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ITINERARIES

Have Danger, Will Advise

By SARA J. WELCH

Three years ago, Christopher Exline, a Dallas businessman, decided to open a branch of his furniture-rental company in Baghdad after he saw all the looting there on TV.

"I witnessed all of these liberated Iraqis embarking on their own redecorating schemes by looting the palace and office buildings," said Mr. Exline, who is chief executive officer of Home Essentials, which leases furniture to employees of government agencies and private companies in Iraq. "I realized that any good furniture that did exist was now gone."

Since then, Mr. Exline has expanded his company into Kabul, Afghanistan, and recently decided to open a showroom in Tripoli, Libya. "I don't perceive this as risky," he said. "Entrepreneurs define risk differently than other people."

Even so, most businesspeople would probably avoid an itinerary like Mr. Exline's. But in an increasingly global economy, more business travelers find themselves visiting places that, if not as obviously dangerous as Baghdad or Kabul, are unfamiliar and possibly treacherous. And a number of risk management and security firms are providing services to help them, and say their business is growing.

The security services industry has been growing by about 10 to 12 percent annually since 9/11, said Joseph Ricci, executive director of the National Association of Security Companies.

For example, iJET Intelligent Risk Systems sends out daily "intelligence briefings" on global hot spots for more than 400 clients, including the World Bank, [Archer Daniels Midland](#), the multinational agricultural company, and Booz Allen Hamilton, the management consulting firm.

From iJET's operations center in Annapolis, Md., which has been open around the clock since it began in April 2001, the company's 30 analysts — many of whom are former military intelligence officers — continuously monitor developments in 183 countries from experts and other sources. iJET said it had more than 350 corporate clients today. In September 2001, iJET had just six.

The company's services include a real-time employee-tracking system called Worldcue for clients who want to

know where their employees are at any time and how to contact them. On Sept. 11, 2001, Archer Daniels used this technology to locate all 450 of its employees who were traveling abroad in only two hours.

More recently, when prison riots erupted in São Paulo, Brazil, iJET's clients were able to locate 620 employees who were in the area and advise them on how to handle the situation, the company said.

For executives who want more hands-on training, Kroll — a subsidiary of Marsh, the risk management firm based in New York City — runs programs in travel safety and security. Those range from a four-hour seminar on avoiding risk in foreign cities, to weapons instruction.

For executives traveling to particularly dangerous regions, Kroll can provide a security detail of up to 10 bodyguards, with guns and armored vehicles, for about \$10,000 a day. "We do that every day in Baghdad and pretty much every day in Kabul," said Jack Stradley, an official with Kroll's security group.

Mr. Exline of Home Essentials said that he rarely visited his Baghdad office now because of safety concerns. "I used to walk the streets there a year and a half ago, but you can't do that anymore," he said. "But when I'm in Kabul, I go out to dinner with my staff and with customers, and I don't have armed security."

Mr. Exline added that he did not carry any type of special risk insurance when he traveled, even though the managing director of his Baghdad office was kidnapped recently (he was returned unharmed).

However, Mr. Stradley of Kroll said most companies that carried what is known as kidnap and ransom insurance were not allowed — according to the terms of the policy — to even acknowledge that they carried it. "There's a danger in making it known that you're an employee of a large company because odds are you have such insurance, which means that if you're kidnapped, the kidnappers will get paid," he said.

There are less expensive alternatives to intelligence services provided by companies like iJET or International SOS, based in Philadelphia.

Some Web sites are helpful, said Michael McCann, former head of security for the [United Nations](#) and now chief executive officer of McCann Protective Services in New York City.

He recommends the CIA's World Factbook (www.odci.gov/cia/publications) and the Web site of the Overseas Security Advisory Council (www.ds-osac.org/), a public-private partnership maintained by the Bureau of Diplomatic Security and the Department of State.

The State Department's Web site at travel.state.gov offers general information, including current travel warnings, and the department encourages Americans traveling abroad to register with the local U.S. consulate or embassy, either in person or online at travelregistration.state.gov/ibrs/.

Travelers should also do general Internet searches to find out if there are any strikes, riots, or other disruptions in the cities they are traveling to, said Mr. McCann. "There's so much on the Web these days that's current, it puts guys like me out of business," he said.

But Mr. Exline said that he preferred to rely on word-of-mouth for his information. "I made sure I knew multiple people of various backgrounds in those markets before I went in," he said, speaking of his decision to open his business in Baghdad and Kabul. "I've just found that by talking to people I know and people who know people I know, I can get a lot more data in a shorter period of time."

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