

# Control Risks



Tiger kidnap - the threat to the UK banking sector

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# Tiger kidnap - the threat to the UK banking sector

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In recent years tiger kidnap has continued to present a serious threat to companies in the United Kingdom and internationally. Recorded figures have shown that since 2003 there has been a yearly increase in this type of offence within the UK<sup>1</sup>, culminating in a substantial 300% increase to 2006, with those businesses operating in the financial sector most at risk. Within Europe, figures released recently by Belgian law enforcement agencies indicate a 1500% increase in this type of offence with a substantial increase in the targeting of businesses within the banking sector (91%, 29 in 2006). The profile of tiger kidnap has been raised recently thanks to the headline-grabbing losses incurred and dramatic nature of incidents such as the Northern Bank raid<sup>2</sup> in 2004 in Northern Ireland and more recently the Securitas raid in Tonbridge, Kent in 2006.

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**“The abduction or holding of a hostage (or claim of having done so) with the intention of forcing an employee, relative or another to facilitate the immediate theft of any valuables; or concede some other form of ransom from any institution or business organisation”**

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The banking sector has traditionally been the primary target for tiger kidnap, due to the perceived cash holdings of premises, physical security standards and procedural weaknesses, identified in the ‘stalking’ phase of the offence. Losses incurred by businesses affected by the crime have been substantial, with actual financial losses from the offence itself combining with secondary losses to inflate the total cost significantly. Secondary costs are amounted through the impact on short-term business, temporary branch closures, workforce rehabilitation and duty of care costs, associated legal costs, insurance and stock value impacts, customer and shareholder confidence, and time lost to witness obligations. Moreover, by its nature the offence is a traumatic experience for those involved, with many employees involved in tiger kidnap offences never returning to work.

But what is tiger kidnap and who carries out this offence? More importantly, what are the risks posed to businesses within the retail banking sector from this crime? Using a developed qualitative research method, through a series of interviews and wider analysis, this paper examines the current trends, methodology and commissioning of tiger kidnap. The research is supported by interviews conducted with security and risk managers from primary retail banks and cash-in-transit companies, academics from leading UK and international universities, senior officers from law enforcement agencies, and journalists and crime correspondents. Data gathered from the analysis of government publications, academic sources, case studies, and subject experts is also used to provide observations on effective treatment strategies for businesses within the retail banking sector.

<sup>1</sup> Serious Organised Crime Agency & Independent organisational data sets.

<sup>2</sup> Northern Bank Robbery, Jenkins, R. (2004, 23 September) ‘Gang Seizes Family in Bank Robbery’ The Times

## What is tiger kidnap?

Although a term used commonly by law enforcement, the security services and others, tiger kidnap is not a legally defined crime but rather a label applied to a collection of offences to describe the abduction or alleged holding of hostages to persuade a person to partake in a crime. Tiger kidnap differs from other forms of kidnapping because the aim of the criminals is not to extort money from the victim's family, as is the norm in many kidnap for ransom cases, but instead to use the threat of violence against the person as leverage to force another to participate in a crime.

Therefore, tiger kidnap is a hybrid term and when one looks at legal definitions in the UK the offences that constitute a tiger kidnap are robbery (1968 Theft Act) and kidnapping (1982 Taking of Hostages Act). Alternatively, the criminals who commit a tiger kidnap might be charged with conspiracy to commit these offences, as due to the nature of the crime, identifying the role each offender played can be a difficult task for law enforcement agencies and prosecution services.

The origin of the term is believed to have derived from immigrant related crime within the UK in the 1980s, with an informal adoption by several law enforcement agencies and media outlets in the 1990s. It is suggested that tiger kidnap is so-called due to the way in which the victim of the crime is 'stalked'. The Association of Chief Police Officers (ACPO) describe tiger kidnap as; "the abduction or holding of a hostage (or claim of having done so) with the intention of forcing an employee, relative or another to facilitate the immediate theft of any valuables; or concede some other form of ransom from any institution or business organisation"<sup>3</sup>. This definition is also used by other agencies such as the Serious Organised Crime Agency (SOCA) and the London Metropolitan Police's kidnap unit SCD7, and provides the clearest summation of what is understood generally about the crime<sup>4</sup>.

As a term describing a collection of offences, tiger kidnap is often not reported as such in press coverage with interchangeable terms such as 'raid', 'robbery'<sup>5</sup> or 'heist' used to describe the same crime. This was observed in the recent press coverage of the £53 million Securitas Tonbridge incident where initial reporting used the term tiger kidnap and latter reporting used the terminology of 'raid'<sup>6</sup>. With the exception of such headline-grabbing incidents, the media also generally under-reports cases of tiger kidnap, possibly to prevent copycat offences as has been observed in several past robberies<sup>7</sup> and other types of offences<sup>8</sup> but more likely due to a lack of awareness of the constitution of the offence. The Irish Banking Officials' Association recently expressed concerns at this under-reporting, observing that in an 18-month period most tiger kidnap incidents had not been reported within the media<sup>9</sup>.

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<sup>3</sup> [http://www.southyorks.police.uk/foi/information\\_classes/our\\_policies/viewer.php?id=91](http://www.southyorks.police.uk/foi/information_classes/our_policies/viewer.php?id=91)

<sup>4</sup> Other definitions assessed include those from agencies in Brazil, Ireland & Belgium.

<sup>5</sup> Jenkins, R. (2004, September 23) 'Gang Seizes Family in Bank Robbery' The Times.

<sup>6</sup> Campbell, D. (2007, June 27) 'Greed, Pure and Simple – Court Told of Gang's Motive for £53m Robbery' The Guardian

<sup>7</sup> Matthews, R. (2002) *Armed Robbery*. Cullompton: Willan Publishing

<sup>8</sup> O'Sullivan, T., Dutton, B. and Rayner, P. (2003) *Studying the Media: An Introduction*. 3rd edition. London: Arnold, p. 113.

<sup>9</sup> 'Tiger Raids Not Reported; worried bank officials reveal that its kidnap rate is at the highest level ever', Mirror UK, (2007, April 21)

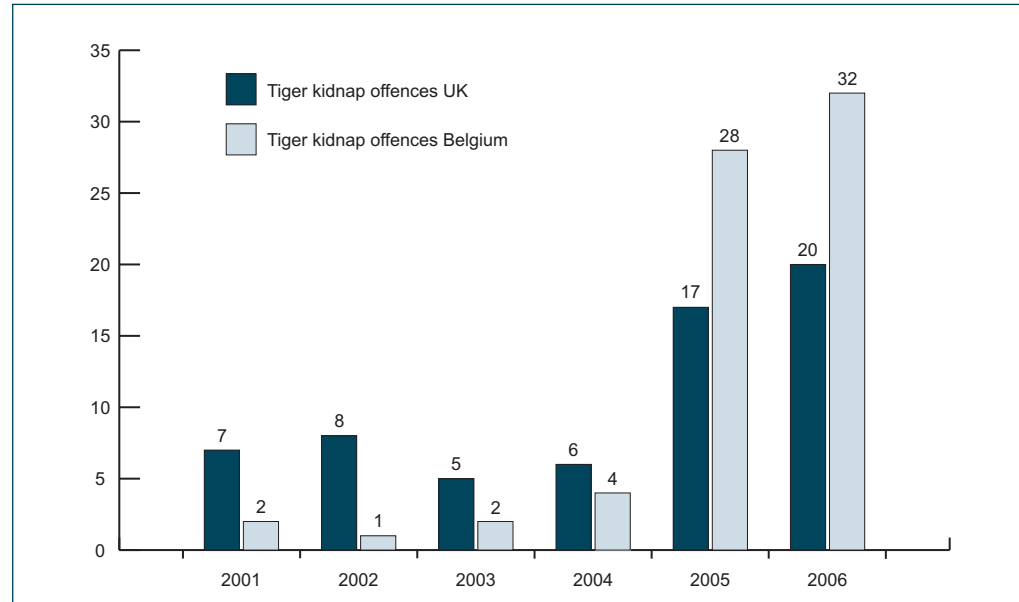
## Current trends

The factors of classification and under-reporting of tiger kidnap have also ensured that statistics on tiger kidnap are difficult to quantify. Offences recorded against the definition are likely to vary when compared to those that constitute the offence but which are classified by another crime type by law enforcement agencies or within media reporting. It is also acknowledged that because of the often detailed planning or 'stalking' involved with the offence, many are likely to be aborted at this stage further masking the true scale of the crime. The data therefore presented within this report is based on confirmed cases and official accounts but is also acknowledged to provide a conservative representation of the true scale of the offence.

During the 1980s tiger kidnaps, which had once been a rare crime, began to increase in numbers. The original targets were primarily cash-in-transit vehicles targeted by a mixture of actual and 'fake' tiger kidnappings, in which photos of the family of the vehicle's crew were shown as proof that they had been kidnapped. During this period, most tiger kidnappings took place in London, Manchester<sup>10</sup> and Northern Ireland. In the 1990s a shift was observed in the type of business targeted, with a move toward larger scale offences against retail bank branches. This was also accompanied by an increase in the number of cases of fake tiger kidnappings, while cases where those victims actually kidnapped decreased.

However, at the beginning of the 21st century, the tiger kidnap threat evolved with a substantial increase in the number of cases reported, the amounts of money taken, the range of businesses targeted, and the geographical locations in which they occurred. In 2001, there were 7 reported cases of actual tiger kidnap in the UK compared with 20 in 2006, representing a dramatic increase in the number of cases of 186%. This has been accompanied by a trend to move toward actual kidnapping as opposed to the 'fake' cases observed in the previous decade, with the human risk therefore increasing substantially.

### Tiger kidnap - an evolving threat



<sup>10</sup> McCambridge, J. and McAleese, D. (2005, January 12) 'Gangs Target the Weak Spot...People' The Belfast Telegraph.

Between 2001 and 2006, cases of tiger kidnapping became more common in countries that previously did not have a history of this type of crime. For example, Belgium reported only 2 cases in 2001 but in 2006 saw this increase to 32 cases (29 of which were against retail banks), an increase of 1500%. Most cases in Belgium take place in the Western region of the country, especially in Charleroi, Mons, Nivelles and Brussels<sup>11</sup>. The Republic of Ireland has also seen a steep rise in the number of tiger kidnappings over the last few years, with a focus on the greater Dublin area. In Northern Ireland most tiger kidnappings take place in Belfast (especially in the northern part of the city) and in Londonderry; sources vary on the number of cases that occurred but it is believed that there were between 11 to 18 cases of tiger kidnap in Northern Ireland during 2006. Although available statistics indicate that tiger kidnap is concentrated within the United Kingdom, the Republic of Ireland and Belgium, a number of cases have been reported in countries as geographically dispersed as Côte d'Ivoire (the Ivory Coast), Belize<sup>12</sup>, France, the US, and Brazil<sup>13</sup>.

A trend analysis also reveals a broadening of the targets under threat from tiger kidnap. The banking sector has inevitably been a favoured target for this type of crime due to the perceived cash holdings, however a number of other business types have recently been targeted such as fast food chains and high-turnover retail outlets. For example, in 2005, the targeting of small businesses, jewellers and post offices made up 49% of all tiger kidnaps that took place in Belgium. However, by 2006, the trend was reversed and 91% of cases in that country were against banks. The northwest of Ireland has also recently seen the emergence of tiger kidnapping aimed at smaller businesses. A few of these cases were cross border incidents, with the kidnapped employee living in the Republic of Ireland whilst their place of employment was located in Northern Ireland. An example of this typology was observed in the recent targeting of a McDonald's in Londonderry (Northern Ireland), where the family kidnapped lived in County Donegal<sup>14</sup> (Republic of Ireland). This trend in diversified targets, from traditionally hard targets (perceived standard of physical security within the banking sector) to softer targets may also indicate a split in those undertaking the crime, representing the application of tiger kidnap methodology by less skilled criminals as opposed to those with traditional networks of 'career' criminals.

Based on the findings of this research, Control Risks believes that future tiger kidnap incidents will continue to follow the trend of diversification of targets with a focus on softer targets within the banking sector and a move towards those business types perceived as being 'cash rich' within the wider retail sector. With food retailing alone now worth £72.8 billion in the UK per year, and with some larger supermarkets exceeding a weekly turnover of £1 million<sup>15</sup>, an alternative is presented in an environment where physical security standards are perceived to be weaker. It is expected however that retail banking will remain the preferred sector for this type of crime in the medium term and that the trend observed within the Republic of Ireland, of more offences undertaken by inexperienced criminals, may lead to a future loss of life through a failed tiger kidnap incident.

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<sup>11</sup> British Bankers' Association's 4th Annual Security Conference Presentation (2007, April 17)

<sup>12</sup> Bank Robbery, Kidnapping Backfires' (1998, March 27) The San Pedro Sun

<sup>13</sup> Uma Nova Onda' (2001, May 2) Veja

<sup>14</sup> Police Hunting Border Kidnap Gang' (2007, January 12) BBC News 24

<sup>15</sup> British Retail Consortium 2007

Although the geographical and target range of tiger kidnap has increased in recent years, the methodology of perpetrators continues to follow a similar pattern. Cash remains the primary target of offences but tiger kidnapers increasingly rely on a pre-established network to ensure its disposal following the crime. There are a few cases examined where other items were targeted such as jewellery or cigarettes but these remain generally isolated examples. Tiger kidnap has also been used as a facilitator for another offence<sup>16</sup> but again this was an isolated incident, outside of the UK and the banking sector.

Tiger kidnappings are generally sophisticated crimes and appear to go against the accepted crime trends in symbolising a return to so called 'project crime' within the UK. This type of crime is unusual in its reliance on a network of career criminals and use of elaborate planning. The 1980s saw a marked decrease in project crime such as 'professional' robberies due to the blossoming of the illegal narcotics trade, where selling drugs was seen as an easy way of gaining large amounts of capital in what was then perceived to be a low risk trade by offenders<sup>17</sup>. After this shift towards the drugs market economy by many criminals, robbery as a 'trade' was largely abandoned and this was accompanied by a 'de-skilling' of crime<sup>18</sup>. As such most current robberies are committed by unskilled offenders, who undertake little or no planning before their crimes and who target businesses perceived as soft due to their poor security profiles and ease of escape<sup>19</sup>. Tiger kidnapers are noticeably different from these offenders due to careful planning and target selection of the crime. Targets are not chosen exclusively due to a perceived weakness in physical security but in combination with important other factors such as the access levels of key personnel within the target site and level of inside knowledge obtainable. This is based on information gained over a sustained period of target observation.

Most of the tiger kidnapping case studies examined within the research have been characterised by the offenders having obtained a degree of inside information about the targeted business. This leaking of information is shown to have occurred due to a number of factors including: the presence of an insider, either a coerced employee or a deliberate attempt at recruitment to the target business by an offender, legitimate visits to the target premises as a visitor, or using information obtained from indirect conversations with employees. This latter factor is common and facilitated by employees who divulge details of their place of work directly or are overheard talking to colleagues in a public place such as a bar, nightclub or taxi. New technology has also been shown to have been utilised by offenders in the targeting of businesses, with a defendant in a current tiger kidnap trial allegedly using a covert camera concealed in a belt to record the layout of target premises and its security measures<sup>20</sup>.

An important factor observed within the study is that those undertaking tiger kidnapping are generally indigenous to the geographical areas where they commit their offences and as such are able to obtain a high degree of information through local knowledge. It is believed that this also assists in the recruitment of informers and access to inside information about the target. In a 2001 study of the related crime of cash in transit robbery<sup>21</sup>, it was observed that this type of intelligence could originate from disgruntled employees, tip offs, and often the bribery of security guards within the target premises.

This utilisation of human weaknesses is often central to the strategy of offenders and allows the bypassing of most physical security measures. Even in cases where individuals do not have direct access to cash holdings, where on site dual controls for safes exist for example, careful target selection will result in the selection of individuals who will be able to persuade colleagues to facilitate the access required. A popular misconception is that senior management-level personnel of target businesses are those most likely to be at risk but research revealed that these employees

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<sup>16</sup> 'Quadrilhas Sequestram Duas Pessoas em SP' (2007, May 9) G1 Globo

<sup>17</sup> Hobbs, D. (1995) *Bad Business: Professional Crime in Modern Britain*. Oxford: Oxford University Press p. 1.

<sup>18</sup> Matthews, R. (2002) *Armed Robbery*. Cullompton: Willan Publishing.

<sup>19</sup> Ibid

<sup>20</sup> 'Robbers 'Left Behind £153m as Lorry was Full'' Telegraph (2007, June 28)

<sup>21</sup> Gill, M. (2001) 'The Craft of Robbers of Cash-in-transit Vans: Crime Facilitators and the Entrepreneurial Approach' in *International Journal of the Sociology of Law*. Ed 29, p. 283.

are least likely to provide the access required. However, those at supervisor-level, such as counter clerks and office managers, who require regular access to money within the premises and who have (but not necessarily) building access, are more likely to be at risk.

Following target selection and identification of suitable employees, offenders generally undertake a long programme of surveillance of their victims<sup>22</sup>. This comprises following them from their place of work to their home addresses in order to identify patterns and routines. This is also accompanied by a division of labour during the preparation phase of the offence by some tiger kidnap gangs, with members undertaking various roles within the process including securing vehicles, obtaining firearms, identifying secondary locations, etc. Case studies show that a minimum of three persons undertake tiger kidnap offences, with some examples indicating that between fifteen and twenty offenders are involved. This also reduces the chance of individuals being prosecuted where roles in the commissioning of offence are difficult to distinguish.

The kidnap phase of the offence usually occurs during the evening or at night, with most cases beginning at the residence of the employee targeted<sup>23</sup>. Entry to the household is gained generally by persuasion but in some cases force is used. Firearms are often carried by offenders at this point in the crime but evidence of their actual use is limited. Sleep deprivation of the victim is also employed to force cooperation in the offence if the robbery phase is to be carried out the following day. Case studies show that the methods vary in the undertaking of the robbery phase of the offence, with the offenders either accompanying the employee to their place of work or forcing the victim to remove money from the employer's premises and deliver it to an arranged location<sup>24</sup>. A number of cases have also been highlighted where offenders have entered business premises unaccompanied by the victim, equipped with information extracted from them regarding security features. However, of the cases examined, this latter method mostly resulted in a failure for the offenders as they were often unable to correctly deactivate the security alarms or open safes.

#### **Tiger kidnap Case Study: Dublin/Carlow Securicor Robbery, Republic of Ireland**

On Sunday the 14th of January 2007, a gang of criminals targeted the family of a Securicor employee forcing him to assist in the theft of €2 million in Dublin, in the Republic of Ireland. The incident began on the night of the 14th when offenders broke into a house in Lucan, a suburb of Dublin located in the western fringes of the county. The house belonged to Bernard Hogan, a Securicor employee, and his wife. The offenders forced their way into the residence and on discovering that Mrs Hogan was at home alone, restrained her and waited for the arrival of her husband. Three hours later Mr Hogan returned home and was handcuffed and blindfolded. Mrs Hogan was forced to leave her house and was taken to an empty property where she was kept under guard until the robbery phase was complete.

On Monday morning the offenders forced Mr Hogan to call his employer and declare himself absent due to illness. A few hours later he was driven to a nearby petrol station to await the arrival of a Securicor cash-in-transit vehicle, delivering money to the forecourt ATM. The offenders concealed themselves from view whilst Hogan pleaded with the cash in transit vehicle to co-operate by handing him the money contained inside to secure the safe release of his wife. The cash in transit vehicle staff complied producing approximately €2m, which was taken by Hogan to a prearranged location where he abandoned the vehicle with the money inside. Shortly after Hogan's wife was freed and found by the Garda Síochána (the Irish police force), still tied up and gagged in the abandoned property. Although unhurt, the couple were left traumatised by the incident.

This example highlights the degree of planning involved in the offence, particularly in the movements of cash in transit vehicles, knowledge of the victim's status, and the locations and routes used. It was reported in the Irish media that the Garda cited the likelihood of a degree of inside information from an employee connected to Securicor.

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<sup>22</sup> Tiger Kidnapping: Notre Priorité' ABB.BVB

<sup>23</sup> Ibid

<sup>24</sup> 'Man and Woman Arrested After Failed 'Tiger-Kidnap' (2007, February 1) The Irish Times

## Tiger kidnap: The impact on business

The impact of an executed tiger kidnapping against a business within the retail banking sector is substantial. Beyond the immediate financial impact of the offence, a tiger kidnap incident has both short and long term secondary effects on the human victims and the businesses targeted. It is these long term secondary costs that are often overlooked but can affect an organisation to a greater extent with consequences for future business operations.

The increase in the rate of tiger kidnappings within recent years is believed to be attributable to a hardening of physical security standards whilst overlooking the important human factor in the security profile<sup>25</sup>. Rather than attempting to plan the defeat of integrated physical security measures such as perimeter fences, alarm systems, locks, and safes, offenders focus on the human 'key' within the offence<sup>26</sup>. As such this type of crime inevitably has a substantial effect on the employee and family targeted in the offence. Case studies do not indicate that those persons targeted by tiger kidnapping are killed during the offence but victims indicate that the threat of violence was always used and often accompanied by varying degrees of physical mistreatment. In a few cases this has moved beyond threats and 'rough handling' to a sustained assault.

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**"To say we were terrified is an understatement. I never imagined being a bank manager would put me and my family through such hell. What these men did to us will stay with us all for a very long time but we are determined they will not ruin our lives."<sup>27</sup>**

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The psychological damage to those affected by tiger kidnapping is considerable, with most not returning to their place of work, whilst requiring long term counselling and support both from the business targeted and external agencies. Panic attacks, agoraphobia and sleep deprivation are commonly reported amongst victims of a tiger kidnap. The offence can also affect other employees involved during the event's commissioning, particularly where a degree of violence was used in the offence or where the business premises targeted is staffed by a low number of personnel. These events also inevitably lead to both an internal and external investigation regarding an employer's duty of care considerations prior to the event<sup>28</sup>, often involving trade unions or other forms of legal representation. Legislation within this area is continually being amended. For example, a Corporate Manslaughter Bill<sup>29</sup> currently being ratified within the UK will ensure that organisations are financially responsible if business activity, 'causes a person's death, and; amounts to a gross breach of a relevant duty of care owed by the organisation to the deceased'. As observed within this research, the possibility of loss of life occurring during an incident is an increasing concern.

The failure on behalf of organisations to consider duty of care obligations or communicate a security response to the threat of tiger kidnap, has been taken up recently by banking unions and employee representative bodies. The Irish Banking Officials' Association, for example, recently recommended that members refuse to undertake 'key-holding' duties of bank branches unless organisations demonstrated an increased personal safety consideration for employees and implemented 'meaningful security measures'<sup>30</sup>. Whilst the threat of this action was later lifted following months of talks with Garda Síochána, the Police Service of Northern Ireland and major banks on protection measures for members, the effect of such action on business and reputation would have impacted considerably those organisations involved.

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<sup>25</sup> 'The Human Factor in Bank Robbery' (2004, December 21) BBC News 24

<sup>26</sup> 'The Security Weak Link – The Boss' (2006, February 23) BBC News 24

<sup>27</sup> 'Appeal Over Family's Raid Ordeal' (2005, October 25) BBC News 24

<sup>28</sup> Health & Safety Act 1974; Employers must provide a safe working environment for employees.

<sup>29</sup> Corporate Manslaughter and Corporate Homicide Bill Draft 236, 2006

<sup>30</sup> 'Bank officials lift threat to stop holding keys pending safety talks', Irish Times, (2007, August 28)

Undoubtedly the primary impact of a tiger kidnap is the initial loss of money taken. Headline cases such as the Securitas and Northern Bank raids are often reported extensively due to the large amount of money taken, totaling millions of pounds. However, even those cases that do not receive such media coverage incur considerable losses compared with other crime types. Within the Republic of Ireland recent cases have averaged €700,000 per incident with a branch of Permanent TSB Dublin losing €800,000<sup>31</sup>, and the Bank of Ireland losing €500,000 in February of 2006<sup>32</sup> to tiger kidnap offences. These losses are often compounded by businesses exceeding their insured branch limits in cash holdings, thus indemnifying policies and incurring losses permanently. Losses can also be indirectly incurred if the money taken includes an amount stored in bond on behalf of another organisation and where the affected business is then liable for that loss<sup>33</sup>. Insurance premium rises can also result following an incident and claims contested by insurers where it may be demonstrated that 'reasonable precautions' against tiger kidnap or raid were not taken by the business insured<sup>34</sup>.

Beyond the monetary losses involved, businesses targeted in a tiger kidnapping incident can also experience a decrease in customer and investor confidence in the company. This is primarily observed when the incident is widely reported in the media. Case studies reveal a direct correlation in this regard with as much as a 2% decline in stock value<sup>35</sup> following a security incident, although it should be noted that this is generally a short term effect<sup>36</sup>. Reputation impact can also extend to those associated with the organisation such as customers or suppliers who might be named in press reporting of an incident<sup>37</sup>. Further secondary costs are incurred during the lengthy investigative phase following an incident. The closure of the premises affected as a crime scene accompanied by a temporary loss of business is often observed within cases, as is business time lost through employees acting as prosecution witnesses.

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<sup>31</sup> Mooney, J. 'Balkan Training for Tiger Kidnap Gangs' (2006, December 31) The Sunday Times

<sup>32</sup> 'Seven Freed in Kidnap Enquiry' (2007, February 2) The Irish Times

<sup>33</sup> 'Armed Gang Steals Millions in Huge UK Heist' (2006, February 22) RedOrbit

<sup>34</sup> Independent Insurers 2007

<sup>35</sup> 'Brand Protection: Don't Lose Face', SC Magazine News, April 2007.

<sup>36</sup> 'National Australia Bank stock value dropped \$0.20 the day of the tiger kidnap but recovered the following day. Bank of Ireland also experienced an effect on stock value in comparison with market trends following the reporting of a tiger kidnap incident.

<sup>37</sup> 'Securitas deliver cash to Bluewater', Daily Mail, 2006.

## Tiger kidnap: Treating the risk

As research has shown, it is vital that organisations within the banking sector have in place an appropriate response to tiger kidnap. Cases of best practice suggest that this response is considered as a component within an organisation's security profile and is based on a risk-management approach. Tiger kidnapping is the product of a substantial planning process and as such is susceptible to disruption during the early stages of the offence. Traditionally the security profile of businesses within the sector have tended to focus on improved physical measures, protecting the object of the crime whilst overlooking the importance of the human 'key' within the process. Whilst this has been recognised recently, particularly within many UK cash centres, this 'single point of failure' weakness is still present within much of the industry.

Effective strategies to reduce the likelihood of a tiger kidnap incident are proactive and combine a number of complementary elements. Measures should ultimately aim to impact the target selection process by limiting the opportunity for the offence, increasing the perceived risk to offenders and reducing the perceived reward. The strategy should aim to target three key phases: pre-offence, during the incident, and post-event. It is observed that the most important of these phases is the pre-offence stage where offenders engage in lengthy target selection and planning. It is at this stage where a number of procedural and physical security measures are applied in an attempt to offset the risk to a business. The strategy for the second phase will focus on the personal safety of the employees involved and the early warning of the incident to others. Finally, the strategy for the post-event phase should ensure that measures are developed to significantly reduce the secondary impacts by invoking a considered business continuity plan and recovery system.

### **Best practice approaches**

A security risk management approach is key to building an effective organisational security profile. Within this, the risk assessment tool provides the basis for a business to determine the operations and personnel that are most at risk from tiger kidnapping. This gives a basis for training, procedures, physical security measures, and policies. Strategies should also ensure that information regarding the business is managed effectively through the training of employees. This includes implementing an effective vetting process with criminal record checks for key positions, providing personal security advice for staff, establishing non-disclosure agreements (informal or contractual), and providing personal security measures and heightened advice for those most at risk. Banking organisations may also examine the availability of personal information both online and from other sources for at-risk personnel. Social networking internet sites, details of social engagements, membership of organisations, and other publicly available information sources can all be used to build a profile of an individual and predict patterns of movement.

An important factor often neglected at this stage is the information sharing with external agencies that can disrupt an offence in the early stages of planning. Liaison with the police and other businesses, a proactive monitoring of the environment around sites by all staff, and encouraging employees to be aware of and report suspicious activity, can provide vital information to displace the risk. Understanding the capabilities of a police response to business premises and ensuring that officers are familiar with the layout of those premises fosters a proactive relationship, raising awareness on all sides. At an organisational level, advice can also be sought from related agencies such as SOCA (UK), to provide a strategic assessment and advice.

An effective training program of interactive briefings for employees has been shown to provide the most effective method of raising awareness of tiger kidnap and ensuring that employees understand the response required. This is more effective when updated regularly or used to supplement wider personal security briefings to ensure that policies and procedures introduced are relevant and understood.

The banking sector is an important customer for the security guarding industry, with many businesses employing security officers within their operations. Best practice suggests that a separation of management responsibilities should be observed for contract providers operating within sites so that personnel report to a central, company contract manager rather than directly to site management. It is also common for security officers not to be provided with codes or keys to cash holding or storage areas. Separation is employed to ensure that security officers themselves

are removed from the 'human key' weakness and that having no direct site command chain ensures that a site manager cannot use influence over these staff to assist a robbery within a tiger kidnap incident.

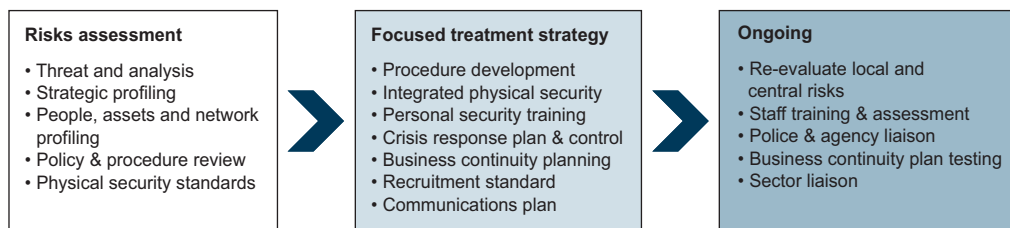
The appropriate application of physical security measures remains an important part of the security strategy. Most measures within the banking sector focus on asset protection and target hardening but the threat from tiger kidnap requires a different approach. Physical security should aim to remove the human key where possible whilst protecting both assets and employees appropriately. Whilst measures such as time locks and on-site dual controls can deter other types of crime, case studies of tiger kidnap offences indicate that these measures are not as effective due to the method of the offence itself and the failure to mitigate the human risk element. Remote (in-house) dual or triple controls with a clear duress procedure are accepted as a benchmark standard for physical security within high risk environments but a third-party remote monitoring capability in conjunction with personal security measures for personnel most at risk will also offer an effective solution. The careful communication of elements of those measures employed by an organisation can also play a key role in the target selection phase of an incident. Security should also be considered for the residence of those assessed to be at risk. Monitored alarm systems both fixed and wearable (based on SIM card transmission) are becoming increasingly common in addition to improved physical security measures such as security-rated doors and locking systems.

Physical security is also complemented, and often demanded, by a considered insurance policy. Organisations may seek to establish that current policies provide the required coverage for a tiger kidnap incident and that a separate specialist policy is not required<sup>38</sup>.

Ensuring that a crisis and communications response plan is compiled and able to be invoked effectively is a further crucial element for companies once an incident is taking place. When notified of an incident, organisations that do not have a clear response procedure can increase the impact of the incident, endanger the personnel involved, and cause additional secondary problems that affect reputation and possibly lead to avoidable legal actions. Many within the banking sector are using external companies to provide both immediate incident response and support, and act as long-term crisis and communication advisors following the event.

A final but important area, not routinely considered when determining the response to tiger kidnap, is that of business continuity planning. Organisations that have quickly recovered operations following a tiger kidnapping are found to be those with an effective business recovery plan. Following an incident, business premises can move rapidly from a hub for cash distribution or essential customer service provider to a crime scene, suspending all activity for an indeterminate period. This can lead to an avoidable secondary impact on the business at an organisational level and disrupt operations unnecessarily. By assessing the impact of a tiger kidnap through a tabletop exercise of a business continuity plan, many banking sector organisations have adjusted operations to accommodate the scenario.

#### A risk management approach to tiger kidnap response



<sup>38</sup> Specialist insurers offer Kidnap & Ransom (K&R) policies where a high risk is assessed.

## Conclusion

As has been observed, tiger kidnap is a growing phenomenon that continues to affect the banking sector. Current trends suggest a yearly rise, with the offence attracting less experienced criminals presenting the danger of increased violence. Tiger kidnap has been shown to have a considerable impact on banking organisations both in the short and long term, traumatising victims and impacting business operations with a series of costly effects.

Current treatment strategies offer no magic bullets but there are lessons that can be applied from the methods learned in previous incidents and the case study information compiled within this report. Effective strategies are found to be proactive ones that focus on the planning stage of the offence and recognise the importance of the human key in the commissioning of the crime.

Organisations within the banking sector that lead best practice in the area are those with a risk-management approach that combines: focused training and support for at-risk personnel with effective policies and procedures; separation of responsibilities and duties with supportive physical security measures; liaison with police and other agencies with sector information sharing; and an effective crisis & communication plan with a tested business continuity plan. By implementing a proactive approach, companies within the sector will not only treat the risk to the business itself but perhaps most importantly also provide a safer working environment for its employees.

## About Control Risks

This report has been compiled from original research undertaken by Control Risks. Control Risks is an independent, specialist risk consultancy with 18 offices on five continents. We provide advice and services that enable companies, governments and international organisations to accelerate opportunities and manage strategic and operational risks. Our risk consultancy support assists our clients to find the solution to a multitude of challenges across every region of the world.

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