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TRAVEL RISK MANAGEMENT

MATURITY GUIDE



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“Travel risks aren’t going away.
If anything, they’re increasing”



Introduction - The Business Case for Better Travel Risk Management (TRM)

Political instability, crime, health threats, and logistical disruptions make business travel more complex than ever. Companies that take Travel Risk Management (TRM) seriously don't just protect employees—they avoid costly emergencies, reduce legal exposure, and keep operations running.

Companies with strong TRM programs see fewer travel disruptions, lower medical evacuation costs, and faster crisis response. The financial impact is real. So is the liability for getting it wrong.

ISO 31030:2021 provides a clear framework for moving beyond reactive policies to a proactive, data-driven approach. Implemented well, it helps organizations improve duty of care, reduce litigation risk, and give travelers the confidence to do their jobs safely.

This guide lays out a TRM Maturity Model and Roadmap—breaking down what security leaders need to focus on in the short, mid, and long term. From risk intelligence and tracking to emergency response and communication, it provides practical steps to build a best-in-class program.

Done right, TRM doesn't just reduce risk—it gives a competitive edge, enabling organizations to operate smarter, move faster, and expand with confidence.

Core Pillars of Travel Risk Management

Leading organizations approach TRM holistically, building capabilities across several core pillars. Each pillar represents a critical function of a travel risk program, and all must work together to effectively mitigate travel-related risks. These pillars – aligned with ISO 31030 guidance and duty of care principles– are:



Risk Intelligence



Travel Tracking



Emergency Response



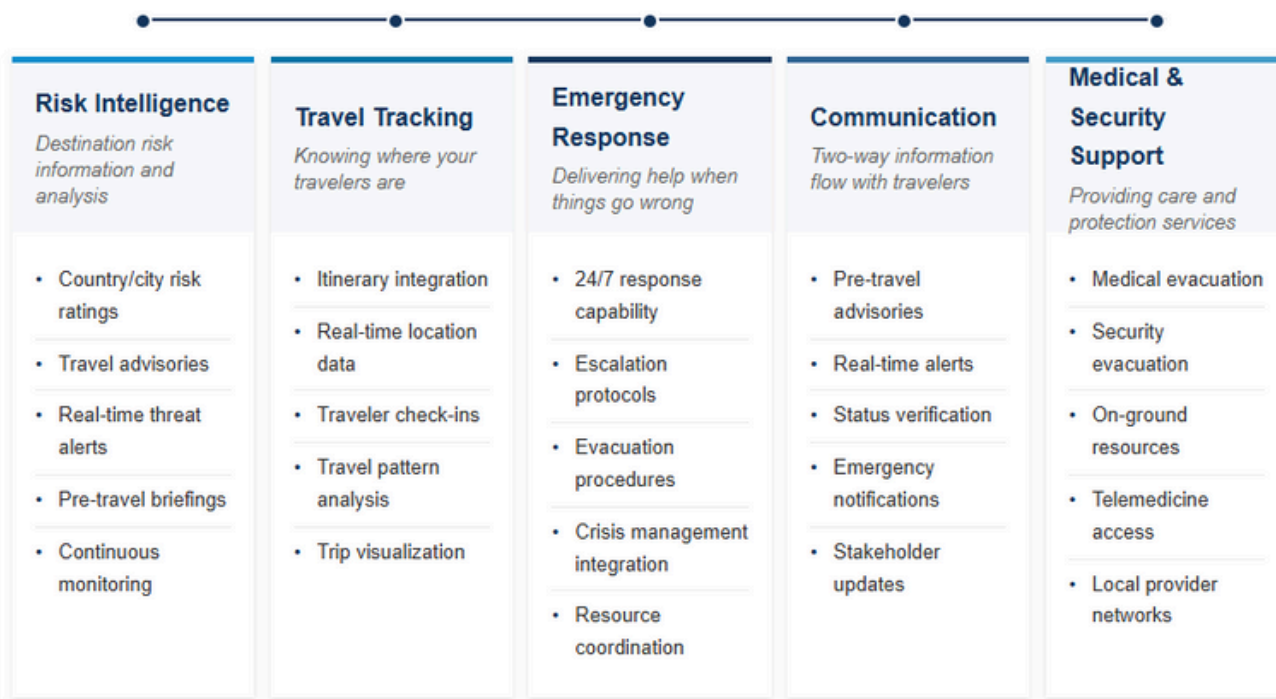
Communication



Medical & Security Support

Figure 1: Core Pillars of Travel Risk Management

An integrated approach to managing travel risks across five essential domains



Program Integration

These five pillars together form a comprehensive TRM program. Each pillar represents a critical function, and all must work together effectively to mitigate travel-related risks. A gap in any one area can undermine the overall program. For instance, excellent intelligence and tracking are of little use without an emergency response plan to act on that information. A balanced, integrated approach across all pillars is the hallmark of a mature TRM program.

● ISO 31030 Aligned ● Duty of Care Fulfillment ● Organization Resilience

Risk Intelligence

Destination risk information and analysis. This involves gathering and disseminating timely intelligence about health, safety, security, climate, and logistical threats that could affect travelers. Mature programs maintain country or city risk ratings, travel advisories, and real-time threat alerts through dedicated intel platforms or providers. Travelers receive pre-travel briefings and guidance based on up-to-date risk assessments for their destination. Risk intelligence also means continuously monitoring world events (e.g. protests, natural disasters, disease outbreaks) and assessing how they might impact upcoming or ongoing trips. This pillar ensures the organization anticipates risks – enabling it to either prevent travel to high-risk situations or adequately prepare travelers. According to industry research, destination intelligence is invaluable for TRM, with most

organizations using third-party risk data sources to inform their travelers. In short, strong risk intelligence capabilities form the foundation of proactive travel risk management.

Travel Tracking

Knowing where your travelers are – and where they plan to be. Travel tracking is the ability to locate and communicate with employees worldwide at any given moment. It typically involves integrating travel itineraries (from the Travel Management Company or booking tools) into a tracking system and using check-ins or GPS-based apps to update locations during trips. The goal is to have a clear, real-time picture of who is traveling, their current location, and upcoming itinerary. In a crisis, this is indispensable – companies with mature tracking can quickly identify all impacted employees and verify their safety, whereas those without robust tracking struggle to pinpoint everyone's whereabouts. A recent study found that organizations with TRM protocols could locate most travelers within minutes during an emergency, whereas others took hours or didn't know at all. Effective tracking underpins emergency response: you can't help people if you don't know where they are. Thus, this pillar is critical for duty of care – providing peace of mind that if an incident happens, the company can rapidly account for and assist its travelers.

Emergency Response

Delivering help when things go wrong. Despite best efforts at prevention, incidents will occur – from medical emergencies to security crises to natural disasters. A TRM program must be ready to respond 24/7 anywhere in the world. This pillar includes having an emergency response plan specific to travel, a crisis management team or protocol that integrates with corporate incident management, and access to emergency assistance resources. Companies often subscribe to travel assistance providers (for medical evacuation, security evacuations, or on-ground support) and maintain internal procedures for traveler emergencies (e.g. a dedicated hotline). The speed and effectiveness of response can literally save lives. For example, if a traveler is injured or a terrorist attack occurs, does the organization have a tested plan to spring into action – contacting the traveler or local staff, facilitating medical care or evacuation, and communicating with stakeholders? Mature programs conduct regular drills or simulations to ensure preparedness. Ultimately, Emergency Response capability means the organization can handle the “when” not “if” of incidents – mitigating harm and expediting recovery. This pillar aligns closely with ISO 31030's guidance on incident response and crisis management integration.

Communication

Two-way information flows with travelers and stakeholders. In TRM, communication is the connective tissue that ties all other pillars together. This includes pre-travel communications (sending risk advisories and briefs to travelers), real-time alerts (notifying travelers of emerging threats or changes while on a trip), and having mechanisms for travelers to reach out for help. It also extends to internal communication during incidents – keeping executives, regional offices, and families informed as needed. Modern TRM programs leverage multiple channels: email alerts, text/SMS broadcasts, mobile app notifications, phone trees, and even social media if appropriate. A key aspect is rehearsed communication protocols for crises– e.g. using a mass notification system to blast messages and receive check-ins. Effective communication minimizes confusion and ensures travelers get timely guidance (for instance, telling them to shelter in place vs. evacuate during an incident). It also helps organizations manage reputation by conveying control during an emergency. As one travel risk study notes, TRM guidelines must be thoroughly communicated and a culture of safety promoted among employees. In summary, without robust communication, even the best plans can fail; with it, travelers feel supported, and the organization can coordinate response efficiently.

Medical & Security Support

Providing care and protection services to travelers. This pillar represents the partnerships, services, and on-call resources available to assist travelers facing medical or security issues. On the medical side, it could involve access to telemedicine, international health insurance, medical evacuation coverage, or on-ground clinics. For security, it might include contracted security firms for evacuations, guards or drivers in high-risk locations, and evacuation plans for political unrest or terrorism. In many cases, companies rely on third party specialists (assistance companies like Sicuro Group, International SOS, Control Risks, etc.) that offer global response services. The organization's role is to ensure travelers know how to request help and that help will be provided swiftly. Mature programs integrate these support services with their tracking and communication – for example, clicking a “request assistance” button in the travel app, or the company's security operations center coordinating directly with the provider when an alert is triggered. Medical & Security Support is the safety net of TRM: if a traveler falls ill abroad or is in danger, the company can dispatch the resources to extract or protect them. This pillar is essentially the “last line of defense” – when preventive measures fail, can you still rescue or aid your traveler? By integrating professional medical/security support into TRM, organizations greatly reduce the impact of incidents and improve traveler outcomes.

These five pillars together form a comprehensive TRM program. Ensuring each pillar is addressed is critical: a gap in any one area can undermine the overall program. For instance, excellent intelligence and tracking are of little use if you lack an emergency response plan to act on that information; conversely, a great response team can't help if they have no data on where travelers are or what risks they face. A balanced, integrated approach across all pillars is the hallmark of a mature TRM program.

TRM MATURITY LADDER

From Basic to Best Practice

To systematically improve TRM, it's useful to evaluate your current maturity level. We present a TRM Maturity Model with five levels of maturity, adapted from industry models (such as the Global Business Travel Association's TRM3 framework) and aligned with our five pillars and ISO 31030:2021 guidelines. Each level describes a progression in processes, capabilities, and integration – forming a ladder from Level 1 ("Basic/Reactive") up to Level 5 ("Optimized/Leading"). Organizations typically climb this ladder over time, building on the foundation of the previous level at each step. Figure 2 illustrates the five maturity levels:



Figure 2: TRM Maturity Levels "Ladder" – from Level 1 (Reactive) at the bottom to Level 5 (Optimized) at the top. Each rung represents stronger TRM processes and integration.

Below are the characteristics of each maturity level:

Level 1 – Reactive (Basic)

TRM processes at this level are mostly ad hoc or chaotic. There may be few, if any, formal policies or procedures specific to travel risk. The company largely reacts to incidents after they occur, on a case-by-case basis. There are no consistent risk assessments or monitoring in place; travel safety might be handled informally by individual managers or not at all. Success in managing an incident depends mostly on luck and the heroic efforts of individuals at the time. In short, the organization does very little to proactively manage travel risks and lacks defined protocols. This “firefighting” approach often results in confusion during crises and a high level of unmitigated risk.

Level 2 – Defined (Foundational)

At this stage, the organization has recognized the need for travel risk management and has defined and documented basic policies or procedures. For example, there may be a written travel security policy, an emergency contact list, and perhaps a rudimentary traveler tracking spreadsheet. The focus is still primarily on reacting to incidents (improving incident response), but now some groundwork exists. However, implementation is inconsistent – not all travelers are aware of the policy, and compliance is spotty. Key elements of a proactive program (like routine risk briefings or tracking every trip) are missing or applied irregularly. There is often over-reliance on manual processes (e.g. one coordinator manually emailing country info to travelers), making the program error prone. In essence, the organization has some TRM pieces in place (especially around incident response) but has not yet operationalized them across the board.

Level 3 – Proactive (Intermediate)

At Level 3, the organization shifts from baseline compliance to an actively managed TRM program. Most or all TRM pillars now have some implementation. There is a formalized program in place: travelers receive training or orientation on travel safety; risk disclosure and approval processes exist for higher-risk trips; and automated tools begin to support the program (e.g. a travel tracking system or risk intelligence feed). TRM practices are executed consistently (though perhaps centrally within the security or travel department). For every trip, a basic risk assessment is conducted and appropriate risk mitigation steps (like pre trip advisories or requiring certain precautions) are taken. Travelers are much

more aware of risks and their responsibilities, thanks to training and communication. An emergency response structure is established – for example, a 24/7 security hotline, or the GSOC (Global Security Operations) function may be outsourced . However, two big gaps remain at this stage: organization-wide integration and measurement. The TRM program may not yet be ingrained in all regions or business units (some pockets of the company might still ignore the procedures), and the company is not yet measuring TRM performance or incident data in a meaningful way. There is little analysis of “How are we doing? How can we improve?”. Reaching Level 3 is a major milestone – many organizations should at least meet this standard of care, but in practice many still don’t. At Level 3, you have the core of a solid TRM program; the challenge now is to extend it enterprise-wide and make it a continuous improvement process.

Level 4 – Managed (Advanced)

Level 4 represents a fully implemented and integrated TRM program across the enterprise. TRM is no longer an isolated effort; it enjoys broad management support and is woven into organizational processes. All key components (policy, training, risk assessment, tracking, communication, emergency response, etc.) are not only in place but used consistently by all departments and regions. Technology systems support the program end-to-end – for instance, travel bookings might auto-trigger risk approvals, and traveler locations feed into a central dashboard. Importantly, the organization now measures and monitors TRM effectiveness: it collects data on incidents, close calls, traveler compliance, and other metrics, and generates reports for management. These metrics might include the number of trips to high-risk locations, average time to account for employees in an emergency, percentage of trips with risk assessments completed, etc. Management reviews this data to actively manage risk – for example, adjusting policies or resources where gaps are identified. At this level, TRM is also integrated with the company’s overall Enterprise Risk Management (ERM) and business continuity programs. The travel risk team collaborates closely with other stakeholders like Security, HR, Legal, Operations, and executive leadership. For instance, if a political crisis emerges, the TRM process ties into the corporate crisis management team for a unified response. Achieving Level 4 is still relatively rare – as of a few years ago, only a handful of organizations (typically large, global companies in high-risk sectors) had reached this maturity. But Level 4 is increasingly the goal for companies aiming to be best-in-class. The result is a program that not only handles incidents well but also actively works to prevent or mitigate risks before they impact travelers.

Level 5 – Optimized (Leading Practice)

This is the pinnacle of TRM maturity – a program that is world-class and continuously improving. At Level 5, the organization has all elements of TRM in place (as in Level 4) but goes further by systematically reviewing and enhancing the program through feedback, innovation, and strategic alignment. There is a formal continuous improvement process for TRM: after every incident or exercise, lessons learned are captured and used to update policies, training, and plans. The company pilots new technologies and approaches – for example, exploring advanced risk intelligence platforms, traveler wearable trackers, or AI-based predictive analytics – to further reduce travel risk. Successful innovations are adopted into standard practice, keeping the program on the cutting edge. A Level 5 program typically involves a strong safety culture: travel safety is ingrained in the company's DNA and valued at the C-suite level. Employees, from top executives to field staff, understand the TRM program and actively participate (e.g. they diligently complete travel briefings, use the emergency check-in app, etc.). The organization runs regular training, scenario exercises, and even full-scale simulations to ensure readiness. TRM considerations might also influence strategic business decisions – for instance, choosing not to pursue a project in a certain country due to unacceptable risk, or designing travel itineraries that minimize risk exposure. In short, a Level 5 TRM is adaptive and resilient – it learns and improves continuously, with a strong focus on metrics and ROI. Companies at this level demonstrate true duty of care leadership and often serve as industry benchmarks for travel safety.

Table 1 – Summary of TRM Maturity Levels (Characteristics at a glance)

Level	Label & Description	Key Characteristics at this Level
1	Reactive (Basic)	Ad hoc, chaotic approach. Few or no formal policies. Little to no proactive risk management – mainly reactive to incidents. Extremely high unmitigated risk exposure.
2	Defined (Foundational)	Basic TRM policies/procedures are documented (primarily for incident response). However, implementation is inconsistent; many gaps in risk assessment, monitoring, and traveler communication. Heavy reliance on manual processes.
3	Proactive (Intermediate)	Formal TRM program in place with training, trip risk assessments, traveler tracking, and notification processes. Some automation introduced. Travelers better prepared. Not yet enterprise-wide; limited metrics or program evaluation.
4	Managed (Advanced)	TRM adopted organization-wide with supporting systems. All pillars executed consistently. Management endorses and resources the program. Metrics are collected and used to actively manage risk. TRM integrated into broader risk management and crisis response frameworks.
5	Optimized (Leading)	Continuous improvement culture for travel risk. Program is fully integrated and iteratively refined. Uses lessons learned and data to optimize policies/procedures. Innovates with new technologies and practices. High workforce engagement in TRM. Achieves world-class risk mitigation and resilience.

Figure 3: TRM Maturity Levels “Ladder” – from Level 1 (Reactive) at the bottom to Level 5 (Optimized) at the top. Each level represents stronger TRM processes and integration.

Most organizations will find themselves somewhere on this 5-level ladder, and it's common to be stronger in some pillars and weaker in others. For example, a company might be Level 3 in Travel Tracking (using a tracking tool consistently) but only Level 2 in Risk Intelligence (providing advisories only sporadically). When assessing overall maturity, you are only as strong as your weakest component.

To claim a given maturity level, all pillars (or “key process areas”) should meet that level’s criteria; any pillar that falls short should be a priority to uplift so it doesn’t hold back the whole program.

Importantly, moving up the maturity ladder is a journey – each level is the foundation for the next. An organization shouldn’t expect to jump from Basic to Optimized overnight. In the next section, we provide a TRM Roadmap that combines this maturity model with practical steps to advance from one level to the next, ensuring a logical progression of capabilities.

Assessment Framework for the Five Maturity Levels

This consolidated matrix provides a detailed framework for assessing organizational Travel Risk Management maturity across seven critical domains. Organizations should aim to achieve at least Level 3 (Proactive) across all domains to meet basic duty of care obligations.

	Policies and Procedures	Training and Culture	Risk Intelligence & Monitoring
Level 1 – Reactive (Basic)	- No formal travel risk policy - Travel arrangements handled ad hoc - No documented procedures - Responsibilities undefined - No approval process	- No travel safety training - Travelers unaware of risks - No safety culture - Incidents treated as isolated - No leadership messaging	- No systematic monitoring - Reliance on news/word of mouth - No risk ratings maintained - No pre-travel assessment - No ongoing trip monitoring
Level 2: Defined (Foundational)	- Basic travel policy exists - Simple travel approval process - Emergency contact list maintained - Basic roles defined - Minimal emergency procedures	- Basic safety information available - Some pre-travel briefings for high-risk only - Limited awareness of procedures - Occasional safety communications - One-time orientation for travelers	- Ad hoc government advisory checks - Basic country classification system - Simple pre-travel checklists - Occasional global event monitoring - Minimal destination intelligence
Level 3: Proactive (Intermediate)	- Comprehensive TRM policy implemented - Formalized risk assessment process - Documented procedures for common scenarios - Clear roles and responsibilities - Risk-based approval protocols	- Formal travel safety training program - Mandatory briefings for medium/high-risk - Regular risk communications - Leadership supports safety initiatives - Periodically updated materials	- Professional intelligence service - Regular global event monitoring - Standardized risk assessments - Detailed country/city briefings - System for monitoring situations
Level 4: Managed (Advanced)	- Policy integrated with enterprise risk management - Alignment with ISO 31030 standards - Regular policy reviews with stakeholders - Detailed procedures for all TRM aspects - Active compliance monitoring	- Comprehensive, role-specific training - Measured training effectiveness - Travel safety embedded in company values - Active traveler feedback incorporation - Regular drills and exercises	- Multiple integrated intelligence sources - Real-time location-based alerting - Sophisticated risk rating methodology - Traveler-specific intelligence 24/7 global monitoring capability
Level 5: Optimized (Leading)	- Industry-leading policy framework - Adaptive policies evolving with risks - Full integration with business processes - Procedures refined from lessons learned - Effectiveness validated through metrics	- Pervasive safety culture - Travelers actively participate in risk management - Just culture encourages reporting - Customized, scenario-based training - Leaders champion travel risk awareness	- Predictive analytics for threats - Customized intelligence dashboards - Advanced threat modeling - Intelligence integrated with business decisions - Intelligence sharing with peer networks

	Travel Tracking	Response Capabilities	Mass Communication	Medical & Security Network
Level 1 – Reactive (Basic)	- No traveler tracking system - Booking data not centralized - Cannot identify affected travelers - No visibility of travel plans - Manual location methods	- No formal incident response plan - Ad hoc crisis management - No escalation protocols - No pre-arranged assistance - Self-managed emergencies	- No emergency communication system - Ad hoc email/phone communications - No standard messaging - Unable to confirm receipt - No people accounting system	- No pre-arranged support - Minimal/no international insurance - No vetted medical facilities - No evacuation coverage - Self-managed medical/security needs
Level 2: Defined (Foundational)	- Basic tracking via spreadsheets - Some centralized booking capture - Limited location identification - Manual reconciliation processes - Minimal upcoming travel visibility	- Basic response procedure documented - Emergency contacts provided - Simple escalation pathway - Basic assistance arrangement - Limited crisis management coordination	- Basic contact lists maintained - Simple communication tree - Standard templates for scenarios - Emergency contact information - Limited receipt confirmation	- Basic international health insurance - Simple emergency contact list - Limited evacuation coverage - Some identified high-risk providers - Basic pre-travel health advice
Level 3: Proactive (Intermediate)	- Dedicated tracking system - Most corporate travel captured - Regular data feeds from TMC - Location search/filter capability - Mobile app or check-in feature	- Comprehensive emergency response plan 24/7 assistance capability - Clear escalation criteria - Contracted global assistance provider - Trained emergency response team	- Dedicated notification system - Multi-channel capability - Message receipt tracking - Regular system testing - Integration with traveler data	- Comprehensive travel insurance - Global assistance provider - Pre-identified medical facilities - Medical/security evacuation coverage - Pre-travel health consultations
Level 4: Managed (Advanced)	- Comprehensive tracking of all travelers - Near real-time location data - Integration of all booking sources - Automated location-based alerts - Booking and on-trip updates	- Integration with crisis management - Specialized scenario protocols - Regular response drills - Global support resource network - Tiered response by severity	- Sophisticated location-based targeting - Two-way status verification - Regular communication drills - Redundant systems/channels - Crisis communication integration	- Global vetted provider network - Destination-specific protocols - Proactive medical screening - Robust multi-option evacuation - Support for travelers with health conditions
Level 5: Optimized (Leading)	- Dynamic tracking with auto check-ins - Advanced location visualization - Integration with other relevant systems - Predictive travel pattern analysis - Privacy-by-design framework	- World-class minimal-activation response - Continuous improvement from incidents - Advanced evacuation planning - Mutual aid partner agreements - Dynamic global resource allocation	- Intelligent adaptive routing - Real-time traveler status dashboard - Communication effectiveness analytics - Seamless multi-stakeholder coordination - Innovative communication channels	- Personalized support by traveler profile - Direct relationships with key providers - Custom remote location contingencies - Sophisticated telemedicine capabilities - Integrated physical/medical/psychological support

Note: This maturity matrix aligns with ISO 31030:2021 Travel Risk Management guidance and industry best practices.

Roadmap:

ADVANCING YOUR TRM PROGRAM

Improving travel risk management is a strategic initiative that requires planning, resources, and cross functional effort. Below is a phase-by-phase roadmap aligned with the maturity stages outlined above. Each phase focuses on the critical actions needed to “graduate” to the next level.

By following this roadmap, you can build your TRM program methodically, ensuring each pillar is strengthened in the right sequence. The roadmap assumes an organization starting at Level 1 (or early Level 2) and provides guidance through to Level 5.

Phase 1: Establish the Foundation (Level 1 → Level 2)

Objective: Move from a reactive posture to a defined program. Get basic policies, procedures, and response mechanisms in place.

Draft a TRM Policy and Assign Ownership: If no formal travel risk policy exists, create a basic TRM policy or guideline. Define roles and responsibilities clearly – e.g. that Security or Risk Management will monitor global incidents, HR will maintain traveler emergency contacts, etc. Set expectations for travelers (such as “all business trips must be registered in the travel tracking system”). Assign clear ownership for the TRM program (usually the Security or Risk function, with support from Travel Management and HR). Having “responsibilities and accountabilities for approving and monitoring all aspects of travel” explicitly defined is a hallmark of a mature program. Even at this foundational phase, clarify who does what. This ensures everyone knows their role in managing travel risk.

Implement Basic Traveler Tracking & Incident Response Procedures: Begin capturing travel data centrally. This could mean requiring all trips to be booked through an approved corporate Travel Management Company (TMC) or at least forwarded to the security team if booked elsewhere. Set up a simple traveler tracking system – even a spreadsheet or basic software – to know who is traveling where at any given time. In parallel, put in place an emergency contact and response protocol. Ensure travelers provide a 24/7 emergency contact, and that they know whom to call (and who will respond) if they have a problem on the road. Develop a rudimentary Emergency Response Plan for travel incidents – essentially a playbook of whom to notify and how to respond if a traveler calls for help or is in an incident. Focus on the most likely scenarios first (medical illness/injury, lost passport, road accident, civil unrest in destination). The plan doesn’t have to be perfect initially; the key is to avoid total scrambling when something happens. By establishing a traveler tracking log and an incident response checklist, you’ve taken a big step out of chaos.

Provide Pre-Travel Information (Kick-start Risk Intelligence): At Level 1, travelers probably received little to no information about trip risks. Now, start giving at least basic pre-trip safety info, especially for higher-risk destinations. This might involve subscribing to government travel advisories (e.g. U.S. State Department, UK FCDO) and forwarding relevant advisories to travelers. You could also compile a simple “destination brief” template covering health, security, and local emergency contacts for countries your employees travel to. According to GBTA research, offering pre-travel information is one of the top features distinguishing mature TRM programs from ad-hoc ones. So even in Phase 1, begin distributing destination risk briefs or at least links to resources like OSAC reports or International SOS country guides. This not only informs travelers but also signals that the company is now taking their safety seriously.

By the end of Phase 1, you should have moved from essentially no TRM to having the basic building blocks of a TRM program: a policy, a responsible owner, a way to know where people are, an emergency plan, and initial risk information sharing. In maturity terms, you’ve progressed from Level 1 (Reactive) into Level 2 (Defined) – travel risk management is now recognized and you have a framework to respond when incidents occur. The next step is to build consistency and proactivity into these processes.

Phase 2: Proactive Risk Management (Level 2 → Level 3)

Objective: Evolve from a minimal, reactive setup to a proactive program that consistently manages travel risk elements for each trip.

Formalize the TRM Program & Training: At Phase 2, move beyond just having a policy, to ensuring it is implemented every time. Develop a formal Travel Risk Management Plan or SOPs that lay out step-by-step what must happen for all business travel. For example, institute a requirement that every trip undergoes a basic risk assessment (even if it’s just a checklist), and high-risk trips go through a management approval process. Provide travel risk training or orientation for employees – perhaps a short e-learning or travel safety briefing that all travelers must take annually or before travel to risky locations. Make sure new hires who will travel are onboarded with TRM information. Training embeds awareness and starts to create a culture of safe travel. Many organizations at this phase also introduce a simple travel briefing document that travelers must review and acknowledge for certain destinations. The goal is to ingrain TRM procedures so they happen consistently and not just “when someone remembers.”

Deploy Supporting Tools (Automate where Possible): Identify where manual processes from Phase 1 can be made more efficient or reliable with tools. For example, if you were tracking trips in Excel, consider moving to a dedicated travel tracking software or an existing platform (some travel booking tools have tracking built-in). Use a mass notification system for crisis communications instead of ad-hoc phone trees. Implement a traveler check-in app or even a simple SMS check-in system when incidents occur.

Automation will reduce human error and ensure more consistent coverage. At Phase 2, you don't need the fanciest technology – even setting up automated email alerts or using existing IT tools can be effective – but the more you automate critical processes, the more scalability and consistency you gain.

Enhance Risk Intelligence & Advisory: Expand on the basic advisories of Phase 1. Develop an internal process (or assign a team member) to monitor global developments and push out relevant alerts to traveling staff. Subscribe to a reputable risk intelligence feed if budget allows, to get real-time alerts for incidents (many providers allow setting up alerts based on traveler itineraries). Start maintaining country risk ratings or a risk heat map for destinations common to your travel footprint – even if it's simple (e.g. Low/Med/High risk designation per country). Use these ratings to guide travel approvals and preparation (for example, trips to “High Risk” countries might need executive sign-off and a more detailed brief). Providing travelers with more tailored, trip-specific advice is key in this phase – moving from generic info to specific guidance for their itinerary. This might include health precautions (vaccinations needed), security tips (neighborhoods to avoid, local transport safety), and emergency contacts (nearest embassy, hospitals). As your risk intel capability grows, you are effectively reducing uncertainty for travelers and preemptively addressing many issues that would otherwise catch them by surprise.

By the end of Phase 2, your program should reach Level 3 (Proactive) maturity: you have formal TRM processes that happen for every trip (risk assessment, traveler info provision, tracking), training is in place, and basic technology supports these efforts. The organization is now able to prevent or mitigate many incidents – for example, travelers are less likely to head blindly into protests or hurricanes because you have warning systems and avoidance protocols. If something does happen, you're far better prepared to respond than two phases ago. This proactive stance significantly lowers the likelihood and impact of travel mishaps, which helps build the business case for further investment.

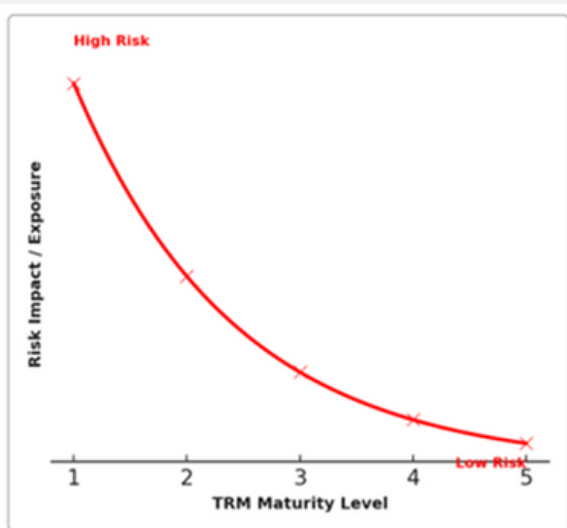


Figure 4: Conceptual “Risk Exposure vs. TRM Maturity” curve. Organizations at low maturity (Level 1–2) experience more frequent and severe travel incidents (high risk exposure). As maturity rises to Level 5, incident frequency and impact drop significantly (low risk exposure), thanks to proactive prevention and rapid response capabilities.

INTERLUDE:

RISK IMPACT VS. MATURITY

Why It Pays to Be Proactive

As an organization moves from Phase 1 to Phase 2 and beyond, it’s worth examining why these investments are justified. In short: higher TRM maturity directly reduces risk exposure. We can conceptualize the relationship between TRM maturity and incident risk as a curve: as maturity increases, an organization’s risk exposure (likelihood and impact of travel incidents) generally goes down. Fewer incidents occur; those that do tend to have less severe consequences because the organization is prepared. Figure 4 illustrates this concept.

Studies and industry data back up this relationship. Companies at Level 4–5 maturity experience far fewer major incidents or losses compared to those at Level 1–2, due to their robust preventive measures. In practical terms, a mature TRM program can be the difference between quickly rerouting travelers away from a hurricane versus scrambling last-minute with travelers in harm’s way. It can mean locating all your people within minutes of an airport bombing, versus not knowing who was where. The ROI of investing in TRM can be seen in avoided incidents and quicker recovery – metrics like incident rates, average response time, and losses averted all improve markedly as you move up the maturity ladder. Furthermore, there are compliance and reputation benefits: meeting the ISO 31030 standard and duty of care expectations protects the company legally and morally. In contrast, remaining at low maturity (reactive) leaves an organization at substantial risk and liability – essentially waiting for disaster to strike and then suffering the full brunt of it.

In one survey, 83% of organizations reported having some TRM protocols, and 60% of those without were planning to adopt them within two years – a sign that the business world recognizes the cost of doing nothing is simply too high. In summary, every step up in maturity pays off in reduced travel risk

exposure. The investment in people, processes, and technology for TRM is justified by fewer incidents, less disruption, and better outcomes when crises occur. This sets the stage for Phases 3 and 4, where the focus shifts to enterprise integration and optimization.

Phase 3: Integrate and Manage Enterprise-Wide (Level 3 → Level 4)

Objective: Evolve from a localized, somewhat siloed TRM program to an enterprise-wide, fully managed program. At Phase 3, the aim is to embed TRM into the organization's fabric so it's not just the security team's initiative but a company-wide effort with measured outcomes.

Establish Cross-Functional TRM Governance: Up to now, the security or travel risk manager may have carried most of the TRM load. In Phase 3, broaden the program's ownership. Form a Travel Risk Management Committee or working group that meets periodically, with representatives from HR, Travel, Security, Legal, Operations, and maybe key business units. This committee should review travel incident reports, policy compliance, and emerging risks. The goal is to get all relevant stakeholders engaged in TRM and to secure their support. When HR and Operations leaders actively participate, for example, it reinforces that TRM is part of "how we do business," not just a security project. Use this group to drive policy updates, push communications from top management, and champion the program across the organization. TRM should become a multidisciplinary endeavor, requiring inputs and coordination from various departments. Senior management involvement is also crucial at this stage – if you haven't already, get a C-level executive to publicly endorse the TRM program (e.g. a note in the travel policy, or a message to all staff). Enterprise-wide integration often hinges on tone from the top.

Standardize and Integrate Processes Globally: If your company operates in multiple regions or has disparate business units, Phase 3 is the time to unify TRM practices. Ensure that the TRM policy and procedures apply to all locations (with minor local adjustments as needed). Integrate TRM into related processes: for instance, incorporate travel risk checks into the travel booking workflow (so that even if travel bookings are decentralized, the risk team gets notified). Integrate emergency response plans with corporate crisis management plans – so that a traveler incident triggers not just the travel team, but rolls up into company-wide incident response when appropriate. If you have regional security teams or travel managers, establish a clear reporting and coordination structure among them for travel

risk. You want TRM to function as a single, cohesive program rather than silos.

At this phase, many companies choose to implement a global travel risk management platform or upgrade their systems to ensure data flows and visibility across the enterprise. For example, a centralized dashboard that any regional security officer can access to see their travelers, incidents, and alerts. Process integration also means embedding TRM in related domains like HR (e.g. integrate with HR systems so traveler info and emergency contacts stay updated) and Insurance (ensuring any travel-related claims feed into TRM reporting, etc.). By the end of this step, regardless of where a traveler is from or going, the process they experience and the support they receive should be consistent.

Measure Performance & Demonstrate Value: At Level 4 maturity, leadership will expect to see data on how the TRM program is performing. In Phase 3, put in place key performance indicators (KPIs) and tracking mechanisms. Examples of TRM KPIs: percentage of trips that had a risk assessment, time taken to account for all travelers in an incident, number of incidents by risk level, traveler feedback scores on safety preparedness, etc. Start collecting data for these metrics if you haven't prior. Many modern travel risk tools automatically capture useful data (e.g. check-in response times). If needed, do simple surveys or after-action reviews to gather info (e.g. after a trip or an incident, record what went well or not). Use these metrics to create a TRM Dashboard that can be shared with executives periodically. Showing trends (e.g. "average incident response time has dropped from 6 hours to 2 hours after we implemented our new system" or "90% of trips are now in compliance with policy, up from 50% last year") will solidify executive buy-in and help justify budget. It also focuses the TRM team on continuous improvement. Figure 5 below is an example of a simple KPI dashboard for a TRM program, illustrating how various metrics can be visualized:

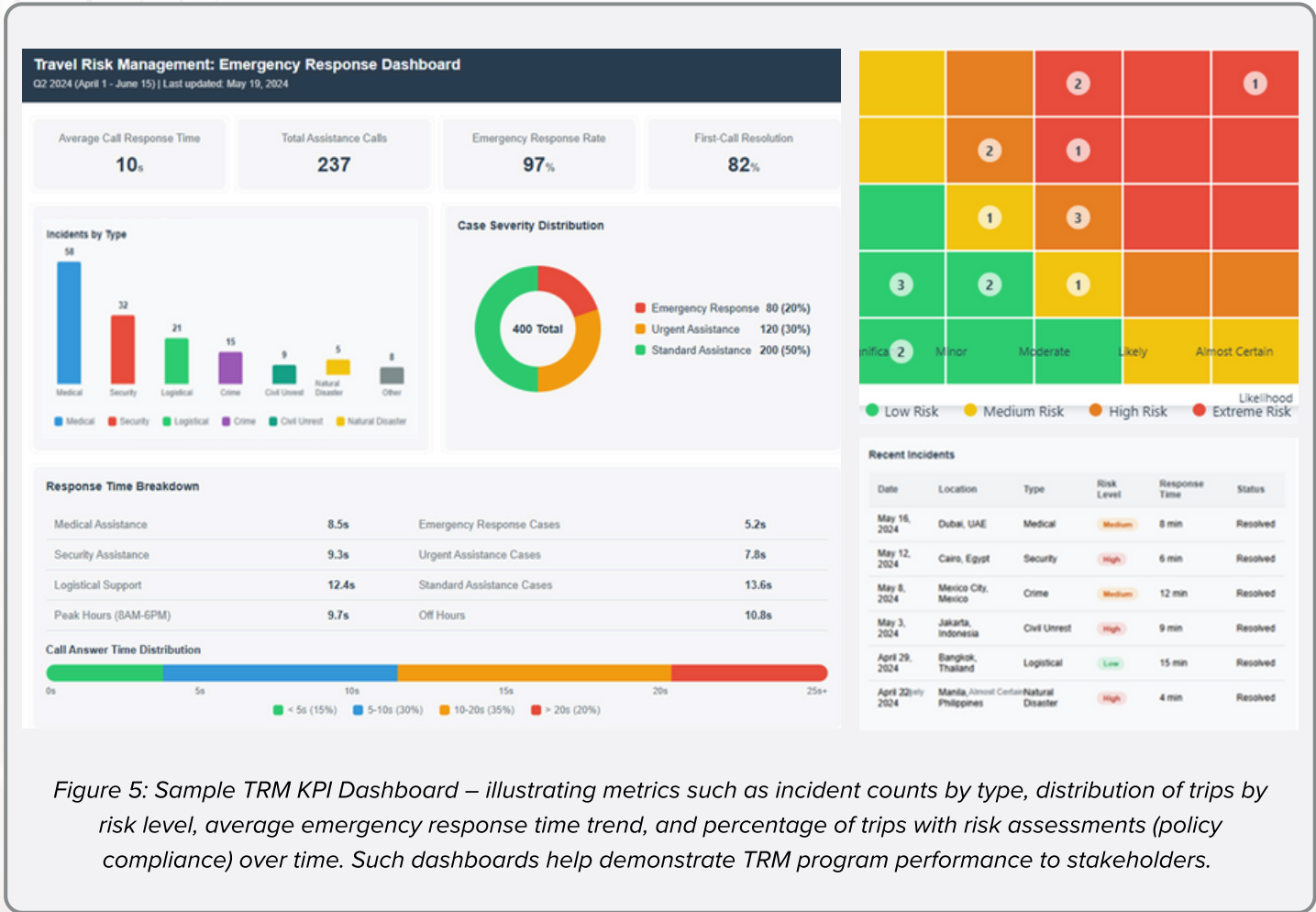


Figure 5: Sample TRM KPI Dashboard – illustrating metrics such as incident counts by type, distribution of trips by risk level, average emergency response time trend, and percentage of trips with risk assessments (policy compliance) over time. Such dashboards help demonstrate TRM program performance to stakeholders.

By the end of Phase 3, the organization can confidently say: “If a crisis hits our travelers anywhere, we have a coordinated machine ready to respond, minimize harm, and get them to safety.” Achieving that confidence is a key marker of Level 4 maturity. The TRM program is now Managed – it’s consistent, integrated, and measured. The program likely has high visibility internally, and the company is meeting its duty of care in a robust way. Many organizations might consider this “mission accomplished” for TRM. However, there is one final phase for those striving to be truly best-in-class.

Phase 4: Continuous Improvement & Innovation (Level 4 → Level 5)

Objective: Transition from a solid, but static program to a dynamic one that continually improves and adapts – reaching the optimized, leading-practice level of maturity.

Implement a Continuous Improvement Loop: Level 5 organizations treat TRM as a cycle of Plan-Do-Check-Act. In Phase 4, establish a formal process to regularly review and update the TRM program.

After every major incident or even a drill/exercise, conduct a post-mortem: What went well? What didn't? Capture the lessons and feed them back into the program. Update policies, SOPs, and training content based on real-world experience. For example, if a traveler had difficulty getting help in Country X, maybe you need a better local contact or a new vendor there— adjust the plan. Schedule periodic audits or self-assessments of the TRM program (perhaps annually or bi-annually) using the maturity model criteria to see where improvements can be made. Also stay abreast of external best practices: for instance, as ISO 31030 is updated or new travel risk tools come to market – incorporate relevant changes. Essentially, Phase 4 means never being satisfied; always look for ways to refine protocols and close gaps. Many organizations find value in running annual crisis simulations or tabletop exercises specifically for travel scenarios, and using those to improve. Continuous improvement will ensure the program doesn't stagnate and keeps pace with evolving risks.

Innovate with Technology and Partnerships: At this stage, you likely have some budget and buy-in to experiment with cutting-edge solutions. Identify areas where new technology could significantly enhance TRM and pilot them. For instance, consider advanced risk intelligence platforms that use AI to predict emerging threats, or geo-fencing tools that alert when travelers are near a hazard. Look at wearable devices or smartphone features that can serve as panic buttons or monitor health vitals for travelers in risky environments. Explore integration of travel data with your enterprise risk management systems for better analytics. Also, consider partnerships – perhaps joining industry mutual aid networks, or partnering with other companies for shared evacuations in crises, etc. An example of innovation could be setting up an internal traveler “community” where employees share real-time tips or alerts with each other via a secure app. Not every innovation will stick, but a Level 5 program is characterized by this willingness to push the envelope and adopt what works. Successful pilots should be rolled into standard practice, keeping the program at the forefront of the industry.

Embed TRM into Corporate Culture and Strategy: The final element of Phase 4 is ensuring that travel risk management is woven into the culture and even strategic decision-making. Promote stories internally where TRM made a difference (e.g. “Thanks to our program, we quickly evacuated team members before the volcano erupted”). Recognize employees or teams that contribute to travel safety. Encourage leaders to talk about travel safety in town halls or newsletters. When TRM becomes part of the company's identity (“we are a company that takes care of our traveling

employees”), employee engagement follows – travelers become more proactive in following guidance and reporting concerns. Moreover, start considering travel risk in strategic planning: for example, when opening a new office in a high-risk region, the TRM team should be at the table to advise on mitigation measures. Or if certain business opportunities entail unacceptable travel risk, the company is willing to say no – demonstrating that safety comes first. This culture and mindset piece is what truly elevates a program to Level 5 Optimized: TRM is not just a checklist, it’s a value of the organization.

By the end of Phase 4, your TRM program will be at Level 5 maturity – a living, evolving program that leads the pack. You’ll be leveraging the latest tools, continually refining your approaches, and your employees will be fully bought-in. This stage is characterized by resilience: even as new threats emerge (a pandemic, a sudden geopolitical conflict), your program rapidly adjusts and continues to keep people safe. Very few organizations reach this level, but those that do set the standard for everyone else. They not only protect their people and operations effectively but are often recognized externally for their duty of care leadership.

Common Implementation Challenges & Solutions

Even with a clear roadmap, organizations often encounter significant obstacles when implementing or advancing their TRM programs. This section addresses the most common challenges and provides proven strategies to overcome them.

Challenge	Symptoms	Solution Strategies
Leadership Buy-In and Budget Constraints	• Difficulty securing adequate funding for TRM initiatives • Limited executive attention or sponsorship • TRM viewed as a "nice to have" rather than essential • Competing priorities pushing TRM down the agenda	• Build the business case using the ROI framework, emphasizing both direct cost avoidance (evacuation costs, medical emergencies) and indirect benefits (productivity, retention) • Start with incident data – document actual travel incidents, costs, and impacts from your organization or industry • Leverage ISO 31030 to demonstrate compliance requirements and evolving standards of care • Identify a C-suite champion who travels frequently and understands the value proposition • Present tiered implementation options with clear cost-benefit analysis for each level • Begin with low-cost, high-impact elements to demonstrate value before requesting larger investments
Traveler Compliance and Engagement	• Travelers booking outside approved channels, limiting visibility • Low participation in pre-trip briefings or training • Resistance to check-in procedures or tracking • "It won't happen to me" mindset • Perceived administrative burden causing avoidance	• Focus on traveler experience – emphasize benefits to travelers, not just the organization • Simplify processes to reduce friction (e.g., mobile-friendly tools, single sign-on) • Use real stories from your organization or industry to make risks tangible • Engage frequent travelers as program advocates and feedback providers • Implement accountability measures with management support for non-compliance • Create positive reinforcement by recognizing and rewarding good travel risk behaviors • Address privacy concerns transparently – explain what data is collected and why
Adoption Rate Challenges	• Initial enthusiasm followed by declining usage • Uneven adoption across departments or regions • Privacy concerns causing resistance to app installations: • Confusion about processes leading to workarounds	• Implement phased rollout with clear milestones • Address privacy concerns transparently: ◦ Clear data usage and retention policies ◦ Option to disable tracking outside business hours ◦ Web/SMS alternatives to app installation • Track adoption metrics to identify resistance points • Integrate with existing tools rather than creating new processes • Demonstrate value through real incident examples

Global Consistency vs. Local Realities	• Regional offices developing different approaches to travel risk • Inconsistent application of policies across business units • Resistance from locations claiming "things work differently here" • Language and cultural barriers affecting implementation • Local regulatory requirements creating compliance challenges	• Establish global minimum standards while allowing for justified local adaptations • Include regional representatives in policy development from the beginning • Create a governance structure with clear escalation pathways for exceptions • Translate key materials into local languages where needed • Identify and empower local champions to drive implementation • Conduct regional stakeholder analyses to understand and address specific concerns • Share success stories across regions to demonstrate universal applicability
Technology Integration Complexity	• Multiple disconnected systems (booking, tracking, intelligence, communication) • Manual processes creating inefficiencies and data gaps • Inconsistent user experience across platforms • Data quality and synchronization issues • Resistance to learning new technology tools	• Map the entire traveler journey and identify all touchpoints and systems • Prioritize critical integration points based on risk reduction potential • Consider unified platforms that provide multiple capabilities • Develop clear data standards to ensure consistency across systems • Implement API-first solutions with strong integration capabilities • Create fallback procedures for when technology fails • Phase technology implementations rather than attempting a "big bang" approach

Cultural Shift Challenges	• Resistance to changing established travel practices • Perception of TRM as bureaucratic or restrictive • Discomfort with security-oriented communications • Organizational culture that values autonomy over safety protocols • Lack of safety-first mindset when planning business travel	• Connect TRM to existing organizational values rather than positioning it as a new initiative • Involve influential employees in program design and messaging • Use positive framing - emphasize enablement rather than restriction • Integrate TRM into existing high-value processes like leadership development • Ensure executive modeling of desired behaviors and commitment • Create visible "wins" that demonstrate the benefits of the new approach • Align recognition and incentives with desired travel risk behaviors • Build TRM elements into onboarding for new employees to establish expectations early
Measuring Program Effectiveness	• Difficulty demonstrating value to stakeholders • Unclear metrics for success • Challenges quantifying prevention (the incidents that didn't happen) • Data collection gaps • Lack of baseline to measure improvement	• Establish baseline metrics before implementing program improvements • Develop a balanced scorecard of leading and lagging indicators • Conduct regular benchmarking against industry standards • Implement structured incident reporting to capture near-misses and lessons learned • Survey travelers regularly on program awareness and effectiveness • Track program maturity progression using the maturity model as a framework • Conduct periodic simulations to test capabilities and identify improvements

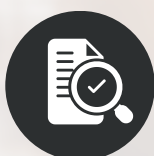
CHALLENGE INTERDEPENDENCIES

It's important to recognize that these challenges are often interconnected. For example, poor technology integration will impact adoption rates, while leadership buy-in affects budget availability. When developing mitigation strategies, consider these relationships and look for solutions that address multiple challenges simultaneously.

The most successful TRM implementations acknowledge these challenges early and incorporate specific mitigation strategies into their program roadmap. By anticipating obstacles and proactively addressing them, organizations can significantly increase their chances of successful implementation and advancement through the maturity levels.

Conclusion & Next Steps

Travel Risk Management is a journey, not a one-time project. This guide has presented a comprehensive look at that journey – identifying where you are today (via the maturity model) and outlining how to advance to the next level (via the phased roadmap). Whether your organization is just starting to formalize TRM or already has a solid program in place, there are always next steps to take. Key takeaways as you move forward:



Assess and Benchmark: Honestly assess your current maturity level. Use the descriptions and table provided to identify weak spots. Consider performing a self-assessment or bringing in a third-party audit against ISO 31030. Benchmark against peers in your industry if possible. This helps make the case for what needs improvement.



Secure Executive Support: Improving TRM often requires cross-department effort and funding for tools or training. Present the maturity assessment and roadmap to senior leadership to get buy-in. Emphasize duty of care obligations and use data (incident trends, etc.) to show ROI. Leadership support will empower you to enforce policies and obtain resources.



Prioritize Quick Wins vs Long-Term Builds: Not everything can be done at once. Identify some “quick win” actions (like implementing a traveler info form or subscribing to travel alerts) to boost safety immediately. In parallel, plan for longer-term initiatives (like procuring a software platform or establishing a 24/7 operations center). The roadmap is iterative – solidify each phase before moving on.



Engage Your Travelers: A TRM program ultimately protects and involves the travelers themselves. Communicate with them – roll out the policy with a briefing, provide channels for feedback, maybe create a traveler portal with all the resources (policy, country info, emergency contacts) in one place. Travelers who feel their company cares about their well-being are more likely to comply and aid the TRM effort by preparing and communicating.



Leverage Standards and External Expertise: Align your program with ISO 31030 guidelines it's a great checklist of elements to include. Similarly, ISO 31000 can ensure your TRM ties into broader risk management, and ISO 45001 aligns it with occupational health and safety management. Don't hesitate to use external providers for intel and response – you don't have to do it all in-house. Consider joining industry forums or networks on travel safety to exchange practices.



Monitor, Learn, Adapt: Once your program is in motion, continuously monitor its performance. Track incidents and near-misses and use those to improve. Keep an eye on the changing risk landscape (e.g. new disease outbreaks, new conflict zones, evolving regulations like COVID travel rules) – ensure your program adapts accordingly. What works today might need updating next year, so bake adaptability into your planning.

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