

2024

# Business Travel Risk Trends and Insights



# How can this report help you?

Business travel is on the rise, as travelers in the United States took 371 million domestic business trips in 2022 alone. It's anticipated that the number of business trips will continue to increase – reaching 483 million by 2026.<sup>1</sup> In many ways, business travel has become ubiquitous with modern-day commerce, making it an important topic of interest for many employers.

While most business trips conclude without any issues, international and domestic travel can be a risky endeavor. Whether it is civil protests and riots, geopolitical unrest, extreme weather events, or more dangerous roadways, workers face an increasing number of risks when traveling for business.

In this report, we identify the current risks associated with modern-day business travel and offer suggestions for employers on how best to address these risks. Based on our survey of 1,000 business travelers, we also highlight employees' attitudes toward business travel, including what they perceive as their employer's responsibility to them while on the road.

## Our research sought to answer four main questions:



*1. What are the risks facing modern-day business travelers?*



*2. How do employees who travel for work view these risks?*



*3. How has business travel changed since the pandemic?*



*4. What should companies be considering to better support their business travelers?*

## About Berkley Accident and Health

Berkley Accident and Health seeks to empower our clients with cutting-edge products, solutions, and services that protect them from the risks they face. We use our insights to improve the health and well-being of those we serve, namely companies, organizations, and individuals confronted by unexpected events and accidents.

<sup>1</sup>Statista, Number of domestic business and leisure trips in the United States from 2019 to 2022, with a forecast until 2026, <https://www.statista.com/statistics/207103/forecasted-number-of-domestic-trips-in-the-us/>.



# Key Findings

<p style="font-size: 2em; font-weight: bold;">1</p>  <p>Workers face an increasing number of risks when traveling for business.</p>	<p style="font-size: 2em; font-weight: bold;">2</p>  <p>Many employees do not feel protected and prepared when traveling for business.</p>	<p style="font-size: 2em; font-weight: bold;">3</p>  <p>Business travel has changed since the pandemic.</p>	<p style="font-size: 2em; font-weight: bold;">4</p>  <p>Most employees believe that employers have a responsibility to prepare and protect them while traveling.</p>
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Since the pandemic, several things have fundamentally changed. Business travelers face new challenges, ranging from inconveniences to major risks. One thing that has not changed is that workers look to their employers for support and guidance as they represent their company on the road.

## Business Traveler Survey Demographics

In Q3 2023, Berkley Accident and Health commissioned a survey of 1,000 business travelers through a third party research firm. Survey participants held a variety of roles at companies across the U.S., ranging from small startups to large corporations. Participants:

- Traveled for work domestically, internationally, or both at least once per year
- Had varying income levels, with the greatest concentration between \$75,000-\$125,000
- Worked for a range of employer sizes, with 52% at small companies (1-250 workers), 25% at medium companies (251-1,000 workers), and 21% for large companies (>1,001 workers)<sup>2</sup>

<sup>2</sup>2% did not know or did not answer



Let's look at the findings more closely:

# 1

## Workers face an increasing number of risks during business trips.

### The roads are becoming more dangerous

Between 2019 and 2022, motor vehicle deaths increased 18% and pedestrian deaths rose by 20%.<sup>3</sup>

- Roadway fatalities are growing, despite high-tech features designed to keep drivers and passengers safe. Experts say a combination of complex factors is to blame, including reckless and distracted driving from usage of cell phones.
- Business travelers aren't immune to the growing risks on roadways and walkways, which can be exacerbated while driving an unfamiliar car or traversing through unfamiliar cities or countries.

### Violent and property crime is more prevalent

Homicide and many other violent crimes in the U.S. are up in major cities since 2019.

- There were 24% more homicides during the first half of 2023 than the first half of 2019.<sup>4</sup>
- Although some property crime, such as residential theft, is down, motor vehicle thefts during the first half of 2023 are up 104%, compared to the first half of 2019.<sup>4</sup>
- Lost or stolen items, such as passports, phones, and luggage, consistently rank among the top concerns for business travelers, who may be thousands of miles away from home.

### Civil and political unrest is on the rise

In recent years, countries across the world have witnessed a rise in political violence, with intense strikes, riots, and protests occurring in major cities across Europe, Africa, Asia, and the Americas.

- Between 2017 and 2022, more than 440 significant anti-government protests erupted worldwide, representing a 400% increase. Violent protests are becoming more intense and catastrophic. In the U.S. alone, there have been three protests since 2017 exceeding \$1 billion in property damage.<sup>5</sup>
- Global tensions have proliferated, as international powers jockey for position in a new era of geopolitical shifts. Experts say political turmoil is expected to increase in the future.<sup>6</sup>

<sup>3</sup> National Highway Traffic Safety Administration (NHTSA), Fatality Analysis Reporting System, <https://injuryfacts.nsc.org/motor-vehicle/historical-fatality-trends/deaths-and-rates/>.

<sup>4</sup> Council on Criminal Justice, Crime Trends in U.S. Cities: Mid-Year 2023 Update, <https://counciloncj.org/mid-year-2023-crime-trends>.

<sup>5</sup> Carnegie Endowment for International Peace, Protest Tracker, <https://carnegieendowment.org/publications/interactive/protest-tracker#>, accessed August 8, 2023.

<sup>6</sup> Wall Street Journal, Impact of Geopolitical Tumult on Businesses to Continue in 2023, Say Risk Experts, January 11, 2023, <https://www.wsj.com/articles/impact-of-geopolitical-tumult-on-businesses-to-continue-in-2023-say-risk-experts-11673403493>.



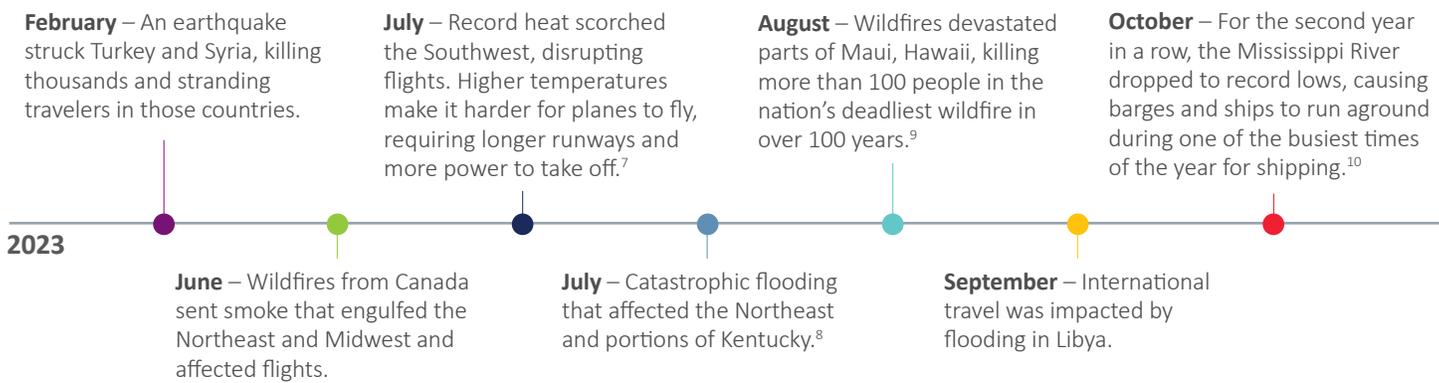
Between 2019 and 2022, motor vehicle deaths increased 18% and pedestrian deaths rose by 20%



Severe weather and flight disruptions are making travel more chaotic.

### Severe weather events and climate change are affecting travel

Severe weather, such as recent hurricanes, tornadoes, wildfires, and floods, can significantly affect travel plans. In 2023 alone, travelers faced major climate challenges:



### Increased flight delays and cancellations make traveling more chaotic

Staffing shortages and extreme weather are contributing to a surge in flight disruptions.

- During a one-week period in June 2023, more than 30,000 flights – one-third of all flights nationwide – were delayed. Another 6,346 flights were canceled, or one in every 17 flights.<sup>11</sup>
- The aviation industry is short an estimated 32,000 commercial pilots, mechanics, and air traffic controllers.<sup>12</sup>

<sup>7</sup> Science X, Extreme heat already disrupts air travel. With climate change, it's going to get worse., March 28, 2022, <https://phys.org/news/2022-03-extreme-disrupts-air-climate-worse.html>.

<sup>8</sup> National Oceanic and Atmospheric Administration, July 2023 brought record-high temperatures, devastating floods across the U.S., August 8, 2023, <https://www.noaa.gov/stories/july-2023-brought-record-high-temperatures-devastating-floods-across-us>.

<sup>9</sup> The Weather Channel, 2023 shattered record number of U.S. Billion-Dollar Disasters, with four months to go, September 12, 2023, <https://weather.com/news/climate/news/2023-09-11-billion-dollar-disasters-record-2023-august>.

<sup>10</sup> National Centers for Environmental Information, Assessing the U.S. Climate in October 2023, <https://www.ncei.noaa.gov/news/national-climate-202310>.

<sup>11</sup> FlightAware data, CBS News, Flight Delays, Cancellations Could Continue for a Decade Amid Airline Workforce Shortage, July 25, 2023, <https://www.cbsnews.com/news/the-future-of-flying-more-delays-more-cancellations-more-chaos/>.

<sup>12</sup> CBS News, Flight delays, cancellations could continue for a decade amid airline workforce shortage, July 25, 2023, <https://www.cbsnews.com/news/the-future-of-flying-more-delays-more-cancellations-more-chaos/>.

# 2

## Many employees do not feel protected or prepared when traveling for business.

While 53% of employees feel protected and prepared for business trips, 9% did not feel protected or prepared at all. When asked about becoming sick while traveling, employees' confidence level dropped – with only 36% feeling very protected and prepared.

*Overall, how do you feel your company protects and prepares you for business trips?*

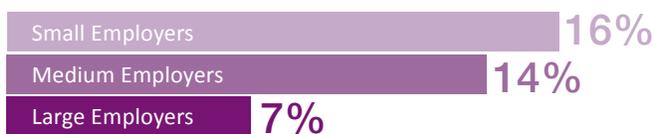


*If you were to get sick on a business trip, how protected and prepared do you feel?*



Employees working for small companies feel particularly unprepared for business travel, as do those traveling internationally. The percentage of respondents at small companies who feel unprepared and unprotected for an illness while traveling is more than double that at large companies. Likewise, those traveling internationally feel at risk far more often than those traveling domestically.

*I am not at all prepared or protected to get sick on a business trip*  
**- By Employer Size -**



*I am not at all prepared or protected to get sick on a business trip*  
**- By Trip Type -**



Small employers have 1-250 workers, medium have 251-1,000 workers, and large have 1,001+ workers.

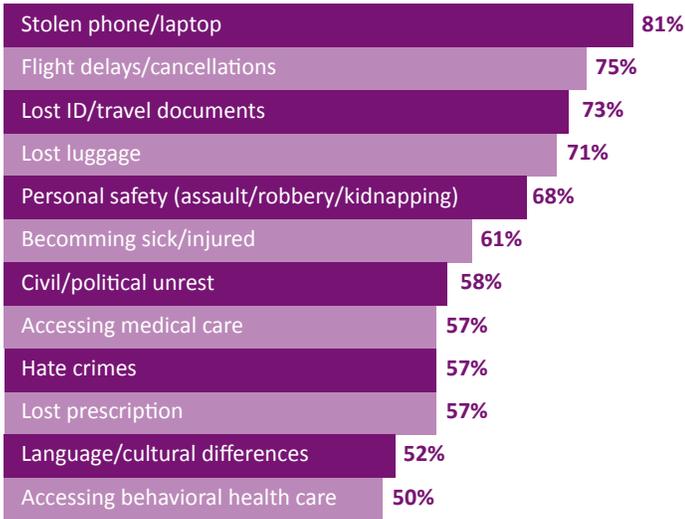


Workers at small companies feel much less prepared and protected for an illness while traveling.

## Top traveler concerns

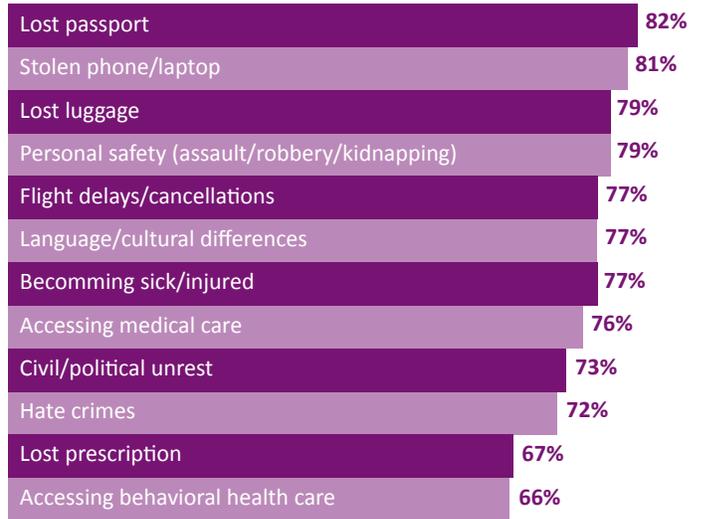
### Top Concerns – Domestic Travelers

% of respondents Concerned or Very Concerned about:



### Top Concerns – International Travelers

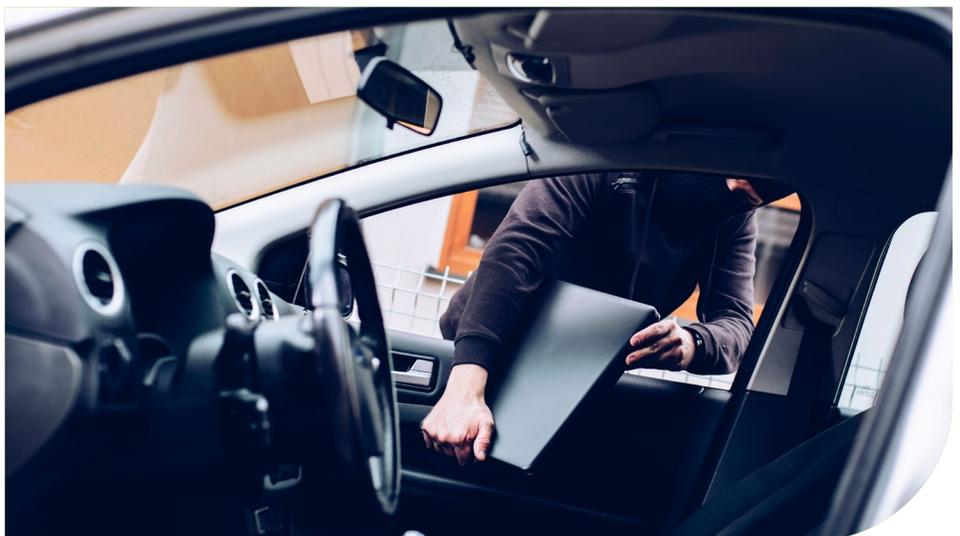
% of respondents Concerned or Very Concerned about:



Travelers’ top concerns are the inconvenience of losing their passport/travel ID, phone, or laptop. In addition, both domestic and international travelers are very concerned about their personal safety:

Top Concerns	Domestic Travelers	International Travelers
1	Stolen phone/laptop	Lost passport/ID
2	Flight disruptions	Stolen phone/laptop
3	Lost ID/travel documents	Lost luggage
4	Lost luggage	<b>Personal safety</b>
5	<b>Personal safety</b>	Flight disruptions

Among travelers’ top concerns are theft, personal safety, and trip disruption.



# 3

## Business travel has changed since the pandemic.

The New Normal of business travel includes greater use of Airbnb and Uber, increased interest in adding leisure time to business trips and bringing guests along, in addition to mental health considerations.

### Combining business trips with vacations – rise of “bleisure” travel

Seven out of ten respondents said they were likely or very likely to add leisure time to a business trip, whether it’s sightseeing or visiting family or friends.

Slightly less than half of respondents said they were likely or very likely to bring along a friend or family member on a business trip.

*How likely are you to add leisure time to a business trip?*



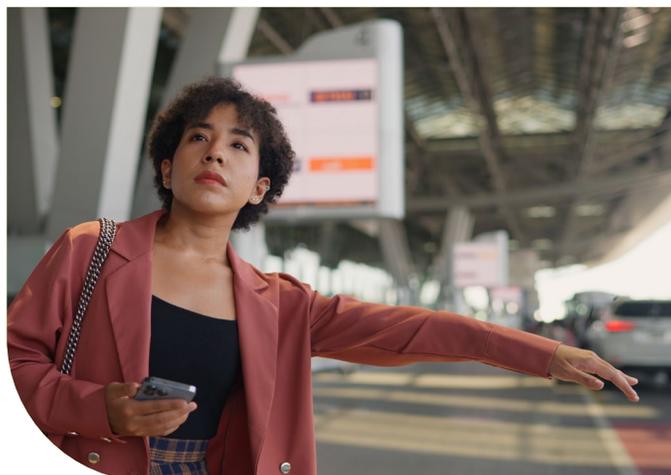
*How likely are you to bring a guest along on a business trip?*



### Increased use of ride-sharing in the U.S.

While rental cars remain the most popular method of getting around, ride-share services such as Uber and Lyft come in a close second among domestic travelers.

- Domestic travelers typically rent a car (#1) or take a ride share (#2).
- International travelers typically take a taxi (#1) or take public transportation/rent a car (tied for #2).



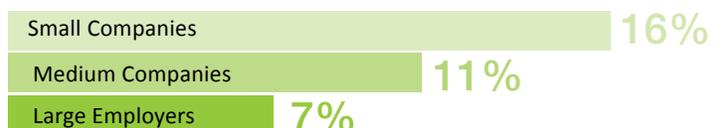
### Increased use of nonhotel accommodations, such as Airbnb

While most respondents (80%) stay in hotels, a significant percentage (27%) report using Airbnb (multiple answers possible). Frequent travelers (6 or more trips per year) and international travelers are the most likely to use Airbnb.

### Greater mental health considerations

Mental health concerns are expected to grow, not diminish, in the future. Employers should consider the impact of business travel on their employees – especially those at small companies, who are more concerned about mental health issues linked to business travel.

*Business travel has a negative effect on my mental health.*



# 4

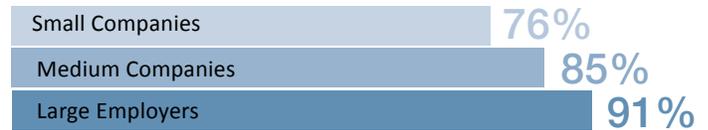
## Most employees believe that employers have a duty to care for them while traveling.

8 out of 10 respondents believe their employer is responsible to protect and prepare them while traveling. At large employers, this belief is even stronger, with 9 out of 10 respondents believing their employer is responsible.

*My company has a responsibility to prepare and protect me during business travel.*



– By Employer size –



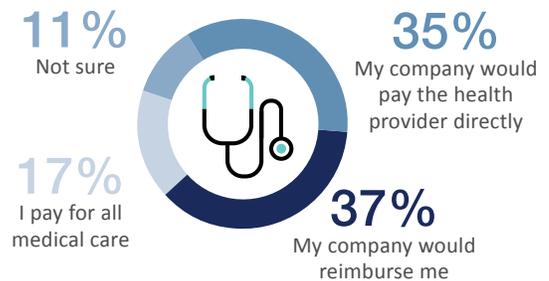
### Paying for Unexpected Medical Expenses

Over a third of respondents believe their company would pay the health provider directly if they needed medical care while traveling, while another 37% believe their company would reimburse them for out-of-pocket medical bills. Surprisingly, 17% of employees believe they have no company coverage while traveling and would pay their own medical bills. This is a risk international travelers face in countries that require upfront payment from foreigners before medical care is provided.

When respondents were asked how much they could afford to pay for out-of-pocket medical costs, their answers predictably varied by income:

- The majority of respondents earning less than \$125,000 a year said they could afford only up to \$1,000.
- Those earning more than \$125,000 said they could afford more, with 27% saying they could cover only up to \$5,000.
- 10% of respondents said they wouldn't be able to pay for any upfront medical costs if they needed care during a business trip.

*If I became sick or injured while traveling, how would my medical bills be paid?*



### What is “Duty of Care”?

Duty of care refers to a company’s legal and moral responsibility to protect its employees from undue risks. Employers have a duty of care to the employees, meaning they should take reasonable steps to promote the safety and well-being of their employees. Duty of care has attracted more attention since new global standards for travel risk management, called ISO 31030, were released in 2021.



# Questions for Employers and Benefit Brokers

Considering the new risks that business travelers face, we recommend that employers and insurance brokers consider three critical questions:



These answers will depend on each group and the frequency and type of business travel, whether domestic or international. However, one thing is sure – there are a host of new challenges. There is no better time for businesses to reevaluate their employees’ protection and support.

*Here are some key points to consider:*

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**Employees face new risks in post-pandemic travel:**

  - Increased motor vehicle and pedestrian deaths, as well as violent and property crime
  - Widespread civil unrest, including intense strikes, riots, and protests
  - Greater flight delays and cancellations
- 

**Business traveler behaviors are changing:**

  - Increased use of Uber and Airbnb
  - Greater interest in adding leisure time and bringing guests along
  - Growing concerns around behavioral health care
- 

**Many employees do not feel well-protected or well-prepared before trips.**

  - Workers at small companies and international travelers feel the most unprepared and unprotected.
- 

**Most employees believe their company has a duty of care while they are on the road.**

  - 8 out of 10 employees agree that their company has a responsibility to them while traveling.
  - At large companies, that belief is even stronger, with 9 out of 10 employees agreeing their company has a responsibility to prepare and protect them.
- 

**Small employers have the greatest opportunity for improvement.**

Survey takers working for small companies are more likely to report:

  - Not feeling protected or prepared for a sickness while traveling
  - That business travel has a negative effect on their mental health

*We hope this report encourages employers and their brokers to re-evaluate their approach to business travel. There is a great opportunity for companies to be proactive and ensure their employees are adequately protected and prepared on the road.*

**Takeaways for employers:**

- Strongly consider Business Travel Accident Insurance to protect traveling workers. This relatively low-cost coverage provides tangible support in the event of an accident, injury, or travel emergency.
- Check to see if your Business Travel Accident Insurance includes emergency travel assistance for business trips. Make sure employees know how to access this service, by providing wallet cards or other resources.
- Clearly communicate to employees how your company protects them while traveling and what resources are available to them.
- Ensure employees have a list of people to contact in case of an emergency while traveling, both within your company and outside, such as embassies and local authorities.
- Develop a robust action plan on how to respond to common travel incidents, such as sickness.
- Evaluate coverage for leisure excursions added onto business trips and guests accompanying an employee.
- Remind employees to mitigate risks while traveling, such as carrying a list of prescribed medications and allergies in case of hospitalization.
- Make sure employees keep their emergency contact information up to date.

**Emergency Travel Assistance**

The best emergency travel assistance companies provide a wide range of support, including medical, security, and travel support worldwide. Emergency travel assistance is an important way that employers can support their workers and fulfill their duty of care.

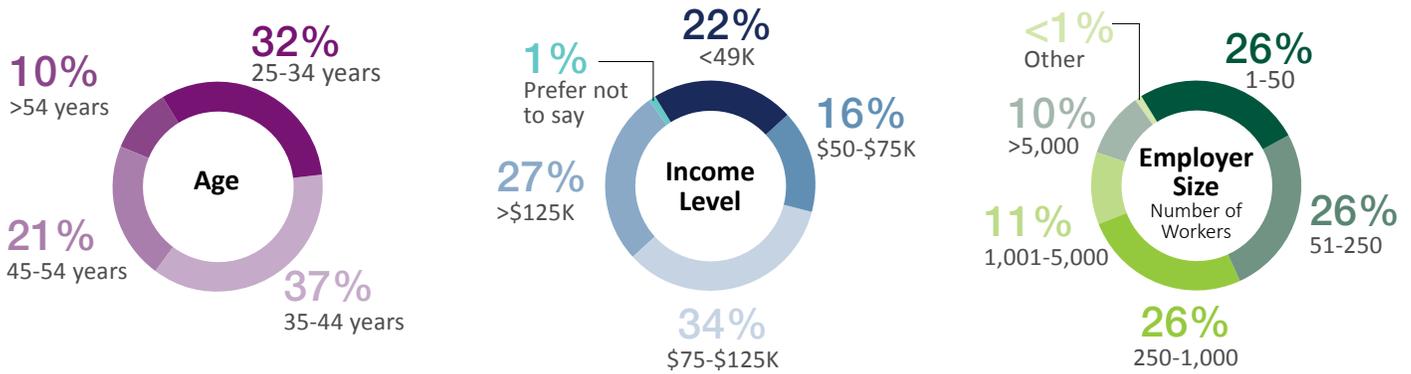
Typical services provide:

- ✓ 24/7 emergency hotline, available anywhere in the world
- ✓ Medical coordination, case management, medical evacuation, air ambulance, medical escort, repatriation
- ✓ Multilingual assistance and translation services
- ✓ Legal referrals, urgent document delivery, travel and visa advice, embassy referral
- ✓ Security assistance in unstable regions, crisis response
- ✓ Loss passport assistance, ticket and luggage assistance, lost wallet and credit card support



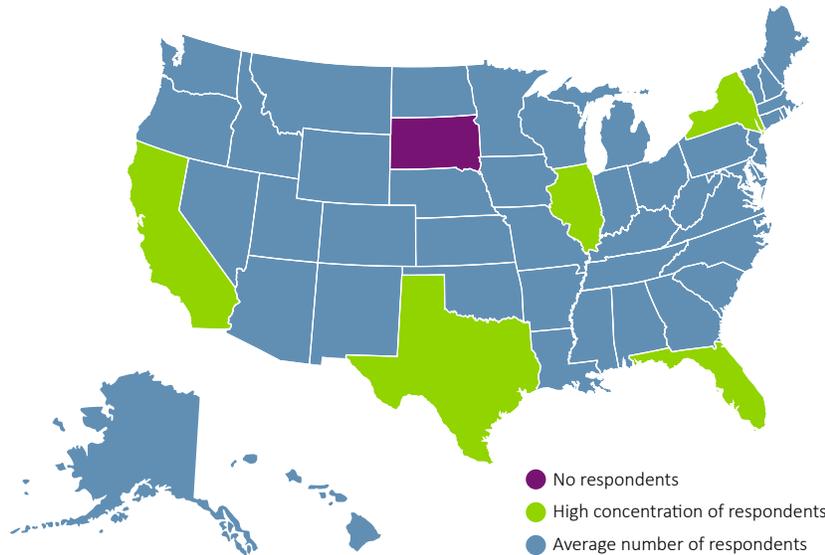
# About This Study

Berkley Accident and Health commissioned a third-party research firm to survey 1,000 business travelers during Q3 2023. Survey participants represented a broad cross-section of U.S. workers, including age, gender, geographic region, job title, income, and frequency of business travel.



## Survey participants:

- Resided in 49 different states, with the greatest concentration living in TX, CA, FL, NY, and IL.
- Reported traveling at least once per year for work
- Worked in a variety of industries, with the greatest concentration in finance/insurance, construction, retail, and hotel/food services
- Held a variety of professional roles, most commonly: supervisor, senior management, middle management, and technical staff



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The Business Travel Accident Insurance coverage offered by Berkley Accident and Health is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and both rated A+ (Superior) by A.M. Best. For complete details, please contact us at [SpecialRiskSolutions@BerkleyAH.com](mailto:SpecialRiskSolutions@BerkleyAH.com). Berkley Accident and Health have engaged Healex International to be our premier assistance service provider in conjunction with our Business Travel Accident coverage. Healex International operates as HX Global in the US.