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His dark materials

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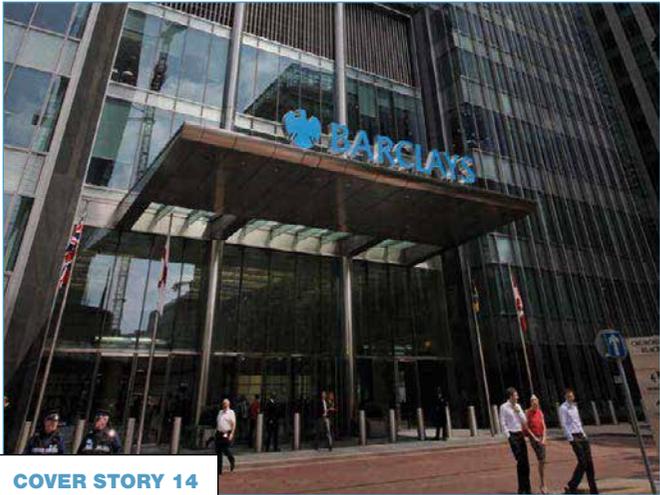
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COVER STORY 14

Libor probe: Barclays is just the beginning

REGULARS

- 5 Editorial comment
- 6 Analysis: CII's insurance and technology report
- 7 Book reviews
- 8 News in brief: A round-up of industry news
- 11 Appointments: Industry moves
- 12 The interview: Phil Sharpe
- 68 Executive summary: The latest report in a nutshell
- 69 Industry views: Airmic, Alarm, IOR & IRM
- 70 Diary: Your guide to upcoming events
- 72 Market guide: Industry products and services



EDITORIAL & FEATURES

- 14 Hitting home: As the investigation into the Libor manipulation scandal gets underway, Jon Guy assesses the potential impact on the directors' and officers' liability market
- 18 Drama school: Peter Power spent three years working with the Cabinet Office and BSI to produce official guidance on crisis management (PAS200). Here, he outlines his views on best practice



EDITORIAL & FEATURES

- 20 Buckle up: Marek Handzel reports on the increasingly risky job of managing the global workforce
- 24 Calm after the storms: As insurers head to the Monte Carlo Rendezvous, it will be on the back of renewals that passed largely without incident. Peter Davy reports

27 BUSINESS CONTINUITY SOFTWARE REPORT



- 28 Ahead of the game: So you think you're incident ready? Think again... Keith Tilley explains why
- 30 Into the light: David Adams looks across the complex range of products in a growing market for business continuity software
- 32 Business Continuity Software: products and features

49 BUSINESS CONTINUITY AWARDS



THE WINNERS

- 63 Risk Management Awards 2012: The Finalists

PERSPECTIVE PUBLISHING

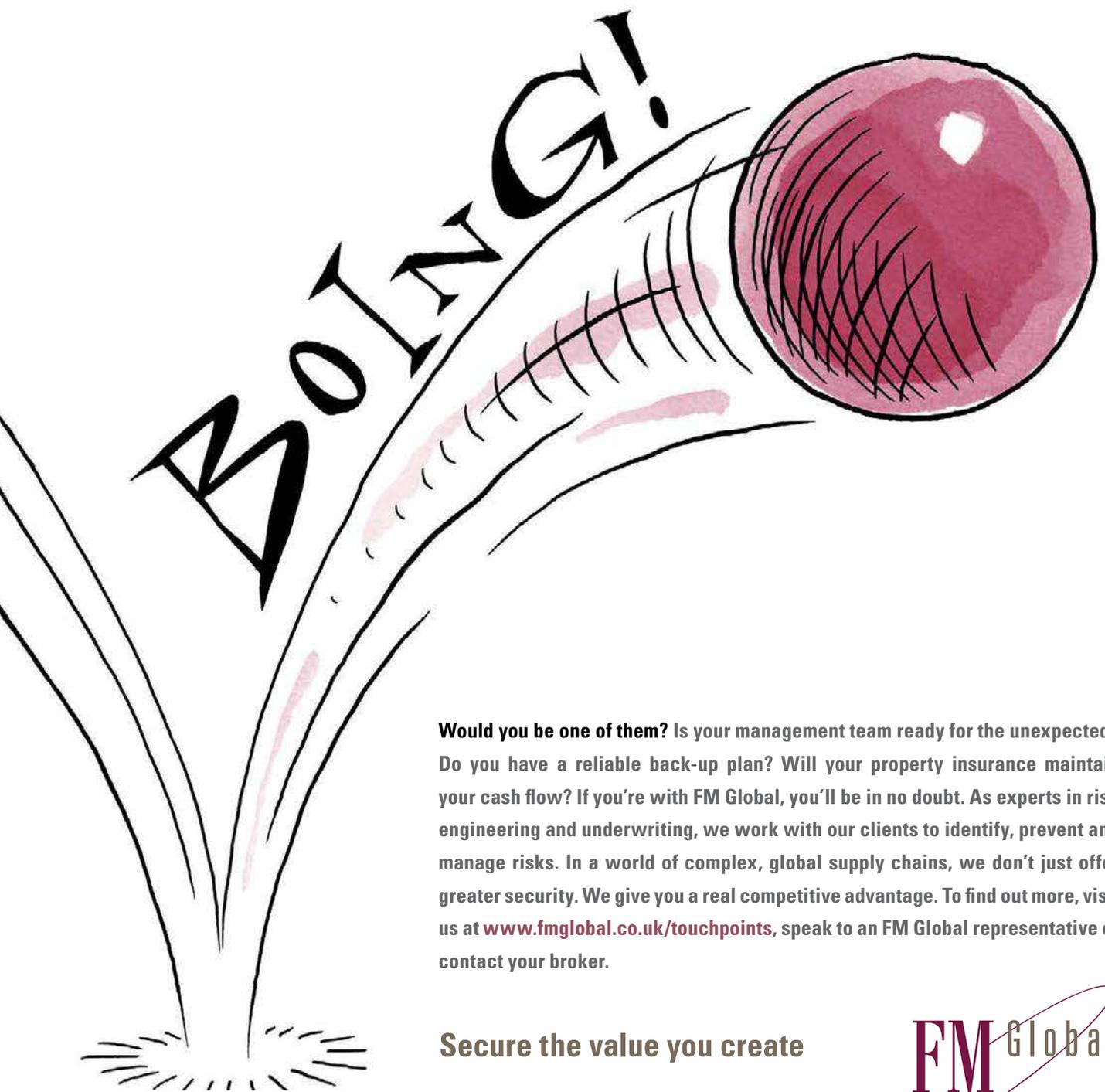
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Lack of trust in the banking sector deepens further in the latest gloomy chapter in an already dark history, as the Libor rate-rigging scandal unfolds and various scalps are claimed. It has already cost Barclays CEO, Bob Diamond his job; and his bank a £290m fine for rate-manipulation

Further, the regulator's investigation has revealed wrongdoings among some financial institutions that go back over a decade, according to some reports. At least 15 institutions, including the Royal Bank of Scotland, are now under investigation, and an overhaul of the interbank lending rate regime has been called for.

As the breadth of the scandal becomes more apparent, the market is already considering the impact on insurance and on banking regulation in Europe and the US. Underwriters have begun to assess their exposures, in particular to directors' and officers' liability, with businesses justly fearing rate hikes moving forward.

This latest global banking crisis will keep legal teams and shareholders busy for some time, and it may take years for the full effects to be felt, as the probe uncovers exactly how far and wide this scandal will impact. It is expected that it will take two or three years for claims to begin hitting the courts. Meanwhile, underwriters are likely to push pricing to build up their reserves for the eventual expected claims. And if the situation starts to spiral; and claims rise to significant levels, underwriters may even look to deny coverage in some areas.

Deborah Ritchie

Editor

05

Embracing technological change

Technological advances and their effect on society and the insurance sector are outlined in the Chartered Insurance Institute's latest *Future Risk* report. CIR examines the highlights

In the fourth of the Chartered Insurance Institute's (CII) industry reports, a panel of experts examines a series of questions underlying assumptions of how the world around us might look in the future and re-evaluates prevailing wisdom.

The essays that form the document, *Future Risk: How technology could make or break our world*, are provided by a four-strong panel of experts including David Willetts MP, Minister of State for Universities and Science, who discusses the importance of investing in science and technology and links to the insurance industry.

In another essay, Professor James Woudhuysen, professor of forecasting and innovation at De Montfort University looks at the types of innovative industries in which the UK can build a strong competitive advantage. This covers a wide array of risk areas, from climate change, modelling and high-tech industry, to nanomaterials, electronic components and automotive systems, as well as airport passenger flow and security and submarine robotics.

Professor Dave Cliff of Bristol University examines the risk of cascade failure in large IT systems, the implication of such events and how they can be avoided.

Finally, Dr Peter Taylor, who is a risk specialist and research fellow at Oxford University, considers the reliability of decisions based solely on computational models of the world.

From the arguments put forward, three possible scenarios are deduced, offering a glance at different potential futures based on a sliding scale of risk and opportunity. The most optimistic scenario sees substantial investment



Photo by: Nevit Dilmen

in new technology, with an understanding of its limitations and careful assessment of risks. Insurance firms are able to capitalise on this to better understand customers, market products and write risks. Assisted by the insurance sector's support and pricing of risk, innovation stimulates the development of increasingly safe and effective technology.

In a second, central scenario, there is some investment in technology, but insurers do not fully utilise the opportunities afforded and place too much emphasis on outdated methods of modelling risk which leads to mispricing and lower bottom line profits. Hard to predict, high impact technological events – otherwise known as black swans – occur, having a negative impact on the profession and society as a whole.

Finally, at its most pessimistic, over-reliance on old technology is coupled with limited investment in research and development. Multiple system failures spark a mistrust in technology related to the damaged industries,

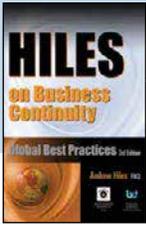
with calls to abandon certain technologies such as nuclear power. With respect to the insurance sector, firms rely on outdated computational models, failing to question the assumptions underpinning the model outcomes and unable to identify black swan events. As a result of poor risk management, they do not retain enough capital to cover large losses from systematic failures, which undermines the solvency of insurance institutions.

Of course, future gazing does not always yield accurate predictions, but at the same time is a vital undertaking, in particular for the insurance industry.

"Navigating our way successfully through the technological future will be a careful balancing act for society and the insurance sector," comments Ben Franklin, CII policy and research manager. "Understanding the risks attached to technology, supporting progress by investing in innovation and pricing insurance products accordingly, will allow the profession to take advantage of these opportunities.

"Insurers need to be mindful that even the most advanced computational models may not be sufficient to understand and prepare for some of the future risks facing the industry. To prepare for some of the 'black swans' that may lurk ahead, human judgement based on a qualitative understanding of the world and combined with a rigorous appreciation of reliable empirical evidence will be critical to success. In this respect, technology can only take us so far."

View the report in full at cii.co.uk/knowledge/policy-and-public-affairs/articles/future-risk-how-technology-could-make-or-break-our-world/20603



Hiles on Business Continuity: Global Best Practices (3rd Edition)

By Andrew Hiles, FBCI, published by Rothstein Associates, ISBN 978-1-931332-55-2

Reviewed by Lyndon Bird, FBCI, board member, The Business Continuity Institute

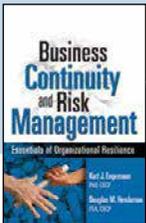
No one writing about business continuity today is better informed and clearer thinking than Andrew Hiles. In this third edition of his landmark book, he has provided an up-to-the-minute review of business continuity management that includes the latest thinking about world-wide standards as well as valuable insights regarding how legislation and regulation might impact BCM practitioners today and in the future. He also provides considerable detail about the complementary areas of risk and emergency response that BCM practitioners need to understand whilst not necessarily having executive responsibility for them. The chapters on risk evaluation and emergency response go

way beyond the normal levels included in BCM publications and form an impressive body of knowledge about those areas that surpasses many specialist publications on those topics.

Hiles has arguably been an expert in IT and service level management for over two decades and has long envisaged the day in which BCM would be a normal, accepted part of running a business professionally, moving from the datacentre to the boardroom. This now being the case shows how forward-thinking Hiles's writings have proved, influencing many students to think of BCM as a valuable and credible long-term career option. In this high-quality publication, the author emphasises the business importance of the subject, that it has wide-ranging strategic

dimensions as well as tactical and operational protocols to follow. Students, practitioners and managers at all levels will benefit from reading the "real life examples" which are liberally provided in this edition. These give excellent insights into what can go wrong, what is good practice, and, occasionally, what is very bad practice. Even for an experienced practitioner like myself, there were a few surprises in this fascinating collection of stories.

Those of us who see BCM as an important part of running a successful organisation know Hiles to be a major influence on our discipline, and this book will, I am sure, help us to convince the sceptics that BCM is a subject that really matters and needs to be carried out seriously.



Business Continuity & Risk Management: Essentials of Organizational Resilience

By Doug Henderson & Kurt Engemann, Rothstein Associates, ISBN-978-1-931332-54-5

Reviewed by Thomas D. Phelan, Ed.D., program director, emergency and disaster management and fire science, American Public University System

For decades, professionals in both risk and business continuity have passionately attempted to address the issues of business risk, working with knowledge amassed from years of experience, trials, failures, and limited resources. To this end, Doug Henderson and Kurt Engemann have written a book that saves the pain of trial and error by offering a blueprint for success in combining the best practices of risk and business continuity.

These two authors engage readers actively with information gained through their research, experience with real clients, publications, and the graduate certificate program at Iona College. In this book, every point is reinforced with

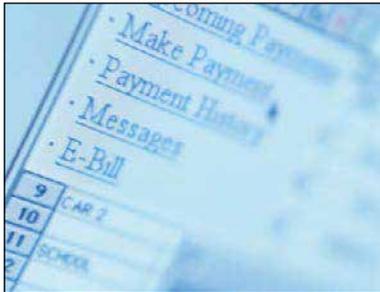
specific facts and examples on which decisions should be made, not knee-jerk reactions to crises. The authors offer researched, professional practices that produce informed decisions prior to, during, and following a business interruption or crisis. The book cements the notion that BCP professionals will achieve greater success if they collaborate with external resources. I am pleased to see that, as an example, they endorse the integration of the US National Incident Management System (NIMS) and US Incident Command System (ICS) into the private sector.

The authors inform the novice, support the expert, and enhance the efforts of every risk manager and business continuity planner to

create a resilient organisation. The organisation of the book makes it equally useful as an instructional tool, a reference guide, and a toolkit. The outlines provided in the appendices are worth the price of the book. Students at both the undergraduate and graduate levels will find what they need to build a strong foundation for business resiliency, regardless of the nature of the business career they seek. In addition, seasoned practitioners will find proven practices to enhance their work. Most of all, an executive, a student, or a practitioner who absorbs the content of this book will be better prepared to function in a field in which preparedness is increasingly essential. Keep this book. It will serve you well in your education and practice.

The majority of European companies feel underprepared for emerging risk and terrorism and political violence is their top concern, according to new research by **ACE Insurance**. Despite this, only 7% of companies have fully comprehensive insurance cover in place for terrorism and political violence and 34% have none at all. The research also discloses that the chief executive or chief operating officer has formal responsibility for risk management at 50% of European companies. The countries with the highest levels of CEO oversight are Germany, Spain and the UK.

A new report into **corporate fraud** is calling for businesses to use more private prosecutions to combat the issue, estimated to cost the UK £73bn annually. Commissioned by law firm Eversheds, accountants and business adviser PKF and the Midlands Fraud Forum, the report aimed to assess how sanctions are used against fraudsters and how this can be used to maximise deterrence.



One of the largest international consultations into cybercrime has been launched. Called **Project 2020**, the study by the International Cyber Security Protection Alliance, led by **Europol**, will analyse current trends in cybercrime and how they may evolve over the next eight years and beyond.

Beazley has joined the growing list of members of **ORIC**, the operational risk loss data consortium for the global insurance sector.

With 16,871 companies going into liquidation in 2011, supply chain risk is considerable across the UK



Image by Peter G Trimming

While insurers reacted quickly to help customers hit by last **August's riots**, the riot compensation scheme has failed too many Londoners the ABI has said. With latest figures showing that just over half of the 3,487 claims made by Londoners to the Metropolitan Police for compensation for property damage sustained in the riots have either been rejected or discontinued, the ABI is urging the government to overhaul the Riot (Damages) Act 1886.

Amid the furore surrounding the **LIBOR-fixing scandal**, new Forum of Private Business research shows that many cash-starved small businesses are still looking to the banks to provide growth capital and restore confidence. A huge 94% of firms on the Forum's cash flow and finance panel see improved access to finance as 'important' or 'very important' to restoring business confidence – with 40% reporting that their cash position has not improved over recent months.

UK organisations are leaving too much to chance and ignoring recent business disasters, in the mistaken belief that their **supply chain** is immune to failure, says **KPMG**. Too many organisations are also adopting a 'one size fits all' approach to their supply chain, meaning that critical stretch points are often missed,

putting business at risk. With 16,871 companies going into liquidation in the UK in 2011, the consequences for customers in the supply chain are considerable.

A security expert and member of professional association **ISACA**, Professor John Walker, says that the multi-vectored nature of an **advanced evasion technique (AET)** attack means that organisation's need to modify their conventional IT security. AETs are used to attack networks by combining several known evasion methodologies to create a new technique that is delivered over several layers of a network simultaneously. This allows the attacker to successfully deliver known malicious code without detection.

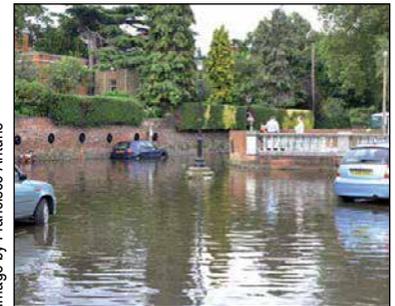


Image by Francisco Antune

A free to use live **flood alert website** has been launched. Users are able to access interactive maps of flood risks throughout the UK. The Environment Agency-licensed FloodAlerts service was developed by Shoothill Ltd, and is the first graphical representation of the flood warning data which provides localised updates every 15 minutes, keeping users informed about the potential flood risks in their area.

The traditional coverage offered by Europe's insurance providers may not comprehensively

address present-day digital risk, according to the **European Network and Information Security Agency (ENISA)**. A new report from the digital risk agency, Incentives and barriers to the cyber insurance market in Europe, which calls for a kick-start in the cyber insurance market, identifies a series of obstacles to the development of an effective cyber insurance market.

Electrical Contractors' Insurance Company (ECIC) has launched a new product specifically designed for the **green energy** industry, targeting those contractors who operate in the domestic and light commercial marketplace.

Changes in the costs regime and processes for handling **employers' liability and public liability** claims need to be an important focus for MGAs ahead of their implementation in 2013. Speaking at the Managing General Agents' Association (MGAA) London market briefing in August, Alistair Kinley, policy development partner at Berrymans Lace Mawer LLP, highlighted a range of developments and changes in the EL and PL claims area, and urged MGAs to consider their implications as a strategic importance.

A report on the UK manufacturing industry by insurance governance experts **Mactavish** highlights a dangerous confluence of increasing claim disputes, inadequate risk governance on the part of manufacturers, and the failure of brokers and insurers to provide fit-for-purpose protection to their clients.



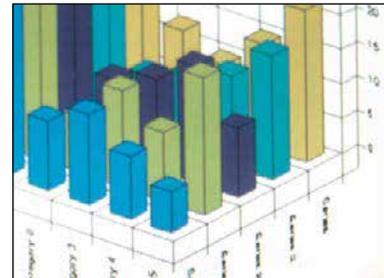
ENISA: Traditional coverages across Europe may not comprehensively address present-day digital risks

As rogue traders continue to make headlines, **KPMG's** head of risk consulting, Karen Briggs, addressed an audience of senior executives debating the impact that rogue behaviour can have on the bottom line. Briggs suggests that HR teams can – and should – play a central role in managing risk and preventing fraud.

A market study conducted by advisory firm **Grant Thornton** has found that insurance companies should seek better balance in risk management across all risk categories, to successfully deliver their business plans within acceptable risk limits. The Risk Appetite Study canvassed the views of 43 chief executive officers and managing directors from leading London insurers.



A report from business advisory firm **Deloitte** highlights how insurers are preparing for the introduction of Solvency II by changing their approach to calculating capital adequacy requirements. Conducted by the Economist Intelligence Unit, the latest edition of the annual Deloitte Solvency II survey of insurers found that more than half of respondents plan to change their approach to calculating regulatory capital, and of those, 60% have increased the sophistication of their approach.



Analytics and the ability to efficiently and effectively exploit big data and advanced modelling, in memory and real-time decisioning across channels and operations, will distinguish those that thrive in uncertain and uneven markets from those that fumble. This is among the trends identified by **SunGard** in examining 'big data' initiatives within financial services.

Research from **PwC** has found a decrease in European financial services M&A activity during the first quarter of 2012. M&A activity fell by 40% to €9.7bn in Q1 2012 from €16.5bn in Q4 2011. This is also 1% down on the comparable figure of €9.8bn recorded in the 1st quarter of 2011. The figures for this quarter are distorted by the very large deal by Royal Bank of Scotland which sold RBS Aviation Capital to Sumitomo Mitsui for €5.8bn.

Less than half of mid-sized businesses across Europe have plans in place to protect **intellectual property and corporate secrets**, according to recent research from global information management company Iron Mountain and PwC. Further, the research suggests that more than half believe protecting intellectual property and corporate secrets is less important than safeguarding customer, employee,



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CII

Amanda Blanc

Members of the Chartered Insurance Institute (CII) have elected Amanda Blanc, CEO, AXA Insurance, as its 116th president. Her career began at Commercial Union in 1989 as a graduate trainee where she went on to become the first woman appointed both a branch and then regional manager of underwriting and sales. She then undertook a number of roles including senior distribution and customer service at both AXA and Groupama before joining Towergate in 2006 as CEO of its retail division and ultimately becoming Deputy Group CEO.



TOWERS WATSON

Ross Howard

Towers Watson has appointed Ross Howard as global leader for its insurance and reinsurance brokerage business. Howard, who has more than 35 years' experience in the reinsurance brokerage industry, joined the firm with the 2002 acquisition of Denis M. Clayton & Co. He is currently the regional leader for brokerage in EMEA, prior to which he was the European chief operating officer for Denis M. Clayton, a company he joined in 1976. Howard succeed Bill Eyres who, after 14 years in the position, will take on a newly developed role focused on client and market relationships.



LMA

Mike East

Mike East, head of operations and claims, Canopus Managing Agents, is to be the new chair of the Lloyd's Market Association's (LMA) Claims Committee. He will replace Jeremy Pinchin, who has chaired the committee since May 2009 and is taking up the position of CEO of Hiscox Bermuda and group claims director. East has been a member of LMA's Claims Committee since his election by the market's claims community in January 2010. He takes over the role of chair with immediate effect. The LMA's Claims Committee has nine elected members and seven ex officio members.



ECIH

Tim Ablett

Electrical Contractors' Insurance Holdings has announced the appointment of Tim Ablett to the role of chairman. Ablett has spent over 30 years in senior roles in the insurance market, including director of personal lines at RSA, managing director of Groupama UK and CEO of FirstAssist. Since 2006, he has held a variety of non-executive director roles within the insurance industry, including at EuropAssistance, Hastings Insurance Services, InterHannover, Garwyn Group and Equity Insurance Group.



XL

Jean Jacques Rossau

XL Group has appointed Jean Jacques Rossau as senior casualty underwriter, Middle Market, based in Hamburg. Rossau has 17 years' experience in the insurance industry. He joins from ACE European Group, where, for the past three years, he was a casualty underwriter. He previously held several positions in the casualty department at HDI-Gerling. XL has also appointed Seat Sabani as senior property underwriter, Middle Market, based in Stuttgart. Prior to joining XL, Sabani was with HDI-Gerling for nine years, where he held various administrative and underwriting roles.



WILLIS

Adam Garrard

Adam Garrard is to relocate from London to Singapore to lead Willis Asia, where as CEO he will oversee over 1,000 associates in 42 offices across 11 countries. Garrard joined Willis in 1994 and was managing director of Willis Asia Pacific from 2002 to 2005, where he was instrumental in setting up Willis' China business that now has 21 offices, making it the largest domestic network of all the global brokers. Garrard also led Willis' Australasian business from 2005 to 2008, before being appointed CEO of Willis Continental Europe in 2009.



At the sharp end

**Phil Sharpe, chief operating officer,
UK and Ireland retail insurance, ACE**

CIR speaks to Phil Sharpe about ACE's latest study around emerging risk preparedness across Europe. Around a third of the companies surveyed cite terrorism and political violence as the most critical risk, followed by environmental risk and multinational/export risk. Over half of respondents feel 'somewhat' or 'completely' unprepared to manage directors' and officers' liability risk, cyber risk and business travel risk.

What aspect of the findings were you least anticipating?

Among the stand-out findings are that countries right across Europe seem to have such different levels of awareness of the insurance that is available for associated risks. Varying levels of legislations across Europe mean that some countries are more advanced in tackling emerging risks than others. However, findings

show that there is still a general lack of awareness.

There has certainly been enough exposure of risk issues – via major man-made incidents and natural disasters around the world – but you could argue that the insurance industry could do more to highlight the issues, a job that brokers and insurers have a responsibility to share. The fact that environmental risk came out as the top risk for UK risk managers shows that, while there is still a long way to go in educating brokers and companies on environmental risk, our campaign to raise awareness of this emerging risk has been effective.

Is the apparent lack of consistency in the way that companies manage risk a cause for concern?

The first point I will make is that, in our experience, risk managers are anything but unmeasured in how they address risks. However we recognise that improvements can be made and this is where working in close relationship with their brokers and insurer panel can really make a positive difference.

I think we can also support risk managers further through education. It is crucial for insurers and brokers to ensure that risk managers and companies understand the risks they are exposed to and that they have an appropriate insurance programme in place to mitigate those risks. This is particularly relevant when we look at the emerging risk areas highlighted in the research such as terrorism, environmental or cyber risks, which are constantly evolving and at various stages of regulation and legislation across the globe.

This brings me to another point. Buyers may not have overall responsibility for all the territories in which their business operates. This is, in itself, an issue where decisions regarding insurance buying might be made in areas of the business with varying degrees of understanding and awareness of the risks. This means that no one in the company has a comprehensive view of the overall programme. One way to deal with this issue

is via risk registers, which are crucial if businesses are to get a comprehensive overview of their exposures and how they are managed throughout their companies and locations. Further, this has to be managed top-down, with risk management at the heart of the company culture.

As one of the biggest drivers of a changing risk environment, how does globalisation impact the risk landscape?

Globalisation presents many commercial benefits for companies large and small, but the pitfalls of doing business in several territories and dealing with many different sets of legislation can be vast. From an insurance perspective, it is essential for businesses to work towards an integrated and bespoke programme to achieve global compliance and mitigate the risks that individual organisations face. By bringing everything under one umbrella, with the appropriate local adjustments, you ensure that risk is properly addressed. Worth bearing in mind with global programmes, too, is that it allows for a consistency in policy coverage and as well as cost-efficiencies associated with economy of scale. At ACE we are experts in managing challenging global programmes and our online Worldview platform is still unique in the market, giving clients and their brokers a real time detailed overview of their global programme.

Finally, while some territories may have 'cheaper' insurance markets, you need to ensure that you are comparing like for like, with equivalent coverage and limits. Quality and relevance of risk transfer from your balance sheet must be the most important factors in the decision making process.

Terrorism and political violence emerged as the number one risk, and yet only 7% have cover for both. Why is that?

What is important here is that companies are made aware of what is covered and what is not. Our experience indicates that companies with separate policies for

property and terrorism across several territories may have gaps in their coverage, which are only established when an incident occurs. By creating a seamless political violence and terrorism property cover, risk managers remove the risk of incidents falling between policies when the nature of an incident is unclear or disputed. A single policy will respond to an incident regardless of how the incident is defined. Insurers and brokers have an important role to play in ensuring that such issues are made clear.

Most of the respondents to this survey are multi-national organisations which face these and many other complex risk issues and we, as insurers, are here to deal with any such unexpected consequences. What the clients decide to transfer from their balance sheet to ours is up to them and so their awareness of risk is vital.

Are companies now better able to manage cyber risk?

There is certainly a great deal more capacity available in the market than there was 12 months ago. It is a better known risk among the large buyers surveyed than it is for the UK mid-market corporate clients. With technology changing on such a regular basis, so do the associated risk exposures. Businesses therefore need to be aware of their changing exposures and liaise with their brokers and insurers to ascertain the appropriate coverages available in the market to cover such liabilities.

As an insurer we have to fully understand the risks we take on, fairly price them and manage them on behalf of our clients. To do this we must have comprehensive information from clients, transparency around their risk management processes and communicate our underwriting approach via regular risk management dialogue. These three factors will cement a strong three-way relationship between the client, broker and insurer at every level (be it claims, engineering, underwriting or programme servicing) and make for a potent risk management solution for our clients.

As legal teams and shareholders prepare for what is expected to be a series of bloody legal battles with the management of major banking institutions implicated in the Libor (London Interbank Offered Rate) fixing scandal, underwriters are similarly scrambling to assess their own exposures. If businesses have anything to fear as a result of the manipulation of the Libor rate, it is likely to be higher rates for directors' and officers' coverage moving forward.

As the investigation unfolds and the various legislative implications unravel, a growing fear is emerging that the manipulation will be met with a swathe of claims against the banks over the coming weeks and months. There are also rumblings of potential claims that the rate fixing has impacted on the cost of loans and other financial instruments.

To make matters worse, there is also an

LIBOR probe: Hitting home

As the investigation into the Libor manipulation scandal establishes itself, Jon Guy assesses the potential impact on the directors' and officers' liability market

increasing sentiment in the market that, as more banks get sucked into the scandal, the levels of compensation claims will run into hundreds of millions of pounds in the months and years ahead.

This scandal is another dark chapter in the recent history of the banking sector and one that has claimed some major scalps – not least that of Barclays CEO Bob Diamond who has fallen on his sword following the bank's alleged involvement in the manipulation of the Libor rate to enhance their financial and business performance.

What is clear is that the regulatory burden on senior management continues to grow, and new governance rules, which give shareholders a far greater level of influence in terms of bringing their senior management to book, has only exacerbated the need for directors and officers in to ensure they have the necessary levels of insurance coverage.

The use of D&O insurance has grown dramatically in the past decade as business leaders seek to ensure they can protect themselves, but there is some concern that the recent slump in interest driven by the economic slowdown may have left some businesses dangerously exposed.

Like many areas of the insurance market in recent years, rates have been under considerable pressure, although more recently, there have been reports of a rise in the offering as underwriters seek to get prices to a sustainable level.

The concern now is that D&O rates will be subject to a sharp rise as underwriters scramble to understand just how great an exposure the banking crisis may become.

Getting covered

Standard D&O cover will indemnify the board and senior management for the expenses incurred should they be sued by their clients, shareholders or taken to book by the regulators.

Shareholders and clients now find that taking a firm to court is getting easier, and the legal and liability minefield has become more complex. In the UK, the introduction of a new Bribery Act has

Image by: David Jones





“I think many in the market thought Barclays had taken the decision to own up, take the fine and move on but it has spiralled out of control and is now moving to the other side of the Atlantic...”

removed the defence for senior managers and directors to plead they were simply not aware of any bribery undertaken in their name, be that in the UK or abroad. The act also tightens up on the definition of what is deemed a bribe by bringing corporate hospitality into the mix.

Now, however the rate-rigging scandal has galvanised the market and is set to drive a sea change for many underwriters in the expectation of what is to come.

One London market broker said: “There are some very nervous faces in the market as this crisis deepens.

“Underwriters were worried about the reactions from the shareholders of the banks when the news started to filter out that this rate manipulation had been undertaken and the huge fines which had been levelled at Barclays.

“I think many in the market thought Barclays had taken the decision to own up, take the fine and move on but it has spiralled out of control and is now moving to the other side of the Atlantic, and we are all aware of the way in which law suits and class actions in the US can suddenly become huge.”

“We now have more and more banks involved and shareholders may well be asking why they should take the hit on the share price after some torrid years due to this scandal. So we have the liability to the shareholders but we have now seen a number of law firms looking at how this could have cost customers due to the lending rate applied to their loans,” he adds.

He explains if customers claim they have been negatively impacted it would see the company's errors and omissions policies triggered, which would be another body blow for the liability insurance market: "If we get a wave of cases, then the market may well be struggling. It is a mess and there are a lot of underwriters who are looking at their exposures and their pricing.

"It is expected that it will take two or three years for claims to begin hitting the courts, and in the meantime underwriters are set to push pricing up for no other reason than to build up their reserves for the eventual expected claims."

"One thing you can guarantee is that if the situation starts to spiral; and claims rise to significant levels, underwriters will look to deny coverage in some areas," he adds.

One glimmer of light for the insurance market would be if the bank's management were convicted of criminal charges, given that the vast majority of D&O covers are negated should the management be proved to have acted illegally.

Steve Foulsham, head of technical services at the British Insurance Brokers' Association (BIBA) says the current market for D&O remains a tough sell despite the growing need for UK businesses.

"The economic climate has made directors' and officers' a very difficult product to sell in

"It is expected that it will take two or three years for claims to begin hitting the courts, and in the meantime underwriters are set to push pricing up for no other reason than to build up their reserves for the eventual expected claims"

Image by: David Jones



the UK at the present," he explains. "This is particularly the case with the SME market and there are a large number of brokers that are finding it difficult to market at present, which given rising exposures, really should not be the case.

"The onus is on the management, and corporate governance has increased and in 2008 we saw the introduction of the Corporate Manslaughter Act which, if anything, has given D&O far greater relevance to the UK's businesses. While we have not seen any high-profile corporate manslaughter convictions, it is still very much a real threat for managers who have a duty of care to ensure the safety of their staff and the public."

Foulsham adds that despite these rising risks, the market remains competitive and cover is not prohibitively priced.

"There is a growing ability to buy the product using online quote and buy facilities and pricing remains competitive as D&O, like the rest of the commercial lines market, has been undergoing a

very soft pricing cycle in recent years, and shows no real signs of softening.

"I think what has to be considered is this is a product that will indemnify against the costs of defending an action even if it is not proved and the costs of defending an action can be considerable."

In relation to the rate-rigging scandal itself, Foulsham believes the full effects will not be known for some time.

"Much of the debate has centred around the international markets in terms of the effect on the D&O sector given the nature of the issues which may or may not result in any claims.

"Current opinion is that it will be those businesses operating across international markets which could be impacted by any change in thinking by the D&O underwriters. However, depending on the scale of claims, it is quite possible that an impact may be felt by companies in the UK in the future. Still, it will take some time for the full claims situation to be established."

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Drama school

Alongside other industry advisers, Peter Power has just spent three years working with the Cabinet Office and the British Standards Institution to produce the official guidance on crisis management, PAS 200. Here, he outlines his views on best practice

“Crisis? What crisis?” So said Prime Minister Jim Callaghan in 1979, upon his return from sunny Guadeloupe to a damp, strike-ridden UK with rubbish piled high on street corners and even the dead unburied in some cities. Or so history says. The fact is, Callaghan never actually said these words. Instead, Larry Lamb of the Sun newspaper invented them as a headline that caught the popular impression of an out of touch organisation, caught in the headlights. A few months later, Callaghan’s party was no longer in government. It may be 33 years ago, but have we really learned any lessons since then? Have we become any better at crisis management (CM) and if so, what are the key features we should be looking for?

There is generally a strategic need in

many high-profile organisations for joining up, preparing, managing, communicating and recovering actions as a series of integrated activities, creating a simple model that in different shapes and sizes is progressively helping many organisations to reduce overheads, streamline actions and protect corporate reputation. I believe there are some immediate and cost saving ideas that can be parachuted into all organisations, not least as the threat landscape is hardly improving these days – and is probably a lot worse since 1979.

When assembling a crisis management plan it is worth considering that crisis scenarios often do not link to business continuity, such as damage to reputation, and do not always lend themselves to rigid or highly structured responses. Consequently, such plans

seldom, if ever, benefit from highly prescriptive lists of actions or activities. CM usually needs flexible capabilities, rather than inflexible highly scripted response procedures. To quote PAS 200: “Business continuity does not subsume crisis management, nor is it subordinate to crisis management; they are complementary activities”.

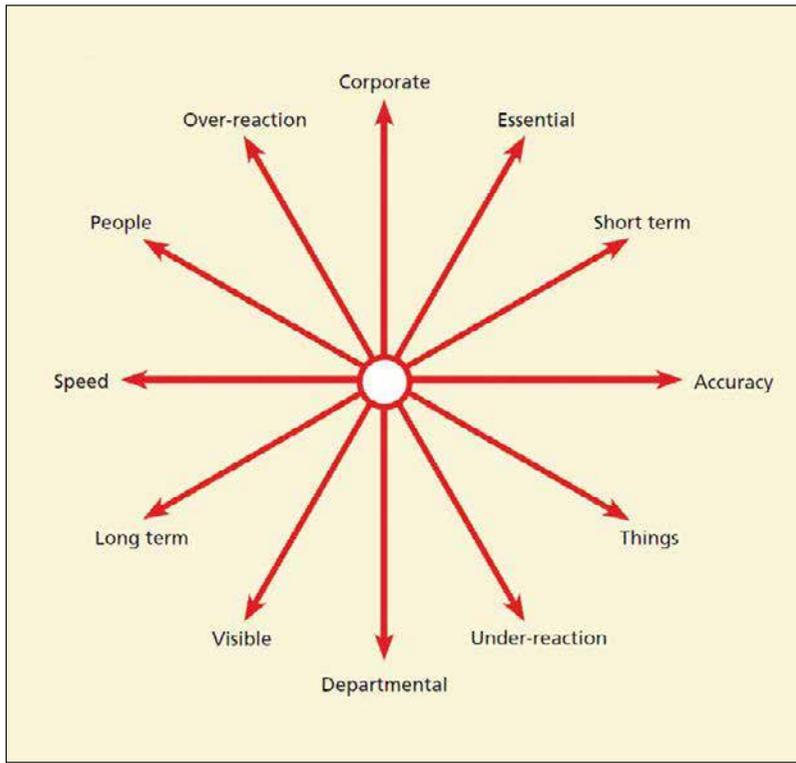
An effective crisis management team should set an operational rhythm (sometimes referred to as the ‘battle rhythm’) for the response, making decisions (often on the basis of scant information, rather than waiting for the elusive complete picture), identifying actions, specifying reporting deadlines, setting the next formal meeting or review point and so on.

In a possible crisis any organisation should consider how you look from the outside looking in, rather than the other way round. It is not just the newspapers and broadcast news channels that need prompt, accurate and timely information, but social network sites, such as Twitter, which, although often full of seemingly banal chatter, still have a remarkable and growing effect on forming public opinion. Not completely unrelated, consider who tells the press; just because a nominated press spokesperson has been ‘media trained’ does not mean they are automatically competent.

“Being trained to promote your company is quite different to being trained to defend it.”



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Being trained to promote your company is quite different to being trained to defend it.

Make operational crisis management documents user-friendly with the vital features in summary form at the front, often in the form of a few flow charts, noting there will always be conflicts of interests. Most decisions will require a 'trade-off' sometimes implying a 'least bad' option and when things start to happen there may be too little, or too much, information – some or all of which may be ambiguous, contradictory, unreliable, unverifiable or wrong.

Crisis managers may have to choose the 'least bad' solution and might have to resolve (or at least recognise and accept) fundamental strategic dilemmas. Crisis decisions that focus more on one area, can neglect another – but decisions still have to be made, for example, accuracy versus speed (see diagram above from PAS 200). These might mean that every choice comes with a penalty and there is no ideal solution. Above all, the capability to manage

crises should not be seen as something that can simply be developed as and when needed.

Reputations can be lost and organisations can fail because external relationships, popular perceptions and media portrayals are not given due attention. On the other hand, there are many cases when organisations have actually gained reputation in a crisis by showing they are capable, caring and good communicators.

In my experience, the highest number of catastrophes are caused by organisations that fail to prevent a crisis from getting worse and then only waking up when things have deteriorated to the point of likely disaster. With this in mind the present drivers for crisis management tend to be:

- Protection of Reputation & Brand
- Customer Service
- Shareholder Value
- Legislation / Regulation / Corp. Governance
- Increased complexity of business operations
- Increased interdependencies
- Insurance conditions

CM guidance exists to deal with abnormal threats to an organisation's strategic focus and/or reputation. It compliments BS 25999 / ISO 22301 which only deals with incidents, normally at a tactical level. Crises on the other hand, are usually strategic where every choice comes with a penalty of some sort and there is seldom an ideal solution. I personally feel PAS 200 might become an ISO in due course, but I fear people may then comply with the standard rather than the spirit of what it is we are trying to achieve.

When it comes to applying CM standards across different sectors and different types of company, it is vital to identify the core ingredients that transcend market silos. Leadership, decision making and avoiding the first stage of most crises: denial. However, the real focus has to be on corporate resilience and not perpetuating a silo based response. In this sense business continuity, CM, risk management, governance and information security are all part of a single jigsaw.

Several organisations in the private sector have actually increased investment potential by successfully demonstrating strong crisis leadership as a positive feature of wide scale crisis management in the 'abrupt audit' of a real drama. For example, British Midland in 1989, Commercial Union in 1992, and Nokia in 2000.

In all of these cases timely, inspirational and effective crisis management leadership and good communications positively enhanced the organisation's reputation. CM should not therefore be seen as a 'grudge purchase'. In other cases, such as the Coca Cola contamination in Belgium and the BP oil spill in the Gulf of Mexico, failure to properly lead and communicate did untold damage.

So what have we learned since 1979? When it comes to CM it is not just the actions you take but the actions you are seen to take.



Buckle up

Global political unrest and natural disaster are two of the key causes for concern in travel security. Marek Handzel reports on the increasingly risky job of managing the global workforce

The world, as Albert Einstein once famously said, is a dangerous place; not because of the people who are evil, but because of the people who don't do anything about it. Business travellers and the companies they work for are well aware of this. Most of them, of course, are not out to change the world. But many of them are looking to do as much as they can to protect themselves from its unsavoury elements.

Recent years have seen an increase in such incidents around the globe. "Twenty years ago, the world wasn't as dangerous a place as it is now," says Nick Doyle, senior director at Kroll Advisory Services. "Even some countries that weren't the most democratic were still stable for the people travelling there."

Taking natural disaster-prone areas out of the equation, the list of established 'extreme risk' countries is a long one. Ranging from the more obvious, including Afghanistan and Somalia, to those that may not appear to look unstable at first glance, such as Turkey, they all share common characteristics of being compromised by a variety of criminal, terrorist, insurgent and civil war threats.

And there is no sign of a plateau; the list continues to grow. Lee Niblett, head of corporate intelligence at red24, the security specialist firm, says that the company is closely monitoring a number of 'high-risk' regions which previously would not have registered on their radar.

One such country is Venezuela. Suffering from high levels of inflation, regular utility disruptions as well as infrastructure failings, insufficient housing, and periodic shortages of both food and fuel, its crime levels have soared. Last year alone, the country recorded over 1,000 kidnappings for ransom and a trebling of its murder rate since Hugo Chavez came to power, in 1999. Further concern comes in the form of upcoming elections and Chavez's own long-term future. If he were to exit the stage due to either

the ballot box or ill health, then the political vacuum he would leave behind him could result in severe civil unrest.

The country's problems are replicated elsewhere. Security firms and consultants carrying out horizon scanning are increasingly drawn to developments in countries that are close to intimately linked political and economic tipping points. These include, most notably, nations that were swept up by the Arab Spring, or which are spiralling towards economic disaster in the eurozone.

As Niblett explains, country assessment of this sort drills down to a micro level of detail, far further than just headline crime or GDP statistics. Sub-analysis, as he calls it, is carried out on corruption, adult literacy levels, social network usage and public service delivery. As a result, companies using the services of a security service provider can be confident that the risks their employees may face are as detailed as possible.

Organisations with a global presence have certainly responded to the additional threats that business travelling entails. Legislation, in the form of the Corporate Manslaughter Act, and the threat of being dragged through the courts has partly seen to that; perhaps as much as any paternalistic leanings from firms or concern about losing valuable assets, be they human or otherwise.

But there is still much to be done. David Johnson, CEO Travel Security Services, a joint



venture between International SOS and Control Risks, says that corporations in Europe are behind their North American and Australian counterparts when it comes to delivering effective implementation of 'duty of care'.

Benjamin Hancock, worldwide director at Aon Global Risk consulting, says that this is down to a lack of awareness of possible trouble in countries that do not display obvious signs of unrest.

"Businesses are becoming increasingly aware of the risks their employees face in those countries that are perceived to be higher risk," he says. "However, many are entirely unaware of the risk of kidnap in emerging countries like India or Brazil. Whilst businesses that operate in countries at the top end of the risk spectrum do invest in systems to protect their travellers, many companies sending their employees to medium or high risk countries are not proactively protecting (them)."

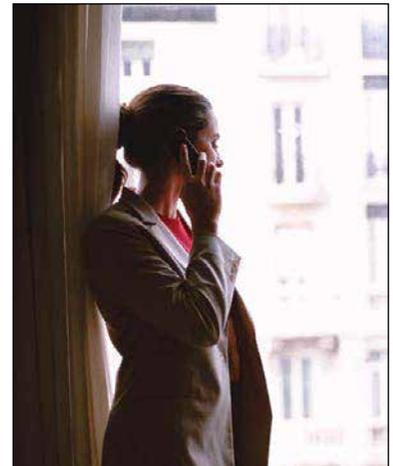
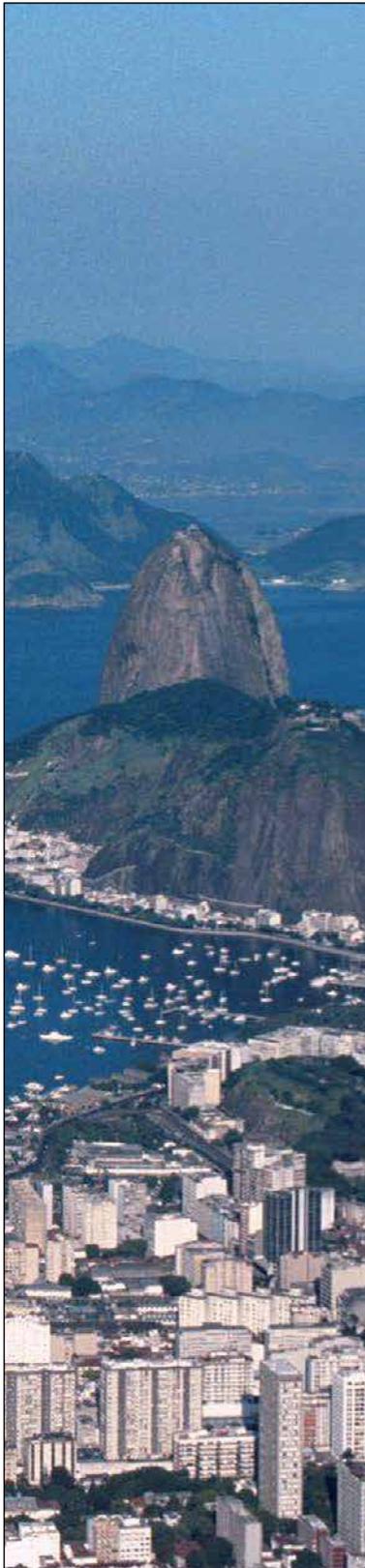
As Doyle points out, anywhere can be dangerous for the business traveller. "Most incidents don't happen in, say, Cairo or Mumbai," he says. "They take place in Berlin or Brussels. It does not follow that the more dangerous a place the more likely an incident is going to occur. Any time you travel on business you have to be aware of your surroundings."

Johnson says that even those firms that take security seriously for all travel arrangements can fail to deliver robust security for employees. This is usually because they do not implement risk plans from a cross-functional perspective.

As he explains, everyone needs to be singing from the same hymn sheet.

"Are employees clear on what they should do or who they should contact should anything untoward happen? Equally, are managers clear on an organisation's plans? Or aware of how they call upon support and how to contact employees when something happens? Real implementation is at a very practical level,"





Tracking change

There are a wide number of tracking systems on the market. An employee can push a button on their phone to send an emergency signal to a call centre which will instantly start tracking that device, for example.

"In some cases, this innovation can work well, but in order for it to be best utilised, it needs to be part of a comprehensive risk management programme, to understand the suitability of the solution," argues Hancock.

"For instance, in the case of a kidnapping, the first thing kidnappers will do is to destroy your phone. Or what if you are working in an area with no mobile reception? So, in the right circumstances, technology can work well; but it needs to be part an end-to-end solution to cover all eventualities."

So before any tracking device is switched on, a risk assessment is made of a planned trip and contingency plans are put in place for all eventualities. This is then followed up by alerting firms if Aon's 24/7 monitoring service flags up any cause for concern for a traveller – a similar real-time scanning service is also offered by TSS.

Ultimately, as Hancock points out, security advisers can assist with reducing risk, but they can never eliminate it. And sometimes, good old-fashioned preparation can go a long way, and you don't need to be Einstein to work that out.

he says. "It is not just security. It is HR, medical, facilities; so there are a number of functional areas that need to be brought together so that the organisation can have a joined-up approach."

Once departments are talking to each other, then employee security levels can go up a level, as long as the whereabouts and activity of those employees is known. Which is where 'travel tracking' comes in, one of the security industry's most durable buzzwords.

It was during the Arab Spring, Johnson points out, that 'travel tracking' proved some of its worth. "The single biggest challenge organisations had was accounting for staff and communicating with them," he says.

The Travel Security Services joint venture operates a tracking system that consolidates travel data from multiple sources and presents it in one place, giving users a global view of where travellers are and what their schedules look like. As soon as an alarm is raised from an external source or from an employee themselves, help can be sent to the right location at the right time.

Most companies have a travel management service, which, says Doyle, usually just books tickets. But if they also employ a travel advisory service, which is linked in with the former, then a good deal of security assessment and tracking can become automated.

"So as soon as the ticket is booked, that communication goes through to the advisory service. They rate the risk for you and if someone in your organisation is travelling to a high level location, then this can alert someone to remind them if steps have been taken to understand the risk," he says.

"It gives an organisation oversight of where their employees are going. It can also be used to track employees. That is not to say we are tracking you to within 10 yards, but we know where you are on any given day and which hotel you are staying in," Doyle explains.

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Despite last year being the worst on record for natural catastrophe losses (and the second worst for insured losses) and the revisions to RMS version 11, cat model update predictions of significant price increases were not borne out over the summer.

July renewals, the last significant batch of the year saw were “muted”, says James Vickers, Willis Re. It saw some US regional accounts that even had decreases. “The more aggressive predictions for rate increases that we heard at the beginning of the year didn’t materialise,” says David Flandro, global head of business intelligence at Guy Carpenter. According to the broker, the key US market saw overall pricing for 2012 up six and a half per cent over last year.

There are a couple of reasons for that. One was continued flows of capital into the industry, after the Japanese earthquake in March. Despite the losses, the market therefore began 2012 with much the same level of capital as a year before – US\$175bn, says Guy Carpenter. Another is that the first half of 2012 proved uneventful for catastrophe insurers, with losses for the first six months of US\$11bn, against US\$76bn last year. Munich Re, meanwhile, put global losses for the first half at about a third of the ten-year average.

Coupled with continuing economic woes denting demand for cover, it has meant capacity has continued to grow this year – up to about US\$185bn by the time of the July renewals.

There is also arguably another reason the headline figures were so low, however: Many of the losses were not the result of traditional, peak perils such as US hurricanes or European wind storms. As early as last October Guy Carpenter was pointing out that while Asia-Pacific had accounted for 67 per cent of losses for the year, it accounted for only 15 per cent of premiums.

This disparity in pricing made across the board increases unlikely, according to Aon Benfield’s Erhart: “Western Europe and,

Calm after the storms

As insurers head to the Monte Carlo Rendezvous, it will be on the back of renewals that passed largely without incident. Peter Davey looks ahead at the renewals season

particularly, the US already pay substantial margins for each unit of risk,” he says. “There was little hope of reinsurers pushing for increases there while some of the regions actually affected were paying almost half as much. Even Japan – and Japanese quake is a peak peril – was paying margins well below Western Europe before the Tohoku earthquake.”

“Realistically those margins needed to come up to a reasonable standard before for any pressures could be brought on those peak regions,” Erhart adds.

Just how much comfort European and US insurers – and their customers – should take from this, however, is debatable. On the one hand, that difference in margins between the peak risks and the rest remains significant – “Those outside the US and Western Europe still pay fantastically low margins per unit of risk transferred,” says Erhart. There is therefore likely to be more equalisation to come. Of course, that in itself is not good news for everyone. Australian insurers after the floods in Queensland have seen rises of 15 to 25 per cent, according to reports; less than some feared, but still substantial.

“If you are a homeowner in Queensland it has gone straight through to your policy,” says Vickers. Likewise, risks in Japan and New Zealand have been reassessed.

Moreover, significant catastrophes to come could still entirely alter the story; after all, there is only so much comfort that can be taken from low cat loss figures before the US hurricane season

has even begun and while a drought grips the US corn belt. Many regions this year are below average in losses, but US losses to date are now about average, according to Peter Höpfe, head geo risks research at Munich Re, and there’s plenty of time for things to change.

“Half-way through the year is too early to start drawing conclusions,” says Höpfe.

Added to that, it’s easy to overstate the amount of new capital. Post Katrina, Erhart points out, US\$35bn was raised; last year it was US\$3.5bn. Flandro agrees: “It’s pretty marginal.”

There is also some nervousness that some of the new capital in the industry might be little reliable than the US weather. Much of the new capacity has been in the form of insurance linked securities, with the most active year there since 2007, according to Swiss Re. Some predict Cat bond issuance for the year could reach US\$7bn.

For now, with volatility in the stock markets continuing and weak yields on strongly rated bonds, investors are likely to continue to be attracted to the non-correlated returns the reinsurance market can offer. However, Vickers worries such money may not prove as sticky should losses pick up or returns elsewhere become more attractive.

“Set up an insurance company and by the time you have gone through all the regulation and the money is in there you can’t easily take it out,” he says. That’s not true of the new capital coming in.

For all that, though, the more important

change has probably already come: 2011 significantly changed reinsurers' attitudes to cat risks and, whatever happens to rates in the remainder of this year, that will be felt by insurers and their insureds in years to come.

All change

Japan might have prompted the biggest loss of last year, but it was the flooding in Thailand that is likely to have the longer lasting impact.

"That was the big one that surprised everyone," says Flandro – and it was symptomatic of a wider trend: "The distribution of catastrophe losses is changing. That's what we learned over 2010 and 2011."

There were, of course, losses from European windstorms and Japanese earthquake, as well as US tornadoes. But there was also the Chile earthquake, Canterbury in New Zealand, then the Australian floods, then Christ Church (New Zealand, again) – and then Thailand.

"Many of these losses emanated from areas that are not key risks. In fact some of them could even be considered cold spots," says Flandro. The result is the industry has had to ask whether it really understands the risks it is writing in emerging markets.

At Swiss Re that's led to a closer look at flood risk. "The Thailand floods were a wake-up call for us," says Jens Melhorn, head of flood at Swiss Re. "We've seen flood losses increasing over the last 10 to 15 years, but with Thailand it became clear they can be in the same range as earthquake or hurricane losses."

It prompted some difficult questions from senior management, he adds.

As part of its efforts to answer them, Swiss Re has since identified other areas where the risk of flooding and the potential impact are similar. It found a number in Asia where the risks were more marked. In fact, in the list of flooding "hotspots" in the region it put together Thailand was only in ninth position. China ranked first, because of vulnerabilities

in areas such as Shanghai and the Pearl River Delta. These spots were identified not just because they face the risk of flooding, but also because, like Thailand, they have seen significant economic growth based on foreign direct investment, acting as important manufacturing centres providing critical components for overseas business.

Indeed, it wasn't that the floods in Thailand last year that were particularly bad; they were heavy but not unprecedented, says Höppe.

"It was on the upper level of what we expected during the monsoon, but no record. The record was the losses it caused," he says.

It was the single most expensive flood catastrophe on record. That was not just due to the property claims, but the consequent calls on business interruption and contingent business interruption policies in other countries – particularly Japan, where the corporate headquarters of many of the high tech production facilities in Thailand are located.

As Vickers puts it: "Very few people realised what happens when you have a loss in an outsourced production centre like Thailand."

The result is therefore twofold: on the one hand, there is now greater interest in properly pricing flood risk, even in non peak areas, and the introduction of sub limits, which will filter down to insureds with property exposure in affected regions.

"Our clients are now much more interested in our knowledge and expertise about flood pricing," says Melhorn. "Before Thailand it was very difficult to get them interested; flood cover seemed to be given away in most areas for almost nothing."

The wider impact, however, is a much greater focus on accumulation and drilling down to supply chain risks. Reinsurers are requiring more detailed information from insurers, in turn, putting increasing pressure

on their customers for better information about their suppliers. That is likely to be a challenge for some, says Robert Kemp in Marsh's UK property practice, particularly after years of a soft market.

"Many are very good as far as their own premises are concerned and can provide all the information you want; it's that contingent business interruption causing the problem, and getting sufficient information about their suppliers – and their suppliers' suppliers."

Nor is there much reward in doing so. It might limit premium rises, but says Kemp, it can only end up costing more: "I don't think with all this information it's going to be cheaper."

There is one consolation though, he points out: they will understand their own business better. And, in fact, that's crucial.

At Towers Watson, Martin Davies, CEO of capital markets, London, says the changes point to the need for businesses to do three things.

First, companies need to work out precisely what their risk appetite is – and decide it at a senior level. Without direction from the top as to how much risk the company is prepared to take the tendency lower-down is to over-buy to avoid being blamed for losses, he warns.

Second, companies need to focus on risk identification to satisfy that demand for information from insurers. As he remarks: "The one thing that risk takers don't like is uncertainty."

Finally, though, commercial customers should ensure they're looking as carefully at their exposures as the reinsurers. "It's not necessarily the risks you are most familiar with like a warehouse fire that can have the greatest impact," says Davies. "It may simply be a small component that fails to turn up."

That's a lesson that will inform the thinking of those going off to Monte Carlo. And it is a lesson that should be taken seriously elsewhere, too.

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BUSINESS CONTINUITY SOFTWARE REPORT

28

Ahead of the game

So you think you're incident-ready?
Think again... Keith Tilley explains why

30

Into the light

David Adams looks across the complex range of software
in a growing market for business continuity technology

32

Business continuity software report

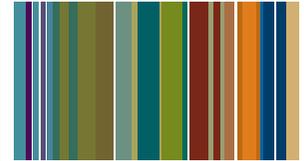
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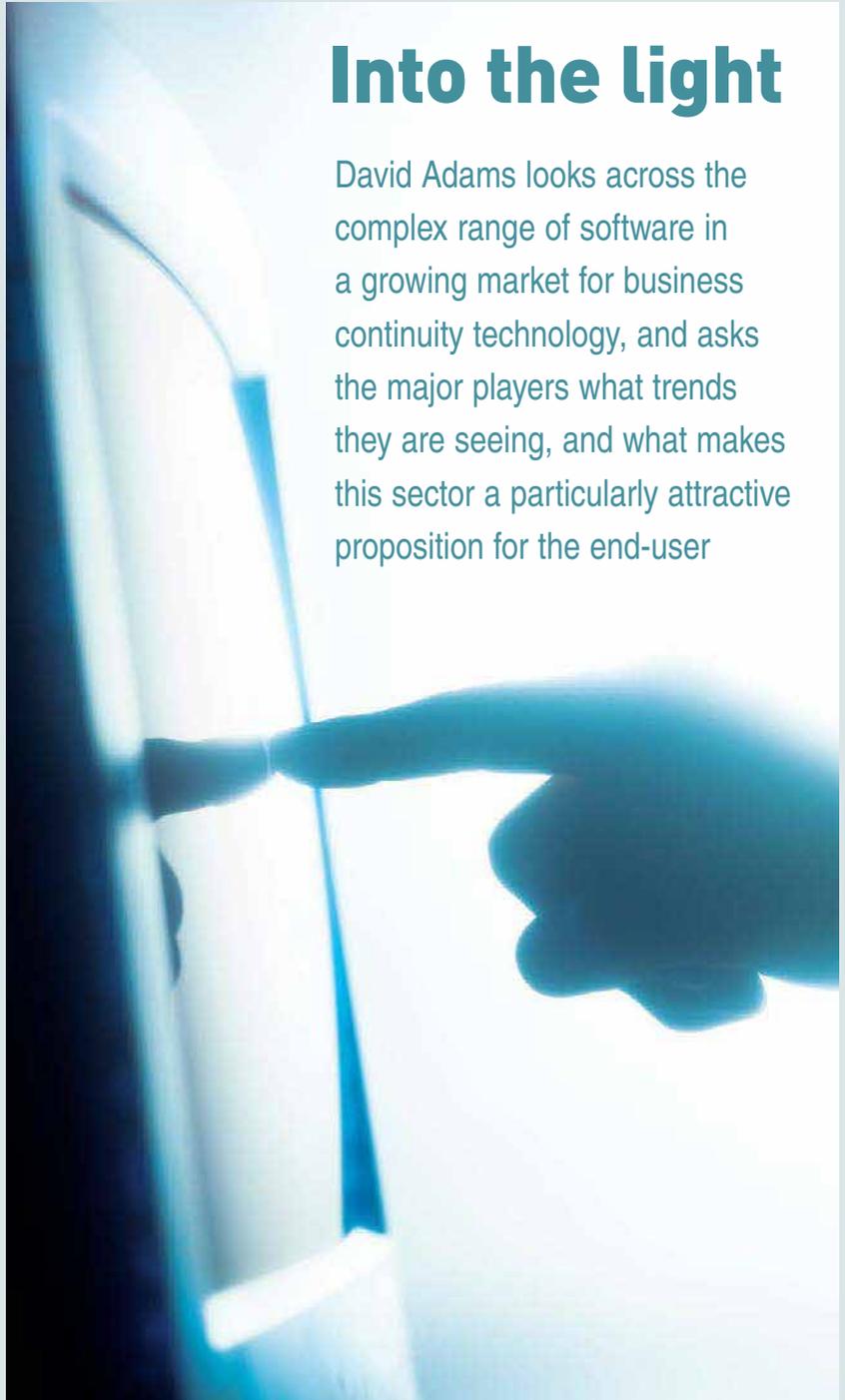
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CONTINUITY MANAGEMENT SOLUTION (CMS)



If you had moved to a dedicated business continuity solution a decade ago and had upgraded as each new set of technical advances became available you would now find it very hard to believe you ever managed to do the job with a series of spreadsheets. The speed at which the technology has evolved is startling. The ever more connected nature of end-user organisations of all kinds has been one of the most important influences, particularly the spread of mobile and cloud technologies. Another has been the adoption of BS 25999 and other standards and guidelines. And there have been other important background factors: chiefly regulatory change and economic turmoil.

The end result is a complex marketplace for business continuity software, containing at one extreme broader, more comprehensive solutions that meet the needs of the most sophisticated end-user organisations; incorporating or integrating with business impact analysis (BIA), incident response and other continuity functions. At the other extreme the capabilities of business continuity software are now available to a new range of smaller organisations, operating in a wider range of industry sectors. Flexibility, to cater for a seemingly endless range of end-user requirements, is crucial. Many vendors now offer some degree of consultancy and tailoring to suit end-user needs, rather than forcing organisations to fit operational patterns determined by the system.

End-user budgets have been squeezed as a result of economic conditions, yet there can be a greater willingness to invest in business continuity capabilities than before as organisations seek to protect themselves, sometimes as part of an attempt to attain regulatory compliance. And vendors have always cited an ability to generate bottom line-friendly time and efficiency gains as a selling point – also attractive in a recession. Meanwhile, events like the London riots in 2011, Deepwater Horizon, natural catastrophes



Into the light

David Adams looks across the complex range of software in a growing market for business continuity technology, and asks the major players what trends they are seeing, and what makes this sector a particularly attractive proposition for the end-user



SUNGARD AVAILABILITY SERVICES CONTINUITY MANAGEMENT SOLUTION (CMS)

and a long list of corporate embarrassments have all kept continuity issues front of mind.

Daren Howell, marketing manager at SunGard Availability Services, says one reason the business continuity software market has been able to withstand a double dip recession is that so many organisations now rely on ever more complex, mission-critical IT, which now undergoes frequent change from year to year. This makes ROI for enterprise-wide business continuity software more attractive.

The trend towards use of managed services, including cloud-based provision, continues. Saul Midler, managing director of the Australian company Linus Information Security, says there are a number of reasons why about half of the customer base for Linus's Revive business continuity solution now use the technology via the cloud. They include end-users being concerned that their own IT departments might not be able to support the business continuity solution during a major catastrophe, but also the attractiveness of solution features, such as the ability to get immediate remote access to Microsoft applications including Word and Project during a crisis, as well as to Revive.

Midler is also keen to extol the virtues of another feature of Revive: its Citrix-based front end.

"In a time-pressured environment the last thing you want is to wait for data to build on your screen," he says. "Citrix allows us to have all the creation and presentation of information on the server in our data facility, then we broadcast the screen to the user. So delivery is very fast."

Another key factor is user-friendliness, particularly if members of staff with differing skillsets and roles need to access the solution, as can happen in large organisations, or within small companies where non-business continuity specialists like administrators, it or finance directors may be responsible for business continuity.

One solution cited as being user-friendly is Bis-Web's ClearView business continuity management tool. End-users include the investment firm Man Group. "In 2009 our previous software was coming to the end of its life and the supplier offered us their new tool," says Ann Clark, head of business continuity at Man. "When we spent an hour going through the security module and I still didn't understand it, I knew it wasn't for me. ClearView was a basic planning tool at that point and its simplicity won it the job."

The tool is now used by about 100 users at Man. "They don't spend all day every day in this," says Clark. "They have to be able to drop into it when they need to without extensive training. So it needs to be simple."

The company now also uses the – now more powerful – tool for BIA. "It makes my job simpler and it makes my colleagues' jobs simpler: it tells them when to do updates and what needs to be updated," says Clark. She says she is looking forward to ClearView introducing threat assessment capabilities and integration with testing scripts.

One reason why simplicity is desirable is that business continuity software is not just for analysis and planning but also to transform a plan into action. That makes reliable communications crucial. Badger Software's CLIO technology, primarily a critical incident management tool, was first developed for blue light agencies. "Whenever things go wrong people always say communication wasn't good enough," says Rob Brigham, managing director of Badger. "Our tool is fluid enough to be used in dynamic situations that don't follow a plan." Badger is now also developing a BIA/planning tool, CLIO Planner, to be launched in autumn 2012.

But while user-friendliness is important many organisations do have very complex needs, notes Mike Osborne, managing director of business continuity at Phoenix IT Services. He says Phoenix's Shadow-Planner solution has become more sophisticated in

order to cater for those needs, but that great efforts have gone into ensuring the system remains easy to use.

The other key influence on development is the ongoing advance of mobile and tablet technologies. A majority of solutions are now accessible, in one form or another, via smartphones or tablets. This also helps end-users to plot the location of key personnel during an emergency. Notification systems vendors such as Vocal and Send Word Now are also adding such capabilities into their solutions.

One final theme is the desire to improve business continuity arrangements within an organisation's supply chain. Savant's Mataco solution is one of a number of tools that allow enterprises and suppliers to collaborate on planning. It can store supplier's plans and generate reports for the enterprise on the state of a supplier's plans.

Inoni's John Robinson says his company has helped one major client to develop a due diligence tool now being used to assess its 1,000 key suppliers. "I can see that as a trend: organisations drilling down into the supply chain to try to understand where strengths and weaknesses lie," he says. Other solutions suitable for use by smaller organisations include Contingenz's Crisis Commander tool and NonVerba's BCM Cloud.

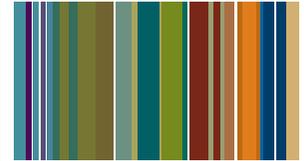
That trend is part of the reason why a broader range of organisations are now implementing business continuity software.

And there may yet be one more factor that will encourage more organisations to invest in business continuity planning: the theoretical threat of a corporate manslaughter charge. "People are yet to wake up to that, because there's not been a big prosecution yet," says Brigham.

"I think when there is that will be a big catalyst." If so, this will simply be the latest in a long list of factors driving change and innovation in an ever-evolving, ever more competitive marketplace.

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A study from Forrester Research confirms what we here at SunGard Availability Services have long known from our experience of more than 100,000 recovery tests: the majority of organisations are ill prepared for disruption.

While 60% of organisations feel confident their disaster recovery planning is adequate, nearly one in five do not test their plans annually. Of even more concern, three in five do not even update them on a continual basis.

But if an organisation is not conducting regular tests or not updating plans continually, they cannot be sure that their recovery process will get critical applications and data back up-and-running when they're needed. Put bluntly, the confidence they have in their recovery plans may well be misplaced.

It is perhaps not surprising that many organisations approach their annual test with feelings of dread. Keeping up with the pace of change is not only a mammoth task but also one that is often underestimated and under-resourced. The Forrester data demonstrates that in a typical environment with sixty servers, just one change per system per month can mean more than 10,000 configuration changes are needed before every annual test. In these straitened times of budget cuts, few IT departments today have the in-house resources to keep up.

With headcount cuts and the increased



Ahead of the game

So you think you're incident-ready? Think again...

Keith Tilley explains why

complexity of business continuity management plans, many firms simply do not have enough staff to cope with the sheer volume of work involved. Others may find team members do not have the necessary technical expertise, while a narrow IT focus and inadequate appreciation of the business as a whole can result in a limited understanding of interdependencies by others.

Feeling the pain

We see the results of these constraints almost daily. In our experience, customers tend to base their annual test on their last test profile, which could be considered a logical place to start. However, a mid-sized organisation will typically have undergone around 9,000 to 10,000 changes since that last test. These may encompass software, people and processes – even different business priorities. Such changes will undoubtedly affect the resources needed for the test – the number and type of servers, switches, software and the amount of bandwidth, to name just a few variables. For most customer IT teams, testing and recovery is just a small part of their day job and scripts can often become out of date, resulting in the frustration and wasted expense of a failed test.

The problem is exacerbated by the increased number and sophistication of business continuity plans for firms whose supply chains and customers may be spread across all four continents. A single medium-sized organisation may well need several hundred plans addressing a huge variety of risks from extreme weather events and

denial of access to transport disruption and power outages across multiple locations. These plans are likely to feature a mix of IT recovery services, primary, secondary and tertiary workplace recovery sites, as well as remote working.

“Keeping today’s sophisticated plans up-to-date manually or semi-manually is a herculean, labour-intensive task that is inevitably prone to human error.”

Business continuity management is a dynamic process, not a one-off event and attempting to keep all these sophisticated plans up-to-date manually or semi-manually using general purpose Microsoft Office software is a herculean, labour-intensive task that is inevitably prone to human error.

Poor change management can result in missing system and application updates having to be applied during the recovery itself, slowing down the entire process. Then there are frequently unexpected bugs that have to be identified and patched, gaps in procedures that have to be filled on the fly. All these things put added pressure on an already stretched recovery team during testing and, more crucially, during a live incident. They inevitably increase recovery time and, at worst, lead to

“Keeping up with the pace of change is not only a mammoth task but also one that is often underestimated and under-resourced.”



SUNGARD AVAILABILITY SERVICES
CONTINUITY MANAGEMENT SOLUTION (CMS)



an incomplete or failed recovery. Making the testing process even more painful is the cost – as much as £62,810 per exercise, according to one Gartner study.

Having developed strong personal relationships with customers over the years, SunGard's dedicated recovery analysts always go the extra mile to help customers through such difficulties and are regularly commended for their outstanding efforts. But as a company we wanted to do more. CMS Test Management was born from this desire to help our customers manage change and eliminate the pain of testing and recovery.

There is a better way

CMS Test Management – part of our Continuity Management Solutions suite of specialist business continuity management software – is a powerful, cost-saving tool that can reassure organisations their recovery plans will work when they are most needed. It automates the process of testing, validating and troubleshooting plans, saving considerable time and money. Fully scalable, the software allows organisations to specify the scope, type and conditions for each test

including the components to be tested and the users required to participate.

“CMS Test Management is a powerful, cost-saving tool that can reassure organisations their recovery plans will work when they are most needed.”

The CMS Test Management module is a content-rich application that assists the planner in developing test plan documentation. It includes sample test templates and more than 30 reports that customers can customise with their own data fields to generate reports tailored to their organisation. Test Management gives customers the flexibility to track all the required information and, because it is a relational database, makes it easy to report across all tests, as well as review historical performance.

As CMS Test Management integrates with SunGard's LDRPS® software, it dramatically improves the efficiency of test administration while enhancing the quality of the plans themselves.

It also links with our newly launched Managed Recovery Programme (MRP), a groundbreaking service we developed for

organisations that want to pass on responsibility for testing and recovery altogether. In taking ownership of a customer's testing and recovery programme, we become responsible for capturing and managing all changes, ensuring scripts and processes are always current so that the customer is assured of a successful test.

SunGard works side-by-side with each MRP customer to review and develop plans and define procedures. Together, we make sure the plan is in line with the customer's production environment from design to testing to change control. We are equipped and ready to perform the test and carry out a recovery 24/7.

The service has been welcomed by financial services firms and IT/BPO outsourcers, in particular, as these businesses have large-scale, complex operations and experience considerable change, which makes keeping recovery scripts up-to-date a major challenge. However, the new service also appeals to any firm that flies in people from around the globe to perform tests, incurring sizeable bills for flights, hotels and subsistence allowances.

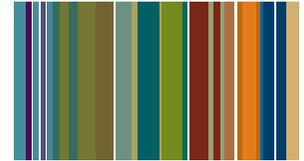
Knowing your BC plan will actually work during a real life emergency or interruption is vital for organisational resilience, as well as being a key requirement of many industry regulations. Just as a Formula 1 driver wouldn't dream of venturing on the track without purpose-designed, high performance tyres, the BC professional should regard specialist BCM software such as CMS Test Management as an essential tool for a highly demanding job.



Keith Tilley is managing director UK& Ireland and executive vice-president Europe of SunGard Availability Services

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AVAILABILITY SERVICES
CONTINUITY MANAGEMENT SOLUTION (CMS)



Your guide to business continuity
management software

Business continuity software report

**SUNGARD CONTINUITY
MANAGEMENT SOLUTION
SUNGARD AVAILABILITY SERVICES**

SUNGARD® Availability Services

Function: SunGard's CMS is a comprehensive solution designed to manage all phases of the business continuity management (BCM) lifecycle and advances in recovery technology and techniques such as the virtualised recovery desktop and soft phones. As such, the solution now encompasses a new Test Management tool.

Launched: 1988, continuous development since. Additional modules were released in 2010 covering risk assessment, workforce assessment, and vendor (supply chain) assessment. This product is typically aimed at multi-site and large-scale organisations looking to improve their business resilience by using software to help them manage and automate the complexity arising from multiple plans across multiple sites. This helps to improve resilience without increasing headcount.

The product is aimed at both the public and private sectors. SunGard's CMS is also suitable for those organisations that originally developed their plans in MS Office but now find that business growth and constant change means that MS Office based plans are no longer suitable to use as the relational data and Macros now embedded in the plan need constant attention and upkeep.

SunGard's CMS allow users to develop call lists as easily as they can open, move files, and map dependencies. This allows users to see what processes and applications are dependent on others in during a crisis. Planning tools are also designed with key regulations in mind that enable users to build comprehensive, compliant, and complete BCM programmes. The service is accessible using a web browser from any location. The product's licensing

model is flexible; users can choose to host the software themselves, or have SunGard host it for them.

The suite can be purchased in modules so that a fledgling business can start off with lower cost starter modules and upgrade in line with its business growth and complexity avoiding a time-consuming migration at a later date. SunGard's CMS has been designed to allow organisations to implement BCM good practice, as explicitly or implicitly required by many standards including, but not restricted to Sarbanes-Oxley, NFPA 1600, BS 27001, Civil Contingencies Act 2004, the New Basel Capital Accord, NASD Rules 3510 and 3520, New York Stock Exchange (NYSE) Rule 446, FFIEC BCP Handbook, Executive Order 12656, Health Insurance Portability and Accountability Act (HIPAA), Statement on Auditing Standards (SAS) 70 audit reports, North American Electric Reliability Council – Standard 1200, and Information Technology Infrastructure Library (ITIL).

The product fully supports BS 25999 and ISO 22301 by allowing organisations to use the solution as a framework for implementing the standard. All phases of the standards are supported allowing organisations to complete a business impact analysis (BIA), plan their strategy, implement their plans, manage their testing and reviews and report to their management their preparedness.

Customers are advised to take regular training classes to help maximise the value of investment. SunGard offers a host of training opportunities for the industry so that customers can train a wide cross section of users.

SunGard's CMS is available in the UK, France and the US from SunGard Availability Services, and across the world through authorised representatives. Live demos and Webex demos are available upon request.

UK/Europe: 0800 143 413
www.sungard.co.uk
infoavail@sungard.com

USA Toll Free: 1-800-468-7483
www.sungardas.com
as.software@support.com



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AVAILABILITY SERVICES
CONTINUITY MANAGEMENT SOLUTION (CMS)

**ALIVE-IT – BC FRAMEWORK
CONTROLL-IT GMBH**



Function: Plan development and execution, emergency plans and IT recovery plans. With Grade-It: BIA and risk impact analysis.

Launched: 2001.

alive-IT is a web-based application that with easy access via any browser. All data and documents created in alive-IT are stored in a database. To simplify master data administration and minimise manual maintenance, data such as personnel information can be imported (batch or on demand) from various external sources and managed as resources within the alive-IT database.

Emergency manuals in alive-IT are generated in PDF or .doc format and are also stored in the database. This means that in an emergency, users need only to be able to access alive-IT to reach all required information.

All changes to alive-IT are logged and auditable. Any create, update or delete changes are recorded and dated with the name of the user who made the change. A fully integrated OLAP report generator can produce reports about all objects, their attributes and relationships.

Process planning and administration is controlled by a Disaster Recovery Tracking (DRT) dashboard, from where users can manage recovery of IT applications. Master data resources are defined and structured via resource classes. In alive-IT 5, a master model will be delivered that fulfils all needs of business and IT service continuity and crisis management.

Comprehensive rules govern user authorisation for navigation entries, alive-IT objects (resources, report content, DRT dashboard, manuals and

processes) and single attributes in objects. alive-IT offers a multi-client system suitable for companies small and large.

All necessary software modules are included, except the database management system and database clients. SQL, MySQL and Oracle are all supported. Apache Tomcat is provided for the web server. An integration of Apache web server and Microsoft Internet Information Server is also possible. Sun Java 6 is assumed to be present. alive-IT can be purchased or leased. Training can also be purchased.

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

**BCM CLOUD
NONVERBA**

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

Launched: 2006.

BCM Cloud was developed to help SMEs access the core functionality required to develop emergency plans without the need for major capital expenditure. Larger enterprises may also consider using BCM Cloud in conjunction with eSecurus to help critical suppliers develop what NonVerba calls Interface Plans: enabling suppliers to plan in the same way as the larger enterprise.

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

Special discounts can be applied to support government agencies and schools. Pro bono work was carried out by NonVerba in 2009 to create a specialised implementation of this tool, NaCSTO

BCM Cloud, in partnership with the National Counter Terrorism Security Office (NaCTSO) in the UK.

**+ 44 (0) 800 783 6917
+44 (0) 20 7887 4544
+ 1 347 948 7930
www.nonverba.com**

**BUSINESS PROTECTOR
BPSI – BUSINESS PROTECTION SYSTEMS
INTERNATIONAL**

Function: Full BCM lifecycle, risk, BIA, BC and IT/DR plan development and maintenance.

Launched: 2000. Current version: 5.0 (2001)

Available hosted or self-hosted. Notification and mobile modules are also available. BPSi supports organisations of all types, size and budget deploy effective risk management plans with user-friendly software. BPSi's decision support tools aim to help the user understand operational business risks so they can minimise the impact of any business interruption.

This software is ready to use, with comprehensive sets of templates based on industry-standard methodologies. It is also flexible, allowing users to adapt plans to specific objectives.

The software's simple interface aims to make light work of plan administration, organisation and implementation.

Business Protector is web-based, providing a secure, redundant platform that can be accessed from any web-connected location.

**Tel: + 44 (0)20 8002 9029
or + 1(800) 582 1645
info@bpsicom
www.bpsicom**

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CONTINUITY MANAGEMENT SOLUTION (CMS)

CATALYST
AVALUTION CONSULTING

Function: Policy and procedure development, BIA, recovery strategy definition, plan development (business and IT), exercising, automated workflow, and reporting.

Launched: May 2012. Upgraded quarterly

Catalyst uses a set of integrated modules – including policy and procedure development, business impact analysis, recovery strategy definition, plan development (business and IT), and exercising – to support both initial data gathering and ongoing maintenance of business continuity related information. Further, Catalyst offers many unique features that minimise the resources and effort needed to successfully maintain a business continuity program, including heavily integrated data, on-screen user guides, single view plan editors, automated workflows, and history logs.

User accounts can be created for any party that requires access to the site, and permissions can be set for each individual user, thus controlling what parts of the site each user can access and/or modify. Catalyst was designed to enable organisational compliance with leading industry standards, including ISO 22301. It also enables compliance with both the FFIEC and FINRA US regulatory requirements.

Any user with access to a major internet browser can access and securely work in Catalyst – regardless of location. Catalyst stores client information in secure databases, located in a SAS 70 Type II datacentre.

Communications are secured using military grade TLS encryption. A free 30-day trial of this product is available via the provider's website.

Tel: 0866 533 0575
www.bccatalyst.com

CLEARVIEW
CLEARVIEW CONTINUITY



Function: BCM encompassing BIA, planning, exercise management, risk assessment, vendor assessment and notification.

Launched 2003.

ClearView is simple to use for the non-BC specialist, supports BCM best practice and has minimal requirement for administrative support. The software is accessible from any web browser and mobile devices. It can be implemented without any need for extensive consultancy and requires minimal training. BS 25999 is fully supported, so that the solution may be used as a framework for compliance with the standard. Organisations can complete BIA, plan strategies, implement response and recovery plans, manage testing and reviews; and provide compliance reports to management.

Automated workflow technology sends email reminders to plan owners, encouraging them to perform reviews and maintenance tasks, with escalation to management in the event of non-performance. A management dashboard with red/amber/green indicators allows rapid compliance reporting.

The user interface is flexible to allow for easy customisation to meet specific requirements and existing plans can be easily imported, saving time and easing implementation. ClearView is generally provided as a hosted solution, but may be hosted by the customer if preferred. All client data is stored securely, protected by 1024-bit Public Key Encryption. ClearView is both ISO9001 and ISO27001 accredited.

+ 44 (0)1869 255 792
www.clearview-continuity.com

CLIO
BADGER SOFTWARE

Function: To help companies manage all types of exceptional incidents.

Launched: 2005.

CLIO is a web-based incident management software system that helps companies to protect the welfare and safety of their employees, ensure business continuity, protect resources and preserve reputation and credibility in the event of a major incident.

Vital resources such as briefing updates, subject profiles, maps, pictures, sound files or video can be stored in an area where they can be found quickly and easily while actions and related tasks can be created and assigned to users. This allows them to reply, reassign, add notes and delegate related tasks to other individuals. Every event in an operation is logged in detail. After the incident a time log and full, incorruptible audit trail with evidential proof is produced that can be used to demonstrate duty of care in any subsequent legal action.

CLIO is able to take an organisation's plans, developed manually or with the use of any BIA/plan builder software, and turn them into templates that can easily be activated and controlled when the crisis actually occurs.

Tel: + 44 (0)118 946 4488
www.badger.co.uk

CONTINUITY COMMANDER
CONTINGENZ CORPORATION

Function: Guided analysis to develop BC and DR plans and operational information.

Launched: 2003. Version 4.0: 2010.

Aimed at the SMB market, Continuity Commander provides a complete recovery plan to be printed or



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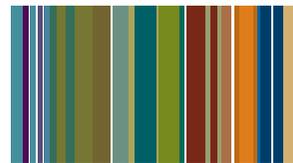
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www.eBRP.net

SUNGARD AVAILABILITY SERVICES
CONTINUITY MANAGEMENT SOLUTION (CMS)



electronically distributed to key employees. This software is designed to be low-cost and easy-to-use. Training is not usually required for this product.

Tel: +1 310 906 0589
www.contingenz.com/imcd

**CRISIS COMMSUITE
CPA SOFTWARE LTD**

Function: Externally-hosted, secure, web-based information storage and communications.

Launched: 2007. Beta version: 2006.

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

Crisis CommSuite provides a whole range of functionality both to support multi-channel communications during a disaster and also to create a virtual battle-box that can be accessed individually or on a shared basis at a command centre or EOC. The objective of this product is to work worldwide with all other products such as planning tools and automated callout products (regardless of vendor) to provide a single point of access at critical times.

In business as usual conditions it also provides a means of introducing and monitoring plan governance, and helping enforce a maintenance and testing regime in line with defined corporate policy.

The product supports BS 25999 and can provide an off-site, virtual storage capability for all of the key control documents required by BS 25999-2. If an organisation defines its BC management policy and supporting governance structure this can be input into Crisis CommSuite and a series of RAG flags will provide management overview of status and plan currency.

The product uses recognised Secure Socket Layer (SSL) security and incorporates full user ID and password protection, and user profiles dictate which areas of the system users are authorised to access.

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

**DRS
TAMP SYSTEMS**

Function: Software and plan development, management, maintenance and distribution.

Launched: 1984.

TAMP's consulting services include the development of BIAs as well as plans for BC, DR, crisis management and pandemics. TAMP also offers the Essential Notification System (ENS), which provides automated delivery of voice messages and failover of a current voicemail system for DR. TAMP Systems has also launched its DRS Smartphone App, which enables DRS users to access their BCM documentation and to manage incident responses remotely.

The DRS Smartphone App also allows users to voice notify affected team members immediately; and review the incident management module to see up to date information on the status of the recovery.

Tel: +1 800 252 4080
www.tampsystems.com

**EBRP SUITE
EBRP SOLUTIONS**



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

Launched: 2003. Upgraded 2006, 2009, 2011.

The process, technology, supply chain and organisational modelling provides organisations with a decision support system facilitated by 'what if' analysis. This product supports the complete BCM lifecycle including risk assessment (asset-centric risk management), impact analysis (business, technology and supply chain), plan development, testing and exercising, maintenance, incident management (command, control and communications) and integrated notification. eBRP Suite incorporates NIST 800 suggested nine-step risk assessment methodology including a risk dashboard. Users can also plan templates, embed documents, create checklists and review Gantt charts with granular role-based access control. eBRP Suite contains features that display a 'to do' list on the logon splash page as well as send email reminders to plan owners to trigger plan maintenance. The product is available as SaaS or can be hosted in-house and is accessible to unlimited concurrent users. It can be integrated with notification systems using web services API for contact database synchronisation and to initiate notification natively. Windows ADS integration and SSO can be used. Training takes less than 2 hours, and can be conducted remotely.

Tel: +1 905 677 0404
www.ebrp.net



SUNGARD AVAILABILITY SERVICES
CONTINUITY MANAGEMENT SOLUTION (CMS)

**ESECURUS
NONVERBA**

Function: Awareness and education, plan development, plan maintenance, crisis communications.

Launched: 2004. Major upgrades annually.

This enterprise BCM planning tool supports all aspects of the BS 25999 recommendations.

The system has been adapted to be ISO22301-ready. It also integrates the NonVerba Quality Management system. This means quality processes can be leveraged if required to feed recovery task sheets, cutting plan development times and ensuring integrity of operational recovery process data fed from an ISO9001:2008 Quality Management System.

The software also helps define the risk register; BIA and identification of critical processes; develops business continuity and incident management plans; and assists with invocation and exercise of plans and ongoing maintenance and review of BCM strategies.

Additionally, internal audit can be supported through NonVerba's elnviso software, along with state of readiness reporting and management oversight through dashboard technology; change management and audit control.

The eSecurus product and associated products are all fully web-based and accessible using Internet Explorer. They can also be installed and hosted in-house or from a NonVerba Cloud / ASP host server farm over the internet.

The NonVerba product suite includes BCM Cloud, NaCTSO BCM Cloud, eSecurus Blue Light & TCRMS.

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

**EZ-PLANNER
EBRP SOLUTIONS**



Function: Risk assessment, impact analysis (business and technology), process modelling, plan templates, plan development, maintenance and exercise tracking, notification,

Launched: 2011. Upgraded in July 2012.

eZ-PLANNER is a complete set of planning, plan development, reporting and management utilities to address the full requirements of developing viable business continuity and incident response plans. Supporting the complete BCM lifecycle, it is available as a vendor-hosted SaaS solution.

eZ-PLANNER provides the tools needed to help prioritise mitigation and plan development efforts. It uses process modelling along with process application dependency mapping. This allows planners to identify risk, vulnerabilities and gaps in current operational capabilities as a prelude to building plans. With 200+ standard built-in reports it provides information and compliance reports without having to tinker with report generators.

A BIA survey utility allows the creation of surveys which can be published to business owners for completion. The Plan Development feature enables the creation of plan templates, with embedded documents and granular-level access control. Integrated notification means users can send notifications without having to use a different vendor's tool.

A number of global Fortune 500 enterprises deploy eZ-PLANNER to assist in complying with regulatory standards. eZ-PLANNER is flexible and scalable to meet the compliance requirements of organisations around the globe.

Because of eZ-PLANNER is accessible to 10,000 users and offers role-based security, access can be provided to any individual within the organization. The system is user-friendly, and end-user training requirements are minimal and can be accomplished with a user manual or minimal administrator-led training. This can be completed using online collaboration tools. eZPLANNER is a powerful and flexible toolset which provides the convenience of SaaS hosting and integrated voice notification.

Tel: +1 905 677 0404
www.eZ-PLANNER.com

**INONI
INONI LTD**



Function: BC and resilience management software platform providing standard and bespoke capability.

Launched 2005, updated twice a year.

INONI is a versatile software platform providing a suite of web-hosted resilience and continuity tools. The platform is programmable and its underlying structures can be shaped to accommodate customer methodology and other bespoke requirements. It offers time-saving simplicity for end users, delegated operations management and a powerful administration and reporting environment.

INONI BCM Pro is an online BCMS delivering integrated BIA and BCP to multiple locations. Hosted on the INONI platform, Pro works out of the box or can be tailored to fit, with a range of optional add-ins. It can be fully or partly managed by INONI on a software-as-a-service (SaaS) basis. INONI Lite is an online toolset that helps small

ALIVE-IT 5

Just delivers more: The new alive-IT 5



BCM- and
ITSCM-Lifecycle
processes

Complete data model with
all **resources** required by
BCM and ITSCM

Reduced
resource requirements
for data maintenance

Latest active BCM- und
ITSCM documentation

Deployable
across locations

Workflow-driven
document management

Management of
recovery after
incidents | outages

Online system
for use with
daily operations

[**alive-IT**]
Business Continuity Framework

alive-IT 5 is the immediate successor of alive-IT 4.9 and this newest version will impress you with a variety of enhanced functions (e.g. the integrated workflow engine) and with its compelling features (e.g. its intuitive user interface). But more still. With alive-IT 5 we have succeeded in creating one of the most innovative Business Continuity and Disaster Recovery products worldwide. Central to application is the underlying concept of the system: complete support for BCM/ITSCM tasks and the avoidance of maintaining duplicate data through automated interfaces.

Get excited about alive-IT 5 too and request free information or our free information pack or visit our website: www.controll-it.de. Of course you can also contact us by phone.

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controllit
Business Continuity Management

SUNGARD AVAILABILITY SERVICES CONTINUITY MANAGEMENT SOLUTION (CMS)

and medium-sized organisations create and maintain compact standalone BIA and BCP. Lite collects information using convenient surveys, supported by comprehensive online help. It provides online and offline reports, accessible from web-connected devices including smartphones. Lite is scalable and priced to be affordable for smaller firms.

INONI Resilience is a suite of utilities supporting management of organisational resilience. It includes a resilience maturity review and due diligence tools for the supply chain, including BCM and Information Security. It evaluates potentially thousands of suppliers against adopted standards with low effort and close control, offering automated analysis, review and oversight.

INONI Enterprise provides full access to the INONI platform and bespoke capability for organisations with specialised requirements. It offers self-administration, self-hosting and options for perpetual or annual licensing. Administrator features include user and group management, content and report management, import and export, calendar workflow, flow control, SMS and email notification, data slices and views, graphs and charts, review and e-signoff, archive, intelligent FAQs and more.

INONI also offers consultancy to deliver effective client-tailored solutions.

Tel: 0845 045 1171
www.inoni.co.uk

LINUS REVIVE LINUS INTERNATIONAL

Function: All phases of the BCM Lifecycle, including BIA and resource dependency mapping, costed strategy development, procedures development, exercising, programme management, maintenance, audit and user permissions. Integrated risk management and emergency notification.
Launched: 2002. Current version 8.3,

version 9 released October 2012. Annual upgrades.

Linus Revive maps the BCM Lifecycle and provides intelligent BC plans to give users specifically what they need, when they need it, for any part of the organisation affected by the event. Changes are immediately reflected throughout the system, so BC plans can be dynamically tailored to suit a specific disruption event.

Fully portable, Linus Revive is available via subscription to a fully hosted cloud solution, or as an in-house installation, or a mixture of the two.

Linus Revive is fully compliant with ISO 22301 and BS 25999 and includes integrated risk management and emergency notification. Productivity tools make business continuity management easy. These include tree view, drag and drop and integration with Microsoft products including Word, Project, Visio and Excel. Programme management provides scheduling, notification, review and escalation.

Tel: +61 3 9018 6644
www.linusrevive.com

MATACO SAVANT

Function: A secure, web-hosted, fully integrated, business continuity planning solution. Covering BIA, plan development, maintenance, exercising, review, threat assessment, dependency mapping. Mobile version for use on all iPhone, Android, BlackBerry and Windows Mobile devices.

Launched: 2009, two releases per year.
Current version: 2.9.

Offered as a cloud-based SaaS solution, Mataco is the secure and globally accessible way to hold your business continuity data. Mataco is continuously developed in partnership with BC practitioners to offer full support for all aspects of

the BCM process. The software provides support for BS 25999 and the BCI's Good Practice Guidelines. Mataco is fully compliant with the new ISO 22301 standard.

Mataco makes creating and maintaining BC and emergency plans very easy and efficient. It provides a single repository for all the information required – any change to data is reflected instantly in all plans. Mataco goes further than analysis and planning by supporting the exercising and reviewing of plans. Exercise schedules, scenarios and scripts can be set up, with the reviews of the exercises and plans captured. Threat assessments (with user definable risk matrices) are supported in this software – the resulting risk register can be used to prioritise planning.

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

As Mataco is web-based it offers remote access to all plans and data. This allows users and their resilience partners to collaborate on plans. Plans are produced in PDF format for viewing on desktop or mobile computers. Mataco offers a quick and easy search facility allowing users to find plans and contact staff from any web enabled mobile device be it iPhone, Android, BlackBerry or Windows Mobile. Data from any current Excel or Word documents and Access databases can also be migrated into Mataco.

The latest version of Mataco incorporates extensive reporting functionality. Suppliers' plans can also be stored. Similar reports can be produced based on resources, people or premises.

Plan Status reports provide the BC manager with an immediate overview of all plans in place, their owners and current status.

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

CIR

CONTINUITY INSURANCE & RISK

Defining tomorrow's risk solutions



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SUNGARD AVAILABILITY SERVICES
CONTINUITY MANAGEMENT SOLUTION (CMS)

MYCOOP
COOP SYSTEMS

Function: All phases of the BCM program support: project initiation, BIA/risk, planning, awareness, maintenance, testing; and incident command, driven from a simple browser interface and a unified database. Pre-configured ISO 22301 package scheduled for August 2012

Launched: 2002. Current version: 6.14 2012. Quarterly upgrades

COOP Systems supports some of the world's largest organisations by unifying all the professional practices in a seamless, easy to use package hosted and supported 24/7 internationally.

myCOOP has recently added a business intelligence module, with the code-free ability to generate powerful reports, dashboards and embedded analytics to maximise use of BCM data. myCOOP is a simple, web-based BCM software solution designed to support the global enterprise.

System and feature customisation can be carried out quickly and easily without new coding, database modelling, or expensive on-site consulting. Initial production availability is measured in days.

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

COOP Systems and its partners support clients anywhere in the world, regardless of industry, language, geography or scale of business.

Tel: +44 (0)20 8090 2550
www.coop-systems.com

OPSPANNER
PARADIGM SOLUTIONS INTERNATIONAL



Function: OpsPlanner is a fully integrated BCP, BIA, risk assessment, incident/recovery management and automated notification solution.

Launched: 2003. Current version 5.1. Version 6.0 will be released in Q4 2012.

OpsPlanner is used in a variety of industries and organisations of all sizes. It is particularly popular among medium-sized to large commercial companies and government agencies.

Typical user firms include pharmaceutical, financial services, food and product distribution, education, utilities, transportation, healthcare and federal contracting firms.

OpsPlanner is very easy to use and scalable. Features include BIA Expert, which allows organisations to define BIA threshold parameters, to generate customised BIA surveys and to calculate recovery objectives.

A new risk assessment tool is now bundled with this feature.

Training requirements are minimal: both administrators and casual end users should be able to attain full proficiency in under four hours.

This product is offered on a client-hosted basis as well as a SaaS solution.

Tel: +1 814 943 4007
www.opsplanner.com

PHOENIX SHADOW-PLANNER
PHOENIX



Function: Integrated suite including discovery (BIA and compliance questionnaires, process and dependency mapping, recovery requirements over time, gap analysis – required vs achievable), policy setting (recovery time objective calculations based on risk appetite and impact assessments), BC planning, maintaining and exercising.

Launched: 2002. Current version 4.2

Phoenix Shadow-Planner's pioneering and award winning solution has been developed to streamline a structured BCM strategy, to make it quicker, more efficient and cost effective. Using a SaaS model, users can access the tool easily.

Phoenix Shadow-Planner has been developed with the end-user in mind – making the process of devising and implementing a business continuity plan for any eventuality simpler. With the application's cloud-based access model and improved mobility capabilities, the existing Business Continuity Planning and Business Impact Analysis (BIA) modules have been further enhanced in Version 4.2.

New enhancements and features include: improved and simplified navigation, mass notification and message broadcasting and response tracking via SMS and/or email; targeted communications with the Perspectives feature, which allows the right people to receive the right message at the right time; a 'Plan in your Pocket',

SUNGARD® Availability Services

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www.sungardas.com**

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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INONI provides standards-aligned business continuity solutions to organisations worldwide. We are proud to offer **professional experience, a practical approach and an efficient software toolset**

Your organisation is unique and moves constantly, so it's essential your continuity system remains a comfortable fit
We offer an enduring flexible solution that fits your business

Our software system does what you'd expect, with integrated BIA, scalable BCP and many valuable features
It also provides some unexpected benefits

- INONI® delivers professional reports that people can read online, via mobile devices and MS Office
- It lets you embed educational material in all the right places, so it's there when needed
- You can even specify your own tools and reports

INONI® can be part of a consulting programme or you can license it for your own fully supported use. Please take a moment to visit the INONI website or call us now for the full story.



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Email : Sales@ParadigmSi.com**

**Corporate: www.ParadigmSi.com
Product: www.OpsPlanner.com**

Paradigm Solutions International (PSI) offers world-class Business Continuity Management software products and services to commercial and government entities.

OpsPlanner™ is a Business Continuity Planning, Business Impact Analysis, Risk Assessment, Incident Management and Notification Software tool. OpsPlanner is 100% web-enabled and is a fully integrated software platform that is easy-to-use and applies proven processes and methodologies. It is secure, flexible, auditable, and accessible 24 x 7 x 365. The solution comes with planning guidelines, model templates, and surveys that provide the ability to create customized recovery scenarios that can be used for enterprise wide Business Continuity Planning. Also available in OpsPlanner is BIA/RA Expert, which is an optional state of the art feature that allows an organization to enhance the integration of workflow, recovery resources and data into the OpsPlanner Business Continuity Process. This feature allows an organization to define BIA parameters, dynamically generate customized BIA surveys, and automatically calculate recovery objectives and rankings. The RA survey results in a detailed ranking of each surveyed hazard by probability, impact and vulnerability. Another optional feature is a robust two-way notification tool that allows the client to send simultaneous messages across diverse types of communication devices such as pagers, cell phones, e-mail etc.

The strength and versatility of our OpsPlanner solution, and the expertise of our certified (CBCP, CBCV, MBCI) consulting team, are among the reasons that we have been selected, and continue to assist organizations to prepare for, manage, and recover from, any type of unexpected business disruption.

SUNGARD AVAILABILITY SERVICES
CONTINUITY MANAGEMENT SOLUTION (CMS)

accessible via the BlackBerry PlayBook tablet or the new Shadow-Planner Mobile app for BlackBerry smartphones; multi-lingual and multi-currency search facilities, translations and templates; enhanced security checks to access documents and information; advanced customisation through 'My Favourites' and 'My Mobile' tabs; plus new and enhanced reports including detailed BIA analysis.

Tel: 0844 863 3000
www.phoenix.co.uk

RPX
RECOVERYPLANNER



Function: BCM and DR lifecycle: risk, BIA, planning development/maintenance, incident and crisis management, mass notification.

Launched: 1999. Enhanced regularly.

RPX from RecoveryPlanner includes all the components to support the entire BCM and DR lifecycle in one, web-based application. An organisation may start the planning process with risk assessment and/or BIA, which RPX has simplified with surveys and wizards, or go straight to the planning process. RPX promotes collaborative, automated planning and maintenance in one closely integrated application.

The information entered in the risk assessment and/or BIA is used in building, maintaining and activating plans, eliminating the need to enter duplicate data.

The built-in virtual command centre is an interactive incident and crisis management tool

that automatically records and manages all incidents and exercises and has an integrated notification system. RPX's robust integration capabilities through a web services API provide connectivity to customer's other systems for real-time data acquisition. This ensures that the latest information is always present in RPX.

RPX also features mobile access, native report generation, customisation, GIS, audit features, executive dashboards, what-if modelling, easy migration; and integration of data and plans. A Compliance area provides templates for pertinent BCM frameworks, including BS 25999, DRII, ISO22301, NFPA 1600, BCI and NIMS. Hosted (SaaS) and customer hosted options of the RPX software are available.

The RPX software is Safe Harbor certified by TRUSTe, the SaaS undergoes daily penetration testing by McAfee and ISO standards are followed for security assurance.

The RPX software and RecoveryPlanner's Professional Services are available globally, including from a certified partner in the UK. RecoveryPlanner's support covers normal business hours for time zones around the world and 24/7 emergency support. Editions and support are offered in English, Bulgarian, Portuguese and Spanish.

Tel: +1 203 455 9990
www.recoveryplanner.com

THE PLANNING PORTAL
AVALUTION CONSULTING

Function: BIA, recovery strategy definition, recovery planning, plan exercising, general management, automated notification, automated workflow, mobile access and customisable reporting.

Launched: 2006, upgraded annually.

The Planning Portal (TPP) assists with each

phase of the business continuity management lifecycle – from helping organisations start a business continuity programme to helping them mature and increase the efficiency of their programme.

The solution uses a set of integrated modules – including BIA, risk assessment, planning, exercising, training, and notification – to support both initial data gathering and ongoing maintenance of business continuity related information.

TPP also offers "live" Crisis/Incident Management modules that enable online situation reporting and alerting, resource and recovery issue tracking, department and application recovery status tracking, interactive geo-tracking and mapping, and online news and media reporting. Further, data entered into one module immediately becomes available in all other modules, reducing duplication and simplifying the user experience.

User accounts can be created for any party that requires access to the site, and permissions can be set for each individual user – thus controlling what parts of the site each user can access and/or modify. In addition, authorised users can access TPP via a mobile app on their BlackBerry, Android or iOS. TPP was designed to enable organisational compliance with leading industry standards, including ISO 22301.

The product is completely web-based and operates inside of Microsoft SharePoint 2010. Anyone with an internet browser can access and securely work in TPP, regardless of location.

TPP is a hosted solution and stores client information in secure databases, located in a SAS 70 Type II data center. All communications with TPP are encrypted. TPP is priced as a simple monthly fee, with initial setup and training included.

Tel: 0866 533 0575
www.theplanningportal.com

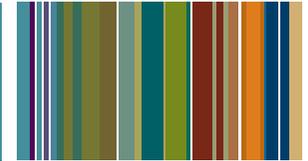
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AVAILABILITY SERVICES CONTINUITY MANAGEMENT SOLUTION (CMS)

	SunGard's CMS	alive-IT	BPSI	Catalyst	ClearView	CLIO	Continuity Commander	Crisis Commsuite	Disaster Recovery System	eBPP Suite	eSecurus
Plan navigator	•	•	•	•	•	•	•	•	•	•	•
Dependency map	•	•	•	•	•	•	•	•	•	•	•
Graphical call list	•	•	•	•	•	•	•	•	•	•	•
Location resource manager	•	•	•	•	•	•	•	•	•	•	•
Reports – preformatted	•	•	•	•	•	•	•	•	•	•	•
Reports – own build	•	•	•	•	•	•	•	•	•	•	•
Process modelling capabilities	•	•	•	•	•	•	•	•	•	•	•
Technology modelling	•	•	•	•	•	•	•	•	•	•	•
'What if' analysis	•	•	•	•	•	•	•	•	•	•	•
Flowcharts	•	•	•	•	•	•	•	•	•	•	•
Graphs	•	•	•	•	•	•	•	•	•	•	•
Tables	•	•	•	•	•	•	•	•	•	•	•
Plan viewer	•	•	•	•	•	•	•	•	•	•	•
Data collector	•	•	•	•	•	•	•	•	•	•	•
Automatic analytics	•	•	•	•	•	•	•	•	•	•	•
Simulation capability	•	•	•	•	•	•	•	•	•	•	•
Dynamic updating from database	•	•	•	•	•	•	•	•	•	•	•
Education and training	•	•	•	•	•	•	•	•	•	•	•
Test and exercise support	•	•	•	•	•	•	•	•	•	•	•
Remote access	•	•	•	•	•	•	•	•	•	•	•
Hosted/SaaS option	•	•	•	•	•	•	•	•	•	•	•
Functionality & Administration											
Screen customisation/translation	•	•	•	•	•	•	•	•	•	•	•
Help	•	•	•	•	•	•	•	•	•	•	•
Spell check	•	•	•	•	•	•	•	•	•	•	•
Calendar	•	•	•	•	•	•	•	•	•	•	•
Charts and reports	•	•	•	•	•	•	•	•	•	•	•
Shortcut keys	•	•	•	•	•	•	•	•	•	•	•
Search and filter	•	•	•	•	•	•	•	•	•	•	•
Filters	•	•	•	•	•	•	•	•	•	•	•
Personal filters	•	•	•	•	•	•	•	•	•	•	•
Copy and paste	•	•	•	•	•	•	•	•	•	•	•
Roll-forward capability	•	•	•	•	•	•	•	•	•	•	•
Templates available	•	•	•	•	•	•	•	•	•	•	•
FAQs	•	•	•	•	•	•	•	•	•	•	•
Change control and tracking	•	•	•	•	•	•	•	•	•	•	•
Security											
User roles	•	•	•	•	•	•	•	•	•	•	•
User groups	•	•	•	•	•	•	•	•	•	•	•
Business activity and project access	•	•	•	•	•	•	•	•	•	•	•
Risk security	•	•	•	•	•	•	•	•	•	•	•
Security preview	•	•	•	•	•	•	•	•	•	•	•
Individual passwords	•	•	•	•	•	•	•	•	•	•	•
Internet security	•	•	•	•	•	•	•	•	•	•	•
Audit trails	•	•	•	•	•	•	•	•	•	•	•

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AVAILABILITY SERVICES
CONTINUITY MANAGEMENT SOLUTION (CMS)



EZ-PLANNER	FrontLine Live	Phoenix Shadow-Planner	INONI BCM Pro	Linus Revive	Mataco	myCOOP	OpsPlanner	RPX	The Planning Portal	
.	Plan navigator
.	Dependency map
.	Graphical call list
.	Location resource manager
.	Reports – preformatted
.	Reports – own build
.	Process modelling capabilities
.	Technology modelling
.	'What if' analysis
.	Flowcharts
.	Graphs
.	Tables
.	Plan viewer
.	Data collector
.	Automatic analytics
.	Simulation capability
.	Dynamic updating from database
.	Education and training
.	Test and exercise support
.	Remote access
.	Hosted/SaaS option
Functionality & Administration										
.	Screen customisation/translation
.	Help
.	Spell check
.	Calendar
.	Charts and reports
.	Shortcut keys
.	Search and filter
.	Filters
.	Personal filters
.	Copy and paste
.	Roll-forward capability
.	Templates available
.	FAQs
.	Change control and tracking
Security										
.	User roles
.	User groups
.	Business activity and project access
.	Risk security
.	Security preview
.	Individual passwords
.	Internet security
.	Audit trails





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Business Continuity Management

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

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

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

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

Our consulting services include the following:

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

Additional aspects of ITSCM:

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



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ClearView BCM Software

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

- Delivers ease of use for straight-forward, effective deployment and maintenance of BIA's, plans, exercises and continued nonconformance/ risk management. **Users do not need extensive training and can pick up and use ClearView quickly and easily, even if only accessed infrequently**
- Achieves a high level of modularity which means that configuration allows the solution to meet the needs of organisations precisely, but in a very cost effective manner
- Accessible from any web browser and mobile device
- Provides alignment to international BCM standards
- Winners of BCM Software of the Year 2012
- Finalists for Business Innovation Product of the Year 2010 and BCM software of the Year 2011
- Is fully ISO 27001 (information security management) and ISO 9001 accredited to provide the highest levels of security and robustness. Trusted by international private and public sector organisations
- Is implemented by consultants with many years BC experience so we understand exactly what you want and can offer professional help. Much more than a software service
- Is backed up with global support for clients in all sectors and all sizes

ClearView - usability at the heart of everything we do.



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Fax: +1 905 677 6677
Email: info@eBRP.net
Web: www.eBRP.net

eBRP was the first to:

- Introduce Process Modeling as a Risk Management concept.
- Promote Dependency Mapping as a knowledge tool for Enterprise Risk Management.
- License its software for Unlimited Concurrent Users.
- Pioneer Technology Modeling as a means of mapping IT Applications and systems from their dependent components (hardware, software, networks, etc.) to the Business Processes that depend on them.
- Focus on Asset-based Risk Management (People, Process, Technology, Products & Services, Suppliers Supplies, Equipments and Customers).

The thought leaders at eBRP Solutions developed eBRP Suite to provide support for organizations' full Business Continuity and Risk Management Program, including Risk Assessment, Business Impact Analysis, Plan Development, Testing, Exercising, Maintenance, Incident Management and Integrated Notification. The Process, Technology, Supply Chain & Organizational Modeling unique to eBRP Suite, provides Fortune 500 organizations with a full decision support system facilitated by 'what if' analysis. While competing products are essentially plan repositories, eBRP Suite helps organizations understand, manage & monitor their exposures. eBRP Suite provides Business Continuity and Risk Management professionals the tools to meet the needs of today's evolving business world, and the power to take their program beyond 'Business as Usual'. Providing for unlimited user access, web-based eBRP Suite gives you the power to know everything, see everywhere and therefore be able to respond to anything.



RecoveryPlanner
101 Merritt Boulevard
Trumbull, CT 06611

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BCM & DR Enterprise Solutions

RecoveryPlanner provides a complete BCM & DR solution in a single, easy to use package. Our consulting and software services address business continuity, disaster recovery (DR), risk, compliance and governance requirements. RPX, our BCM & DR software was developed by our certified business continuity professionals for users as well as over a decade of input from our customers, the marketplace, and pertinent regulations and BCM guidelines & standards. RPX's usability was recognized by being awarded DRI International's 2012 Planning System of the Year. RecoveryPlanner was also awarded 2012 Service Provider of the Year.

All-in-One, Web-based BCM Software

RecoveryPlanner's web-based software, RPX, integrates all components for a successful BCM, DR and Crisis/Incident Management Program. The software includes: Risk Assessment, BIA, Plan Development, Maintenance, Exercising, Incident Management, Native Report Generator, GIS, Compliance and Automated Notification in ONE easy to use application.

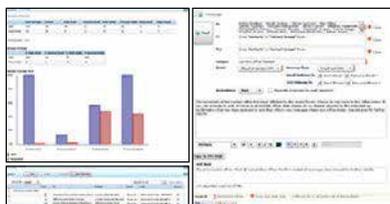
- Easy to use for rapid configuration, deployment and minimal training
- Many features promote collaboration and communications, such as unlimited licensing and mobile access
- Customer centric, comprehensive support
- Easy migration and integration of data and plans
- Fully international with multi-lingual editions and support
- Fully supports BS 25999, ISO 22301, DRII, NFPA 1600 and other pertinent BCM & DR guidelines
- Hosted (SaaS) and customer hosted versions available

Since 1999 RecoveryPlanner has been delivering innovative BCM & DR solutions for customers across the globe. Contact us today to see why companies of all sizes and industries rely on RecoveryPlanner's products and services for all aspects of the BCM & DR lifecycle.



Call +44 (0)844 863 3000
Email enquiries@phoenix.co.uk

Visit
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



The next issue of CIR magazine will contain the **Emergency & Mass Notification Software Report**, to advertise in this or the CIR Professional Services Guide which appears in every issue of the magazine please contact Graeme McQueen on 020 7 562 2434 or email graeme.mcqueen@cirmagazine.com

Continuity Management Solution

Critical dependencies for critical times

HR Application

Server

APP-BKUP-PSHR

SUNGARD AVAILABILITY SERVICES

Keep your business continuity plans connected

Gaining a visual overview of the dependencies between business process and IT services makes managing your business continuity strategy faster and more efficient. Should anything ever fail, you'll be able to see the likely impact, and be clear on how to get everything back up and running as quickly as possible.

As part of SunGard Availability Services Continuity Management Solution (CMS), the dependency mapping feature gives you a simple way to track the network of hardware, applications and processes underpinning your IT. It's just one example of how our purpose-built CMS system can help you manage your business continuity strategy more easily.

Gain an insight into all your CMS options with an engaging online clip at:

www.sungardcms.co.uk

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CIR

2012
THE BUSINESS CONTINUITY AWARDS

The Business Continuity Awards – The Winners

In association with



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BUSINESS CONTINUITY AWARDS REVIEW



BUSINESS CONTINUITY AWARDS 2012: THE WINNERS

The winners of the 2012 Business Continuity Awards were announced at a Gala Dinner held at the Hilton on Park Lane, London, in May. The event, hosted by comedian Adam Hills was attended by some 500 guests from across the business continuity and operational risk management sector.

The 2013 Awards will take place on Thursday 30th May 2013. Expect world-class entertainment, fine dining and unrivalled networking opportunities at the most anticipated event in the industry calendar. Judges, categories and the host for the evening will be announced in CIR Magazine and on the website on 1st November 2012.

Business Continuity Manager of the Year



Matt Dykhoff, pictured with Adam Hills and Chris McBrayne of IBM Business Continuity & Resiliency Services

Finalists

- Graham Clark, business continuity manager EMEA, DHL Supply Chain
- Gillies Crichton, head of assurance, BAA Glasgow Airport
- Matt Dykhoff, EMEA business continuity manager, Nomura International
- Nigel Knight, business continuity manager, Xchanging
- Barry Pitcher, group risk controller, Findus Group
- Alison Wagstaff, head of business continuity KPMG

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Best Contribution to the Continuity Sector



Malcolm Brooke and John Milne of **Credit Suisse & the Financial Services Authority** respectively, pictured with Adam Hills and Rio Tinto's Jason Jarret, Awards judge

Finalists

- Credit Suisse & the Financial Services Authority
- Business continuity advisory service, KPMG Portugal
- Total Business Continuity Service, Onyx Group
- Recovery to Resilience, Phoenix

BUSINESS CONTINUITY AWARDS REVIEW

Public Sector Continuity Manager of the Year



Mary-Ellen Lang, pictured with Adam Hills and Bupa's Colin Lowe, Awards judge

Finalists

- Mary-Ellen Lang council business continuity officer, City of Edinburgh Council
- Kevin Smith, deputy head of emergency management, Surrey County Council
- Matt Innerd, contingency planning officer, London Borough of Hounslow & NHS Hounslow

Lifetime Achievement



Dr Goh Moh Heng, pictured with Adam Hills and Mike Osborne, Phoenix

Award Sponsored by



Business Continuity Strategy of the Year



Elnora Aryee, Ben Wilson, Reginald Atta-Kesson and Andy Mason, **PwC Africa Central & PwC UK**, pictured with Adam Hills and Keith Tilley, SunGard Availability Services

Finalists

- DHL Supply Chain
- DLA Piper International
- HML
- HSBC UK Global Banking & Markets
- KPMG UK
- Man Group plc
- NCB Capital, National Commercial Bank (SA)
- PwC Africa Central & PwC UK
- Xchanging

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Business Continuity Strategy of the Year Highly Commended



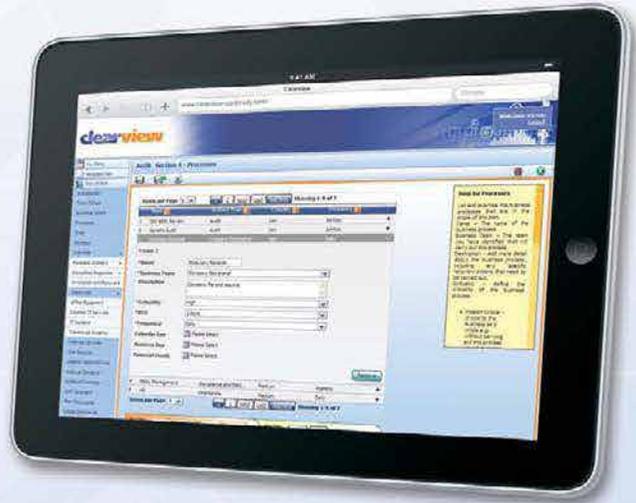
Graham Clark, of **DHL Supply Chain**, pictured with Adam Hills

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Business Continuity Management Planning Software of the Year 2012: ClearView Continuity

The 2012 Business Continuity Management Planning Software of the Year Award was presented this year to one of the sector's fastest growing participants.

The originator of the software, ClearView Continuity, is a company that demonstrates an appreciation of the need to make its products work from the user perspective.

One of the fastest growing business continuity management software providers, ClearView Continuity has a truly global reach, with a particular focus over the past year on key international markets including the Asia-Pacific region.

ClearView applies a forward-looking approach to technology, focusing on the individual needs of clients. Further, ClearView understands that one size does not fit all, and that consistency and a robust technical platform are vital. Securely hosted outside the organisational infrastructure and available wherever the user may be and whenever required, the latest version of the software continues to be met with equal acclaim by clients, business continuity management consultants and specialists in all areas of the market.

The judging panel was particularly impressed by the usability of the winning system in this year's highly contested business continuity

management software category. This usability makes easy work of accessing critical plan information via the mobile platform, including the processes associated with review, maintenance, approval, publication and self assurance of any number of plans – all underpinned by a complex technology driving all the functionality required by such a vital piece of kit in today's operational risk armoury. Rapid deployment of updated modules include threat assessment, business impact analysis, non-conformance (compliance), communications (with emergency notifications capability), mobile device access and reporting – all of which have been rolled out in the past 12 months.

A key element of the success of the ClearView offering is the recognition that technology can support practitioners, but does not replace the intellectual capability of business continuity management practitioners and consultants within organisations and the industry in general – a clear sign that the winning organisation is one that is not just focused on developing and selling a product to a hungry market, but one that acknowledges the real nature of the task of business continuity management, its very human set of risks, and its ever-changing nature.

A relatively recent arrival on the business continuity management software stage, ClearView has observed what works and what does not, and works hard to provide the former.

A clear view of continuity

ClearView is one of the fastest growing providers of business continuity management software solutions. From a predominantly UK base, the brand is now recognised internationally with an impressive global client list. The latest version of the software continues to be met with equal acclaim by clients, business continuity management consultants and specialists in all areas of the market.

The success is founded on core principles which continue to drive approach to systems development and support. Many systems claim usability, but fail to deliver on this. ClearView was developed in collaboration with clients, business continuity practitioners/consultants and technology specialists, resulting in a system which is truly 'practical' and usable. It does what it says on the tin. However, usability does not sacrifice technical sophistication which sits at the heart of the platform. And this sophistication is focused on real commercial outputs – workflow dashboards, flexible and relevant reporting suites, automated processes, business continuity management/standards compliance monitoring. This is all designed to support business continuity practitioners, recognising that ultimately, it is the intellectual capability of business continuity specialists that is central to effective business continuity management in an organisation, using software as a key support tool.

The in-built flexibility of ClearView and the mix of strong technology and business continuity credentials, results in solutions that are 100% of requirements each and every time. This collaborative approach to implementations with clients often leads to new and innovative thinking and functionality as the product evolves in line with

market developments, client needs and new technology emerging. ClearView first revealed its mobile device access to plans in 2010 and continues to lead the market in this area. Over the last 12 months a whole range of new modules have been launched and there is an active development pipeline which we openly publish to clients and welcome their involvement in the debate. Our rapid development process means that good ideas can be turned into new functionality quickly and efficiently.

ClearView is delivered on a SaaS basis from its global data centres, providing a secure, robust high-availability hosting environment. As an organisation fully accredited to ISO 27001, we recognise the importance of IT security and the sensitivity of information handled. Our clients, ranging from international businesses to central government, trust us to manage data on their behalf. If required, ClearView can also be installed in-house.

This successful formula is being fast recognised by the market and we also have a growing group of regional collaborators who provide implementation, consultancy and support so that global clients have access to skills in their own locality.

clearview-continuity.com



BUSINESS CONTINUITY AWARDS REVIEW

Industry Newcomer of the Year



Ania Glowacka, pictured with Adam Hills and Martin Caddick, PwC

Finalists

- Ania Glowacka, assistant business continuity consultant, Atos Consulting
- Craig Forson, assistant risk manager, Veolia Environmental Services
- Nigel Fenton, business continuity relationship manager EMEA, HSBC Global Markets
- Thomas Wootton, senior associate, risk and BCM team, PwC

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Crisis Management Strategy of the Year



Asaraf Aboo Bakar, **CIMB Group Berhad**, pictured with Adam Hills and Emma Perry, Crisis Solutions

Finalists

- Arab National Bank
- CIMB Thai Bank Public Company
- KPMG UK
- SunGard Availability Services UK
- S.W.I.F.T.

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Excellence in Infrastructure Management



Dan Occhini of **Kent Police**, pictured with Adam Hills and Michael Faber, IOR

Finalists

- Brightsolid Online Technology
- Kent Police
- Memset
- SunGard Availability Services

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Excellence in Business Continuity in the Insurance Industry



Paul Jackson, **First Recovery**, pictured with Adam Hills and Susi Ozkurt, Airmic

Finalists

- Aon Global Risk Consulting AGRC
- React, AREPA UK
- Document SOS
- First Recovery
- Xchanging

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BUSINESS CONTINUITY AWARDS REVIEW

Business Continuity Initiative of the Year



Rob McAssey and Laura Brattan of **Adidas Group & Ear Productions** respectively, pictured with Gary Locker, City of London Corporation

Finalists

- Arab National Bank
- Capital One
- Ear Productions
- Marks & Spencer
- Nomura International
- Women in Resiliency, JP Morgan

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Business Continuity Team of the Year



Karen King, John Frost and Tina Dearing, **Marks & Spencer**, pictured with Adam Hills and Darren Rapley, Vocal

Finalists

- KPMG
- Marks & Spencer
- PwC Africa Central & PwC UK
- Standard Life
- S.W.I.F.T.
- Xchanging.

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Business Continuity Team of the Year Highly commended



Elnora Aryee, Ben Wilson, Reginald Atta-Kesson and Andy Mason, **PwC Africa Central & PwC UK**, pictured with Adam Hills and Keith Tilley, SunGard Availability Services

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Business Continuity Management Planning Software of the Year



Charles Boffin and Ian Crabb, **ClearView Continuity** pictured with Jon Seaton, RBS and Scottish Continuity

Finalists

- ClearView Continuity
- COOP Systems
- eBRP Suite
- Phoenix Shadow-Planner
- Recovery Planner RPX
- Services Conseils RDI
- Plan Management, Vocal

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Most Innovative Solution of the Year: Bamboo from Deloitte

The Most Innovative Solution of the Year 2012 was presented to Deloitte for their mobile incident response application, Bamboo. Effective incident response requires swift reactions in order to minimise the potential impact of a situation. Deloitte created Bamboo to simplify this process and make it as fast and effective as possible to mobilise an organisation.

In a hotly-contested category, the panel of business continuity and resilience experts chose the entry that they believe represents the first step towards moving the industry away from a paper paradigm. Attracting some of the highest scores from across all categories in the 2012 Awards, Deloitte's most innovative solution of the year represents a step-change in this market.

With this solution, Deloitte has responded to the needs of the market by harnessing client input, industry knowledge and technology advances to truly drive Bamboo's features and functionality giving clear advantage over conventional paper-based response plans. Bamboo offers a more flexible and convenient way to ensure that plans are to hand when needed and most importantly that they are

up-to-date. To achieve this, adjustments and updates to plans are controlled from the central operations centre, which is an integral part of the Bamboo solution.

The judges were particularly impressed with the way Bamboo minimises response times. Being ready to respond swiftly and mobilise the organisation is at the heart of effective incident or crisis management and directly determines success or failure in safeguarding people, reputation, operational continuity and balance sheet impact. Deloitte addresses these crucial elements with this innovative solution that easily operates on any smartphone device.

With this solution, Deloitte also conveys how important it is to their client base that, in seeking ISO 27001 accreditation, plans need to be centrally maintained and accessible within seconds. Further, the logs generated by the system provide unparalleled ability to review and refine activities.

Bamboo puts the necessary information at the client's fingertips, enabling a common-sense approach to incident management.

Crisis on the move? There's an app for that

Bamboo from Deloitte is a purpose-built application for mobile platforms, bringing crisis, continuity and disaster recovery management into the palm of your hand – smart incident management. The app provides a swift, secure, effective and resilient solution for mobile devices, enabling teams to respond to an incident in real-time regardless of location or connectivity.

A major problem affecting organisations in their emergency response is having fast access to the required information and the technology to use it effectively. Plans may be out-of-date, contact details incorrect and the telecommunications network may suffer failures, making voice and data communications difficult.

Bamboo is able to address these issues by storing the most up-to-date plans on users' phones in a secure and user-friendly interface. These are updated via push technology, meaning network access is not required to view plans. It is also designed to use all of the communication options available through the telecommunication data layer – the most resilient level of communication, supporting voice, SMS, email, data and pin-to-pin (for BlackBerry).

As a true app, Bamboo is able to exploit the in-built features of mobile devices, for example the ability to force a user's phone from 'silent' to 'loud' in the event of a critical notification, to increase the likelihood that vital messages are received and actioned. Other key features unique to the mobile platform are the ability to use the handset's inbuilt GPS to track a team members' last location in an emergency, or for individuals to send an alert if they require urgent assistance

or are in distress. Messages would then be relayed to a pre-defined group of people with the individual's last known location.

The Bamboo Operations Centre allows centralised control of the system by authorised personnel, allowing them to update plans and group staff so that end-users only see those plans relevant to their role in the event of an incident.

Bamboo has a built-in logging functionality, enabling all actions taken as an incident unfolds to be tracked, providing a comprehensive audit trail for post-incident review. The app benefits from secure end-to-end encryption and offers a remote wipe capability, meaning that if a device is lost or stolen, or the user leaves the organisation, all information can be remotely deleted.

Bamboo is fully customisable, allowing for corporate branding to be reflected on the app. Further tailoring is available for emergency contacts, so that entries can be included for insurance companies, suppliers, clients and other key contacts as well as the usual emergency services with whom it might be vital to get in touch with in the event of an incident.

deloitte.co.uk/bamboo

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How will you respond when an incident occurs?

Bamboo™, making sure you provide your staff with the information and direction they need.

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BUSINESS CONTINUITY AWARDS REVIEW

Most Innovative Solution of the Year



Philip Alcock of Deloitte for **Bamboo**, pictured with Adam Hills and Mark Evans, CIR Magazine

Finalists

- Bamboo, Deloitte
- Critical 48, Document SOS
- ControlPoint, AIControlPoint
- Direct Connect, Resilient Networks
- Enterprise Cloud Services, SunGard Availability Services
- Hi-5, DataFort
- iModus, Vocal
- Wire-Free Environmental Monitoring Solution, Spook

Specialist Company of the Year



Tim Dunger, **Plan B Disaster Recovery**, pictured with Adam Hills and Graeme McQueen, CIR Magazine

Finalists

- BCT
- Company85
- First Recovery
- Harwell Restoration
- Plan B Disaster Recovery
- Send Word Now
- Vocal

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Industry Personality of the Year



Colin Ive, CoDRIM, pictured with Adam Hills and Rob Thompson, SunGard Availability Services

Industry Personality of the Year

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- Will Brown, head of business resilience, KPMG UK
- Drew Gibson, business continuity manager, Canary Wharf Group
- Gayle Hedgecock, payments integrity consultant, Payments Council
- Colin Ive, founding director, CoDRIM
- Andy Tomkinson, Olympic Park Incident Management & Business Continuity, LOCOG
- Kathryn Wakeman, managing director, global T&O controls oversight, JP Morgan Chase & Co



Business Continuity Consultant of the Year



Cristina Alberto, KPMG Portugal, pictured with Adam Hills and Charles Boffin, ClearView Continuity

Finalists

- Cristina Alberto, director, IT advisory & business continuity, KPMG Portugal
- Tom Buchanan, senior manager, risk and business continuity practice, PwC
- David Mortimer, manager, Deloitte

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BUSINESS CONTINUITY AWARDS REVIEW

Most Effective Recovery of the Year



Richard Downing, **Deutsche Bank** pictured with Paul Gant, Phoenix

Finalists

- BCT
- City Index & SunGard Availability Services
- Deutsche Bank
- NCB Capital, National Commercial Bank (SA)

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Most Innovative Product of the Year



Helen Hodge, **Maplecroft**, pictured with Adam Hills and Chris Wilson, London First

Most Innovative Product of the Year

- Cloud Backup v11, Asigra
- Cloud Storage Assurance 2.0 (CSA 2.0), Geminare
- Natural Hazards Risk Atlas, Maplecroft
- onQ Site Recovery Solution, QuorumLABS
- Send Word Now for iPhone, Send Word Now
- Simudyne Integrated Virtual Estates Environment (IVE-E)
- Virtual Workplace Recovery Centre, SunGard Availability Services

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Student of the Year



Joshua Adams, Coventry University, pictured with Adam Hills and Fiona Duhig, IRM

Finalists

- Joshua Adams
- Nikola Brown
- Yung-Fang Chen
- Laurence Clarkin

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Business Continuity Awards 2013, 30 May, Hilton on Park Lane, London

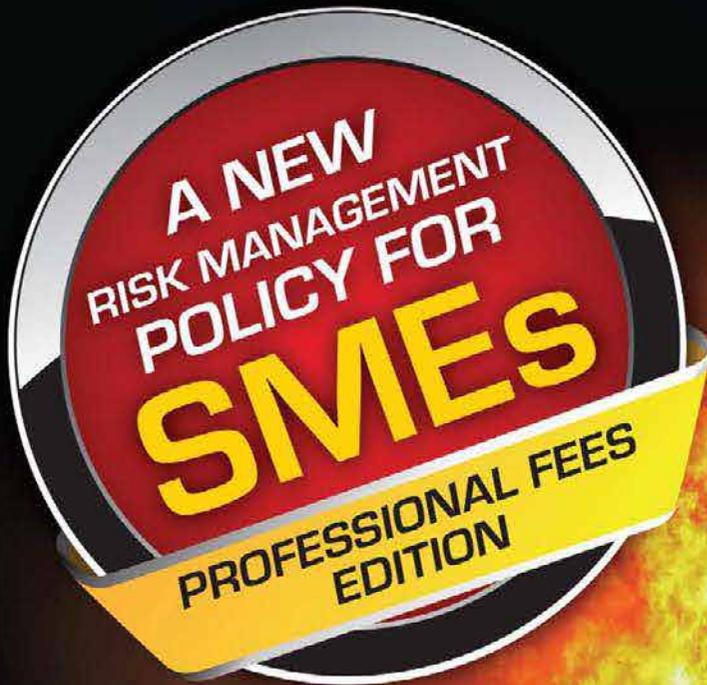


The business continuity industry's annual awards Gala Dinner will be held once again at the Hilton on Park Lane in London. Entries are invited from 1 November 2012, following publication of the categories and judging panel. For more information, please visit cirmagazine.com/businesscontinuityawards or call us on 020 7562 2401.



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Excellence in Business Continuity in the Insurance Industry 2012: First Recovery

The winner of the 2012 Excellence in Business Continuity in the Insurance Industry award, First Recovery, offers a service to companies that would not usually even consider business continuity.

With an impressive client base, including major global insurance companies First Recovery provides an innovative service which already has tens of thousands of customers in the UK. Customers include Zurich Insurance Group, Chartis UK (formerly AIG UK), QBE Group plc, Amlin Insurance, Towergate, Aspen Risk Management and Travelers Insurance Group. First Recovery states as its mission the aim to bring business continuity to the SMEs – demonstrating its understanding of how important but typically difficult to reach this market is.

With this in mind, First Recovery has comprehensively removed these barriers by keeping things simple and partnering the companies which have almost as much to lose in a disaster as their clients – their insurers. The better prepared clients are, the less insurers have to pay out in business interruption and increased costs of working claims.

First Recovery impressed this year's panel by demonstrating that they can help plug unforeseen gaps in planning – a vital component for truly watertight continuity.

The purpose of the service is to get the client quickly back on their feet and able to communicate with their loss adjuster, insurer, broker, staff, suppliers, and most importantly – their clients. Simply put, the service is embedded into the insurer's contract, and extended to their clients, which this year's judging panel considered a bold but necessary move in a fledgling market.

The service offers tangible benefits to the market, getting them back to business fast, offering peace of mind, while at the same time overcoming regulatory compliance issues without lengthy forms or expensive consultancy.

In its winning submission, First Recovery was easily able to demonstrate through a series of client testimonials that their service not only enabled clients to get up and running quickly, but taught them just how important it is to have contingency plans in place – a point from which they are then able to extend that learning out to other areas of the organisation.

As one client put it, this is a service that truly attends to one of the most long-standing and intractable problems facing SME businesses: time and cost-neutral disaster recovery.

A genuine first

First Recovery provides emergency disaster recovery business continuity services for SMEs.

This is achieved by making the service a no-cost benefit in the clients insurance policy. First Recovery is a call away for thousands of SME businesses nationwide should fire, flood, terrorism, vehicle strike or other disaster impact their business.

First Recovery's research shows SMEs traditionally will resist business continuity and disaster recovery services due to high costs, the perceived impact upon their management time, and, of course – 'it won't happen to me'.

First Recovery helps remove these barriers by partnering companies which have nearly as much to lose as their clients – insurers. The better prepared clients are, the less insurers are exposed in business interruption and increased costs of working claims.

Also, directors of SMEs reflecting on the issue, especially in 2012, will conclude they need to demonstrate their preparedness for disaster to colleagues, regulators, shareholders, prospective clients, and of course, themselves. Together with our insurer partners, First Recovery provides this assurance to all stakeholders.

So insurers work with First Recovery to provide a differentiated service to their clients. Due to a palpable reduction in risk, underwriting benefits mean premiums including our service typically cost no more than others without. The client therefore receives, free, a next-day

disaster recovery service and now recognised for excellence in the industry.

First Recovery's service is deployed within a day, with the afflicted client re-housed in one of hundreds of standby centres around the UK with IT, telecoms, data, email and internet services delivered/installed/commissioned.

It is a business born of the answer to this idea: how to deliver a fast, efficient, cost-neutral disaster recovery service to SMEs.

"We are all delighted to be awarded for excellence in our industry. First Recovery gives SMEs what many of them need – cost neutral and hassle-free disaster recovery – while delivering high-value customers and lower claims costs to their insurers. Big thanks are due for the hard work of our staff, to our customers, our friends and family, and all who support the company." Paul Jackson & Mike Calloway, First Recovery

First Recovery contracts with a number of major global insurance companies, and is authorised and regulated by the Financial Services Authority.

firstrecovery.co.uk





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SHORTLIST ANNOUNCEMENT

CIR Risk Management

AWARDS 2012

Awards Gala Dinner and Ceremony
14 November 2012
Lancaster London Hotel

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Ruby Wax presenting the 2011 Risk Management Team of the Year award to Commercial EADS



The shortlist has now been decided and we look forward to announcing the winners at the prestigious 3rd Annual Risk Management Awards black tie gala dinner and ceremony. An extensive panel of independent judges will meet to decide the winners of the eighteen awards categories. The judging will be no easy task given the standard and excellence of the entries we have received this year, we wish all finalists the best of luck.

Last year, the awards were attended by hundreds of industry professionals and we look forward to joining the biggest names in the industry again this year. The night provides a perfect

opportunity for networking, whilst individuals enjoy a night of entertainment and celebration. We are delighted to announce this year's host is comical genius Miles Jupp, a regular on panel shows his appearances include *Have I Got News For You* and *Never Mind the Buzzcocks*.

Join us at the awards and celebrate in style. Early booking is advised and tables will be allocated to the stage on a first booked basis. Book your table now:

www.cirmagazine.com/riskmanagementawards

2012 Judges



Mark Singleton
Rhead Group



Professor Christopher Parsons
Cass Business School



Michael Lucas
Wolseley Group Services



Mandy Knowlton-Rayner
Alarm vice chair elect



Elaine Heyworth
Non-executive director AIRMIC



John Goddard
Former Head of Strategic Planning and Business Development, AstraZeneca



Michael Faber
The Institute of Operational Risk



Mark Evans
CIR Magazine (Chair)



Maurica Cassells-Nunn
Deloitte

Categories

- 1 Risk Manager of the Year**
Philippe Chaput ABN AMRO/Société Générale
Dr Peter Speight Securitas Security Services
Matthew Hillyer TNT Express
Hans Læssøe LEGO Group
Jeremy Harrison Network Rail
Kevin Morecroft Skanska
- 2 Risk Management Team of the Year**
Crossrail
Milliken & Company
Nuffield Health
Network Rail
Shropshire Council
- 3 Public Sector/Not-for-Profit Risk Management Award**
Aberdeen City Council
Avon and Somerset Constabulary
KPMG
London Borough Lambeth
Shropshire Council
- 4 Newcomer of the Year**
Announced on the night
- 5 Major Capital Projects Award**
Crossrail
Digital UK
Network Rail Infrastructure Projects
Skanska/Balfour Beatty Joint Venture
- 6 International Risk Award**
JKX Oil and Gas
LEGO Group
McArthurGlen
Milliken & Company
- 7 Transformation Award**
RDF Building Services
REG Windpower
Shropshire Council
Skanska
Visa Europe
- 8 ERM Strategy of the Year**
LEGO Group
Milliken & Company
Monarch Aircraft Engineering
Partner MF
Visa Europe
- 9 Information Security Initiative of the Year**
Cancer Research UK
Credit Suisse/Financial Services Authority
Cyber Challenge UK
KPMG
Lockton
- 10 Best Supply Chain Risk Initiative**
Aon Global Risk Consulting
DHL Supply Chain
Deutsche Post DHL
Norland Managed Services
Skanska Civil Engineering
Zurich
- 11 Risk Management Product of the Year**
Alarm (*Risk Management Toolkit*)
Beam Strategic Research and Consulting (*HealthMate and HeartMate*)
Geminare (*myVault*)
London Borough of Lambeth (*Lambeth Schools Risk Management Package*)
Maplecroft (*Supply Chain Risk Management Tool*)
Siemens (*Siveillance SiteIQ*)
Simudyne (*IVE-E*)
xMatters (*xMatters*)



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Categories

There are two categories for software, *Risk Analysis & Modelling* and *Financial Risk* to allow more direct comparisons of the products. The first category is for solutions that allow enterprises to monitor or control general risks, the second for financial risks.

12 Risk Management Software of the Year Risk Analysis & Modelling

Active Risk (*ARM*)
Aon (*WorldAware Solutions*)
Aon eSolutions (*RiskConsole*)
MSM Risk Management (*Risk Solved*)
Riskconnect (*EBC-Chatter*)
Sonae Investimentos (*Risk Management Tool*)
Strategic BCP (*ResilienceONE*)

13 Risk Management Software of the Year Financial Risk

Climate Risk Management (*Aware*)
Deutsche Bank (*dbGrip*)
Landmark Quest (*Q-Guard and Lloyds Banking Group*)
Quantifi (*Risk*)
Quantifi (*Counterparty Risk*)

14 Best Use of Technology in Risk Management

This category is for a technology implementation that is providing a particular client or clients benefits.

Aon
NTT Data Figtree Systems
TCF Bank
Travelodge
Visa Europe
Willis



15 Insurance Partnership of the Year

AREPA
First Recovery
QBE/MITIE Group

16 Risk Management Provider of the Year

ARMSA
CS Risk Management & Compliance
CORRE
Health, Safety & Accident Investigation Services
NTT Data Figtree Systems

17 Overall Winner for Outstanding Contribution to the Industry Award (Judges' Decision)

18 Personality of the Year (Judges' Decision)

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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*.

How to book your table



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What lies beneath

IBM's *Business Continuity Index* reveals key indicators of business continuity exposure and maturity. Scratching beneath the surface of the statistics also reveals where easy gains can be made

At first glance, many of the findings from IBM's analysis of business continuity capabilities and exposures make for positive reading. A more careful look and the underlying statistics, however, serves to highlight the importance of an on-going dialogue around business continuity and resiliency. A deeper examination reveals that fully half of all respondents answered negatively to some fundamental questions about their business continuity preparedness. This could, of course, be seen as cause for encouragement: that 50 per cent of businesses do have a specific budget for continuity or disaster recovery certainly implies that the importance of continuity and resiliency is becoming understood. Fifty per cent do not have:

- A well-defined, full-time organisation responsible for BC/DR
- A specific budget for business continuity/disaster recovery
- A tested continuity plan for business users
- Plans that cover business processes as well as IT
- Success at meeting recovery point objectives

By the same token, though, the 50 per cent of businesses that are failing on one or more of these measures is a clear indication that overall more focus, funding and improvement are needed. This is supported by the finding that 30 per cent of organisations do not have two critical, basic components in place: documentation of their continuity/recovery strategy and a defined testing strategy. A mitigating factor here may well be timing. *The Business Continuity Index* was launched during a time when budgets have been squeezed like never before, so it is

perhaps not surprising that a dedicated budget for business continuity might fall by the wayside. Organisations should recognise that the kind of incidents that can cause significant disruption are just as likely to strike during a downturn – when businesses are more vulnerable to their consequences – as in a period of prosperity.

A common theme that emerges from the data is a disparity between the existence of business continuity strategies and their practical implementation. For instance, just 40 per cent of participants judged that they have met their recovery time objective (RTO) and recovery point objective (RPO) targets. RTO and RPO, which respectively define the acceptable time before an organisation is back up and running and how much data a business is prepared to lose, are the core metrics that define successful business continuity, so the number of organisations not meeting their targets should be a cause for concern.

Further potential inadequacies are uncovered when considering the scope of continuity programmes. Some 65 per cent of respondents admit to focusing only on business-critical applications, and, while these are the most important, there is a danger that other, less obvious but equally vital components of the business ecosystem are being overlooked. While 60 per cent of organisations do say they include non-standard equipment in their plan (if they consider it business-critical), only 28 per cent of participants reviewed the resiliency plans of their major suppliers.

One issue identified by the report to be hampering smooth-running continuity strategies is a lack of integration between business and IT, and even between different departments

responsible for implementation. Specifically, 42 per cent of respondents cited no direct interface between IT and business departments when it comes to business impact analysis. And in more than 65 per cent of organisations business units have little to no involvement in continuity testing.

Some 68 per cent of firms claimed to have at least a basic strategy that included annual testing. Encouraging though that is, annual testing should be seen as the bare minimum. Only 45 per cent, for instance, have a full disaster recovery plan with documented test activities. Without such a plan, organisations may well recover key business systems

Just 20 per cent of respondents to IBM's *Index* have had their testing plans passed by external audit. In most industries this is not a legal requirement, so it is perhaps not surprising that few take their testing plans beyond internal due diligence. But external audits are perhaps the best way to uncover crucial points of weakness and ratify the completeness of testing plans. In the increasingly tightly regulated financial services industry, external auditing of testing plans is far more common.

These findings reinforce the importance of taking an holistic approach to business continuity and resiliency, one that spans all layers of an organisation, not just technology and facilities. IBM's *Index* also reveals how vital it is to recognise that a business continuity strategy must be a regular programme of testing, analysis and strategic development is vital in seeking to maintain preparedness as technology, businesses, supply chains and threats evolve.

View the report in full at
ibmbusinesscontinuityindex.com



View from ALARM

Reward and recognition do not come naturally to public service organisations, but in times of difficulty it is more important than ever to take time to recognise achievements. So it was pleasing to be able to celebrate with the winners of the 2012 Alarm Annual Awards at our June Forum.

Alarm has always been committed to supporting excellence across all types of public service organisations, and the judges had a challenging time picking this year's winners. Partnership working, shared services and the use of social media and new technologies all contribute to the delivery of modern and efficient services. And, as our finalists demonstrate, managing risk is at the heart of all these working

arrangements – adding value, ensuring good governance and improving performance.

Whilst it is wonderful to be able to celebrate, the main focus of Forum is the continued learning and development opportunities for our members. The wide range of learning opportunities on offer saw sessions covering topics such as the Bribery Act, the nationalisation of risk, and developing a service in times of cutbacks – each delivered through two days of lectures, workshops and debates.

This year's speakers included Max McKeown who talked delegates through survival techniques in the downturn. Day two saw John Peters, the RAF pilot shot down and held captive during the war in Iraq in 1991 take us through an incredible journey of his experiences. Mr Peters used his dramatic and obviously

harrowing experiences to demonstrate how we can overcome even our worst fears and how these experiences link to current business issues. Next year's Forum is already being planned and will, of course, feature the ever popular Awards Gala Dinner.

Finally, continuing the recognition theme, Alarm recognises the achievements of our former chief executive, Dr Lynn Drennan, who retired at the end of July. During her time with the association, Dr Drennan has worked with successive boards to build a highly reputable organisation and she will be greatly missed.



Mandy Knowlton-Rayner is chairman of Alarm



View from IOR

I write this on the eve of the start of the Olympic Games. All the many venues are awaiting the arrival of competitors and crowds.

When the Games were awarded to London there was wide belief in the UK that it would fail to deliver. Large projects had a poor record. Major constructions were plagued by poor industrial relations and planning. Whilst industrial relations have greatly improved, still the new Scottish Parliament Building came in at a cost ten-fold higher than first costings; the Jubilee subway line extension cost £3.5bn compared with an original cost of £2.1bn and took nine years rather than the planned 4½ years.

Compared with most high-profile and large-scale projects, a delay in completion of Games facilities has never been an option.

The Olympic Delivery Authority (ODA) was responsible for the planning, construction and commissioning of the facilities, and for transportation development, handing over to Games organisers LOCOG earlier this year. (For those following the detail, the G4S failure was not an ODA matter.) To the best of my knowledge this has been done within the cost set some three or four years ago.

A key part of ODA's success has been the high level of risk management, starting from the very beginning, and undertaken and repeatedly reviewed at all levels from the top down to the detailed level of sub-project, theme and contract negotiation. Much of the credit for this is due to chairman Sir John Armit. A career engineer, Sir John has always placed risk management at the heart of project management.

It is not recognised often enough that project risk management is a special branch of our discipline. Nowhere else is one faced with a risk profile that changes so quickly, or where risks can be so interrelated. Limiting a risk becomes more expensive the longer a decision is delayed. Delay reduces options to the point that it may well be better to hold up a project at an early stage in order to deal properly with a risk rather than proceed and lock in rigidities that pre-empt cost-effective solutions.

However Britain fares in its sporting endeavours over the next few weeks, we can at least take some credit for reaching the start line.



Edward Sankey is chairman of IOR

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

BRiSC 2012

19 September, Madejski Stadium, Reading, UK

This event brings together the core elements upon which the resilience of any organisation is built, with presentations from experienced speakers who present their personal knowledge, experiences and expertise. Among them, Mark Parsons, SVP business development, DHL Supply Chain UK, who will be presenting on the challenges and solutions experienced by DHL Supply Chain UK; and Dr Robert MacFarlane, assistant director, Research and Doctrine in the Civil Contingencies Secretariat of the Cabinet Office.

brisc2012.com**CSARN: Protect & Prepare**

28 September, London, UK

This conference will enable businesses to understand dynamic multi-hazard business risks and the latest thinking on developing and embedding resilience across organisations. Among the highlights are a London 2012 panel; a session on British and international standards; one on approaches to building organisational resilience; another on resilience across the supply chain and one on future risks. Speakers include John Donlon QPM / National Co-ordinator Protect & Prepare, Association of Chief Police Officers (ACPO).

csarn.org**FERMA Risk Management Seminar 2012**

22-23 October, Palais de Congrès, Versailles, France

With *Living and Working in a Riskier World* as its theme, this seminar will attract more than 300 risk management and insurance professionals from all over Europe to learn about highly topical European risk issues, including regulatory developments, and market changes. The results of the *2012 Risk Management Benchmarking Survey* will be announced at the event.

ferma-seminar.eu**Health & Safety after Löffstedt**

6 November, London, UK

Bringing together policymakers in Parliament and Whitehall with representatives from across the business community – alongside regulators, consultants, insurers and legal practitioners – discussion will focus on government's timetable for reform, and assessment of key challenges ahead for policy at both domestic and European levels. This event is CPD certified.

westminsterforumprojects.co.uk**Risk Management Awards**

14 November, Lancaster Hotel, London, UK

Now in their third year, the Risk Management Awards recognise those individuals and teams that have significantly added to the understanding and practice of risk management. This year's winners will be announced at a black tie gala dinner and ceremony. Tables will be allocated closest to the stage on a first booked basis.

cirmagazine.com/riskmanagementawards**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.

dealingwithcrisis.com**Safety & Health Expo**

14 May, NEC Birmingham, UK

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

safety-health-expo.co.uk**BIBA Conference & Exhibition**

15-16 May, ExCel, London, UK

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

biba.org**Business Continuity Awards 2013**

Thursday 30 May, 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. Judges, categories and the evening's host will all be announced later in the year.

cirmagazine.com/businesscontinuityawards



View from Airmic

It is just over a year since Airmic published *Roads to Ruin*, the research prepared by Cass Business School into the causes of business failure. Since then a series of corporate disasters has confirmed our report's core finding – that the same factors crop up whenever an apparently successful enterprise hits the rocks, regardless of the sector it happens to be in.

In particular, the report identified the existence of a 'glass ceiling' within organisations that prevents key risk information from getting to the board so that they can take the necessary action. Days after it was published the *News of the World* collapse confirmed this central finding. There have been many other illustrations since then. At the time of writing, for example, the

G4S Olympics security fiasco has highlighted how damaging this glass ceiling can be.

There must have been plenty of people at the company who knew, weeks before the truth became public, that it would fail to recruit enough suitably qualified security staff in time for the games. Yet the news appeared to take their CEO totally by surprise – not to mention the government and the Olympics organising committee, who should also have had this vital risk information.

In the past few months I have discussed our findings at events organised by, among others, the Institute of Directors and the Chartered Institute of Management Accountants. Whenever I bring up the subject, there is generally agreement that something must be done about the glass ceiling. The question is, what?

How on earth do you create the system and culture that enable bad news to travel freely up and down and sideways within a firm? Many companies actually seem to be very good at getting this right, and we should learn from them.

Airmic has commissioned a follow-up report, this time from Cranfield Business School, entitled *Roads to Resilience*. We plan to publish the findings at our annual conference next June; they should be of huge interest to anyone involved in risk management and the way companies are run. More information on the report and on the conference can be found at airmic.com.



John Hurrell
is CEO
of Airmic



Leading the risk profession

View from the IRM

Would you engage in insider trading if you could make US\$10m and not get caught? If you would then you're not alone. Only 55% of all respondents to a recent survey of 500 US and UK financial services professionals by US law firm Labaton Sucharow could say definitively that they would not act on their inside knowledge if there was no danger of being arrested. And how ethical do you think everyone else is? The same survey found that 39% of total respondents believed it was likely that their competitors had engaged in illegal or unethical activity in order to be successful (compared with the 12% who believed that their own firm had done so). 30% of all the financial services professionals

reported feeling pressure to compromise ethical standards or violate the law as a result of their compensation or bonus plan, slightly more in the UK than in the US.

A group of IRM members has recently been working on a guidance document on risk culture which will be published in October following an informal consultation period over the summer. The elements that make up a risk culture are derived from the individuals working in the organisation and also from how these individuals interact in groups. The prevailing culture then in turn reinforces attitudes and behaviours in what could be a vicious or virtuous circle. Organisations with inappropriate risk cultures will inadvertently find themselves allowing activities that are totally at odds with stated policies and procedures or operating completely outside

these policies (look for example at recent problems involving Barclays, HSBC and G4S). An inappropriate risk culture means not only that certain individuals or teams will undertake these activities but that the rest of the organisation ignores, condones or does not see what is going on. At best this will hamper the achievement of strategic, tactical and operational goals. At worst it will lead to reputational and financial damage.

We believe that it is possible to assess the risk culture of an organisation, define what change is needed and then take steps to achieve it. There is no quick fix to changing a culture, but there are things that can be done.



Carolyn Williams
is head of thought
leadership at the IRM

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CLAIMS HANDLING & RISK MANAGEMENT SOFTWARE SOLUTIONS



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(JCAD are an ISO9001 accredited company)

At JC Applications Development Ltd we believe that our commitment to providing simple to use yet feature rich applications for claims and risk management, is what has enabled us to grow a successful and satisfied client base of over 160 organisations. Although our clients can occupy very different sectors of business, for instance; UK Central & Local Government, US Government, Housing Associations, Construction and Insurance, sentiments converge when looking for a proven technology solution provider.

Unlike other companies we don't profess to be experts in a range of disciplines just the best in two, claims handling and risk management. Don't just take our word for it, in our last customer survey 100% of respondents said that they would recommend us and 98% rated our support services as either good or excellent.

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PROFESSIONAL SERVICES GUIDE

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for further information.

RiskConsole from Aon eSolutions is an award-winning, web-based risk management information system (RMIS) that uses risk, exposure, claim and policy data to provide CFOs, CROs and Risk Managers with an integrated enterprise-wide view of their risk.

RiskConsole was the industry's first online RMIS and still leads the way today. Over 300 global firms, from a vast spectrum of industries across the world, now trust RiskConsole to maintain a wide variety of risk and insurance information.

Following careful consultation, the solution is adapted to seamlessly integrate with client-specific workflows from across the entire business, as well as with third parties such as insurers, claims adjusters, captive managers and solicitors.

By accommodating the administrative, reporting and analytical needs of insurance and risk management operations, clients use their data and reports to drive down costs through savings achieved by: greater loss prevention, improved workflow efficiencies and lower insurance premiums. Ultimately, RiskConsole helps clients understand and lower their Total Cost of Risk.

Visit www.aon-esolutions.com for more information, or call +44(0)20 7086 0149 to set up a demonstration.



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Active Risk (formerly Strategic Thought Group) addresses enterprise-wide risk management (ERM) and governance, risk and compliance (GRC) requirements with advanced software and services that can be implemented across organizations in all industry sectors.

Active Risk Manager (ARM) is recognized as having the most extensive range of ERM software capabilities available today. ARM enables the identification, communication, analysis and mitigation of risks and opportunities available in both quantitative and qualitative formats. It covers project and portfolio risk, supply chain risk management, business continuity, controls management, reputational risk, health and safety, incident management, governance, compliance risks and more.

ARM is used by major organizations around the globe including US Air Force, EADS, Rio Tinto, Lockheed Martin, Nestle, NASA, London Underground and Amlin. ARM was awarded "Risk Application of the Year" in November, 2010 at the global Risk Management Awards run in conjunction with the Institute of Risk Management.



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CS STARS delivers industry-leading software and services for managing risk, claims, and insurance. More than 1,000 organisations across the globe rely on CS STARS' solutions for consolidating risk information, analyzing and reporting risk exposures, administering claims, tracking corporate assets, and automating compliance audit processes.

Our comprehensive, web-based solutions include:

Data Transformation Services - Consolidate risk and claims information into a single, comprehensive data repository.

Event Management Tools - Manage risk-related events based on individual business requirements and industry best practices.

Workflow Automation - Automate routine tasks and alert users of events warranting special attention.

Values Collection - Collect asset values to support insurance policy renewal discussions.

Risk and Compliance Assessment - Measure and monitor compliance with loss prevention guidelines and safety and health regulations.

Reporting and Analytics - Create dashboards, risk maps and sophisticated reports that can be easily shared throughout an organisation.



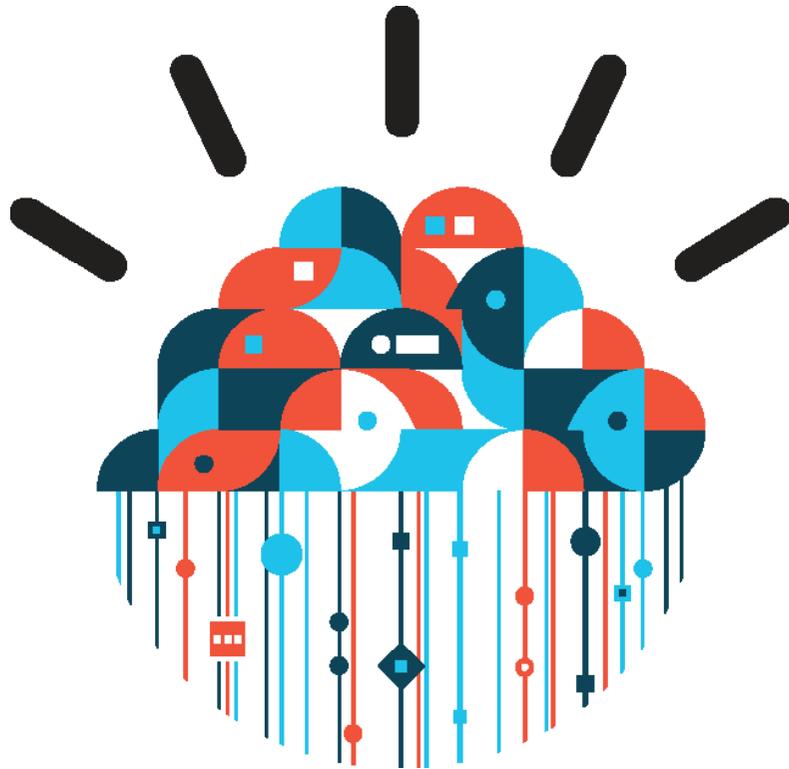
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Figtree Systems, an NTT Data Company are a specialist software provider of risk management, claims management, insurance & renewals management, OH&S and fleet management solutions. The highly flexible Figtree system is intuitive and easy to navigate.

The system is web and smartphone-enabled. It can be used from Figtree's datacentre or it can be deployed in the client's own environment. Its main features include interlinked modules, workflow automation, document management, management information & reporting and web-based data capture that increases productivity and lowers costs.

The risk management module has extensive features to maintain & review risk registers and assign controls & actions that mitigate or reduce the impact at various organisational levels. Graphical dashboards and risk matrices give an instant snapshot of the risk pattern, along with the ability to drill-down to the actual risks.

Figtree's solutions are utilised by local authorities, central government, police forces, insurers, brokers, TPAs, utilities, transportation and construction companies.



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.

Let's build a smarter planet. Join us and see what others are doing at ibm.com/smarterplanet/uk



¹The evolving role of IT managers and CIOs: Findings from the 2010 IBM Global IT Risk Survey; 2010. ²Cloud Security: Who do you trust?, IBM Thought Leadership Whitepaper; 2010. IBM, the IBM logo, Smarter Planet and the planet icon are trademarks of International Business Machines Corp., registered in many jurisdictions worldwide. A current list of IBM trademarks is available on the Web at www.ibm.com/legal/copytrade.shtml © International Business Machines Corporation 2011.