The first six months of 2018 have been significant from a political and threat perspective. The importance of working closely with the private sector, including the insurance sector, in counter-terrorism has been highlighted as a theme across the four pillars of CONTEST (Prevent, Pursue, Protect and Prepare), the United Kingdom’s Strategy for Countering Terrorism. The strategy recognises the ways in which Government can partner with the private sector and the importance of information sharing across all counter-terrorism stakeholders. Within CONTEST, Pool Re was recognised as an excellent example of how Government and industry can work together to mitigate the effects of a terrorist attack in the UK. Pool Re continues to examine ways to improve risk mitigation and resilience measures which will benefit both the public and private sectors.

Of greater significance to Pool Re was the announcement, on 22 March, by the Economic Secretary to the Treasury, that the Government intended to bring forward the amendment to the Reinsurance (Acts of Terrorism) Act 1993 to allow Pool Re to extend its coverage to Non-Damage Business Interruption (NDBI). This new legislation (part of the UK Counter Terrorism and Border Security Bill) is currently being discussed in Parliament and it is expected that the Pool will include cover for its Members for NDBI in early 2019. This change in legislation will help close the “terrorism insurance gap” which first became evident in Europe in 2015/16 and then at Borough Market in 2017.

Despite the absence of successful attacks in Great Britain during the first half of 2018, the terrorism landscape remains complex, with the UK Threat Level from international terrorism remaining at SEVERE. Furthermore, CONTEST expects the “threat from Islamist terrorism to remain at its current, heightened level for at least the next two years, and that it may increase further”. Officials have stated the Police and Mi5 have prevented at least one significant terrorist plot every month, since March 2017. As evidenced during 2017, the majority of those arrested appear to be either...

1 CONTEST, The UK’s Strategy for Countering Terrorism, June 2018
extremists who had their travel to Iraq and Syria frustrated, or alternatively those inspired by extremist ideologies, may become more likely to acquire knowledge to undertake terrorist attacks. Recent examples include the acquisition of ricin by extremists in the UK, and with the increasing availability of instructions online the transfer of methodologies and technologies from battlefields in Syria and Iraq. These concerns are not unfounded; over the last two months, a number of plots involving the use of ricin have been disrupted by police and MI5, along with extremists with no previous criminal or security concerns. The remainder of 2018 may see “inspired terrorism” further established as the most prevalent form of political violence in the West.

The lessons learned from the use of the Novichok agent in Salisbury continue to inform the thinking of those professionals involved in Chemical, Biological, Radiological and Nuclear (CBRN) decontamination operations and policy. Concerns remain that terrorist intent to use CBRN agents as part of a spectacular attack against a western target may become a reality, especially with the increasing availability of instructions online and the transfer of methodologies and technologies from battlefields in Syria and Iraq. These concerns are not unfounded; over the last two months, a number of plots involving the preparation of ricin have been disrupted by CT agencies across Europe. Pool Re continues its research and modelling work to better understand the threat and the economic consequences of a CBRN incident occurring in the UK.

As the barriers for individuals and groups to access knowledge to undertake terrorist attacks continue to recede, the private sector must step up and improve its own protective security measures. CONTEST recognises (a) the role that businesses can and increasingly want to play in protecting their assets and people, and (b) that an integrated, partnership approach is required. This is more than just “sharing information more widely”; it is about long-term relationships based on trust, innovative thinking and a new approach to collective security. There is also growing recognition of the need for greater collaboration between government, business and academia to improve our CT strategy, response and resilience. The terrorism (re)insurance sector can have an important influence in changing behaviours through incentivisation and compliance measures, as well as increasing the take up of terrorism cover among SMEs and businesses outside London. Pool Re is working to address the twin challenges of affordability and awareness for these market segments, and in view of the pending non-damage business interruption legislation, will be working with its Members to increase the penetration of this critically important cover to SMEs across the country highlighting the benefits in the light of experiences of 2017.

Ed Butler CBE DSO
Head of Risk Analysis, Pool Re

EUROPE FACES AN INTENSE, UNRELENTING AND MULTIDIMENSIONAL INTERNATIONAL TERRORIST THREAT. DAESH CONTINUES TO POSE THE MOST ACUTE THREAT, BUT AL-QAEDA AND OTHER ISLAMIST TERRORIST GROUPS HAVEN’T GONE AWAY.
ANDREW PARKER
DIRECTOR GENERAL MI5
MAY 2018
International terrorism from the 1980s was heavily shaped by those involved in, or influenced by, the various conflicts in Afghanistan, which attracted fighters from the Middle East and Central and South Asia especially. During the 1990s, Afghanistan became a haven for extremists to train, develop strategies and form international alliances; veterans of the conflicts in Afghanistan also fought in the Algerian civil war, in Bosnia and Chechnya and carried out terrorist attacks internationally. Some veterans subsequently sought asylum in the UK, where the combination of extremists from different regions with a variety of experiences and skills helped shape the contemporary Islamist threat to the UK. The loss of Afghanistan post-9/11 was a significant setback to al-Qaeda (AQ), although AQ remained in Pakistan’s Federally Administered Tribal Areas from where it launched several major attacks and attempted attacks against the West, including the 2005 London bombings and the attempted airline plot of 2006. The regular flow of extremists attending training camps in Pakistan proved highly significant to the terrorist threat to the UK for many years, demonstrated by the number of AQ attack plots involving conspirators who had received terrorist training there.

In 2017, the UK suffered four Islamist attacks involving at least six terrorists. Whilst international influences were apparent in the events, particularly Salman Abedi’s travel to Libya and Ahmed Hassan’s Iraqi heritage, none of the terrorists had undertaken extremist travel to the so-called Caliphate in Iraq and Syria. The threat of returning fighters undertaking attacks appears not as stark as feared. The events in the UK were in contrast to trends seen in Europe, including the attacks in Paris on 13 November 2015 and upon Brussels airport and metro in March 2016 where cell members had returned from the so-called Caliphate. Whilst Daesh was influencing global trends in terrorism by directing and inciting such attacks, UK counter terrorism (CT) also had an inadvertent role in shaping the threat the UK would face.

In the UK, CT use of travel restrictions post-2013 proved an essential tool in mitigating the then increasing capabilities of Daesh, preventing extremists from travelling to Iraq and Syria and gaining combat experience which could later be used against their homeland. The travel restrictions, however, did not prevent domestic attack plans especially by those extremists who had their travel frustrated by the CT police and MI5, including members of the London Bridge attack cell. In an apparent response to the difficulties some extremists were experiencing in reaching the so-called Caliphate, Daesh provided remote incitement to them via media and propaganda. The ‘Indeed Your Lord Is Ever Watchful’ speech by then-Daesh spokesman al Adnani in 2014 encouraged low complexity attacks against a range of targets by those who could not travel. A wave of attacks, starting in Australia, then spreading to America and into Europe quickly followed. Whilst extremist ideology had been a long-standing aspect in UK attack plots, this speech correlates to an increased frequency of actual attacks. This is a strong indication of the start of extensive and sophisticated media and social media campaigns, creating a ‘virtual caliphate’, when evolving media technology and extremist
It is probable that the domestic threat will be amplified by a shortened cycle of conviction, custodial sentence and release of terrorist prisoners. Because of the 2017 attacks, CT police are likely to have a lower tolerance for risk within investigations. This could result in earlier plot disruptions resulting in weaker evidential yields that reach only the threshold for terrorism offences which carry lesser custodial sentences. Whilst terrorist arrests and convictions are likely to increase, many are likely to serve shorter custodial sentences and their quicker release will compound the current threat. This illustrates why the severity of the threat shows no indication of reducing. Whilst the spectre of fighters returning from the so-called Caliphate and undertaking attacks is a factor, greater risks already sit closer to our homes. Attacks are likely to happen with little or no warning and involve a spectrum of methodologies against a range of targets. How those attacks are carried out no longer relies on battle experience from Afghanistan, Pakistan, Libya or Iraq and Syria. The ‘virtual caliphate’ is replacing the need to travel. Understanding the frequency of contemporary terrorism should not be judged purely on attacks when they occur. The high level of arrests and disrupted plots is likely to continue, and the private sector should, through proportionate risk mitigation measures, place itself in a position not only to reduce the likelihood of being caught up in an attack, but also to recover quickly from events should they occur. This illustrates why the severity of the threat shows no indication of reducing. Whilst the spectre of fighters returning from the so-called Caliphate and undertaking attacks is a factor, greater risks already sit closer to our homes. Attacks are likely to happen with little or no warning and involve a spectrum of methodologies against a range of targets. How those attacks are carried out no longer relies on battle experience from Afghanistan, Pakistan, Libya or Iraq and Syria. The ‘virtual caliphate’ is replacing the need to travel. Understanding the frequency of contemporary terrorism should not be judged purely on attacks when they occur. The high level of arrests and disrupted plots is likely to continue, and the private sector should, through proportionate risk mitigation measures, place itself in a position not only to reduce the likelihood of being caught up in an attack, but also to recover quickly from events should they occur. This illustrates why the severity of the threat shows no indication of reducing. Whilst the spectre of fighters returning from the so-called Caliphate and undertaking attacks is a factor, greater risks already sit closer to our homes. Attacks are likely to happen with little or no warning and involve a spectrum of methodologies against a range of targets. How those attacks are carried out no longer relies on battle experience from Afghanistan, Pakistan, Libya or Iraq and Syria. The ‘virtual caliphate’ is replacing the need to travel. Understanding the frequency of contemporary terrorism should not be judged purely on attacks when they occur. The high level of arrests and disrupted plots is likely to continue, and the private sector should, through proportionate risk mitigation measures, place itself in a position not only to reduce the likelihood of being caught up in an attack, but also to recover quickly from events should they occur.

**NON-DAMAGE BUSINESS INTERRUPTION**

The Counter Terrorism and Border Security Bill 2018 was introduced in Parliament in June. Once successfully passed it will enable Pool Re to include reinsurance cover for non-damage business interruption in the scheme. This will mean that in the event of a terrorist attack, policyholders will be covered if access to their commercial premises is prevented or impaired, even if those premises are not physically damaged.

The Bill came after the following announcement to Parliament in March from Economic Secretary to the Treasury John Glen:

*"IT’S VITAL THAT BUSINESSES ARE ABLE TO INSURE THEMSELVES AGAINST THE FINANCIAL COSTS OF TERRORIST ATTACKS... I WOULD LIKE TO THANK THE INDUSTRY AND POOL RE FOR WORKING WITH THE GOVERNMENT ON THIS IMPORTANT ISSUE OVER THE PAST FEW MONTHS. OUR OPEN AND CONSTRUCTIVE RELATIONSHIP IS CENTRAL TO ENSURING POOL RE REMAINS A WORLD LEADING TERRORISM REINSURANCE POOL.”*  

JOHN GLEN  
ECONOMIC SECRETARY  
TO THE TREASURY
Q2/2018
A REVIEW OF SIGNIFICANT INCIDENTS

Eden Stewart
Analyst

Frequency of global terrorism

<table>
<thead>
<tr>
<th>Total number of attacks</th>
<th>Total number of countries</th>
</tr>
</thead>
<tbody>
<tr>
<td>280</td>
<td>32</td>
</tr>
</tbody>
</table>

Key:
- Europe 3
- Latin America and the Caribbean 1
- Middle East and North Africa 65
- North America 0
- Russia and CIS States 3
- South Asia 128
- South East Asia 12
- South Pacific 0
- Sub-Saharan Africa 68

Pool Re
TERRORISM FREQUENCY
Quarterly Report
The Frequency of terrorism during Ramadan

Ramadan is the ninth and holiest month in the Islamic calendar. The month also has special significance in Islamic military history, and Muslims who fight during Ramadan are purported to receive additional blessings and spiritual strength. Daesh have exploited this symbolism (their so-called Caliphate was declared on the first day of Ramadan, 2014), with senior leaders exhorting its followers to escalate attacks during Ramadan. The Ramadan period has often been accompanied by an intensification of Islamist terrorism, although in 2018 there was a noticeable decrease.

Unlike previous years, Daesh did not release a speech dedicated to Ramadan in 2018. This is likely due to military intervention against the so-called Caliphate displacing senior leaders and command capabilities. The period did include self-generated propaganda from extremists within the virtual caliphate, inciting attacks but not constituting credible threats.

There has been a year on year drop in the global number of Islamist attacks recorded for the Ramadan period (37% fewer in 2018). The decrease was particularly pronounced in Daesh’s Levantine heartland, where the recorded number of terrorist attacks was approximately half the 2017 figure. In Europe the number of Islamist attacks during Ramadan dropped from four in 2017, to one in 2018.

Despite the overall reduction in the number of attacks, Daesh affiliates around the world remained active, with attacks executed by the group’s Caucasian and Afghan branches notably increasing. It is unclear if this represents a deliberate effort by Daesh to offset reversals in Iraq and Syria, or simply reflects a more aggressive approach by those affiliates. Regardless, the statistics suggest that Daesh’s ability to direct and inspire attacks in the West has been reduced by its loss of territory and the corresponding reduction in its media capabilities.

Frequency of attacks during Ramadan 2016 – 2018

<table>
<thead>
<tr>
<th>Year</th>
<th>Period</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>06 June – 05 July</td>
<td>101</td>
<td>128</td>
<td>91</td>
<td>320</td>
</tr>
<tr>
<td>2017</td>
<td>26 May – 24 June</td>
<td>115</td>
<td>109</td>
<td>164</td>
<td>388</td>
</tr>
<tr>
<td>2018</td>
<td>16 May – 14 June</td>
<td>77</td>
<td>69</td>
<td>146</td>
<td></td>
</tr>
</tbody>
</table>

Links to sources of further information:

<table>
<thead>
<tr>
<th>Organization</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Action Counters Terrorism (ACT)</td>
<td>Knowing how to recognise and report suspicious activity is important in keeping safe from terrorism. Read more on the ACT website, which offers advice and guidance on how to report concerns including both physical and online activity.</td>
</tr>
<tr>
<td>Centre for the Protection of National Infrastructure (CPNI)</td>
<td>Their website offers a wide range of advice, not just for national infrastructure assets. Read more on their guidance for disrupting hostile reconnaissance on their website.</td>
</tr>
<tr>
<td>Cross-sector Safety and Security Communications</td>
<td>A partnership between law enforcement agencies, local and national government organisations and private sector businesses. Register your business to receive security updates on the CSSC website.</td>
</tr>
<tr>
<td>London Protect</td>
<td>Run by the Metropolitan Police, London Protect publishes monthly newsletters to provide regular updates advising and informing businesses in the London region of relevant protective security information. Follow them on Twitter.</td>
</tr>
<tr>
<td>National Cyber Security Centre (NCSC)</td>
<td>A part of GCHQ, the NCSC was set up to help protect our critical services from cyber attacks, manage major incidents, and improve the underlying security of the UK Internet through technological improvement and advice to citizens and organisations. Their vision is to help make the UK the safest place to live and do business online.</td>
</tr>
</tbody>
</table>
Severity of attacks
There were 280 attacks in the second quarter of 2018, causing at least 1,977 deaths and 2,853 injuries. The most lethal attack took place in Mubi, Nigeria. There were three attacks in Europe, none of which took place in the United Kingdom.
attacks and events

1. April 7
Spain
ETA announces its dissolution
On 7 April, the Basque separatist group Euskadi Ta Askatasuna (ETA) announced its intention to dissolve, shortly after it issued an apology to the victims of its armed campaign and surrendered several cases of weapons to French police. On 2 May, ETA announced its total dissolution.

ETA has not engaged in violence since 2011, but nonetheless retained significant capabilities. It is possible that some elements of the group will not relinquish their weapons. However, public support for the group has collapsed, and the new Spanish government has stated that it is prepared to move imprisoned ETA members to facilities in the Basque Country, a long-standing demand of the group and its sympathisers. It is therefore highly unlikely that the group will reconstitute or resume its armed activities, significantly reducing the domestic terrorism threat to Spain.

2. April 22
Kabul, Afghanistan
PBIED attack
Killed: 57, injured: 119
On 22 April, a person-borne improvised explosive device (PBIED) exploded outside a Voter Registration Centre in Kabul. The bombing occurred in the Dasht-e Barchi area which is a Hazara-majority neighbourhood. Daesh claimed responsibility via its Amaq News Agency.

Large numbers of people were reportedly queuing for voter identification outside the centre at the time of the attack, likely accounting for the high number of casualties. The attack was the second deadliest single incident in Afghanistan since January. Voting infrastructure in Afghanistan is frequently targeted by terrorists to disrupt elections. However, Daesh’s Khorasan Province affiliate has also aggressively targeted religious minorities like the Shia Hazara. Further attacks by Daesh on the Hazara are likely as the group attempts to maintain its relevance against attacks by Daesh on the Hazara-majority neighbourhood. Daesh claimed responsibility via its Amaq News Agency.

3. May 12
Paris, France
Bladed attack
Killed: 1, injured: 4
On 12 May, Khamzat Azimov, a 21-year-old Chechen-born French Muslim stabbed five people, one fatally, in Paris’s 2nd Arrondissement before being killed by police. Shortly before 21:00, Azimov began targeting pedestrians on Rue St. Augustin, seemingly at random. He then reportedly attempted to enter several nearby restaurants but was blocked by those inside. Police arrived shortly thereafter and fatally shot Azimov after attempts to incapacitate him failed.

Daesh claimed responsibility for attack via its Amaq News Agency media wing. As in other cases, it is likely that the claim was opportunistic and Daesh were not aware of Azimov prior to the attack.

Azimov did not have a criminal record but was nonetheless known to police for his previous association with Daesh sympathisers. However, it appears that police did not consider him an immediate threat. His targeting of a crowded area popular with tourists and partygoers is consistent with that of previous Islamist extremist attacks in Europe, as was his use of easily-obtained bladed weapons. The police cordon around the scene appears to have been lifted quickly, with businesses reportedly reopening the following day. The attack was the second by Islamist terrorists in France this year, and further incidents are likely despite the incorporation into law of many emergency measures.

4. May 13
Surabaya, Indonesia
VBIED and PBIED attacks
Killed: 27, injured: 57
On 13 May, between 06.30 and 08.00, three churches in Surabaya, Indonesia’s second city, were targeted by suicide bombers in coordinated attacks. Two of the attacks reportedly involved an improvised explosive device (VBIED); the devices used in the third attack were person-borne (PBIEDs). The attacks were conducted by five members of the same family. That evening, there was an explosion outside the centre in the city’s suburbs which killed three members of a different family. Police officials said it was likely that those killed in the blast had been planning on conducting further attacks, but their explosives had detonated prematurely. The following day, at approximately 09.00, five members of another family, riding two motorcycles, detonated explosive devices in the car park of the city’s police headquarters after being challenged by guards. The two successful attacks and the premature explosion killed 27 people in total, of which 13 were suspects, 57 people were injured. Daesh claimed responsibility for attack via its Amaq News Agency.

Police have connected the families to the Islamist network Jemaah Ansharut Daulah (JAD) which was proscribed as a terrorist organisation by the British Government in July 2016. JAD is a Daesh-aligned splinter group of Jemmah Islamiyah which was responsible for the 2002 Bali Bombing. According to police, at least one of the families involved had spent time in Daesh-controlled Syria and it is possible that they received training on constructing explosive devices while there. Indonesia has an active Islamist milieu, and frequently experiences Islamist attacks involving explosives. Attack plots involving family members have been both domestically and globally, and this trend is likely to continue.

5. May 29
Liege, Belgium
Firearms attack
Killed: 3, injured: 2
On 29 May, Benjamin Herman, a 31-year-old Belgian national, attacked and disabled two policewomen with a knife, before executing both officers with one of their service firearms. He then shot and killed a civilian in a failed attempt to steal a vehicle, before taking refuge in a nearby school, wounding two more police officers before being killed whilst attempting to escape. Daesh claimed responsibility for attack via its Amaq News Agency media wing, calling Herman a “soldier of the Caliphate” (Jund al-Khilafa). However, it is likely that the group had no prior knowledge of Herman’s intentions.

Herman had been convicted for assault, robbery and drugs offences and was on temporary release from prison at the time of the attack. Herman sympathises with other European Islamists. Herman appears to have been radicalised in prison, but there are conflicting reports as to whether Herman was on a terrorism watchlist when released. He was, however, assessed as extremely violent by prison authorities. Belgium reduced the country’s terror threat level in January, from ‘Serious’ to ‘Medium’, indicating that the likelihood of an attack was assessed as unlikely rather than probable. The recent change in threat level is likely to have affected intelligence agencies in both monitoring high-risk terror suspects and prisoners.

France and Germany

Biological terrorism

In May, the French interior minister announced that a planned Islamist attack involving the biotoxin ricin had been disrupted. A 20-year-old Egyptian student was arrested at his flat in Paris in May after police found tutorials on producing ricin. In June, German police arrested a 29-year-old Tunisian man at his home in Cologne. Federal prosecutors announced that 84.3 milligrams of ricin, over 3,000 castor beans, and objects which could be used to make a bomb were found at the address. The intended targets of the plots are unknown.

Ricin is a potent biotoxin which can be made from castor beans. Despite the two plots being at different stages of maturity, the incidents illustrate the continuing intent of Islamist terrorists to conduct attacks using biotoxins. The arrest in Germany also demonstrates the relative ease of acquiring an ingredient and manufacturing ricin. The suspect had reportedly ordered castor beans online and also used instructions published on the Web to manufacture the substance. Ricin’s lethality varies substantially depending on the shelf life and mode of weaponisation and deployment. Developing ricin into an airborne hazard is complex, and previous ricin attacks have used the less dangerous but simpler method of using ricin to contaminate foodstuffs.
THE 2017 STEP CHANGE IN TERRORISM AND CANARY WHARF’S RESPONSE

Rick Moyes
Intelligence Manager, Canary Wharf Group

Jemima Mackenzie
Intelligence Analyst, Canary Wharf Group

The attacks and disrupted plots of 2017 saw a ‘step change’ in the Islamist terror threat to the UK. In addition to the increase in terrorist activity, this period saw the first successful IED attack on the mainland UK since July 2005, and the first Vehicle as a Weapon and Bladed Weapons attacks since the 2013 murder of Fusilier Lee Rigby.

This step change informed security planning across the private and public sector.

At Canary Wharf the increased threat, and the resultant risk, were managed through the process outlined in Figure 1.

Context and intelligence
Establishing the scale and nature of threats forms the bedrock of security planning. Threat assessments were carried out in-house by the Canary Wharf Intelligence Team, drawing predominantly on open source material, focusing on terrorist tactics, jihadist propaganda, and more specific areas including the threat from chemical weapons such as hydrogen sulphide. These informed the continual review of security measures, and enabled gap analyses to be undertaken. The scale of the threat, coupled with condensed planning and attack cycles, placed a focus on responding ahead of, and in cooperation with, emergency and security services.

Risk assessment
Threat assessments and an understanding of the Canary Wharf operating environment drove a continual assessment of risk. Areas of increased risk were identified, and controlled through enhanced or modified security measures. This included Hostile Vehicle Mitigation (HVM), the provision of mass casualty first aid, and responses to chemical attacks.

Infrastructure and training
Addressing the increased risks involved the provision of additional HVM infrastructure, whilst first aid equipment and training were scaled up. Training to identify and manage the threat of arson and chemical attacks was also delivered to the guard force. Public education was a critical element of these efforts, represented in part by the “Stay Safe” graphic designed and deployed across Canary Wharf (Figure 2).

Exercising, testing and review
A programme of exercises, both internally and with emergency and security services, was conducted to embed infrastructure and training changes, and a policy of testing and review ensured that the risk control measures were effective.

Lessons learned
The step change in threat over the past 18 months has required a shift in the management of terrorism risk. The volatile nature of the Salafi Jihadist threat, the short time frame between radicalisation and attack, and the volume of investigations confronting police and security services are a significant contrast to the threat from the PIRA on mainland Britain during ‘the Troubles’. The current threat arguably places more emphasis on private security teams in terms of deterring, detecting and disrupting terrorist activity.

As this emphasis has increased, so too has the need for private security teams to be sufficiently trained, equipped and prepared to identify and manage the risk. Central to the Canary Wharf experience is the need for intelligence – from strategic assessments of Daesh propaganda and online recruitment, to the tactical – what does TATP smell like? What is the most likely chemical agent to be deployed in a terrorist attack? How much hostile reconnaissance did the Westminster Bridge attacker conduct, and in what format? Do attackers engage in drug use prior to their attacks?
While the private security sector can and does address these requirements, the support of the UK Government’s specialist agencies is of significant and growing importance. An examination of the efforts in public/private sector counter terrorism engagement in the United States is an interesting contrast. The Department of Homeland Security, FBI, NYPD, and a range of other government agencies all issue comprehensive, unclassified threat intelligence, ranging from post incident analysis to incident alerts and shifts in hostile actors’ tactics.

The 2018 CONTEST Counter Terrorism Strategy offers hope, with a reference to increased public/private sector engagement, as do other initiatives emanating from Whitehall and New Scotland Yard. The following would provide significant support to security operations:

**Post incident analysis:** detailing reconnaissance, tactics, weapons, evidence of planning. Lessons for private security that could be distilled from the Kerslake report into the Manchester Arena attack is a UK example. The NYPD’s Westgate report remains an excellent global example.

**Tactical security intelligence:** collating lessons learned from a range of sources, providing security professionals with an immersive understanding of major attacks.

**Assessment of emerging threats:** looking at what may be over the horizon, and worthy of strategic level security planning right now.

**Conclusion**

The 2018 CONTEST policy assesses that the threat from Islamist terrorism will remain at its current level for two years at least, and that the threat from extreme right wing terrorism is growing. Security and risk managers will likely face significant challenges beyond that point. Effective security planning, intelligence led operations, and government support will continue to be critical in successfully mitigating the threat.

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**Figure 2**

**STAY SAFE**

1. **IN THE UNLIKELY EVENT OF TERRORISM, RUN**
   - Run away from threat never towards.
   - Alert others on your way out to run and help if possible, however do not put yourself in danger.
   - If in direct line of sight of attackers with a gun, run in straight line or through another route.
   - Keep yourself low and use cover where possible. Do not play dead.

2. **IF YOU CANNOT RUN, HIDE**
   - Hide preferably within a room with thick walls. barricade yourself in, turn off all electrics.
   - When leaving the area, even if you feel safe you may not be, keep moving and when walking raise emergency service walk with your hands in the air and make no sudden movements.

3. **TELL**
   - ONLY if it is safe to do so phone the emergency service on 999.
   - Tell the police - where you are - where the attacker is - where the attacker is going - what is happening.
   - If you are in a position where you cannot run or hide and you are in danger, the law states that if you have an honest belief that you or another are in imminent danger, then you may use such force as a reasonable and necessary to avoid the danger.

**TOXIC FUMES**

- Small something funny?
- People acting strangely?
- Feeling excessively tired or ill?

**INFORM**

- INSTRUCT:
- Leave the area immediately.
- Cover your face.
- Do not sit or lie down.
- Help others to leave the area with you if you can.

**SECURITY**

- Once outside, remove your outer clothes and wait for emergency services.
- Do not run towards emergency services.

**EXIT ROUTES**

- Pool Re Security
- Canary Wharf Security

**REPORT IT**

- Crime Stoppers 0300 555 111
- Anti-Terrorist Hotline 0800 789 7321
- Canary Wharf Security 020 7418 2999

**PERSON ACTING STRANGELY?**

- Do they look out of place?
- Do they look nervous?
- Do they have a smell, strange?

**CANARY WHARF SECURITY**

- 020 7418 2999
- Can you identify who is calling?
- Don’t make a phone call if repeating suspicious bag within 50 meters of it.

**BE VIGILANT**

- It might be nothing but!
- It might be a suspicious package

**CENTRAL TO THE CANARY WHARF EXPERIENCE IS THE NEED FOR INTELLIGENCE – FROM STRATEGIC ASSESSMENTS OF DAESH PROPAGANDA AND ONLINE RECRUITMENT, TO THE TACTICAL – WHAT DOES TATP SMELL LIKE?**
Firearms were the most commonly used weapon in attacks, followed by explosives. Police, military and Government targets remain the most frequently attacked sector, followed by crowded places. The frequency of attacks was greatest in South Asia in the second quarter of 2018, attributable mostly to Islamist extremism.

**About us**

Pool Re is the UK’s terrorism reinsurance pool, providing effective protection for the UK economy and underwriting over £2 trillion of exposure to terrorism risk in commercial property across the UK mainland. Through its Terrorism Research and Analysis Centre (TRAC), Pool Re aims to improve the risk awareness of current and emerging terrorism perils for Members and other key stakeholders by highlighting the availability of terrorism cover for all UK mainland Commercial Insurance customers.

**About this Terrorism Frequency Report**

The Terrorism Frequency Report provides an overview of significant acts of terrorism within the previous quarter as well as identifying key trends and themes that we believe are relevant to the terrorism (re)insurance market. Our methodology is based on the TRAC Terrorism Database, analysis of the wide range of publicly available open source material and collaboration with subject matter experts.

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Go online to discover more about us, our work, methodology and to download our latest publications.

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**Pool Re extends its cover to include physical damage from cyber terrorism from 1 April 2018**

https://www.poolre.co.uk/pool-re-extend-cover-include-physical-damage-cyber-terrorism-april-2018/

**Pool Re to extend its cover to include non-damage business interruption losses**

https://www.poolre.co.uk/pool-re-hails-government-action-close-terrorism-insurance-gap/

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**Pool Re Terrorism Frequency Report 1/2018**

https://www.poolre.co.uk/quarterly-terrorism-frequency-report-february-2018/

**Pool Re Terrorism Frequency Report 2/2018**

https://www.poolre.co.uk/terrorism-frequency-report-april-2018/