



FOR EVERY BUSINESS DECISION IT IS CLEAR THAT THE HEALTH AND SAFETY OF OUR PEOPLE COMES FIRST

Milvik AB (operating as BIMA) is a leading emerging market micro-insurance provider, using innovative mobile technology to bring insurance and health services to people who have never had access before. BIMA was founded in 2010 and has its headquarters in Stockholm. BIMA's mission is to "protect the future of every family" by ensuring people have access to affordable financial products and health services.

Craig Fergusson is the Global Head of Human Resources at Milvik/BIMA and responsible for the Global HR function across 16 developing markets in Latin America & the Caribbean, Africa, South Asia & South East Asia. In this role he is overall responsible for policies and practices which ensure the health, safety and security of BIMA's mobile workforce.

CENTRAL HEALTH & SECURITY GUIDELINES

"We started our business seven years ago in Ghana and have grown organically since, market by market. At BIMA we work exclusively in emerging markets, engaging in Latin America, the Caribbean, central Africa and South & East Asia. For our travelling staff, these markets are characterised by increased health and security risks, therefore it is very important we look after our staff properly and prepare them for visits to these markets. Often healthcare infrastructure is poor and infectious diseases such as malaria, dengue, Zika etc. are a big issue. The combination of poverty and unstable socio-political environments can also increase the risk of exposure to violent crime."

"One of the first things I did when I joined the company over a year ago was to put together central health and security guidelines covering all international business travel and ex-patriate residency.

These guidelines contain information on travel recommendations, infectious disease related health risks (and those from food, drink & accidents), crime prevention & mitigation, dealing with kidnap & ransom situations, as well as general cultural awareness and sensitivity. The guidelines are comprehensive but not too detailed, simply because travellers are less likely to read through long documents. Make things too cumbersome and you're basically increasing risks instead of equipping people to reduce them. As well as our central guidelines we're also creating a 'one pager' for 14 markets that our travellers can easily take with them and read on the plane. It has critical information about visas, airport transfers, preferred hotels, travel to our office, key phone numbers, things to avoid etc."

Although Craig Fergusson has the overall responsibility over policies and practices on health and security of international business travellers, each Country Manager has a role to play too when it comes to looking after their people. "It is a joint responsibility of course. When I created our guidelines I spoke to every Country Manager to get their input, assessed the varied risks and situations and then had the document reviewed by a member of our Board and by International SOS. Ultimately it was our CEO who approved it."

AWARENESS ONGOING CHALLENGE

Having guidelines implemented is one thing, but making sure people actually read them and understand the medical and security risks of the country they are travelling to is another thing.

"Keeping awareness up is an ongoing challenge. We need to keep people alert to the risks without

paralysing them with fear – it's about equipping them to perform as effectively and with as little risk as possible. We have implemented a few things to assist with this approach. First of all, we made sure our guidelines are short and to the point as mentioned earlier, so they're quick and easy to read and absorb.

Secondly, events such as our global and regional workshops provide good forums for us to regularly revisit the topic of how to travel healthily and safely. We're lucky at BIMA as our travelling population is relatively small, so it is feasible to reach them all regularly.

Thirdly, we have an automated registration tied to our booking processes in place: this means our travellers receive not only automatic coverage from our travel insurances but also pre-trip advisories from International SOS which help them prepare their trip. They go automatically into the International SOS 'TravelTracker' system and we get up-to-date information on where our people are whenever we need it.

And last but not least: when we have new people travelling to a high-risk country, we have a face-to-face conversation to help them understand how they can best prepare for a trip in order for the business to run as smoothly as possible and making sure they do not put themselves at risk."

Another challenge Milvik faces is infectious diseases such as malaria and dengue. "Our people travel a lot to malarial countries and we keep informing them about the importance of appropriate medication. However, anti-malarials can have unfortunate gastro-enteric side-effects and many people would rather not take them. Our travellers are unlikely to be performing effectively if they're feeling unwell throughout their trip. In such cases, emphasising other approaches, such as appropriate clothing, mosquito repellents etc. and allowing for personal preference may be the most effective way to minimize risk, rather than mandating an approach which is so unpleasant that many people will ignore the advice and may end up taking no precautions at all."

THE RIGHT BUSINESS DECISION

Did Craig Fergusson ever have to justify the investment in a travel risk mitigation program to the Board? "Managing costs is always an issue, as we are a company active in emerging markets where we're sensitive that our customers have limited finances. We need to respect that and manage our costs accordingly. However, when it comes to the health, safety and security of

our people we can't compromise and put our people at risk just to save money." With BIMA staff travelling to emerging markets there are multiple examples demonstrating the importance of having a travel risk management system in place.

"With the Lahore bombings in 2017 we were able to quickly establish the nature of the incident and ensuring our people were safe thanks to the TravelTracker system that allows us to communicate effectively with potentially impacted travellers. Another example is the outbreak of Zika in Brazil; most of our staff are relatively young and some are in the process of starting a family. With the information and advice from International SOS we were able to monitor the incident cases and inform our people if and when they could travel safely so there was no unnecessary exposure to the virus. And when there were anti-Government protests in Pakistan in 2017 we decided to cancel all booked travel because we could not guarantee the safety of our people. For every business decision we take it is clear that the health and safety of our people comes first. No need to say it is crucial for us to have the right information in order for us to take the right decision."

DON'T MAKE ASSUMPTIONS

"If I were to give advice to other organisations considering implementing a travel risk management system it would be: don't sit in a central office and make assumptions regarding places you've never been to. Ask those locally who are most likely to know, and there is no substitute for reality and being on the ground yourself. Every organisation has different types of travellers, with different cultural backgrounds, gender, age, experience and family status. There will always be risks and it is key not to be overly prescriptive as that can be counterproductive. Intelligent individuals make sensible decisions based on their understanding of the risks involved. Just make sure they have the right information to aid that understanding. Know what you are talking about so you have credibility; pick two or three of your most controversial markets, visit them and find out if and how your health and security proposals work - bring reality into your document."

This interview originally appeared in "Looking after your mobile workforce in a globalising economy - A guide for Swedish organisations", published by the International SOS Foundation, Vinge and Swerma in 2018.