Individual Profile Risk

Jorge Mesa: Welcome to the business of travel, the official podcast of the Global Business Travel association. I'm Jorge Mesa, co chair of the GBTA EMEA risk committee, based in Barcelona, and I will be your host for today's episode. And, with me today, some members of the GBTA risk committee from the US region and EMEA regions. Could you please introduce yourselves?

Bruce McIndoe: I'm Bruce McIndoe from Washington, DC. I'm the president of McIndoe Risk Advisory.

Suzanne Sangiovese: I'm Suzanne Sangiovese I'm based in Copenhagen, Denmark. And I am the director of travel and technology at Riskline.

Vasilis Tzanetis: And I am Vasilis Tzanetis I'm, based in London, and I'm m an embedded travel security lead responsible for the EMEA region.

Jorge Mesa: Thank you all for being here today with me. today we'll be talking about individual, profile risk. Individual profile risk in travel risk management refers to the unique set of factors and characteristics associated with a specific traveler that might impact their safety and well being during a trip. I will start asking you all, why is this so important? Why is this, individual risk profile? Why we need to pay attention to this? So, Bruce, do you want to kick the ball?

Bruce McIndoe: Sure. Yeah. Well, having an individual risk profile has been important for me for 20 years, but it hasn't happened yet, so it's hard. I mean, think about it. It's like, right now, we pretty much focus on when somebody goes somewhere. So location at a particular date and time, that's it. We don't think about health concerns, immunizations, and those kind of things. We dumple a bunch of information on the traveler and say, sort through it and figure out what's important, and I think we can do a lot better.

Jorge Mesa: Suzanne, do you want to add something there?

Suzanne Sangiovese: Sure. And I'm actually going to borrow something from Bruce. He said not too long ago that I thought. I thought that's a really good sentence. it's not a Persona. It's a person. Right? So everyone's got these unique risk profiles, even a unique risk appetite. It isn't this cookie cutter approach we can take, right? That's one size fits all, and apply to everybody. And I think it's just so important that the well being of the traveler is taken care of. Everyone deserves to have a safe experience when they're traveling, because at the end of the day, the

purpose of a business trip is to get business done. And, if you're not in a great mindset, if you're not having that safe kind of successful experience, how could that impact the business trip itself.

Jorge Mesa: Taz, what about you?

Vasilis Tzanetis: I think they're both great points and, summarize it perfectly. M for me, my main concern is not necessarily why we should have personalized risk, but it's the issue with the location based risk that we're currently seeing and which is being adopted by most major companies around the world. It's very us centric, shall we say? but then how does that apply for a chinese national traveling to a different destination? The risks may not be relevant. and when people start to dig into what's driving our risk scores, especially with regards to business travel, security professionals run the risk of losing credibility, because we'll link out to the US State Department advisories or all of these western intelligence brands that don't really consider their personal circumstances or their personal risk characteristics. and for that, if not for anything else, for our credibility as travel risk professionals, I think we should be doing a better job in this space.

Jorge Mesa: And this is perfect because I was going to ask next question. It was about which elements we should consider on the individual risk profile. So I'm going to continue a little bit with task here because you are mentioning this is the US centric on the country. So can you provide an example of how that could be different? so what happened with certain nationals? Go to certain places and so on?

Vasilis Tzanetis: I suppose off the top of my hat at the moment, considering the Israeli Gaza conflict, travelers for Europeans or us nationals is relatively safe. If you're heading to central Israel at this moment in time. the rockets from Hamas have ceased firing towards, Herzalia or Tel Aviv or anywhere else in the central regions. But how does your risk profile change if you, were an arab national who doesn't hold, if your country doesn't hold diplomatic, relations with Israel? it's a completely different risk profile. And I'll use the example of an iranian passport holder, heading to Israel, you'd have a completely separate risk profile to that of an american citizen. and that's something that you need to be considering. And that's just one short example there.

Jorge Mesa: That's a great example. Bruce, do you have any other examples about, individuals risk profiles?

Bruce McIndoe: examples, we see examples every day. Think about it. Whether it's religious background, as he was mentioning, or sexual orientation or particular health issue that you may

have, even from allergies or that could be death inducing. Right? Just all of these things that makes you unique. If a threat is there and you're vulnerable to it. Now, you have risk.

Speaker E: Right.

Bruce McIndoe: If I'm Superman and I travel, okay, I don't care, whatever, right? But people aren't superman. It's complicated in the sense that the variations and the permutations are just so many.

Speaker E: Right.

Bruce McIndoe: But at the end of the day, they can be kind of classified into kind of what are the most critical risk or threat issues that we should address for people, not Persona going to a location. And that's why you speak about us centric. Well, we had that challenge 1020 years ago.

Speaker E: Right.

Bruce McIndoe: I would say now the risk lines and the crisis twenty four s and isos are a lot better about not pointing people just generically to the State Department.

Speaker E: Right.

Bruce McIndoe: Because a German, or like you said, a chinese or whatever, traveling is very different than a US traveling.

Speaker E: Right.

Bruce McIndoe: And so just right there, those ministry of foreign affairs know, all taken to account for their citizens. But, okay, well, what about their citizens and their personal profile? Well, they can't get there. But with technology now, it's within reach that we can actually start creating this very personalized information. Distilling 20 or 30 pages of information to, like, six. This is what you need to pay attention to.

Speaker E: Right.

Jorge Mesa: And that's where I want to go. And Suzanne, if you want to add something here, go, Suzanne. But I have the next, question that is kind of like, linked, to what Bruce was saying.

Bruce McIndoe: So.

Suzanne Sangiovese: Yeah, you know what? It's funny I was going to say, because this is so complicated. How do we make it simpler?

Speaker E: Right?

Suzanne Sangiovese: If only there's some technical way that we could get the simplified of the complex. Because it isn't just, well, I'm a female traveler, right? It's my nationality. it could be your sexual orientation, your health status, your, ability, if you have any, impairment with m mobility, anything like this religion, all of that wrapped together. So again, it's not even just that default. Well, I'm a woman traveling. What should I be aware of? it's highly complex. There's a lot of elements to kind of think about. And then coupled with that destination information, intelligence. Right. And it's not even, gosh, you're going to sort of what's usually classified as a higher risk location. It can even just be, know, going to Japan or going to the US, Germany. there's still elements to understand of what could affect, a traveler in these locations. It's not just about the high risk areas.

Jorge Mesa: And this is an example that I always made. If someone asked me to drive in Canada in winter, me being based in Barcelona, probably I will end up being in a crash, ah, in a car crash or something like that.

Speaker E: Right.

Jorge Mesa: So that's kind of like, but where to find the right information. And here I'm just going to go back quickly again around the room. I'm sorry, because I'm just having my being an OCD. I'm very organized like Bruce, but it's kind of like, where to find the right information, how we tailor to every traveler's profile. I mean, at BCD travel, we are not going to start building, a database of, yeah, I'm gay, I'm female. You know, there's things that you cannot ask people. Right? So, what about that, Bruce?

Bruce McIndoe: So that's why I'm saying that technology is amazing and will be more amazing as it's kind of tailored to this space, which know for the wrist lines and those companies to take charge of.

Speaker E: Right.

Bruce McIndoe: If you think about a large language model with all of this relevant information being updated regularly, which is what they're doing now, probably in a SQL database. And

then I create a prompt that says, I'm a 62 year old white male from America going to blah, blah, blah, and I'm gay, and, I'm jewish, and I have these health conditions, and I just build this prompt and I feed it into a GPT type tool that says, give me a customized report on what I should be concerned about and what should I do about it? Sit back for two minutes and get a personalized report.

Speaker E: Right.

Bruce McIndoe: And the key thing is all of that prompt pre prompt, right. That's driving the transform to get the right relevant information. I could say I'm a shakespearean nut, right? But anyway, that's the key. how do we hold or keep all of that very personal information? And I don't know if you have thought about that in your world.

Vasilis Tzanetis: Yes, certainly. It's the dream sort of product that we've been searching for. And while there are vendors and intelligence organizations who are creating apps on a daily basis, which are really making headwind in this space, I still have certain concerns around AI. and AI generated risk scores. First of all, we don't really understand what's driving the data or the risks. Some, companies aren't so transparent. And what if there is no information out there for the AI to pull from? It could tell you that a destination is perfectly safe or your profile is not at risk in that destination. But it just means that the AI model hasn't actually detected or identified something in that space. So while it is improving on a daily basis, and I agree with you, it's making, there's some fantastic resources out there, including geoshore, which is free to use, safe, esteem and obviously riskline. there are some great resources out there. I just don't think we've got the end product just yet. From a privacy point of view, that's crucial for the organization I work with. the retaining of that information, ah, it would have to be sort of traveler inputted information and the results only shared with them. I don't think we'd be able to store that data in this moment in time.

Speaker E: True.

Suzanne Sangiovese: I think also it's understanding too, because like Tassa, you'd said about the reliability of the AI, but also knowing the sources that are being pulled. Right. That transparency. because I know a lot of people are saying kind of garbage in, garbage out. Right. It really depends, what are you using to train the model? What sources are already in the database? How do you make sure that, this isn't also an AI created content piece? That's AI of AI of AI hallucinations. Yeah. Right. So how do we ensure that? And I think too, it's just going to the provider and asking how do you vet what's in there right now? How often are also you updating kind of that information, the sources that you have in the database to make sure it's not too old or too dated?

Speaker E: Yeah.

Bruce McIndoe: And that's where I get to see things that are coming over the horizon. And I'm working with three vendors, two products and three vendors right now. And that link the providence of the source information to the facts that you're pulling out of the LLM. one is in like proposal development, right, where we bring in an RFP, it processes that, it goes to the company's database, pulls past performance and all that kind of stuff. When you're reviewing it, you can click on this and say, well, where did that come from? And it'll actually bring up the citation. And another one is a real time news field that has those citations linked into the model. So that's coming where you can now go to that providence, right. Where's the original source of that information? And it's also going to be important for backing incorrect information out of a model which is virtually impossible right now. these new structures will give us at least be able to say, don't use this citation, even if we can't take it out of the model.

Jorge Mesa: And I want to clarify here, Bruce, LLM, you mentioned about this for the non technical people who is listening, and I consider myself a non technical person. What is LLM?

Bruce McIndoe: just like you have a relational database and LLM is a large language model, right? So it's a data representation that these AI engines use to, it's essentially modeling a neural network of the brain, right? So you take some data and your vector and you put it in there and run it through the neural network and out pops useful information. May not always be correct, but, it's getting better and better.

Vasilis Tzanetis: Very good.

Jorge Mesa: I was thinking as well, what about privacy policies? Because as well, ah, you said earlier as well, saying, oh, you are going to have a problem there. You're going to say, yeah, I'm white, I'm gay, or whatever. So where that is going to be going, right? I wouldn't put that. I mean, why not? Or yes, but you cannot ask as a company, hey, guys, employees go to chatGPT, just put your profile, your Persona there. this needs to be also. There's some considerations around that, right?

Bruce McIndoe: Yeah. The thought process right now is that that's like a prompt prefix that would kind of define here are these characteristics. And then we want to run the model, right. And that would be private. So when I go to, and I put in my trip, and then this private prefix comes in, then you just run it. But nobody sees that, right. And then it gives you the answer. That's one model. But Suzanne, I assume you guys might be thinking about these things too.

Suzanne Sangiovese: Well, I have a lot of actually more questions about the privacy stuff than I have the answers, honestly. Because really that is a huge concern. I mean, GDPR, we deal with that every like, oh, you know, having all that documentation to show how are you keeping this safe? How are you even keeping just the basics of someone's trip? Now we're talking about actual sensitive data, and how that can be stored.

Jorge Mesa: Right?

Vasilis Tzanetis: And I think it's the key point, really. and it's going to be the main thing holding up the advancement in this space will be from a privacy point of view. me, m and Bruce have spoke about this separately, but I think there is a way that you can create a tool that allows you, the individual, to input that information and for the results to be generated remotely on a specific device and shared only with that individual. Therefore, the personal protected information is not shared beyond that device. I'm unaware of any technology that currently exists in this space, but I think that's the solution. Rather than the travel or the risk managers having access to that information, to.

Jorge Mesa: That information in interest of time. Because I know that we wanted to keep this as brief as possible, and I think we are going to have a second part, of this podcast. So please, listeners, just provide comments and we can record a second podcast on this. we have, little time left. I, wanted to touch briefly about vendor travel that also plays a role on this because that's, also an additional, layer of, importance, for individual profile risk. But we're going to leave it as a teaser for next time. So we'll go into that next, just takeaways from this. This is a complex topic, but for the listeners, what we should be, taking in consideration, as something,

Bruce McIndoe: To work on after this, it's time to grow up as a travel risk industry. And, we need to address the uniqueness of each person.

Speaker E: Good.

Suzanne Sangiovese: I would also add here, of course, preparation is key, but it's not also just about the prep work of getting that information directly into the traveler's hands and not just being the gatekeeper of it, but also thinking about the post trip, what worked, what didn't work, making sure that the traveler has the opportunity to speak with whoever is managing the program, to feel confident enough or comfortable enough to kind of say and make some changes to current policies and decisions. If they had a good experience or a bad experience on the trip, good.

Vasilis Tzanetis: And then to tie up on that preparation is obviously key, not just from the organization, but from the individual traveling themselves. the onus should not just be on the organization. From a duty of care point of view, if you feel that you are, potentially at, increased risk for traveling somewhere, ask the question, reach out to someone, do the research before you travel. for data privacy reasons that we've just covered, your organization may not know that there's a specific concern related to your profile. so raise your hand, ask the question, and do some digging. Just because one place is safe for someone, it doesn't mean it's safe for everyone. it's a dynamic world we live.

Jorge Mesa: In, and that's perfect. What you saying there, Taz? Because I was going to say about traveler awareness, employee awareness, people, they use this other side of the coin of duty of care, duty of loyalty, all that. I think that's important as well, because all of this doesn't play a role if the traveler is not involved, if they are not aware that these things are happening. So very good. All right. Thank, you all for being here today. This has been very interesting conversation. I'm sure we are going to, ah, have more of these. so, thank you.

Speaker E: Good.

Bruce McIndoe: Thanks for inviting me. And, Suzanne, great to see you. And taz.

Suzanne Sangiovese: Yeah, thank you so much. Looking forward to part two.

Vasilis Tzanetis: Yeah, I second that. Looking forward to part two. Thanks, everyone.

Jorge Mesa: You have been listening to The Business of Travel, the official podcast of the Global Business Travel Association. For more information about GBTA and its work, visit gbta.org and be sure to rate and review us wherever you get your podcast. Until next time, thanks for listening.