

Fact Brief

Crisis Management Strategies

Profiled Company	Industry	Employees	Revenues
A	Telecommunications	More than 100,000	More than \$30 billion
B	Retail	Fewer than 20,000	Less than \$5 billion
C	Insurance	Fewer than 1,000	\$500 million-\$2 billion
D	Retail	Fewer than 5,000	\$500 million-\$2 billion
E	Retail	10,000-50,000	Less than \$5 billion
F	Financial Services	50,000-100,000	More than \$10 billion

Key Questions

How are crisis management groups structured? Who spearheads crisis management?

How are crisis management plans communicated? What mechanisms are in place to help employees cope with emergencies?

What physical preparations are companies undergoing to become crisis-ready?

Issue Overview: Crisis Management Planning Need**Table of Contents**

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Apprehension levels across America are on the rise due to recent events such as the September 11th attacks, the war in Iraq, and most recently, the appearance of the potentially deadly flu – Severe Acute Respiratory Syndrome (SARS). These events have made the need for a sound crisis management plan an imperative for many organizations across the world.^{1,2}

Without a timely crisis management plan developed, any emergency, be it weather- or terrorism-related, can prompt a company to make last-minute decisions that are damaging to its reputation and business. “Knee-jerk” decisions, which seem right at the time, may not be, causing the public to lose confidence in a company’s leadership. It can take months, even years, to repair the damage caused by bad decisions undertaken by a company unprepared to act when a crisis arises.³

Fortunately, a sound crisis management plan can help companies achieve the following:

- Avoid chaos
- Shorten the time or Reduce the impact of a crisis
- Avoid damaging decisions
- Decrease stress
- Sort fact from rumor
- Create an environment for realistic situation assessment

While no crisis in the U.S. has been as tragic and far-reaching as the events of September 11th, less severe ones that occur commonly demand that HR be a key player in programs that manage internal and external operations and communication. In response to the government’s high alert warnings and various emergency situations, HR departments at organizations across all industries are updating and revising company crisis management plans to better protect their employees and their businesses. This brief describes crisis management strategies at six profiled companies.^{4,5}

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CLC110TXF2

This project was researched and written to fulfill the specific research request of a single member of the Corporate Leadership Council and as a result may not satisfy the information needs of other members. In its short-answer research, the Corporate Leadership Council refrains from endorsing or recommending a particular product, service or program in any respect. That said, it is the goal of the Corporate Leadership Council to provide a balanced review of the study topic within the parameters of this project. The Corporate Leadership Council encourages members who have additional questions about this topic to assign short-answer research projects of their own design.

EXECUTIVE SUMMARY

This study examines the crisis management planning process. It describes the structure of emergency planning groups across profiled companies and the mechanisms for formulating, refining, and communicating emergency plans. In addition, this brief describes strategies for helping employees cope with difficult times, as well as physical preparations that companies undergo to become crisis-ready. The following summarizes the content of this study in greater detail:

Plan Structure and Administration

Crisis Management Plan Structure

Large companies maintain decentralized crisis management plans that vary across different business units. Smaller companies, on the other hand, have centralized plans in place. All profiled companies make site-specific provisions to address unique concerns, such as proximity to strategic sites, across locations. The majority of profiled companies do not have emergency succession plans in place. In addition, corporate headquarters normally provides guidance in crisis planning at all companies.

Crisis Management Teams and Functions

Many companies have cross-functional participation of various divisions in crisis planning. Management staff, representing all of the companies' divisions meets with corporate security personnel to formulate and/or revise emergency procedures. Many companies also rely on external security service providers and public sector expertise in the crisis planning process.

Communication and Counseling

Communicating with Employees about Emergencies

Corporate websites are a common method for communicating with employees regarding emergency procedures and events. Other widely utilized methods for communicating emergency-related information are company-wide e-mails, informational meetings, voicemail, and toll-free emergency lines.

Physical Preparations

Helping Employees Cope with Emergencies

All profiled companies have Employee Assistance Programs (EAPs) in place to help employees cope with difficult times. The composition of EAP offerings varies, but may include individual and/or group counseling services, emergency support line, online emotional help resources, and time off.

Making Physical Preparations

The extensiveness of physical preparations across companies depends on the size and location of a company site. High-risk locations, which are typically situated near possible terrorist targets, or identified by government agencies as high-risk, maintain on-going physical preparations. Some companies have central functions that monitor emergency warnings and communicate the need for making physical preparations at high- and low-risk locations as emergencies arise.

Plan Structure and Administration	Communication and Counseling	Physical Preparations
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Crisis Management Plan Structure

Larger companies, with global and dispersed locations, implement emergency plans that display great variation in content across different business units. Smaller companies are more likely to have one centralized emergency plan for all locations, with some site-specific differences. However, all proactive emergency plans are monitored by the corporate headquarters in a centralized manner. Structure and characteristics of crisis management plans at profiled companies are detailed below.

Multiple Site-Specific Plans

Since various geographic locations have different emergency concerns, dispersed company locations may warrant different crisis management protocols. These site-specific protocols may be created centrally by the headquarters or locally by each business unit.

Corporate Involvement

Regardless of whether or not one overarching emergency plan exists or whether each company location has a separate emergency protocol, corporate headquarters is very involved in crisis management planning at all profiled companies.

Proactive Plans Created Centrally—Company A and Company F

- There is no single overarching crisis management plan at Company A, but headquarters provides all critical business units with site-specific disaster recovery plans, created from a common corporate template.
- Company F also determines the guidelines and information regarding new threats centrally and provides each site with emergency readiness information.

Proactive Plans Created Locally—Company E

- Each business unit or facility at Company E tailors its own emergency response plan.
- Separate crisis management plans are controlled centrally.

Reactive Localized Plans—Company B*

- Company B conducts highly decentralized, reactive crisis management activities.
- *Ad hoc* crisis management committees and teams are formed at Company B in times of crisis. These committees will remain localized moving forward to ensure appropriate and timely emergency response.

* Company B is working to develop and institute a proactive crisis management plan.

Central Corporate Plan

Smaller companies tend to have single emergency plans, created centrally. This is because a smaller company has fewer dispersed locations, making crisis planning needs more similar across the company. Site-specific provisions, if in place, are normally viewed as sub-sections of the centralized emergency plan at such companies.

Central Proactive Plan with Standard Provisions—Company D

- Company D's business operations are concentrated within a small geographic region. Therefore, a single central emergency plan applies to all locations because they have similar concerns. One centralized emergency response group secures all physical sites and determines evacuation needs during an emergency situation.

Central Proactive Plan with Site-Specific Provisions—Company C

- Company C has a one master disaster plan that applies to the company's global operations. There are also site-specific business response and recovery procedures in place, but these are considered to be sub-sections of the plan.

Plan Structure and Administration	Communication and Counseling	Physical Preparations
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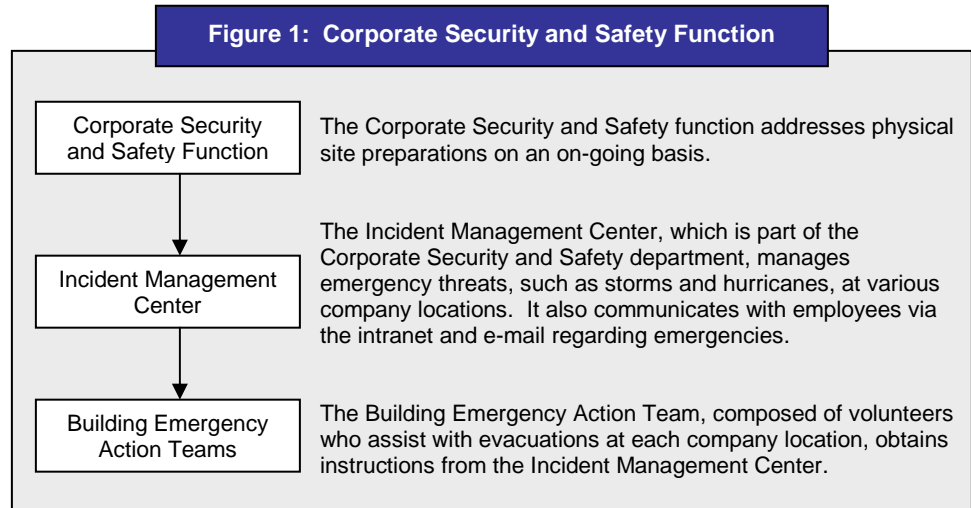
Crisis Management Teams and Functions

Published literature suggests that an effective crisis management team should include supervisors of main administrative departments. These individuals should be involved in crisis management because they know what resources are necessary to keep their departments and the business operating. Profiled companies have varying teams and functions overseeing crisis management, but heads of various business units are normally involved in crisis management across most of the profiled companies.⁶

Fragmented Crisis Management Functions

Instead of having one crisis management team overseeing all facets of emergency management, Company A has various groups that are responsible for different types of crisis-related tasks. The following figure details these groups and their responsibilities:

Crisis Management Teams
Every crisis management program begins with a competent crisis management team. This group serves as the organizational backbone for crisis planning and response. The team, composed of several key figures, is normally headed by the organization's chairman or another senior executive.



Cross-Divisional Crisis Management Teams

In the past, IT staff, corporate executives, and executive assistants played informal roles in coordinating emergency procedures at Company B. To streamline the process and make it more efficient, directors and managers from the following groups will partner with those previously involved in the process to develop a proactive crisis management plan, addressing the following:

- Employee Communications
- Risk Management
- Loss Prevention

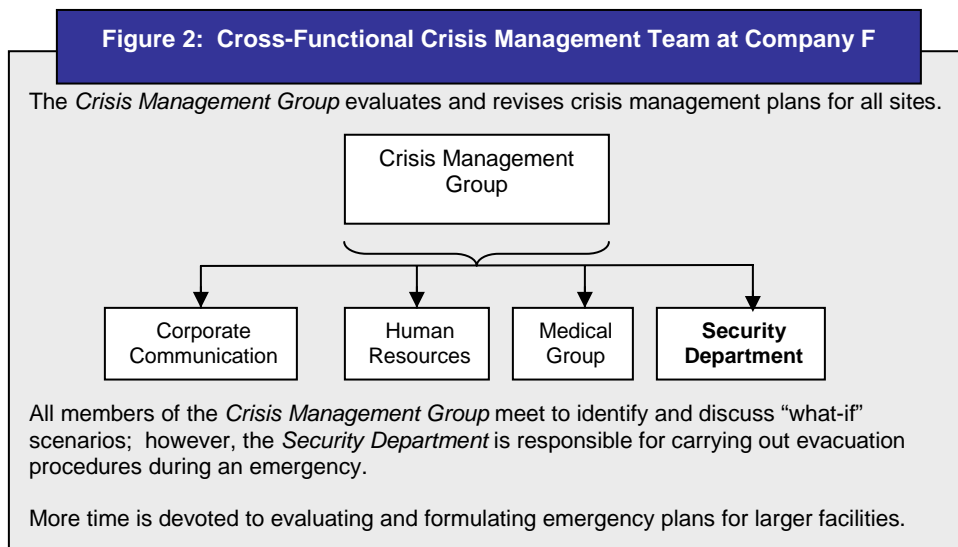
Members of the management team, representing various business divisions, are included in crisis management teams at several profiled companies, including Company F and Company C. More information regarding crisis management teams at these companies is provided in the following page.

Plan Structure and Administration	Communication and Counseling	Physical Preparations
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Crisis Management Teams and Functions

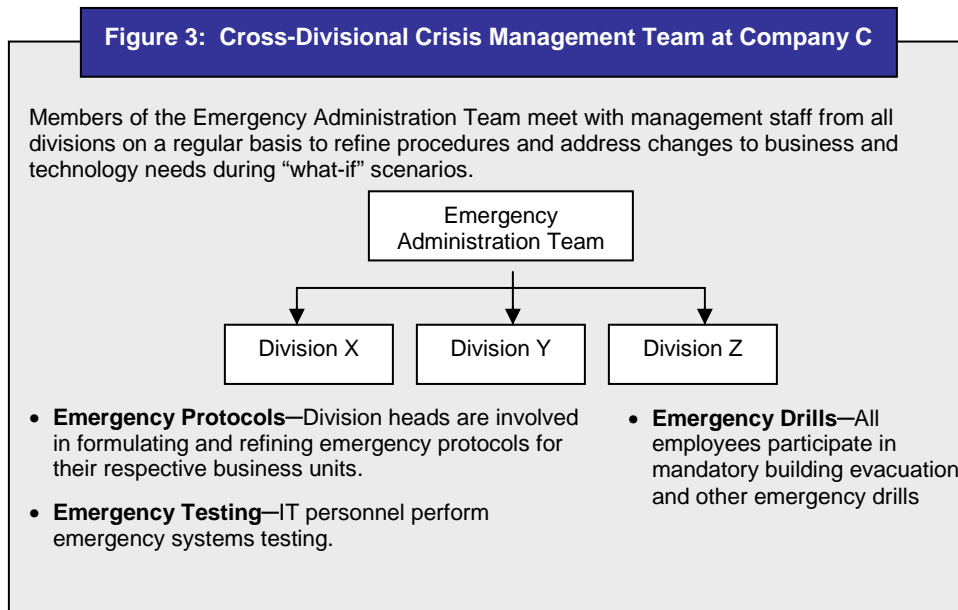
Cross-Divisional Crisis Management Teams (Continued)

The Crisis Management Group, of which the Security Department is a central member, spearheads crisis management planning at Company F. The composition and responsibilities of the crisis management functions are detailed in the figure below:



Senior Management Support
<p><i>Senior management’s support is key to Company C’s disaster planning. The company’s leadership stresses the importance of disaster planning and insists on 100 percent participation in emergency procedures tests.</i></p> <p><i>If emergency drill participation rates are too low, senior management ensures that the drill is repeated until all employees participate.</i></p>

Company C utilizes the cross-functional approach to crisis management as well. The following figure details the structure of the crisis management planning process in greater detail:



Crisis Management Teams and Functions

Vendor Profile: Security Providers

Control Risk Group

Control Risk offers services, which include the following:

- Security consultancy
- Crisis management and response
- Political and security risk analysis
- Confidential investigations
- Information security and investigations

Website: <http://www.crg.com>

Guardsmark

Guardsmark offers security services, including the following:

- Security services
- Consulting
- Facility design
- Specialized services

Website:
<http://www.guardsmark.com>

Kroll

Kroll offers security services, including the following:

- Crisis planning, including customized plans with clear definitions of roles and responsibilities
- Pre-incident services, including travel safety seminars, crisis simulation exercises, and vulnerability assessments
- Incident-response services, including on-site incident management teams that remain with the client until the problem is resolved

Website:
<http://www.krollworldwide.com>

International SOS

International SOS offers security services, including the following:

- Global emergency assistance
- Aviation assistance
- Global medical services
- Global security services
- Specialized assistance services

Website:
<http://www.internationalsos.com>

The current security climate requires management to assess security issues regularly as part of strategic business planning. Today, corporate leaders need to consider security in every decision they make. Such requirements create a greater need for security expertise that few corporate leaders possess. Therefore, many companies rely on external organizations for advice regarding crisis management.⁸

Partnering With External Organizations

Profiled companies utilize private security providers and government agencies as emergency preparation and crisis management advisors when addressing security issues.

Local Police and Rescue Departments

- These public-sector partners regularly sponsor emergency response training for employees at Company D.

Federal Security Agencies

- The Federal Bureau of Investigations and the Central Intelligence Agency advise Company F on crisis-related matters.

External Security Providers

- *Control Risk Group*—Utilized by Company F. This security provider offers crisis management and response consulting services, as well as political and security risk analysis.⁹
- *Guardsmark*—Utilized by Company F. This security provider offers security services (uniformed officers, individualized protection of client assets, etc.), investigations (undercover agents, safety and security program surveys, etc.), background screening, facility design, and other services.¹⁰
- *Kroll*— Utilized by Company E. This security provider offers crisis management, global security and life safety consulting, travel risk management, information and network security, emergency management, protective services and training, and other services.¹¹
- *International SOS*—Utilized by Company B. This security provider offers emergency preparedness and response aid to its members. The company specialized in security and medical evacuations worldwide.¹²

In addition, many profiled companies also utilize government websites, such as the website for the U.S. Department of Homeland Security (<http://www.dhs.gov/dhspublic/index.jsp>), to obtain current information regarding security concerns and crisis management tactics.

Plan Structure and Administration	Communication and Counseling	Physical Preparations
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Communicating with Employees about Emergencies

In order to be effective, an emergency plan must inform employees of what is expected of them if an emergency should occur. Various methods for communicating emergency procedures and other pertinent information before, during, and after a crisis are detailed below.

Websites

As the events of September 11th demonstrated, companies, the media, and the government rely on the web to broadcast news and information. Companies in control of the situation should have event or crisis information posted on their company websites.¹⁴

Corporate Websites

In the wake of September 11th attack, Cantor Fitzgerald, Morgan Stanley Dean Witter, United Airlines, Merrill Lynch, and other companies relied heavily on their corporate websites for communication. Many of the profiled companies utilize their corporate websites for crisis communication as well.¹⁵

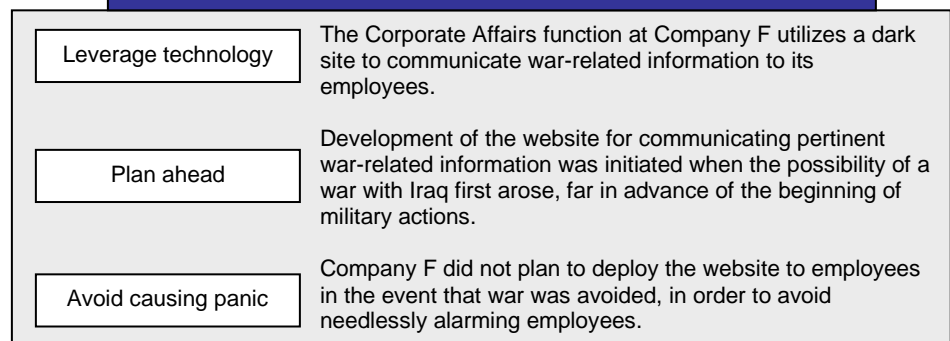
In addition to utilizing the company website, Company C and Company F, also developed separate websites specifically for the purpose of crisis communication. More details regarding these websites are provided in the following sections.

Dark Sites

Experts attending a Strategic Online Communications Seminar held by *PR News* advise companies to develop a microsite template, known as a "dark site," to include information that a company wants to communicate regarding a possible emergency or a sensitive situation. This kind of site remains offline, unless the crisis addressed by the dark site actually occurs.^{16,17}

Company F's website with war-related content can be classified as a dark site. More details regarding this site are listed in the figure below:

Figure 4: Creating a Proactive Emergency Communication Tool



Dark sites allow companies to communicate emergency information quickly to concerned stakeholders, curbing anxiety and misinformation, while serving as a public record of the company's emergency response and position on the crisis issue.¹⁸

Challenge: Merrill Lynch's headquarters were destroyed on September 11th

Solution: The company autodialed dislocated employees at home with a recorded message that directed them to the corporate website.

Outcome: The website helped employees settle into temporary office space elsewhere in New York and New Jersey.

Emergency Web Content^{20,21}

Proactively developing websites with information related to a few top threats allows companies to be prepared to react quickly if one of these threats is realized.

Content for such websites, called dark sites, varies, but may include the following:

- Background information
- Fact sheet
- Photos
- Links to third party experts
- Bios
- Maps
- Frequently asked questions



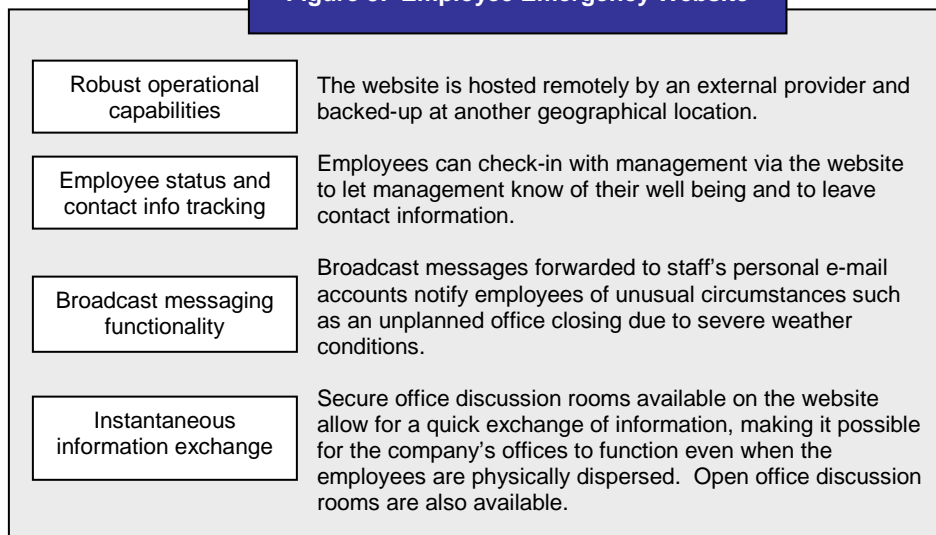
Communicating with Employees about Emergencies

Websites (continued)

A robust emergency website is a useful tool because it becomes the driver for all communications.²¹

Company C began developing the Employee Emergency Website prior to the events of September 11th. The website was developed in-house and deployed in 2002. Figure 5 below describes the website's location, content, and capabilities:

Figure 5: Employee Emergency Website



Employee "Check-In" via Emergency Website

The feature allowing employees to communicate their whereabouts and status to management via the website is highly useful.

It enables HR to keep track of company employees, as well as notify their relatives during an emergency, even when other communication means, such as cell phones, break down.

Electronic Mailings

Company-Wide E-mails

In addition to utilizing websites, the majority of profiled companies rely heavily on electronic messaging for crisis communication with employees. Details regarding the content of these e-mail communications are provided below:

Plan of Action Distribution

In light of heightened threat alerts Company E issued company-wide guidelines regarding planned courses of action at all facilities. These guidelines were distributed to all employees via e-mail.

Incident Management Center Communications

At Company A, the Incident Management Center communicates with employees via e-mail.

All Emergency-Related Communication

Company B relied exclusively on e-mail to relay emergency-related information to employees when emergencies struck in the past. E-mail messages regarding emergencies have included the following information:

- Escape routes
- Evacuation Drills
- Onsite safety

⇒ Relevant news and evacuation procedures are important to have during periods of high alert, immediately prior to, and after an emergency event.

Company B is now in the process of developing more robust communication methods to ensure that employees are informed of critical news and procedures in the midst of emergency situations, when e-mail access may be disrupted.

E-mail Is Most Effective When Combined with Other Tools

While the majority of profiled companies rely on e-mail to communicate crisis management information, they also utilize other communication tools to ensure that employees receive the pertinent emergency-related information prior, during, and after an emergency



Communicating with Employees about Emergencies

Voicemail and Telephone Communications

Audio communication is another vital component of emergency communication systems.

Voicemail

Avaya's customers, 70 percent of whom were formerly based in the World Trade Center, requested that Avaya focus on voicemail emergency operations. The emergency voice-messaging capability, which enables employee teams to communicate with each other via voicemail is considered to be an important functionality by companies severely affected by the September 11th attack.²²

Company-Wide Voicemail Messages

Following September 11th, IBM reviewed its disaster planning documents and devised multiple methods for reaching employees during a crisis. IBM sends broadcast messages to employees' home telephones, as well as their personal computers and pagers.²³

At Company D, all employees receive regular communications regarding crisis management via voicemails that are left on the company-wide voice mailbox.

Toll-Free Emergency Line

One Midwest-based travel company attributes its ability to remain operational despite the panic that arose on September 11th, 2001 to its employee emergency line. The company used the emergency line system to establish the location of its clients, verifying their wellbeing and helping stranded travelers procure alternate transportation.²⁴

Employee Emergency Line

Company D partners with the local media for emergency communication. Radio stations promote a toll-free emergency line for employees to call in the event of a disaster that disrupts business.

Company-Wide Meetings

Informational Meetings

Crisis management information can be communicated live, without the use of electronic or audio communication tools during a face-to-face meeting. This emergency communication format can also be utilized alone or in combination with other communication media.

Hard Copies of Emergency Protocol

Company C holds mandatory, company-wide meetings at the headquarters to formally communicate emergency protocols and procedures to all employees. Relevant crisis management communications and documents are handed out during the meeting.

Demand for Emergency Voice Messaging²¹

To avoid significant losses in case of future emergencies, many of the companies which suffered great damage during the September 11th attacks are planning to implement emergency voice-messaging capabilities to allow employees to communicate via voicemail in times of crisis.



Helping Employees Cope with Emergencies

Providing Group Support²⁶

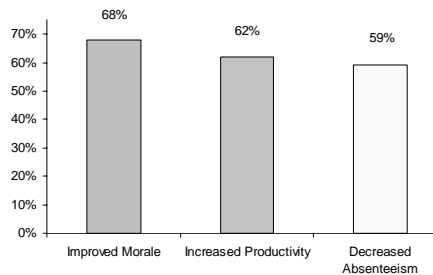
HR Managers, interviewed by *HR Magazine*, believe that next to communication, providing time for employees to come together in times of crisis is the most efficient method for helping employees in time of crisis.

Counseling and Additional Support

Employee Assistance Programs

Research indicates that the number of Employee Assistance Programs (EAPs) has grown from 450 EAPs nationwide in 1970 to 20,000 in 2000. EAPs provide the following benefits:²⁶

Figure 6: EAP Benefits



As illustrated to the left, a report by the Work-Family Roundtable and the Conference Board confirms the benefits achieved by using EAPs include:

- Improved morale—**68 percent**
- Increased productivity—**62 percent**
- Decreased absenteeism—**59 percent**

All profiled companies have Employee Assistance Programs (EAPs) in place. These programs are part of the companies' efforts to provide employees with support in times of crisis and personal difficulties. The composition and extensiveness of services offered by EAPs differs across companies. Additional detail regarding EAPs components is provided below.

Vendor Profile: Online Emotional Support Tools

Vendor: MHN, a national provider of managed behavioral health care and EAPs, provides Questium as part of its suite of services.

Services: *Questium Personal and Professional* is one of MHN's online services. It focuses on providing employees with an integrated online solution for emotional and physical well being.

In addition to online resources, MHN provides the following:

- Chemical dependency treatment
- Critical incident stress debriefings
- Disability management
- Mental health support

Website:
<https://www.questium.com>

Individual and Group Counseling

Company F offers professional employee assistance counseling services, where counselors work with employees both individually and in small groups. This support mechanism proved especially effective after September 11th. It was highly utilized by employees, in part because senior management used the counseling services, lending the program their support and encouraging other employees to follow suite.

On-Call EAP Contacts at Each Location

Company D's EAP program provides for at least one individual to be on call at each company location to work through the support process with employees during a crisis situation and provide information through hotlines and published bulletins. In addition, the program utilizes external counseling experts.

Other Relevant Departments' Personnel Involvement

In addition to the EAP, the medical group at the company, HR, and other relevant departments also provide counseling services, as requested or needed in times of difficulty at Company A.

Online Emotional Support Tools

At Company B, the HR function is responsible for forwarding Web links to emotional support resources, such as those provided by *Questium.com*, described in greater detail to the left. This procedure is aligned with the company's EAP.

Time-Off Supplemental to Counseling

Company C's EAP provides employees with additional support during times of uncertainty in the form of time-off and counseling services. In contrast, Company F does not provide paid time-off to employees during times of uncertainty, unless the employees are directly and severely affected by an emergency. The company allows employees to request personal, unpaid time-off as needed.

Plan Structure and Administration	Communication and Counseling	Physical Preparations
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Making Physical Preparations

Physical Site Preparations

Making physical preparations for a possible crisis is just as important as verifying that a company's communication systems are disaster-ready. The following section discusses physical preparations undertaken by profiled companies in preparation for possible emergencies.²⁷

Preparations in Response to Emergency Warnings

All companies need to be prepared for common emergencies, such as weather emergencies, as well as uncommon situations, such as political instability abroad.

Preparing for Weather Emergencies

The Corporate Safety and Security function at Company A reviews emergency conditions and delineates the physical site preparations that need to be made at various company locations. For example, when a company location is under threat such as a hurricane or a tropical storm, the Incident Management Center conducts calls to the affected location. Then, the location under threat makes the necessary physical preparations.

Regulating Employee Travel During Emergencies

Company D does not permit certain executives to travel together overseas during periods of high alert. In general, the company's CEO makes decisions regarding employee travel during periods of high alert, while all employees are provided Web links and travel guides from the Department of Defense.

At Company C, the Chairman/CEO and the President/COO never travel on the same airplane. In addition, when a significant number of management staff travel to the same destination, the company ensures that these employees travel on multiple planes and that members of the senior management team travel separately from one another.

Company B receives updated travel information through its corporate office and leading airline partner regarding travel assessment alerts released by the Federal government.

Preparations at High-Risk Locations

The extensiveness of physical site preparations across companies varies according to company location size, its proximity to potential terrorist targets, as well as local government officials' recommendations.

Preparing to Remain on the Premises

One of Company C's locations is near an airport, a major highway, and a reservoir. Following a local officials' recommendation, Company C made physical preparations, including storing the following items at the location:

- Blankets
- Cots
- Flashlights

These provisions help Company C prepare for possible chemical-related attacks, terrorist attacks, chemical-related accidents and weather-related emergencies such as a snow storm.

Company F also makes physical preparations in case its employees are forced to remain on the premises due to such an emergency as a bio-chemical attack. The company stores the following items onsite:

- Blankets
- Pillows
- Food

Preventing Unwanted Elements From Entering

At its "high-risk" location in New York City, Company F created "Jersey Barriers" – concrete walls around the facilities, designed to prevent cars from entering. In addition, a biometric security system requires each employee to swipe a card and register a fingerprint upon entering the building.

Preparing to Remain on Location

To prepare for weather-related or bio-chemical emergencies that would require employees to remain on a company's premises, the following items may be stored:

- Blankets
- Pillows
- Cots
- Flashlights
- Food

Keeping Threats Away From Sites

Preventing unauthorized persons from entering a building—Sophisticated security systems have been developed that require employees to register a fingerprint and swipe a card to access entry.

Preventing cars from entering company locations—Companies have concrete walls around their facilities.

Plan Structure and Administration	Communication and Counseling	Physical Preparations
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Succession Planning

Physical Site Preparations

No Emergency Succession Plans in Place

*In part because of the sensitive nature of scenarios that would require the use of an **emergency succession plan**, most profiled companies do not have a tangible emergency succession plan compiled.*

In addition, some interviewed individuals have indicated that with a succession management plan already in place, there is no need for a separate emergency succession plan.

In addition to making various physical preparations, most profiled companies do not have structured emergency succession plans in place. The following section describes how Company C and Company F plan to address a need for emergency succession, should it arise.

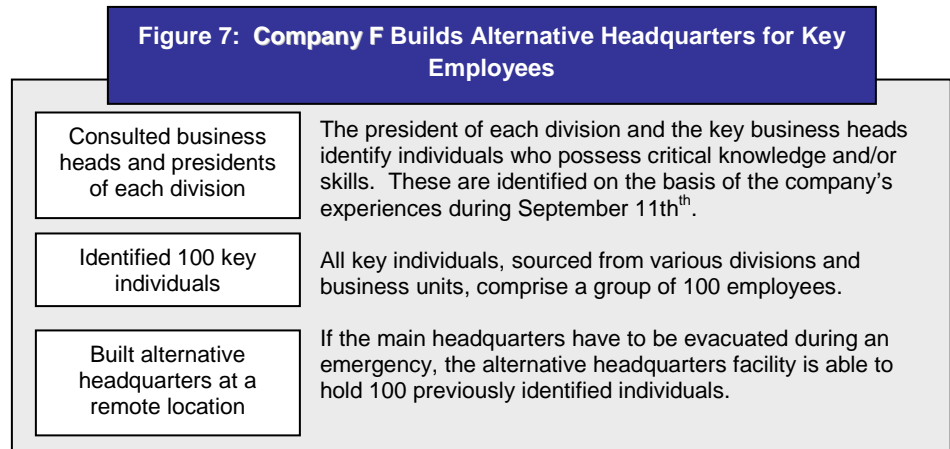
Following Chain of Command

Due to a sensitive nature of the subject, Company C does not have a readily available, published emergency succession plan. However, in the event of an emergency, there is a chain of command that is to be followed. Once the emergency subsides, senior management would formally address any changes in responsibilities.

Buidling Alternative Headquarters

Instead of developing emergency succession planning, Company F built an alternative emergency headquarters site at an undisclosed location to hold previously identified employees to prevent key talent shortage disaster in case of an emergency.

The following figure describes Company F's strategy for identifying key personnel and utilizing the alternative headquarters:



The emergency headquarters would allow Company F to remain functional even if the main headquarters were destroyed.

THE RESEARCH PROCESS IN BRIEF

Research Methodology

The Corporate Leadership Council conducted a comprehensive search of published materials regarding crisis management strategies, drawn from previous Corporate Executive Board research, trade press journals, other research organizations, and the Internet. Council staff then interviewed human resources professionals at six multi-national corporations. These individuals discussed the role of line management in managing poor performance. This report represents the findings from these secondary and primary sources.

Project Aims

1. What crisis management plan does your organization have in place? What security service providers are you using?
2. From the headquarters perspective, how is the plan set up? Is it centralized or decentralized?
3. What types of evacuation plans does your company have in case of war, terrorism, or natural disaster?
4. Do you distribute additional communications to employees regarding the war climate?
5. Do you provide employees with additional support during this time of uncertainty? How does your company's Employee Assistance Program address the effects crisis management plans and/or communications have on the emotional/mental health of employees?
6. Is your company linked to Federal agencies' and/or local agencies' communications or Web sites? How?
7. Are there any actual physical site preparations? How are day-to-day operations incorporated into the plan?
8. To what extent are employees involved in this plan?
9. What management succession plan do you have in place to ensure business continuity in the event that key individuals are lost in a terrorist attack or other disaster?

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Professional Services Note

The Corporate Leadership Council has worked to ensure the accuracy of the information it provides to its members. This project relies upon data obtained from many sources, however, and the Council cannot guarantee the accuracy of the information or its analysis in all cases. Further, the Council is not engaged in rendering legal, accounting or other professional services. Its projects should not be construed as professional advice on any particular set of facts or circumstances. Members requiring such services are advised to consult an appropriate professional. Neither Corporate Executive Board nor its programs is responsible for any claims or losses that may arise from any errors or omissions in their reports, whether caused by Corporate Executive Board or its sources.

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