potential downstream contacts ensured that the

approach became the de facto method during this period. Successes like these create valuable legacy projects, ultimately opening minds to new possibilities.

Some observers note an increasing desire on the part of some buyers for more intelligent, targeted messaging. "Traditional mass notifications have tended to be static groups or broadcast lists but it is now possible to solicit real-time status information from staff in the field that can be used to dynamically affect or amend who receives broadcast messages, making for more relevant, targeted messaging," says Nigel Gray, director at PageOne, whose Flare solution is used by organisations across the public and private sectors. "Also prevalent is the use of location/mapping services to better manage and direct field-resource and improve incident response."

In an business environment with increasingly global workforces, and a rise in the number of home-workers, the issue of communicating with the lone worker must be addressed in a cost-effective and scalable fashion, making a real case for the integration of notification software. "Duty of care for vulnerable staff is a continued concern as a drive for operational efficiencies is pushing more flexible working practices or hours and more staff working alone," Gray adds. "Monitoring in a manner which is unobtrusive (people tend not to want to be tracked) and cost-effective is a challenge we've been



Our staff feel safe working late or in vulnerable locations

Staff safety

www.vocal.co.uk/freetrial3



addressing with our Responder service.”

Others in the market note a generally broader corporate approach to communication and emergency response, with users seeking greater efficiencies and consistency, including multinational organisations implementing technology globally. “Delivering local solutions within the governance of a corporate framework requires a full understanding of what the division and the corporate entity are striving to achieve,” explains Wheatley-Perry. “Furthermore as more units have access to such systems they are being adopted for a wider range of applications, from IT through to integrated alerts within security or fire alarm systems for example. The diversification of uses ensures that the business unit benefits from a greater degree of familiarity resulting in less training and an overall decrease in proportional costs.”

Location is becoming less relevant in this market as organisations in every corner of the globe embrace best practice and raise their emergency response standards. Ultimately, it is the ability to keep customers connected, even under extreme load and circumstance which separates emergency and mass notification providers from other communication providers such as SMS



gateways and message aggregators.

Says Wheatley-Perry: “The common factor as the market develops is one of assurance. As communication process become more personally configurable, sophisticated and further integrated with business as usual activities they are still underlined by the need to ensure delivery and be accountable of each piece of business critical information.”

Criticall CEO, Ian Hammond believes that in some corners of the market, some customers – particularly first time buyers – may not know what they need from their notification solution. The list of clients depending on their systems includes KPMG, BP, AstraZeneca, Nomura, Commerzbank, Standard Life, Fidelity, National Grid and Marks & Spencer, further demonstrating just how diverse customer requirements and characteristics are becoming in this market.

Hammond identifies a further challenge in users gaining confidence through getting to know the system they finally choose. “We have a package that is only used for emergencies, which entails its own degree of risk as users don’t get used to it.” KPMG are thought-leaders in this regard, he adds, testing the system once every six months, to instil confidence in the system among staff.

Specific implementation challenges exist in some locations, including hosting regulations, network limitations and communication approval and differing data protection rules. Most countries have their own unique challenges. The US, for instance, enforces a stringent approval process prior to a provider implementing mobile SMS solutions, which, once passed, ensures that an organisation has approved and consistent messaging capabilities – a worthy endgame, most readers will agree. Integration with other systems is something that also needs to be addressed, as well as data integration, two challenges that, despite the progress made in this market, will continue to be both the opportunity and the risk in messaging.



Emergency notification
Business continuity
Plan management

Incident management
Crisis lines and telephony
Lone worker

Choosing the right notification system for the London 2012 Olympic-Paralympic games.

This summer, the eyes of the world were focused on London, as the capital provided the main stage for the remarkable London 2012 Olympic-Paralympic Games.

Working together to keep everyone safe

A key part of achieving this was the new partnership between the government, Metropolitan Police, City of London Police, Home Office, London First, and business sector groups: the Cross-sector Safety and Security Communications Partnership (CSSC).

Integral to the success of the CSSC was the implementation of a notification and incident management system and in June 2011 a set of requirements were specified and a tender produced.

Three main reasons why iModus was selected by the CSSC:

1. Communication is the core function of iModus which is widely recognised as a vital aspect of this product. The ability to communicate was critical and iModus is well known for its proven message broadcast capabilities.
2. iModus has an established foot print across a number of police services and local authorities. The CSSC became aware that many larger corporate organisations use iModus or are aware of it, meaning training requirements would be reduced.
3. Throughout the process one representative at Vocal worked closely with the CSSC to adapt and deliver a solution. The flexibility of the wider Vocal team helped tremendously in developing a wider and more versatile product to support their wider industry sector lead audience.

Using iModus - the award winning notification and communication suite

iModus is at the centre of the project and mirrors the CSSC's processes to facilitate tier one communications from the CSSC Hub: the National Olympic Co-ordination Centre, Metropolitan Police, City of London Police, London Resilience Team, Home Office, Transport for London and business liaison officers to Industry Sector Leads, enabling them to quickly cascade approved information to relevant contacts and organisations, therefore reaching millions of people across the capital and beyond.

The CSSC has complete control of message delivery and a sophisticated sequence that matches recipients working pattern. Recipients can confirm receipt of messages, respond and ask questions back to the hub, engaging in conversation and ensuring accuracy of information, all in real-time.

Register your business for free industry sector information and updates
www.vocal.co.uk/cssc/industry-sectors



An enterprise wide messaging solution

'iModus was implemented several years ago to provide a real time crisis notification solution. We have now extended the system to enable our IT, Corporate Comms, HR and Facilities teams to have access ensuring that we get the absolute best value from our investment.'

FTSE 100 Insurance Company



iModus — a guarantee that processes are followed

'Using Incident Workflow during an incident ensures a seamless, structured process to follow when information and time is critical.'

Global Banking Corporation



iModus — ensuring that nothing gets missed

'Incident Log is a superb piece of software that even in its first iteration is probably one of the biggest steps forward in major incident response for years.'

Leading NHS Trust

Global connectivity, local experience



...iModus the multi-award-winning business continuity and communication suite



Incident Log - The Most Innovative Product Of 2012
(Emergency Planning Society's Resilience Awards)

Request your free trial now
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I can see what's going on at any point during an incident

Management view

www.vocal.co.uk/freetrial4



Emergency & Mass Notification Software Report

Your guide to emergency and mass notification software

iModus Vocal



For the past 10 years Vocal has been a leading provider of emergency notification, on demand messaging, business continuity and incident management systems to some of the world's largest organisations to help them to communicate, plan and manage their response to any business situation or day-to-day communication requirement.

Vocal's multi award-winning iModus platform is supplied as a SaaS, modular and scalable form designed to make it flexible enough to match any end user requirement, operational needs, size, structure and budget. iModus operates in over 85 countries. Its multilingual interface together with local rate numbers and a wide range of configurable options gives organisations a global tool while end users receive a local experience.

Vocal was selected to provide the emergency notification and incident management solutions for the 2012 London Olympic & Paralympic Games. iModus is used within the private corporate and public sectors across a wide range of industries including finance, insurance, retail, education, manufacturing, transport, construction, pharmaceuticals and utilities. It is also used within the highest levels of central and local government, NHS, commerce and the police, ambulance and fire services .

With iModus, users can seamlessly manage communication, data, documents and plans online within a resilient, protected and fully secure and encrypted environment that is subjected to approved third party penetration testing to ensure customer data integrity.

iModus has five key modules:

Emergency Notification The comprehensive on-demand messaging modules provide a global and powerful communication engine capable of dispatching millions of messages an hour. Messages can be two-way, broadcasted, sequenced or polled in real time through a range of methods including SMS, voice, text to voice, email, BlackBerry PIN, pager and iModus Mail. Every message sent has a delivery status, is time and date stamped and is recorded into a live audit history system.

Crisis Lines and Telephony The easy to use modules ensure a high availability telephony system enabling a global reach for conference call and crisis line solutions. In 2012 Vocal launched Call Manager, the industry's first IVR builder application, enabling organisations to map and manage the flow of calls through their organisation.

Business Continuity and Plan Management These powerful modules increase the availability of plans for users wanting more than notification alone. Three powerful modules; Plan Management, Plan Viewer and Plan Store to help manage, update, control versions, develop and share plans, other documents and resources online.

Incident Management The versatile modules; Incident Manager, Incident Log and Incident Workflow provide a commanding, clear and concise overview of up-to-date information on the status and progress of incidents and tasks. The modules allow users to know what has happened and when to manage and respond, protecting people, assets and reputations.

Lone Worker The intuitive module: Locate is straightforward to use and provides a secure method of identifying where key staff are when an incident occurs. Staff can trigger red and amber alerts from any BlackBerry device which can be integrated into the Emergency Notification modules and mapping feature within iModus for added functionality.

vocal.co.uk
vocal.us.com



**I can co-ordinate a response
across the globe**

Global system

www.vocal.co.uk/freetrial5



AI Notify AI ControlPoint



AI ControlPoint's notification module, AI Notify combines a simple and user-friendly interface with powerful management and reporting capabilities. The AI Notify module allows for rapid notification by SMS, email, pager, text to voice and pre-recorded message, ensuring users can update the relevant people irrespective of device.

The system can be combined with an easy to use daily issue logging dashboard and customisable forms to enable users to automatically notify the relevant people based on pre-defined notification profiles, ensuring maximum efficiency and allowing greater visibility of common issues.

AI Notify can also be used for ad hoc notification, enabling users to contact individuals or groups with either free text or from pre-defined message templates.

Recipients can respond to communications sent from the AI Notify module and all responses are visible from within the system. AI ControlPoint also provides the facility to report on all data captured within the tool, providing customised and exportable management level reporting.

The AI Notify module is used by such organisations as easyJet, IHG, Petrofac, Subsea7 and Thomas Cook.

These modules form part of AI ControlPoint's lifecycle solution for incident management, which also includes daily issue logging, relative response, media communications management, a virtual incident room and reporting.

aicontrolpoint.com



Alert Cascade ENS Safeguard Communications



Organisations from a wide variety of industry sectors use Alert Cascade ENS to deliver effective communications and response to business disruptions, crisis situations and incidents.

This award-winning service is also used by chemical companies, nuclear installations, the Ministry of Defence and Category 1 responders for warning and informing the public. Branded as Informer ENS for this market, the product is referenced in a case study on emergency preparedness communication solutions in the Cabinet Office publication, *Communicating with the Public*.

Key features of the solution include two-way voice, SMS, email and pager notification, information hotline (for staff, media and public dial-in message updates), conference call, roll call, time of day call plans, rostering staff shift patterns, mobile web pages (WYSIWYG web builder) for quick deployment of information to the internet, plus provisioning of dedicated landline and mobile/SMS numbers for each client. This allows message recipients to see the origin of the call, meaning no unknown or international phone numbers, a feature that dramatically increases the overall notification success rate of transmissions.

Alert Cascade ENS is fully compliant with BS 25999, Data Protection Act 1998 and hosted in three geographically dispersed UK datacentres. Shared or dedicated capacity is available on a 99.999% service level.

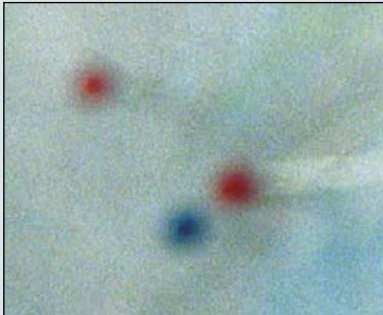
Charges are one-off set-up fee, followed by a monthly subscription plus call and/or SMS costs.

alertcascade.co.uk



My CEO is confident because every incident is audited

Incident logging
www.vocal.co.uk/freetrial6



AlertManager SpectraRep

SpectraRep offers a range of emergency communications and public safety solutions, in both hosted and standalone formats. AlertManager is a fully integrated network-centric emergency notification system, which uses satellite technology and existing terrestrial broadcast television signals to provide advanced alert and warning capabilities to public sector organisations as well as private enterprises.

ActiveAccess Desktop Alerting was designed to address the confusion of text and email messages with an alert tone and text pushed straight across the computer desktop. The solution now has 300,000 users among private companies and US government, as well as universities, educational institutions and first responder organisations.

IncidentOne delivers data direct to first responders using digital TV signals, taking advantage of their native one-to-many wireless delivery. This allows content to be transmitted even when other networks are clogged up by a sudden spike in usage demand following an incident. The solution effectively provides an additional layer of redundancy and resilience to existing public safety communications networks, with live video, files and alerts deliverable anywhere that can receive the broadcast signals, yet all content is encrypted and targetable.

spectrarep.com

Bamboo Deloitte

Deloitte's mobile incident response offering, Bamboo, is a recent entrant to the market, winning the 2012 Business Continuity Award for Most Innovative Solution. The software is loaded onto mobile devices as an easy to use and secure app that enables teams to manage an incident in real time, regardless of location or connectivity. Bamboo uses all of the communication options available through the telecommunication data layer, supporting voice, SMS, email, data and BlackBerry PIN. As a result, incident response times are improved through fast and effective two-way communication. Bamboo can be offered either as a SaaS solution or an on-site (self-hosted) solution and is supported on iOS (iPhone/iPad), BlackBerry, Android and Windows Phone 7 platforms. A centralised command console allows control over key business continuity functions, such as plan and document management and maintenance of personnel groups. This provides users with access to the most up to date information, appropriate to their role in dealing with and managing an incident.

Bamboo provides auditing functionality that can be used to support post event analysis and lessons learnt discussions. All actions completed on the handset as well as messages sent and received via the application are logged.

The command console allows "are you safe" type messages to be sent en masse, which can be monitored to track responses and allow efforts to be concentrated where they are required in the event of an emergency.

Bamboo also has an alert button, which can be used to indicate that assistance is required. A notification is sent to the central console as well as any number of nominated individuals, who can then use the solution to contact the originator.

deloitte.co.uk/bamboo

eCobalt Cobalt



Cobalt is a new integrative database type platform engineered to support organisations in their business continuity and crisis management efforts.

This web-based tool helps users create, document and update all elements of an effective business continuity plan, generate a wide variety of reports in both Excel and PDF formats based on specific information filters, and stay informed through pre-determined automatic notifications. It also allows users to create and maintain a hierarchy of tailored user access levels.

The various pieces of information from the database are used in the mobile-based crisis management tool by the crisis management team and business unit managers to signal an incident and describe its nature, consequences and location; identify impacted business sites and functions; instruct managers if and when to deploy business continuity strategies; mass communicate and receive real time updates and instructions; and track the level of completion of plan actions, as well as the recovery delays and support requirements.

Cobalt uses of the latest in web technology (PHP5, HTML5 and CSS3), merged with a MySQL database and mobile technology. It is compatible with all recent web browsers as well as smartphones and tablets.

e-cobalt.com



I know my system is ready to go because the data is always accurate

Integrated data
www.vocal.co.uk/freetrial7




**EmergencyCall & XpressCall
Criticall**



Criticall's EmergencyCall notification solution is a hosted, cloud-based SaaS solution, used in the financial, retail, petrochemical and pharmaceutical sectors. Criticall has also introduced a lite version of the solution for the SME market.

EmergencyCall's audit capabilities incorporate second by second tracking of system user and recipient responses, including SMS delivery receipts and replies, with the ability to drill down into online reports in detail or to extract spreadsheets for offline manipulation and presentation.

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

Criticall also offers enterprises the machine to machine alerting service XpressCall, enabling all a client's internal digital systems to be connected directly to Criticall's global messaging network.

SOAP and Perl-based application programming interfaces (APIs) mean Criticall's solutions can be integrated with any business continuity software, along with various building management, fire alarm and SCADA (industrial facility monitoring) systems.

Criticall has achieved accreditation for both ISO 9001 and BS 25999.

criticall.co.uk



**Everbridge Platform
Everbridge**

Everbridge provides interactive communication and mass notification solutions to organisations in all major industries and government sectors. The Everbridge solutions suite combines interactive visibility and mass notification, allowing organisations to deploy a closed loop communications strategy around critical activities.

Everbridge Mass Notification combines notification capabilities with rich mapping and geo-targeting options in a single solution.

Everbridge Interactive Visibility gives administrators a single interactive communications console to monitor and gather intelligence from various social media and internal data sources.

The new Everbridge solutions suite simultaneously integrates social media networks and mobility to expand the reach and increase delivery of important, often life-saving, communications during major events. Everbridge solutions increase connectivity to key audiences, automate communication processes and integrate recipient feedback, data feeds, and social media in a single communications console.

everbridge.com



Controlling the flow of calls helps my organisation recover quickly

Manage calls

www.vocal.co.uk/freetrial8



F24 FACT24



FACT24 is a notification and crisis management solution used by over 500 corporate entities across virtually every sector. The product is hosted as a cloud-based solution and the company F24 is BS 25999 and ISO27001 certified. FACT24 delivers thousands of simultaneous two-way notifications with real time reporting on each delivered communication. One-touch activation for telephone conference calls enables key stakeholders to define actions and take time critical decisions. A telephone information hotline capability enables users to dial into FACT24 to receive the latest status update for an ongoing incident, with customisable message content.

FACT24's incident management component, Case Manager provides real time incident management logging capability through any communication device, including social media. All related actions and decisions are logged centrally to provide secure yet simple access for audit and reporting purposes.

F24 offers provision for regular testing and exercising of call cascades in line with business continuity objectives and ISO standards. With a recently redeveloped front end, FACT24 provides intuitive administration and simple activation of crisis alerts driven by a step by step wizard. The product can be easily integrated via API interfaces to business continuity, HR or facility/security management systems. Support for global organisations with its multilingual offering, and can be tailored to local requirements. FACT24 has been used throughout 2012 during public sector strikes, protest marches, Olympic resilience planning, weather-related incidents, IT outages and general denial of access to buildings.

f24.com



Flare PageOne



This cloud-based notification system provides users with the tools to manage and coordinate staff and resources more efficiently. Notifications can be sent to individuals and groups using any combination of SMS, email, pager, smartphone and landline. Features include powerful smart filters and smart group multi-network broadcast capabilities, scheduled templated messaging, escalation-based messaging and location-based services for asset management and proximity-based notifications. Flare can also be extended to offer a workforce management and emergency response service in addition to a voice broadcast and conferencing services.

Flare offers extensive auditing and reporting capabilities, which illustrate the exact real time delivery status. An optional SOS alert function combined with the GPS location capability offers additional support for lone field operatives. An optional Lone Worker module, with status dashboard, provides audited monitoring of staff at risk, delivering automated periodic reminder alerts that must be acknowledged by the user, without which an SOS alert is auto-generated.

PageOne specialises in integrating communications with existing command and control centres and offer a variety of connectivity options for more complex integration requirements. Clients include local and central government, MoD, NHS, educational establishments, financial institutions, transport, rail, retail, ICT, utilities and pharmaceutical companies.

pageone.co.uk



No step of our planned response is ever overlooked

Response management

www.vocal.co.uk/freetrial9

vocal



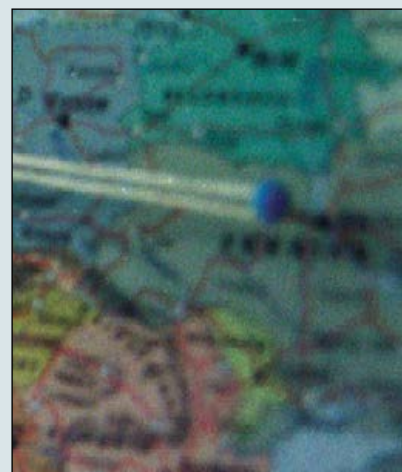
Intersec Solutions Intersec

Intersec develops mass intercept and targeting along with instant geolocated communication solutions. These solutions are supported by products specifically designed to meet the mass alerting needs of public institutions.

Intersec's Alerting Solutions have been designed for emergency caller location, abduction alerts, natural and man-made disasters, to locate and inform from one to millions, within seconds. The technology is deployed within the operators' core network, enabling users to analyse the number of people located in a precise area and reach them with multi-channel and targeted communications. Intersec develops its alerting solutions in response to the increasing concerns around the use of mobile operators' infrastructure.

The technology is fully compatible with current mobile networks, can be deployed quickly and doesn't require huge investment costs. Intersec Alerting Solutions enable mobile operators' networks to deliver for business while supporting alerting needs.

intersec.com



Hiplink Hiplink Software

Hiplink wireless emergency alert paging software provides law enforcement, fire departments, and emergency dispatch centres with SMS text, voice and fax messaging capabilities to virtually any device (including smart phones, pagers, faxes, radios, iPads, email, computer pop-ups, digital display and sirens). Hiplink expands the reach of computer aided dispatch (CAD) systems beyond dial-up and email for wireless dispatch of emergency messages.

Hiplink can integrate with any CAD system to provide the automatic wireless paging and messaging component adding advanced functionality with message filtering and grouping features.

Whether enabling emergency messaging to thousands of people in cities and universities, ensuring hospitals, fire departments, airports, and other institutions can quickly notify responders and volunteers, or integrating with help desk and other business software for wireless paging to ensure customer service levels, millions of people have benefited from Hiplink.

Hiplink Software was founded in 1993 with corporate headquarters in Silicon Valley. Hiplink continues to demonstrate a high commitment to its customers, while introducing numerous technological innovations. Hiplink Software has been the premier provider of software for wireless text and voice communication to global organisations of all sizes for over fifteen years.

hiplink.com

inEnterprise Intelligent Notification MIR3

MIR3 has developed its inEnterprise Intelligent Notification solution over the course of nine years, with major contributions from clients operating in sectors including financial services, insurance, energy, pharmaceuticals, telecoms, utilities, retail, manufacturing and US government agencies including NASA and the US Departments of State, Defense and Energy.

The solution is available in SaaS, on-site or hybrid deployments. A web services API allows easy and flexible integration with legacy systems, including business continuity software.

MIR3's Enterprise Service Bus facilitates automated workflow between Intelligent Notification and other applications to manage event-driven notifications and reporting.

MIR3's technology is often used during widely publicised weather events and emergency political and social interruptions for some of the largest companies in the world.

Clients include the American Red Cross, Impact Weather, Penn University of Pennsylvania, Drexel University, Southwest Texas Regional Council for Trauma and the Center for Disease Control and Prevention.

mir3.com

 **I know that my teams are connected and ready for any incident**

Unified departments
www.vocal.co.uk/freetrial10



Notification Center MissionMode

Situation Center and Notification Center were launched in 2003; EarShot in 2012. MissionMode releases upgrades to these web-hosted applications several times a year. The upgrade process is designed to be transparent to users, and requires no changes to their systems.

A permanent time-stamped audit log is kept of all notification messages, delivery status, recipient acknowledgements, message authors, and user account actions.

EarShot combines a new mobile messaging app and web-hosted console with an emergency notification system. It provides rich, two-way communication using forms, photos and GPS location services, even when voice and SMS circuits are not functioning.

The Notification Center includes such capabilities as recorded voice alerts, different messages for different devices in one alert, GIS mapping and a true global infrastructure. Through its API, the Notification Center and Situation Center can be integrated with all systems and software that support standard methods of data exchange.

EarShot enables a detailed two-way dialogue. The mobile app communicates through unlimited text, form fields, checklists, photos and GPS location. The system also includes a complete emergency notification system for simple communications devices.

MissionMode supports various industry standards including ISO 22301, the recently introduced PAS 200 and ISO27000. It adheres to the European Directive on Data Protection, the UK Data Protection Act, and the USA/EU Safe Harbor certification.

missionmode.com



NotiFind SunGard Availability Services



NotiFind is an automated emergency and incident notification system that provides fast and effective two-way global communications across multiple delivery channels. NotiFind is the only automated emergency and incident notification system designed to integrate directly with LDRPS. It is also part of SunGard's Continuity Management Solution. NotiFind's feature set blends together interactive outbound and inbound communication for many purposes including business continuity, disaster recovery, incident management, IT, employee safety, business operations, supply chain disruptions, workforce continuity, and facility security, among others.

The speed and interactive nature of the communication helps organisations effectively inform, instruct, gather data from and account for key teams, groups, and other personnel. The data gathered helps organisations make more informed decisions which can lead to improved response and recovery times

NotiFind is a highly configurable solution that can be customised to meet individual user needs and is available in two main versions: NotiFind Professional provides clients with a powerful, reliable and easy to use tool to manage their multi-channel interactive outbound communication activities. NotiFind Enterprise provides clients with the robust features included in Professional, combined with the enhanced interactive inbound communication capabilities of Message Center. Message Center help's clients create a virtual bulletin board that can be accessed via the phone and web. This blended solution provides a full end-to-end offering.

sungard.co.uk

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Risk and Safety Management



I can get a decision during an incident without pre-planning a conference call

Dynamic conferencing
www.vocal.co.uk/freetrial11



RapidReach Enera

More than 400 organisations worldwide now use Enera's RapidReach solution, in sectors including finance, military, energy, chemical manufacturing, IT, transportation, healthcare, education and local government.

Call-outs can be defined and initiated by users in various ways during an incident. Manually created, or based on a pre-defined template, RapidReach can be initiated from a local PC /server, the internet or, remotely via touchtone phone. They can also be activated at predetermined intervals, as scheduled, by external systems or by email.

Important management information including estimated time of arrival is provided through specific responses from recipients and available resources / skill sets can be determined using the allocation of attributes to personnel. Users can also create specific call-out teams dynamically based on these attributes.

A collaboration option helps implement the next steps once emergency messages have been sent and makes important information accessible to the individuals that need it. Users can also add documents or text, or create links on a shared bulletin board. A call-out engine allows users to drive call-outs or notifications from an existing system, so the software can be run as a background call-out service alongside existing systems.

This product has been integrated effectively with a number of business continuity solutions via its data connection platform (DCP), which enables automatic updating of contact information from any existing system. RapidReach is hosted at Tier 1 Telecom facilities and Tier 3 datacentres around the globe.

rapidreach.co.uk

Shadow-Planner Phoenix



Phoenix is one of the best-known names in business continuity and Shadow-Planner one of the best-known business continuity offerings. Choosing to use the notification module within Shadow-Planner as a notification solution means end users benefit from a complete, fully integrated business continuity solution, with notification plans and capabilities linked directly into business impact analysis (BIA) and planning processes.

Shadow-Planner's notification module includes support for two-way email and SMS notification messaging, with interfaces designed to link to MIR3,F-24 and Vocal notification solutions if desired.

One of the solution's most important features is what Phoenix calls 'perspectives', an element that allows end users to model their own data partitioning, so that particular areas of the company's hierarchy or geographical organisation will only see data relevant to them, increasing focus on the business continuity or notification processes most important to that part of the organisation, as well as reducing information overload.

The solution is usually provided on a hosted basis, although on-premise delivery is also possible.

phoenix.co.uk

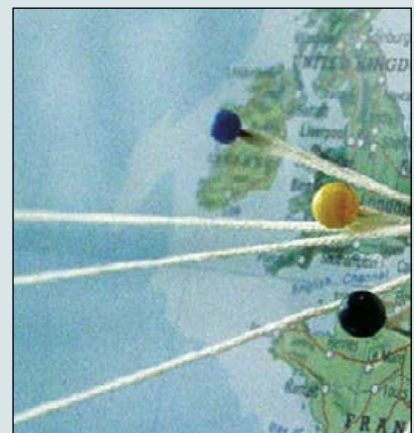
Swift 911 Swiftreach Networks

SwiftReach Networks has been providing enhanced communication services for counties, municipalities, school districts, government agencies, organisations, assisted living facilities and businesses since 1996. The service is commonly used in such critical situations as placing millions of calls during hurricanes and blizzards, or for service announcements, such as communicate schedule changes to a mass audience.

The Swift911 Emergency Notification Service is an entirely hosted service that can be launched through virtually any device to reach anyone via any device 24 hours a day. High-speed outbound notification options are supplemented by an inbound call response service that can address a high volume of traffic.

The application programming interface, SwiftAPI, is designed to make it easy for software providers to incorporate outbound mass notification and inbound high-capacity call handling into an application without having to invest and manage a telecom infrastructure.

swiftreach.com



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1-877-201-1213 (US)**

**Visit: www.vocal.co.uk
www.vocal.us.com**

Email: info@vocal.co.uk

For the past 10 years Vocal have been a leading provider of emergency notification, on demand messaging, business continuity and incident management solutions to some of the world's largest organisations. Vocal's systems help organisations to communicate, plan and manage their response to any business situation.

Vocal's multi award winning iModus system is a scalable and flexible platform to match any requirement, operational need, size, structure and budget. With iModus you can seamlessly manage communication, data, documents and plans online within a resilient, protected and fully secure and encrypted environment.

iModus operates in over 85 countries across a wide range of industries, including finance, insurance, retail, education, manufacturing, transport, construction, pharmaceuticals and utilities. iModus is also used at the highest levels of central and local government, NHS, commerce and emergency services and, was also selected as the emergency notification and incident management solution for the 2012 London Olympic-Paralympic games.

Emergency Planning Awards: Winners: Most Innovative Product of the Year 2012, Most Innovative Solution of the Year 2010. Finalists: Most Innovative Solution of the Year 2011, The Business Continuity Awards: Winners: Most Innovative Product of the Year 2008. Finalists: Specialist Company of the Year 2012, Specialist BC/DR Company of the Year 2011. Most Innovative Solution of the Year 2012, 2010 & 2009. Crisis Strategy of the Year: 2010. Business Continuity Planning Software of the Year 2012 & 2011



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www.aicontrolpoint.com
info@aicontrolpoint.com**

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ControlPoint modules provide support for the escalating stages of a problem, which together deliver complete cover for the management of any size of issue.

- **AIDashboard** captures details about an incident and automatically shares key information with the relevant staff.
- **AIControlPoint** replicates your physical incident room for remote access and real-time decision making, significantly reducing response times.
- **AINotify** alerts staff and contractors via secure SMS, email, pager & voice of key incident information.
- **AIAFP** instantly lets you know the location and condition of all your staff and contractors.
- **AILearning** delivers online training and reports on all information within the system. Interaction with the system is recorded and logged for use in de-brief and training.

Trusted by leading organisations including easyJet, Thomas Cook, ING, Petrofac and the Foreign Office, ControlPoint is a solution you can be confident will support your business when you need it most.



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phoenix.co.uk**



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.

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 BS25999 and other specific codes of practise.

Key features and benefits of Shadow-Planner include:

- Hosted Software-as-a-Service - allowing predictable budgeting, minimal set up costs and no additional strain on your IT resources
- Facilitates Speedier Recovery - in the case of an incident or disaster, avoiding downtime and the costs of lost business
- Company-wide Resource - so that information is shared, avoiding data silos
- Fully International and Multilingual
- Support for all aspects of the BCM Lifecycle - including compliance with standards such as BS25999 and other industry specific codes
- Intuitive Interface - making it easy to use - even on an occasional basis, by personnel with no specialised IT or business continuity knowledge
- Task Management - system-generated reminders and automatic escalation using workflows, ensure the BC plan is kept up-to-date, with an audit trail to demonstrate compliance
- Browser-Based - quick and easy business-wide deployment means it's accessible always and everywhere
- Strong Security - your data is safe, with security built into all aspects of the solution
- Business Impact Analysis - helps identify the most critical processes, perform gap analysis to compare recovery point objectives vs achievable times, identify peak and normal recovery requirements
- Software Commissioning and Project Management - available from our highly qualified and experienced professional services team
- Mass Notification and Message broadcasting and response tracking via SMS and/or email directly within Shadow-Planner
- Shadow-Planner's 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 such as MIR3, Fact24 and iModus also available

**Contact Phoenix to find out more about the unique benefits of Shadow-Planner. Call 0844 863 3000
email enquires@phoenix.co.uk or visit phoenixitgroup.com/shadow-planner**

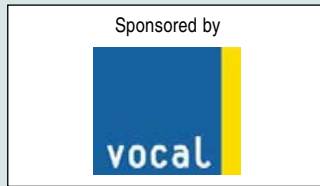
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Information sharing

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iModus Vocal AI Notify AI ControlPoint Alert Cascade ENS Sateguard Comms AlertManager SpectraRep Bamboo Deloitte eCobalt Cobalt EmergencyCall Critical Everbridge Platform Everbridge F24 FACT24

PRODUCTS

Incident management	*	*	*	*	*	*	*	*
Incident standard operating process control	*	*	*	*	*	*	*	*
Document storage	*	*	*	*	*	*	*	*
Document plan management	*	*	*	*	*	*	*	*
Document versioning	*	*	*	*	*	*	*	*
Location based services	*	*	*	*	*	*	*	*
Lone worker alerts	*	*	*	*	*	*	*	*
Customisable mapping	*	*	*	*	*	*	*	*

IVR

Crisis lines	*	*	*	*	*	*	*	*
Two-way crisis lines	*	*	*	*	*	*	*	*
Conference call	*	*	*	*	*	*	*	*
Bridging to third party conference call	*	*	*	*	*	*	*	*
Customisable online IVR builder	*	*	*	*	*	*	*	*

Communication type

SMS	*	*	*	*	*	*	*	*
Text to speech	*	*	*	*	*	*	*	*
Live voice broadcast	*	*	*	*	*	*	*	*
Plain text email	*	*	*	*	*	*	*	*
HTML email	*	*	*	*	*	*	*	*
Email with attachments	*	*	*	*	*	*	*	*
Desktop alerts	*	*	*	*	*	*	*	*
Radio pager	*	*	*	*	*	*	*	*
Blackberry PIN	*	*	*	*	*	*	*	*
Fax	*	*	*	*	*	*	*	*
Message boards	*	*	*	*	*	*	*	*
Social media	*	*	*	*	*	*	*	*

Communication method

Broadcast	*	*	*	*	*	*	*	*
Sequencing	*	*	*	*	*	*	*	*
Escalation	*	*	*	*	*	*	*	*
Customisable user filters	*	*	*	*	*	*	*	*

Audit & Reporting

Real time message audit	*	*	*	*	*	*	*	*
Field validation	*	*	*	*	*	*	*	*
On line performance and data reports	*	*	*	*	*	*	*	*



**My system fits with my processes
not the other way around**

Configurable system

www.vocal.co.uk/freetrial13

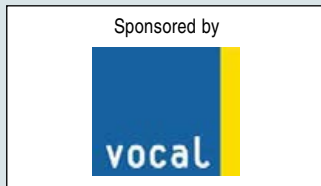


Flare	PageOne	Hiplink	Hiplink Software	inEnterprise MIR3	Intersec solutions Intersec	Notification Center MissionMode	NotiFind SunGard Availability Services	Shadow-Planner Phoenix	RapidReach Enera	
										PRODUCTS
										Incident management
										Incident standard operating process control
										Document storage
										Document plan management
										Document versioning
										Location based services
										Lone worker alerts
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										Fax
										Message boards
										Social media
										Communication method
										Broadcast
										Sequencing
										Escalation
										Customisable user filters
										Audit & Reporting
										Real time message audit
										Field validation
										On line performance and data reports



We can base our decisions on accurate and relevant information

Information collection
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	iModus Vocal	AI Notify AI ControlPoint	Alert Cascade ENS Safeguard Comms	AlertManager SpectraRep	Bamboo Deloitte	eCobalt Cobalt	EmergencyCall Critical	Everbridge Platform Everbridge	F24 FACT24
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Audit & Reporting

Exportable PDF reports
Graphical statistics	
Downloadable monthly management reports
Customisable reporting and views	.	.				.	.	.	.
Text based templates	.	.		.		.	.	.	.
Voice based templates	.	.					.	.	.

Responses

One-way	.		.	.	.		.	.	.
Two-way	.	.	.	.	.	.	.	.	.
Polling	.	.	.	.			.	.	.
Free text content response	.		.		.	.	.	.	.
Automatic messaging to non responders	.	.	.			.	.	.	.

Technical, security, support

100% uptime contractual guarantees	.	.				.	.		.
24/7 helpdesk	.	.	.			.	.	.	.
Multilingual presentation	.		.			.	.	.	.
Multilingual voice prompts	.		.			.	.	.	.
Multilingual customisation	.		.			.	.	.	.
Selection of global time zones per user	.	.				.	.	.	.
Customisable languages	.		.		.	.		.	.
IP ownership - company owned	.	.	.		.	.	.	.	.
IP ownership - third party product							.		
Shared communication capacity	.	.	.	.		.	.	.	.
Customer dedicated capacity	.		.	.		.	.	.	.
Interface with third party products	.	.	.	.	.	.	.	.	.
Integrate message sending through third party	.			.	.	.	.	.	.
Integrate contact data updates through third party systems	.	.			.	.	.	.	.
Administration access rights limited by user profile	.	.	.	.	.	.	.	.	.
Restriction of products by administration rights	.	.		.		.	.	.	.
Delivery by SaaS	.	.	.		.	.	.	.	.
Delivery by software installation				.	.				
Minimum 2048 Bit SSL encryption	.	.						.	.
Multiple geographically disparate datacentres	.	.	.			.	.	.	.
System accessible through smartphone	.	.	.		.	.	.	.	.
Native smartphone application					.	.	.	.



I gain best value because iModus is shared across my organisation

Enterprise wide solutions
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Flare PageOne	Hiplink Hiplink Software	inEnterprise MIR3	Intersec solutions Intersec	Notification Center MissionMode	NotiFind SunGuard Availability Services	Shadow-Planner Phoenix	RapidReach Enera	
Audit & Reporting								
								Exportable PDF reports
								Graphical statistics
								Downloadable monthly management reports
								Customisable reporting and views
								Text based templates
								Voice based templates
Responses								
								One-way
								Two-way
								Polling
								Free text content response
								Automatic messaging to non responders
Technical, security, support								
								100% uptime contractual guarantees
								24/7 helpdesk
								Multilingual presentation
								Multilingual voice prompts
								Multilingual customisation
								Selection of global time zones per user
								Customisable languages
								IP ownership - company owned
								IP ownership - third party product
								Shared communication capacity
								Customer dedicated capacity
								Interface with third party products
								Integrate message sending through third party
								Integrate contact data updates through third party systems
								Administration access rights limited by user profile
								Restriction of products by administration rights
								Delivery by SaaS
								Delivery by software installation
								Minimum 2048 Bit SSL encryption
								Multiple geographically disparate datacentres
								System accessible through smartphone
								Native smartphone application

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As a leading mobile technology provider and a Government-approved organisation, PageOne have become one of the UK's most trusted messaging specialists.

From routine administration to mission critical messaging, PageOne have successfully helped both corporate and public sector organisations become more efficient and responsive. With **Flare**, PageOne's award-winning suite of incident management and business continuity solutions, messages can be sent to a combination of mobiles, emails, landlines and pagers, enabling organisations to equip themselves with a secure and reliable communication platform. Multi-device delivery and multi-channel response presents users with a powerful tool to help manage resources more efficiently and make better-informed decisions. Whatever the business need, **Flare** offers the speed and resilience organisations can depend upon in the most demanding circumstances.

The **Flare** suite also contains some distinctive products, such as escalation, voice, smartphone, mapping and location-based services, and a unique IVR platform, which enables staff to register their status in the event of an emergency.

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SunGard's Continuity Management Solution

Business Continuity Management made easy. And efficient. And reliable.

SunGard's Continuity Management Solution (CMS) is designed to maximise your time as a BC expert; by making the administrative management of BC as easy and yet comprehensive as possible. Instead of creating queries, pivot tables and ad-hoc coding you should be utilising and implementing:

- Easy-to-use wizards and templates allowing you to have the tool set up and functioning quickly and easily
- Intuitive management of the system with scheduling and ready-to-use reports allowing delegation and reminders to be set up at the click of a button
- Efficient use of data by eradicating duplication of information, time and workload by being a one-input system
- Import capabilities for all your existing plans to ensure your hard work and intellectual property transfers to your new improved BC tool.

The tools you want for the work you do.

Unlike other tools that BC managers traditionally find themselves using, CMS is designed for purpose. Its interface, functionality and end-goal are all designed specifically with Business Continuity in mind - taking the headache of admin and plan development away and leaving you with time to think smarter about the BC processes you oversee.

Harnessing more than 33 years of risk management expertise and 21 years of development, CMS comprises a number of powerful software modules including:

- **LDRPS®** - award winning* BC planning software
- **BIA Professional®** - intuitive BIA survey tool for overall strategic planning
- **Risk Assessment** - obtain a complete understanding of location based risks
- **NotiFind** - the complete crisis communication tool to stay in touch with staff
- **Incident Manager®** - virtual command centre for communications, tracking and monitoring of incidents
- **Vendor Assessment** - ensure your supply chain is resilient
- **Workforce Assessment** - discover and leverage your workforce's skills to recover
- **Test Management** - save time and money in pulling together and assessing test performance.

SunGard's CMS BCM Software is but one of our many award-winning* Information Availability solutions, avail yourself of our other services: Cloud Infrastructure, Managed Services, Continuity Consulting and Technical Consulting.

* Business Continuity Awards: Service Provider of the Year - 2011, 2010, 2009, 2006, 2005, 2002, 2000, 1999; Finalist - 2009, 2008, 2007, 2006, 2005, 2004, 2002, 2001, 2000; BCM Software - Finalist 2011, 2010, 2009, 2008; Most Innovative Product 2004 - LDRPS; 10th Anniversary Awards for Outstanding Excellence in Business Continuity - 2008

• Financial-i Leaders in Innovation Awards: Winner 2011, 2010, 2009, 2008, 2007 - Best & Most Innovative Disaster Recovery & Business Continuity Supplier

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Safeguard Communications (UK) Ltd is one of the country's leading providers of automated emergency notification solutions.

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

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

For more information contact: info@safeguardcomms.co.uk



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

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Cobalt® is the next generation of Crisis Management and Business Continuity applications every organization needs to properly plan for and react to the crises that threaten critical operations.

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Combining web-based and mobile technology with Business Continuity and Crisis Management best practices, Cobalt® represents a new age where Business Intelligence meets strategic Emergency Management, and where any and all organizations have the proper tools and reflexes to avoid the devastating impacts of various calamities.

To schedule an online demo please visit www.e-cobalt.com



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Bringing resilience to life



Business Continuity is so much more than plans and policies. It's about the people that you'll ask to go the extra mile in a crisis. And it's about empowering these individuals so that they know what to do and are prepared to do it. At PwC we recognise the importance of engaging your employees, your customers and stakeholders so that when the time comes, everyone is ready.

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CIR ^{15th} Anniversary

2013
THE BUSINESS CONTINUITY AWARDS

The Business Continuity Awards 2013

Deadline for entries
15th February 2013

In association with



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Building on success



The City of London Corporation is once again honoured to support the Business Continuity Awards and proud to be associated with this prestigious event. This annual occasion recognises the very best practice and achievements within the industry that encompasses both public and private sector organisations.

The Diamond Jubilee, the Olympic and Paralympic Games and other events throughout the year made 2012 one to remember. London was a worthy host, and the Games rightly heralded as a success for UK PLC. As expected, the Games offered an unparalleled opportunity for many organisations, and in particular local authorities and the City Corporation, to demonstrate their value and relevance in front of a global audience.

The Queen's Diamond Jubilee provided an opportunity for London to test procedures and ensure business continuity plans were tried and tested before the Games. Despite presenting considerable and unique challenges, the Jubilee proved an overwhelming success.

The Games exceeded many people's expectations, demonstrating London's ability to host the largest sporting event in the world. Through careful planning and organisation, London's transport and infrastructure worked smoothly, ensuring business continued to operate as normal, whilst maximising the benefits brought about by playing host. The recognition received for this support will serve to enhance the reputation of the UK, London and the City Corporation for many years to come.

The City Corporation played host to a great number of high-profile events throughout the summer and was primed, working with the government and other key partners, to welcome a diverse audience to the Square Mile, and to use the occasion to promote its message of support for UK business and financial services. The Lord Mayor hosted a series of overseas business delegations and heads of state at Mansion House, while Guildhall was lucky enough to be the backdrop a reception for the Team GB athletes, and the City's streets were lined with crowds cheering the Parade of Heroes. Witnessing the hundreds of thousands of people celebrating the endeavours of competitors from all over the world provided a proud and fitting end to a truly unforgettable Games.

Looking back over the last twelve months, many of you will recall when, at the 2012 Business Continuity Awards, there was mention of all the potential risks the country – London, in particular – would face during Games time. Such challenges as transport disruption, severe weather events, crowd control and public disorder and international terrorism were all at the forefront of people's minds, and not just within your industry. The need to produce robust business continuity plans and ensure these were tried and tested was clear. Flexibility was, as ever, key and forward planning crucial to keeping pace with a fast changing risk landscape.

London rose to all of those challenges, often surpassing expectations. From the underground running without major incident to fans getting to venues on time, London passed the test. The time spent preparing really paid off.

We must harness and build on the success of 2012, learning lessons from the Games, the Queen's Diamond Jubilee and other events. I have no doubt there will be challenges ahead for us all, public and private sector alike. With the resources, expertise and excellent working relationships we have all achieved over the last year, we should be in a position to meet and face those challenges with confidence.

The City Corporation considers it essential, in facing these challenges that we are able to celebrate and congratulate the efforts and success of those individuals and organisations working in the business continuity and resilience industry.

The continuing focus on excellence and development in the industry is a testimony to the hard work you are all engaged with daily, focused on ensuring our communities can maintain a level of resilience of which we should all be proud. Here's to another great year.



John Barradell,
Town clerk and chief executive officer
City of London Corporation



Welcome

The Business Continuity Awards recognise business continuity, security, resilience and risk professionals whose innovative strategies and industry savvy make them stand out above the rest.

Judged by an independent panel of experts for exceptional performance, service and results in this dynamic industry, this year's winners will be honored and awarded at a gala dinner and ceremony on Thursday 30th May at the Hilton on Park Lane in London – an evening that brings industry leaders together for a night of networking and celebration.

As in previous years, this year's criteria, has been adjusted to reflect change in the sector, so if you have entered before, please ensure you read the notes carefully. These are guidelines, so be sure to include as much information with your submission as you feel will benefit the result. In

addition, some categories will be judged differently, and have introduced two new Awards to introduce for 2013.

Our website features a wealth of information on the Awards, our sponsors and our judges. Do take time to read through the website, so you can make the most out of the opportunity to enter the industry's most prestigious Awards. The we website also features photo galleries and video footage from previous awards, which chart the event over its 15 year history.

We look forward to receiving your submissions.
Best of luck



Deborah Ritchie
Editor, CIR Magazine

The Judges



Matthew Dyckhoff

Business continuity manager, EMEA
Nomura International



Wendy Bromenshenkel

Service continuity manager
Royal Dutch Shell International



Chris Holyoak

Managing director, IT & administrative services
European Bank for Reconstruction & Development



Ian Houghton

Head of continuity management
Royal & SunAlliance Insurance UK (RSA)



James McAlister

Business continuity manager
Merseyside Police



Dr Goh Moh Heng

President
BCM Institute



Lee Webb

Director, head of recovery solutions and
provisioning, Barclays Bank



Jason Jarrett

Chief adviser, business resilience, global
Rio Tinto

How to enter

1. A 50 word summary of the entry must be included with each submission.
2. A complete entry form must be included with each submission.
3. Candidates should pay careful attention to the individual category criteria, and ensure that the 2,000 word entries and any pertinent supporting material are saved as Word (.doc) or PDF files.
4. A company logo must accompany each submission. Please supply as Illustrator eps (vector-based) or jpeg/tif files, at least 300 dpi.
5. Nominations can be submitted online, by email or by post to the address below.

Enter online

Visit cirmagazine.com/businesscontinuityawards

Enter by email

Michala.hood@cirmagazine.com

Enter by post

6th Floor
3 London Wall Buildings
London
EC2M 5PD

Terms and conditions

- The awards are free to enter and open to any organisation, internationally
- The judges' decision is final
- Winning entries will be announced at the Awards Gala Dinner on Thursday 30th May 2013
- All entries will be treated as confidential

Most Effective Recovery of the Year

This award will be given to the company, or individual responsible for achieving the most effective business recovery in the face of adversity over the past year. Examples could include hardware/software failure, product recall, fire, flood or natural disaster, among others. Nominations should be submitted in the form of a 2,000 word statement, and should outline the nature of the problem faced and

how it was countered. Entries should detail the procedures used to facilitate crisis recovery time, how any additional problems which became apparent during the recovery process were dealt with and, finally, the lessons learned and subsequent improvements made to business continuity, crisis management, or supply chain continuity plans, for instance.

Business Continuity and Insurance Partnership

This award will be presented to the commercial insurance or reinsurance carrier, insurance brokerage or claims management company or any other provider of insurance related services that has demonstrated the most effective acknowledgement and incorporation of business continuity

practices as an integral part of their broader service offering. Entries should be made in the form of a 2,000 word statement outlining the approaches taken, and their successful application.

Industry Newcomer of the Year

This award is designed to honour the individual newest to the discipline of business continuity and with the freshest ideas. This individual is recognised by his/her peers as bringing outstanding qualities and immense potential to the discipline. Nominees will have been in the industry for less than 24 months. Nominations should be submitted in the

form of a 2,000 word statement, and should show evidence of the nominees' application of originality and ingenuity, evidence of potential within the business continuity industry and an understanding of the wider impact of business continuity within their organisation.

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PwC has been voted the UK's No1 Graduate Employer in the Times High Fliers Top 100 Graduate Employers Survey for the ninth year running. This is because we believe in investing in our people, especially in the early stages of their career. We've developed our BCM team, both in number and capability, because investing in talent is an essential way for us to bring new ideas and thinking to our clients' Business Continuity needs.

We are therefore delighted to continue our sponsorship of the Industry Newcomer of the Year Award for the seventh year running, recognising and encouraging those who have just entered the world of business continuity and who have already made a mark.

Like all globally networked businesses, PwC is experiencing growing complexity in the risks that it faces. High impact, low probability risks and the global reach of events taking place on the other side of the world have demonstrated the need for preparedness. We have invested in our own

comprehensive internal business continuity programme which has been independently certified to BS 25999-2:2007 across all of our UK locations. As well as ensuring we can maintain our own services for clients, we also offer guidance and support to develop, rehearse and assure their own business continuity programmes.

PwC firms provide industry-focused assurance, tax and advisory services to enhance value for their clients. More than 161,000 people in 154 countries in firms across the PwC network share their thinking, experience and solutions to develop fresh perspectives and practical advice. See pwc.com for more information.

Our firm is founded on a culture of partnership with a strong commercial focus. This is reflected in our vision: 'One firm – a powerhouse of a commercial enterprise that does the right thing for our clients, our people and our communities'.

Industry Personality of the Year

This award will be presented to the individual whom the judges feel has been business continuity's greatest ambassador over the course of the past judging year. Examples may include practitioners, academics, or other influencers who may be active on the conference circuit; who may have produced presentations or papers on

business continuity / resilience strategies or who have contributed to industry's wider understanding of the topic in an exceptional way. Nominations must be made in the form of a 2,000 word statement by an individual other than the nominee. Results in this category are also part-dependant on a public vote, open throughout April 2013.

Business Continuity Strategy through Partnership

This award will be judged on an evaluation of the business continuity programme instigated by a company or risk management professional at either a global or domestic level, and carried out in partnership with external consultants or specialists. Recognition will be given to the overall philosophy behind the strategy, the use of innovative techniques and ideas and the success of implementation. Nominations should be submitted in the form of a 2,000 word

statement and should include an outline of the nature of the programme instigated. Among the factors considered will be the successful implementation and testing of processes, the effective use of business impact and risk analysis, the installation of a company business continuity culture, the addressing and management of people issues or supply chain continuity, for instance, and evidence of applicable resources to achieve the above.

Lifetime Achievement

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

Nominees must be able to show a high level of professional credibility, a considerable public relations profile, and a high level of respect within the industry in general. Nominations should be submitted in the form of a 2,000 word statement.

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Phoenix is among the UK's leading IT service providers, delivering a complete portfolio of infrastructure services and IT solutions that improve performance and optimise availability for the latest cloud, hosted and traditional on-premises IT. Core technologies covered include Cloud, Hosting & Data Centre, Converged Networks, Endpoint Management and Business Continuity, with specialist resources and nationwide coverage meaning we can deliver the highest levels of productivity and cost efficiency. Our customers have the confidence to focus on their own business drivers and strategy knowing Phoenix is taking care of operational IT.

Today, we work alongside 3,600 customers in multiple sectors. The Phoenix approach not only empowers private and public sector organisations to optimise day - to - day operational tasks but to move way beyond them: to embrace innovation, reduce risk and further control costs via UK-based cloud services, secure hosting, virtualisation, business continuity and high availability services.

For more information call 0844 863 3000, email enquiries@phoenix.co.uk or visit phoenix.co.uk



Business Continuity Initiative of the Year

This award will recognise the awareness initiative that is both educational and supports the business continuity message throughout the organisation (public or private). Further, the initiative should aim to drive business continuity management thinking forward, encouraging buy-in at

board level and involvement throughout the organisation. Examples may include apps, films, roadshows or scenarios, innovative use of new and social media or any unique/unusual idea for raising business continuity awareness internally.

Business Continuity Strategy of the Year

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

a 2,000 word statement and should include an outline of the nature of the programme instigated. Among the factors considered will be the successful implementation and testing of processes, the effective use of business impact and risk analysis, the installation of a company business continuity culture, the addressing and management of people issues, and evidence of applicable resources to achieve the above.

Crisis Management Strategy of the Year

This category recognises the strategy/team that best demonstrates the skills and activities required for successful crisis management and planning. Factors in the 2,000 word entry that will be considered are the skills profile of the team, the response capability demonstrated in plans, the effective

plan communication throughout the organisation. Details of how regular testing/rehearsal procedures are implemented should also be included. Examples may include Olympic-related scenarios or cyber risk strategies.

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Crisis Solutions has a team of specialists that design crisis management and incident management plans, training events, projects, and conduct crisis rehearsals day-in, day-out. It is our core business and we don't do anything else. As a result we have become market leaders for incident and crisis readiness services in Europe.

We have developed many of the incident and crisis management tools which are currently employed by many of the Europe's largest organisations. Many of our clients are successfully using our unique approach to crisis response, known as The Six Questions, right now.

We are the authors of two British Standards Institute (BSI) books; Exercising for Excellence and Communications

Strategies, and advised the UK Cabinet Office on planning guidance in the public sector.

Our client base includes:

- Global retail and investment banks
- Major insurance groups
- Leading supermarket groups and their supply chains
- Food distribution companies in the UK and Ireland
- Global drinks and beverages companies
- Government Departments and Agencies in the UK and Ireland
- Oil and gas companies
- Energy companies
- Telecommunications and media companies



Public Sector / Not-for-Profit Continuity Manager of the Year

This award is for the individual judged to have demonstrated exceptional achievement in enhancing the business resilience of a public sector or not-for-profit organisation and/or by championing business continuity in the local businesses community to improve preparedness. The individual should be fully employed in continuity management, and will be judged on their experience and understanding of business continuity issues, their professional influence and evidence of the development or application of good

business continuity practice. Among the qualities which will score highly are: innovation within business continuity management, evidence of the promotion of business continuity management in the community (building on the tenets contained within the Civil Contingencies Act) and the ability to overcome organisational constraints to achieve goals. In addition, those that score highly are likely to have been successful in addressing supply chain resilience and affected a sustainable change in the organisation's culture.

Most Innovative Product of the Year

This award will be presented to the company which has demonstrated the most innovation in product development. The category is open to all industry sectors, although the nominated product must have come onto the market subsequent to 1/1/11, and have a practical business

continuity application. Entries should be made in the form of a 2,000 word document outlining the nature of the product, its philosophy and details of how it can aid companies in their business continuity function.

Resilience in Infrastructure

This award will be presented to the organisation with the most resilient approach to its IT infrastructure (encompassing servers/storage/networks/the cloud, and so on). The judges will take into account the planning for continuity as part of a larger strategy and the overall design of the infrastructure from both the resilience and efficiency perspectives. Entries, made in the form of a 2,000 word

statement (exhibits are encouraged), should demonstrate how the approach at achieving the balance between resilience and efficiency has been successful over the last judging year. The winning entry will exhibit innovation and scalability, and may include datacentre solutions/cloud computing/virtual programmes, for instance.

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Phoenix is among the UK's leading IT service providers, delivering a complete portfolio of infrastructure services and IT solutions that improve performance and optimise availability for the latest cloud, hosted and traditional on-premises IT. Core technologies covered include Cloud, Hosting & Data Centre, Converged Networks, Endpoint Management and Business Continuity, with specialist resources and nationwide coverage meaning we can deliver the highest levels of productivity and cost efficiency. Our customers have the confidence to focus on their own business drivers and strategy knowing Phoenix is taking care of operational IT.

Today, we work alongside 3,600 customers in multiple sectors. The Phoenix approach not only empowers private and public sector organisations to optimise day - to - day operational tasks but to move way beyond them: to embrace innovation, reduce risk and further control costs via UK-based cloud services, secure hosting, virtualisation, business continuity and high availability services.

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Business Continuity Management Planning Software of the Year

This award will be presented to the company whose entry demonstrates that the software is of innovative and original design. This category will recognise the software developer that has done the most for companies of all size to improve their continuity management whether servicing the public or private sector. The judges will also be looking to award the company that has incorporated into the product best practice within the field of business continuity management. The software must have been on the market for over 18 months from 1/1/11 and will have been used by at least two user companies whose endorsement must be part of the submission. Entries should also include a document outlining the product philosophy and details of how the product can assist their business continuity management planning.

The entry can be submitted either in the form of a 2,000

word statement or an electronic demo. Submitted on 10 X USBs, with a URL as back-up, demos should be no more than 5 minutes in length.

In addition to the 2,000 word entry, two customer endorsements of around 200 words each must respond to the following:

1. How does this product assist your business continuity plans/management?
2. What is especially impressive about this product?
3. What single additional feature would improve this product, in your view?

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

Business Continuity Manager of the Year

This award will be presented to the individual judged to have demonstrated exceptional achievement in the role of business continuity manager over the past year. The individual should have at least five years' experience and be fully employed in business continuity management. He or she will be judged on both their experience and understanding of business continuity and resilience issues, and on their professional influence within the industry. Among the qualities judges will score highly are innovation within business continuity management, commitment

to business continuity practices, and demonstrable strategic thinking. The 2,000 word entry should include a brief description of the company's business continuity philosophy, together with the candidate's involvement in its development and implementation; and an explanation of the innovative and creative ideas that have been used by the candidate to resolve problems within the organisation in establishing and developing an effective business continuity programme.

Student of the Year

The nominated individual should be taking, or have completed in the past five years, a professional course of study in business continuity and resilience, disaster recovery or crisis management. Students undertaking programmes in risk management where these include significant coverage of business continuity may also apply. Entrants may be full or part-time students of universities or of professional institutes. To apply for this award, the entrant must EITHER submit a written dissertation of not more than 2,000 words on industry trends OR submit a

2,000 word abstract of a thesis concerning risk management of business continuity or related subjects, accompanied by an endorsement for the academic tutor. This category will be assessed through clarity of the arguments expressed, formal references given and innovative thought. In addition, the dissertation must show clear practical application and focus. This category is open to undergraduates and post-graduates from all academic and vocational institutions offering undergraduate, masters and diploma level qualifications.

Excellence in Crisis Communications

This award will be presented to the organisation with the most efficient approach to its crisis communications strategy. This may include innovative use of smart technology and may include apps, social media, and emergency notification technology. The panel of judges will look for examples

of implementation and will take into account how crisis communication strategies form a part of a larger strategy. Entries, made in the form of a 2,000 word statement (exhibits are encouraged), should exhibit innovation and scalability.

Most Innovative Solution of the Year

This award will be presented to the company which demonstrated the most innovation in IT solution development. The nominated solution must have come onto the market subsequent to 1/1/11, and have a practical business continuity application. Entries outline the nature of the solution, its philosophy and details of how it can aid companies in their business continuity function.

The entry can be submitted either in the form of a 2,000 word statement or an electronic demo. Submitted on 10

X USBs, with a URL as back-up, demos should be no more than 5 minutes in length.

In addition to the 2,000 word entry, two customer endorsements of around 200 words each must respond to the following:

1. Why did you choose this solution?
2. What makes it innovative?
3. What single additional feature would improve this product, in your view?

Business Continuity Consultant of the Year

In judging this category, recognition will be given to practitioners that excel in business continuity and operational risk management. Among the factors considered will be the use of creative ideas to resolve problems, innovation in the actual techniques used, the instigation of a business continuity culture in the organisations worked with, the strengthening of relations between service suppliers,

insurers and business continuity professionals. Applicants might also consider submitting their views on the development of the profession. Submitted in the form of a 2,000 word statement, entries should include details of the activities of the consultant, past successes and overall strategic philosophy as well as two customer endorsements, consisting of a 200-word statement each.

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ClearView provides business continuity management software to organisations managing business continuity activities through the full end to end process, from threat assessment/BIA, to plan development and ongoing exercise management. As one of the fastest growing companies in this area internationally and with a global client base, ClearView has established a name for ease of use, simplicity and clarity of purpose. In practice this means that end users find processes and screens clear and intuitive, whilst central administrators have automated processes that enable them to focus on key activities rather than mundane tasks. Together with comprehensive reporting and activity dashboards, there is effective corporate governance and adherence to international standards.

This successful approach involves active collaboration with both clients and business continuity consultants with unrivalled industry expertise, resulting in solutions configured to each client's individual needs, which are practical, flexible, cost-effective and deliver real commercial benefits.



Contact:
Ian Crabb, business continuity specialist
ian.crabb@clearview-continuity.com
+44 (0)1869 255792
www.clearview-continuity.com

Specialist Company of the Year

Designed to reward bespoke providers of business continuity/disaster recovery/crisis communications services/solutions, this category will be judged on a company statement detailing products/services, projects undertaken and how success was achieved. In addition

to the 2,000 word entry, two customer endorsements of around 200 words each must be supplied, The panel of judges will award innovation and quality as well as customer service and satisfaction.

Best Contribution to Continuity & Resilience

This new category will acknowledge progress over the past judging year of the organisation that can demonstrate the most progress in advancing the continuity and resilience cause to the wider business community. Judges will take account of scalability, innovation in product development

and/or services, and investment. We welcome entries from 'traditional' services providers as well as corporate bodies, providers of technology and may include national or global contributions. This category will be judged on a 2,000 word entry.

Book a table

The Business Continuity Awards Gala Dinner will take place on 30th May 2013 at the Hilton on Park Lane, London, W1, UK.

Timings for the evening:

- 7pm: Drinks reception
- 8pm: Dinner followed by the awards presentation
- 10:30pm: Disco, fun casino and cash bar
- 2am: Carriages

- Table of 10 @ £2,795 + VAT
- Single seat @ £445 + VAT
- Half table of 5 @ £1,895 + VAT
- VIP table of 10 @ £3,395 + VAT*

All prices include: Champagne Reception, three-course meal with wine, and entertainment

*VIP table of 10 also includes priority seating in the front section of the room and three bottles of champagne, which will be chilled and waiting for you at your table.

Tables are allocated closest to the stage on a first come first served basis.

To reserve your table and be part of the networking event of the year please contact Hayley Kempen on +44 (0)20 7562 2414 or email to hayley.kempen@cirmagazine.com

The Awards Gala Dinner is a black tie event.

LAST CHANCE TO BOOK

CIR | Risk Management

AWARDS 2012

Awards Gala Dinner and Ceremony
14 November 2012
Lancaster London Hotel

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Join us at the Risk Management Awards, 14 November 2012, London

The Risk Management Awards 2012 will start with a champagne reception, followed by a delicious three course dinner inclusive of wine. We will then move onto the anticipated awards ceremony hosted comedian by Miles Jupp, where the winners will be exclusively revealed. Guests can then relax for the rest of the evening at the prestigious Lancaster London hotel, Hyde Park, where there will after dinner entertainment, including a casino and late night disco.

The Risk Management Awards will be, as always a night to remember.



Your host



Miles Jupp is an actor, comedian and writer. He was nominated for the Perrier Best Newcomer award for his debut Edinburgh solo show *Gentlemen Prefer Brogues*. This was followed by his 2005 show, *Young Man In A Huff*.

Miles has become a regular on panel shows with appearances on *Have I Got News For You* and *Never Mind the Buzzcocks*. In addition to his appearance as a hopeless press officer in *The Thick of It*, Miles has also had fleeting big screen appearances in *Harry Potter and the Order of the Phoenix*, *Made in Dagenham*, and in Guy Richie's *Sherlock Holmes*. He has contributed to a number of Radio 4 shows, as well as his own series for the station *Miles Jupp's Real World*.

Book your table now

Please visit our website: cirmagazine.com/riskmanagementawards

Or contact Hayley Kempen • Tel: +44 (0)20 7562 2414 • Fax: +44 (0)20 7374 2701 • Email: hayley.kempen@cirmagazine.com

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Communicating compliance

In its latest report, *Turning Ethics into Outcomes*, member-based research and advisory firm CEB seeks to establish the cost of failing to address compliance culture. Here, CIR takes a look at the highlights

In the wake of the high-profile reputational and financial damage wrought by compliance failures since the economic crisis began, responding to corporate wrongdoing appears to be back on the corporate agenda. *Turning Ethics into Outcomes* seeks to establish the cost of failing to address compliance culture. The research, which surveyed more than 500,000 employees in 125 companies globally, found those that build up what it calls 'integrity capital' more effectively measure the direct cost of compliance failure. CEB finds that such a culture of compliance can yield significant returns.

Spanning all markets and industries, in companies where respondents said their workplace culture encouraged clear and full reporting of ethical and compliance concerns, costs related to compliance breaches were eight times lower than at other companies. Additionally, labour costs were 12% lower and returns to shareholders were, on average, 5.8 percentage points higher.

Most companies have responded to the post-crisis regulatory surge with heavy investment in overhauling key policies and processes, educating their employees and strengthening their assurance capabilities to track and respond to incidents as they emerge. But according to this report, in many cases this is not enough. CEB found that while foundational programme elements such as these represent critical building blocks of a transparent compliance culture, they frequently fail to actually change employee behaviour.

Achieving this tangible behavioural change is the fundamental goal of any corporate effort to improve compliance practices, whether that change is directed at sales strategy,

technology use or compliance itself. This challenge grown as expanding companies are developing increasingly dispersed populations of employees, creating ever greater scope for the gap between policy and behavior to grow.

In fact, CEB found that while most companies have developed sound compliance policies and made some effort to communicate these to employees, there remain significant problems with channeling information about breaches to the correct decision makers. This piece of research revealed 60% of managers who receive reports of non-compliant practices and other negative information said they would not share the information with those at executive level unless more than £600,000 was at stake.

While lower-value risks may go unreported to senior decision-makers, many breaches observed by employees are never reported at all. On average only half of total misconduct information held by employees is ever reported at all, and only 20% eventually reaches the corporate center. As a result, most companies are effectively flying blind with decision makers aware of only a fraction of what they need to deal effectively with compliance issues. It should not, therefore, come as a surprise that fewer than half of sitting board members said they had confidence in their risk management system.

The single greatest compliance challenge for companies, as revealed in this study, is ensuring important information reaches decision makers. As one contributor to the research put it, 'effective risk management is the movement of information from the informed to the empowered'. In looking for companies that achieve this, the most important characteristic was found to be a culture of 'organisational

justice', where employees agree their company responds quickly and consistently to verified unethical behavior and that such behavior is not tolerated in their department. The report suggests companies which seek to foster organisational justice should set clear expectations that unethical behavior is not tolerated, hold employees at all levels accountable for breaches and where possible, share details of detected and punished misconduct.

Although creating a culture of organisational justice is the most significant driver of successful compliance practices, there are two other significant risks most companies fail to discern. First, departments with poor compliance practices are frequently hidden when average figures are presented to executives. The likelihood of an employee speaking up about a compliance issue was found to vary by as much as 30% between departments, making a good case for companies to gather information directly from people working in individual departments and avoid aggregating numbers relating to compliance.

The behaviour of leaders is also critical to maintaining integrity in an organisation. By actively selecting for leadership roles those who are most likely to foster a culture of organisational justice, companies can effectively influence all their employees to conscientiously report misconduct. Building compliance procedures should not just be about keeping on the right side of the regulatory fence or the law. A culture rich in integrity capital serves not just to reduce costs associated with corporate misconduct, but also to build the foundation for strong returns to its shareholders.



View from ALARM

Alarm's aim has always been to provide its members, and public sector organisations, with tools and guidance to help manage risks, protect public services and promote excellence in the use of risk management throughout the public sector. With this in mind we recently began work with key partners on our Horizon Scanning series, examining legislative changes and emerging issues, to assess what these risks may be and what they mean for our members.

The first of these events was held during our Learning and Development Forum, where we gathered a group of senior insurance executives to discuss risks and issues around the Big Society and Localism Act which aims include creating freedom and flexibility for local

government, and also give communities and individuals' new powers and rights.

Enabling communities to get involved in providing local services will no doubt be seen as a positive thing when public services are under immense budgetary pressure. Without help and direction, however, will they be able to deliver and manage services, or make decisions that they have not previously been involved in?

It goes without saying that there are a number of risks associated with empowering community or local groups in services that were traditionally undertaken by the public sector. One of these risks is reputational risk; if a service failed and the local authority had been the driver in enabling that group to deliver that particular service, how would it impact on the reputation of said local authority?

Working together closely will be the key to success with these groups, providing expertise to enable risk professionals to ensure they know how to achieve their goals, and ultimately enable them to deliver on commitments.

Full details on the subjects, risks and the considerations public sector organisations should give when working with community groups can be found in the autumn edition of Alarm's journal, PublicRM, which is available on our website at alarm-uk.org where you will also soon be able to find output from other Horizon Scanning events.



Wayne Rigby is chairman of Alarm



View from the IOR

Technological advance always brings new opportunities, but also new risks. One such innovation is social networks.

Many firms use them for promotion: viral marketing is mainstream. But there are some real risks affecting operations and reputation. Reputationally it backfired on Waitrose when it invited people to complete the following: "I shop at Waitrose because...". Responses – published in real time all to see – ranged from caustic to witty. Not quite what the supermarket chain had hoped for. Perhaps Waitrose finished content because these responses drew more attention to the brand associations than it expected.

A customer's bad experience or, physically, a malicious allegation about the firm's operations, can be on seen by thousands before Orlando

has even had a chance to pick up a papaya. More seriously, a posting about worker unrest in one's Far East factory gets business clients looking for alternative suppliers. And just as customer services must minimise the chance of frustrated customers, so contingency plans must enable fast enough responses in supply chain alterations.

Combining Internet with mobile telephony advanced reach and speed. In the UK riots last year mobs attacking business areas could form quickly through tweeting. Some types of business can be a target for public anger. Monitoring tweets should be routine. On personnel matters I'm struck by how many cannot differentiate between their personal affairs and professional life. They do not see that putting up diaries, opinions and pictures from

family life/student days/stag nights, is personally damaging if seen by people in a work context, including those in other firms the person has working relationships with.

For some places and some firms there are security risks in having family information about senior executives available on Facebook etc. It may be on the page of a partner or child.

As an opportunity for the firm it can be possible to check out some job applicants.

The next big innovation seems to be payment systems on the mobile phone. What are the risks that require consideration there?



Edward Sankey is chairman of the Institute of Operational Risk

A round-up of the most important events in the continuity, insurance and risk community

Health & Safety after Löffstedt

6 November, Central London, UK

The focus of this seminar is the future of the UK's health and safety framework as government takes forward proposals for reform following Professor Löffstedt's Reclaiming Health and Safety for All review. The event will bring together policymakers in Parliament and Whitehall with representatives from across the business community – alongside regulators, consultants, insurers and legal practitioners. Discussions will focus on the government's timetable for reform, and assessment of key challenges ahead for policy at both domestic and European levels. This event is CPD certified.

Dealing with Crisis

7 November, ICC, Birmingham, UK

This event has been designed to guide the delegate through an interactive participatory process, engaging them to manage a crisis and agree solutions and processes by working through the various phases of a crisis. Join international peers and stakeholders from the private, public and voluntary sectors at this one-day event.

Risk Management Awards 2012

14 November (evening event), Lancaster Hotel, London, UK

Now in their 3rd year, the Risk Management Awards recognise those individuals and teams that have significantly added to the understanding and practice of risk management. The winners will be announced at a black tie gala dinner and ceremony at the Lancaster London Hotel. Tables will be allocated closest to the stage on a first booked basis. Book your table by visiting the link below, or call 020 7562 2401 for more information.

www.cirmagazine.com/riskmanagementawards

Meet the Expert Seminar

BCM Institute

22 November, Hotel Arnoma, Bangkok, Thailand

This seminar is a complimentary half-day country-specific event designed to encourage knowledge sharing. The BCM Institute's Meet the Expert seminars aim to address both the business and technical issues surrounding business continuity management and disaster recovery planning. Practitioners and experts will present and debate their views on a range of related topics in this interactive session. This is one of a series of Meet the Expert seminars being held by the BCM Institute. See cirmagazine.com for other locations.

Resilience in the Supply Chain

BCM Institute

23 November, Holiday Inn Atrium, Singapore

Threats to the supply chain abound. What makes some organisations cope better than others with both the prospect and the manifestation of unquantifiable risk? This one-day event seeks to address this question.

Counter Terror Expo 2013**Clarion Defence & Security**

24-25 April, Olympia, London, UK

Each year, this conference gathers together internationally recognised experts in the field of counter-terrorism to debate key issues, discuss operational strategies and to help shape future policy in this arena. New for 2013 will be the co-located Forensics Europe Expo.

Safety & Health Expo

14-16 May, venue TBC, UK

Discover products and services from over 250 companies, receive educational content and advice on legislation and network and share best practice at this annual event.

BIBA Conference & Exhibition

15-16 May, ExCeL London, London, UK

The annual gathering of the British Insurance Brokers' Association will take place in London in 2013.

Business Continuity Awards 2013

Thursday 30 May (evening event), Hilton on Park Lane, London, UK

The business continuity industry's annual awards Gala Dinner will be held once again at the Park Lane Hilton. Expect world-class entertainment, fine dining and unrivalled networking at the most anticipated event in the industry calendar. See page 49 for a full preview, featuring the judges, categories and information on entering, open from now until the end of February 2013.

www.cirmagazine.com/businesscontinuityawards

Airmic Conference 2013

10-12 June, Brighton, UK

The ever-popular annual gathering for risk and insurance professionals, featuring a conference and exhibition.



View from AIRMIC

Anyone who has followed the debate will know that Airmic, along with other observers, believes that UK insurance law is heavily weighted against the commercial policyholder. Our main objection is that, as well as answering all questions truthfully, the buyer has to provide all 'material information' even when it has not been requested by the insurer. If not, any claim can be turned down, regardless of whether the missing information is relevant to the loss in question.

The system works most, though not all the time because, in practice, insurers are willing to be flexible. However, claims handlers are under growing legal and compliance pressure to follow the letter of the law.

A recent survey found support for reforming the Marine Insurance Act among Airmic members to be running at 95%, with around half saying it was impossible for them to guarantee that they have provided all the 'material information' demanded by the legislation.

There is every reason to hope that things will improve. The Law Commission has produced a final consultation paper, which calls for protection for any organisation that acts in good faith when buying insurance.

If all goes to plan the next step is for the Commission to produce draft legislation. Although some insurers are uneasy, there is widespread acceptance that change is needed.

As much as this progress is welcome, any new law will realistically take time. Meanwhile,

there is much that companies can do to protect themselves. Starting the insurance process early, ensuring that colleagues around the organisation provide all the information the insurance buyer needs, is a good starting point. In addition, a growing number of companies are inserting clauses into their policies that define the limits of what information the buyer can reasonably be asked to provide.

A free best practice guide, including a model clause for this purpose, can be found on our website at airmic.com



John Hurrell is chief executive of Airmic



Leading the risk profession

View from the IRM

One of the things that we seek at IRM is a balance between the academic foundations of risk management and its practical application 'under fire'. So the groups that advise on our qualifications and training include both academics and practitioners and the agendas for our events always include a mixture of research findings and practical presentations.

In September I attended the fifth conference of the European Risk Research Network in Luxembourg. This year's programme included papers on subjects as diverse as accounting for ethical risk management, the (mis)use of conditional value at risk and spectral risk measures, risk governance in UK insurers,

risk reporting and whistleblowers. I had the enjoyable duty of presenting a prize for the best paper, judged not only by its academic rigour but also its potential for practical application and effective communication of ideas. This went to Nottingham University's Dr Cormac Bryce and his team for a very interesting investigation of operational risk escalation in UK insurance call centres. This paper highlights the role of education and training in creating a culture whereby people feel confident in identifying and dealing with risk.

The subject of effective communication also came up in the new *Business Continuity for Dummies Guide* (see pg 7), on which the Cabinet Office's Civil Contingencies team will be presenting at our Risk Leaders conference in November. The guide was inspired by the

wish to extend business continuity planning into the SME sector. The Dummies series has been spectacularly successful since its launch in 1991 with *DOS for Dummies*, and has sold over 250 million books on a wide range of topics in more than 30 languages. It is reported that some bookshops refused to stock them at first, thinking that customers would refuse to buy a 'dumbed down' title, but the quality of the content, lack of jargon and the effectiveness and gentle humour of the communication proved them wrong. A useful reminder to all risk professionals about how to get your point across.



Carolyn Williams is head of thought leadership at the IRM

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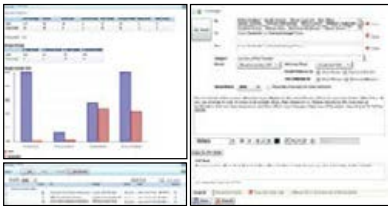
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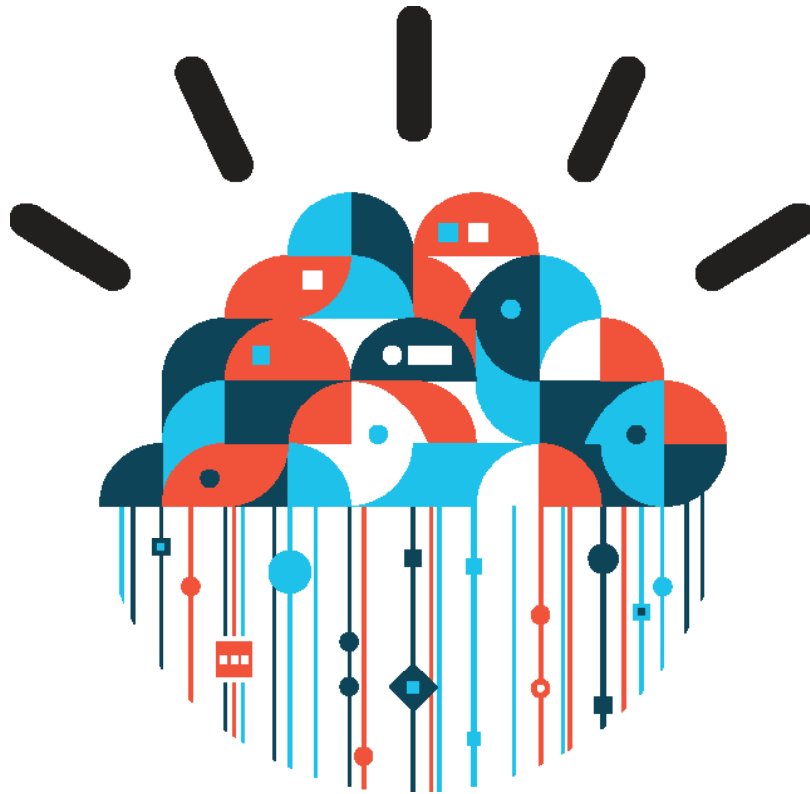
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Building a Smarter Planet.

Is cloud computing secure computing?

Widely embraced by consumers and businesses alike, the emerging computing option known as cloud delivers everything from music and photos through a public cloud to business email and data storage through a private, corporate cloud.

Now cloud is poised to create new business models across industries and move into areas that matter at a societal level, such as finance and national defence.

But as with all new models, there are obstacles. Cloud resources - whether on a public cloud on the Internet or a private cloud behind a corporate firewall - face the same risks as other shared resources.

Uncertainty about cloud security is evident in a Global Risk Survey by IBM's Institute for Business Value, with 77% of respondents believing cloud made protecting privacy more difficult and 50% expressing worries about data breach or loss¹. In a further IBM survey, 66% cite security as their top concern when considering cloud².

The good news is that enterprises and governments around the world are addressing cloud's privacy, authentication and security issues, and turning the promise of cloud computing into reality.

The United States Air Force (USAF) has adopted a new project to design and demonstrate a mission-oriented private cloud environment. The 10-month project demonstrates advanced security and analytics technologies currently in use in commercial sectors. The Air Force could elect to use this architecture for immediate implementation in their public and private networks, which could scale to over 700,000 military and civilian personnel.

Two multinationals are using a public cloud collaboration service to apply smart technologies, including mobile phones and text messaging, to combat malaria in Tanzania. The project delivered, tracked, traced and improved the supply of antimalarial drugs threefold in sub-Saharan Africa, helping to save hundreds of lives in a challenging environment.

McGill University Health Centre, in Montreal (Canada), is implementing a private storage cloud to securely house patient data. Over 800,000 patient cases at multiple sites are provided to clinicians around the clock, providing a strategic and single view of data, including clinical images.

aatranslations, Pan-European provider of language translation services, adopted cloud in 2010 to help it deal with huge volumes of highly sensitive commercial information for household names. Since then, over 500 of its clients and contractors have enjoyed easier collaboration, and a level of security that classic email attachments or Internet file sharing sites could not equal - without the worry of firewalls.

This list could go on, with examples in sectors from retail to banking to education. If we do this right — if we build in reliability, security and privacy by design — our public and private cloud-based systems have the potential to bring new heights of intelligence to the way our world works.

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