



## Kidnap & Ransom, Piracy, Extortion and Threat Sales Playbook



Bring on tomorrow



Crisis Solution insurance provides cover for more than just traditional kidnap and ransom (K&R), it provides cover for a range of threats against company employees, their families and private clients.

AIG constantly seeks to offer the broadest coverage available for this specialist insurance area: Traditional perils of Kidnap (including Piracy), Extortion, Hijack and Detention are supplemented with a broad range of endorsements including, but not limited to, Business Interruption insurance, Cyber, Hostage, Assault, Disappearance, Express Kidnap, Tiger Kidnap, Stalking and Emergency Evacuation. We are also very happy to tailor coverage to specific client requirements.

This cover is enhanced with a full risk management service provided by our specialist Crisis Consultants.

At AIG we would rather help any client avoid a loss in the first place, and will contribute premium to subsidise all or part of the pre-incident consultancy services.

#### AN EVOLVING MARKET

There are many forms of extortion, which are broad ranging in their nature and complexity. They typically target individuals, or an organisation's products, processes, IT systems, intellectual property and other critical assets.

Kidnap for ransom, the most recognised form of extortion, is prevalent in areas with a high disparity of wealth, active criminal and terrorist groups, under-resourced or inefficient law enforcement and high levels of corruption. Accurate global statistics do not exist because many incidents

go unreported, but sources cite tens of thousands of cases each year.

In some parts of the world, short-term or 'express' kidnappings have become an every-day occurrence.

Other risks include maritime piracy, the illegal detention or imprisonment of individuals, malicious or criminal threats made against people and organisations, and the risk to personal security due to political instability or a natural disaster event. These can all occur with little or no warning, making it necessary to evacuate staff and dependents at short notice and under difficult conditions.

#### MOST COMPANIES AT RISK

Any company may be exposed to risks of this nature. High-risk regions for kidnap and ransom include parts of Latin America, Africa, the Middle East and Asia, but extortion often occurs in first world countries, and security-related incidents can occur anywhere.

Employees of multinationals and high net worth individuals are attractive targets for financially motivated criminal and terrorist groups around the world.

#### STRONG COMPETITIVE POSITIONING

Brokers who are able to have meaningful conversations about the wide range of risks (and available solutions) that occur under the "crisis" umbrella, are able to differentiate themselves from competing brokers who may not have the same degree of risk and product knowledge. This has exciting possibilities for new business and retention strategies and reaffirms brokers as valued and informed risk advisors.

#### DUTY OF CARE

A company has a duty of care to all of its employees – not just expatriates but those who travel, their local nationals, sub-contractors, and even their families.

Organisations need to demonstrate they have taken all practicable steps to meet their employees' health, safety, security and wellbeing needs. Assessments need to be credible and documented.

Employers are required to make suitable and sufficient risk assessments for employees who travel on business, particularly when asking them to travel overseas.

#### EMERGING MARKETS

Businesses are investing in, and working with, new and emerging markets all the time. The Middle East and Africa are experiencing unprecedented expansion and growth. Latin America is becoming more established as a trading partner, whilst China and the Far East build on strong trading reputations. As the footprint of business expands, so does the footprint of the cover we provide.

**IN SUMMARY:** Increasing client exposures and awareness point to opportunities for brokers to strengthen their position with clients and increase their revenue.

Crisis Solution insurance is more than just traditional kidnap and ransom (K&R), it provides cover for a range of threats against company employees, their families and private clients.

AIG is prepared to underwrite all industry types, large or small. Our clients are drawn from all areas:

- The aviation industry
- Oil and gas
- Energy and mining
- Construction and engineering industries
- Multinationals
- Pharmaceuticals
- Maritime

We will also consider charities, NGOs and other similar organisations. Private clients for our products range from the ultra high net worth through to mid net worth.



### CHEMICAL MANUFACTURING

Beta is a small chemicals manufacturing company, which has operated domestically for nearly 15 years. As the company is expanding, employees are beginning to travel overseas to parts of the world where they are exposed to a range of security threats, such as kidnap, express kidnap, illegal detention and political instability.



### OIL & GAS SUPPORT SERVICES

Alpha is an oil & gas support services company, with over 30,000 employees and global operations in more than 50 countries. The company buys global coverage to help protect its expatriate and local employees, who are particularly exposed to the threat of marine piracy and kidnap for ransom in high-risk locations like Nigeria, Somalia, Iraq, Colombia and Brazil.




### PRODUCT DEVELOPMENT

Gamma is an IT product development company whose main markets are in Europe, Australia and the USA. Whilst not an obvious potential client for AIG's Crisis Solution, the domestic extortion threat to an IT product development company can be significant.



### AID AGENCY

Delta is a non-governmental aid agency, working in some of the most deprived areas of the world. Cover is often difficult to obtain for NGOs and charities. AIG has a long history of supporting this industry sector.



Clients who have not yet made the decision to purchase Crisis Solution insurance with AIG, need to understand, at least in general terms, the extent of their potential exposures and the protection offered by the insurance.

Here are some suggested discussion points.

### Travel Exposure

#### DOES THE BUSINESS HAVE EMPLOYEES WHO TRAVEL OR ARE SENT ON OVERSEAS PLACEMENTS?

Any business whose employees travel overseas on behalf of the company could benefit from AIG's Crisis Solution insurance.

Business travel is inherently risky because it places employees in new and unfamiliar environments. They may not be aware of the nature or level of security threats in each country, speak the language or know which areas to avoid.

They will stand out from the local population and in many parts of the world, be attractive targets for criminal activity, due to their 'western' status or perceived wealth.

### Local Operations

#### DOES THE COMPANY HAVE OPERATIONS/LOCAL EMPLOYEES LOCATED IN HIGH-RISK PARTS OF THE WORLD?

In many parts of the world the greatest threat is to local nationals. Organisations have a duty of care to all employees, not just their travellers and expatriates.

AIG Crisis Solution insurance provides cover for any person where a duty of care perceivably exists. Traditional coverage focuses on expatriates, local and foreign nationals or travelling employees. But coverage is also available for contractors and sub contractors, temporary consultants, non exec directors, volunteers and interns as long as they are working for the client at the time of an insured event.

### Industry Risk

#### DOES THE CLIENT'S BUSINESS MAKE THEM MORE VULNERABLE TO EXTORTION THREATS?

Visibility of brand or perception of brand can make companies more vulnerable to extortion as they may be targeted on economic or moral grounds.

It is worth bearing in mind that companies working with, or for, brands at risk can also be vulnerable. Contractors, suppliers or parts of the supply chain can often be targeted or even mistaken for the target.

It is also worth noting that there are many reasons for criminals to approach an organisation in order to extort money so no one is immune from the risk.

AIG's cover takes into account risks other than the traditional perils. We have the ability to include business interruption, disappearance, threat or evacuation cover depending on the profile of the risk.

### Obvious Targets

#### IS IT ONLY EXTREMELY WEALTHY INDIVIDUALS WHO ARE AT RISK?

No. Depending on where in the world people live and travel, the threat of kidnap can still be present, whether someone is rich or not, and wealth is often a relative concept.

People living in high-risk areas, people who stand out from the local population, or even local nationals can all be targeted.

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## SALES THEMES CONTINUED

## Private Clients

**IS THE PRIVATE CLIENT AWARE OF THE RISK TO THEMSELVES, THEIR IMMEDIATE FAMILY, DEPENDENTS OR EXTENDED FAMILY?**

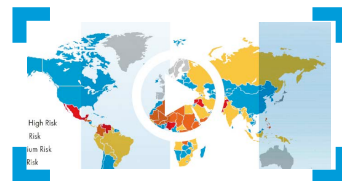
Whilst security can be provided for high net worth individuals, and potentially their immediate dependents and family, there may also be a risk to extended families, employees and others associated with a potential policyholder.

The AIG form can cover the high net worth clients, other named individuals, and can be extended to guests in the home of the insureds too.

## Hotspots

**IS THE BUSINESS OR INDIVIDUAL AWARE THAT SECURITY INCIDENTS CAN OCCUR ALL OVER THE WORLD AND IN COUNTRIES NOT TRADITIONALLY CONSIDERED 'HIGH RISK' ?**

Whilst the top 5 countries for kidnap for ransom are Nigeria, Mexico, Pakistan, Yemen and Syria (as at July 2013), AIG's retained crisis prevention and response consultants, NYA International, has provided security incident response services in the last 12 months in the UK, France, Germany, New Zealand and the USA, to name but a few.



**RISKS CAN OCCUR NO MATTER WHERE YOU ARE IN THE WORLD**  
[CLICK ABOVE TO VIEW](#)

## Frequency

**IS THE BUSINESS OR INDIVIDUAL AWARE OF THE FREQUENCY OF INCIDENTS GLOBALLY?**

For example there were over 2,500 reported incidents of kidnap for ransom in Mexico alone in 2012. Furthermore it is estimated that around 70% of cases do not get reported due to fear of reprisal and police corruption.

## Expanding Operations

**IS THE BUSINESS LIKELY TO EXPAND OVER THE COMING YEARS?**

AIG's policy is an umbrella policy. As a business expands so does the cover. We are flexible in our approach to underwriting and we will work to accommodate the locations and destinations of your expanding business.



We have the appetite to underwrite all types of Crisis Solution insurance, from traditional corporate kidnap and ransom, through to individual policies and piracy.

AIG currently services 98% of the Fortune 500 companies and our client base covers over 130 different countries.

AIG provides access to prevention and response services from NYA International, a leading specialist crisis response consultancy, making ours one of the leading insurance solutions in the market.

#### BROAD RISK APPETITE

With high capacity limits and a broad risk appetite we are willing to look at any risk that could benefit from our Crisis Solution insurance.

#### EXPERT UNDERWRITING

AIG has been underwriting in this particular sector for over 30 years. We have more than 200 authorised underwriters writing the business globally.

We have the knowledge and experience to provide flexible solutions depending on the needs of the individual client.

Our pan-regional presence means that we can make fast and effective decisions, which is critical in this particular line of business.

#### EXPERT ASSISTANCE

AIG provides access to prevention and response services from NYA International, a world leading specialist crisis response consultancy.

NYA has the largest global specialist response team in the industry, all of whom are either full time employees or exclusively retained. The company responds to around 80-100 cases of kidnap for ransom, extortion, detention, piracy, emergency evacuation and related security incidents globally each year.

#### WORLDWIDE COVER

We understand that businesses are located, and transact, globally. We also understand that individuals travel more frequently for both business and pleasure. AIG provides a global form offering consistent and compliant cover, wherever the client operates from.

Our policy is an umbrella policy, we don't add unnecessary restrictions into our wording so the destinations your employees travel to are covered.

Put simply, we offer a worldwide policy with no restrictions.

AIG provides insured clients with access to highly experienced crisis consultants for pre-incident risk mitigation and crisis response services.

NYA International (NYA) is a specialist crisis prevention and response consultancy, which has been in operation since 1990, helping clients reduce their exposure to and manage incidents of kidnap for ransom, extortion, illegal detention, marine piracy, emergency evacuation, malicious product tampering and related global security problems.

In the event of an incident, AIG's crisis consultants guarantee an immediate response, providing advice to the client's crisis management team, or family, throughout the duration of the incident to help them manage it to a successful conclusion.

#### THE TEAM

NYA's response consultants are carefully selected from a variety of backgrounds, including all arms of the military, national law enforcement, international intelligence agencies and the commercial and corporate security and risk management sector.

A number have been decorated by the military or nationally recognised, and collectively they have worked for virtually every industry sector and in all regions of the world, where security problems such as kidnap and extortion are prevalent. Fluent languages spoken by the team include English, Spanish, Portuguese, French, German, Mandarin, Arabic and Japanese.

NYA's consultants are based in strategic locations throughout the Americas, EMEA (Europe/Middle East/Africa) and Asia Pacific.

It is NYA's policy never to subcontract response services to third parties.

#### EXPERIENCE

Each year our crisis consultants respond to between 80 – 100 incidents of kidnap, extortion, marine piracy, evacuation, plus a wide range of related global security incidents.

#### CRISIS PREVENTION SERVICES

NYA also provides consulting solutions that support each of our clients' unique business needs. Crisis prevention consulting services include (but are not limited to):

- Threat and vulnerability assessment
- Crisis and security management planning
- Crisis management training
- Personal security awareness training
- Embedded advisors
- Risk analysis
- Project management
- Travel risk management

These services can often be fully or partially subsidised by AIG, depending on the policy premium.

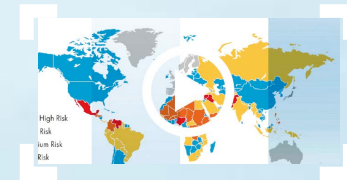
#### UNIQUE RESPONSE PROTOCOLS

AIG retains the only response team of its kind that will deploy up to four consultants upon notification of an incident: two each to company headquarters and the incident location, providing AIG clients with maximum levels of support during the critical early stages of a crisis.

#### GUARANTEED RESPONSE

Our crisis consultancy has the largest team of full-time or exclusively retained kidnap, extortion and piracy response consultants in the industry. This enables the company to guarantee response to AIG clients anywhere in the world.

Our experience suggests that most purchase obstacles raised by clients relate to a lack of understanding about their global exposures and the kinds of risks that their employees and their businesses are exposed to.



RISKS CAN OCCUR NO MATTER WHERE YOU ARE IN THE WORLD  
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POTENTIAL OBJECTION

RESPONSE

**MY EMPLOYEES DON'T TRAVEL TO HIGH-RISK DESTINATIONS**

Discuss all parts of the world where the client is operating and that employees are travelling to.  
 Do they know where all their business travellers go?  
 Many organisations do not, and are unaware that employees are in fact travelling to high-risk destinations.  
 Some destinations may be higher risk than they appreciate.

**MY EMPLOYEES DON'T FACE KIDNAP RISKS**

People face all kinds of extortion threats and not only in the areas traditionally considered as high risk. Stalking, tiger, express or disappearance threats happen anywhere in the world. AIG's cover has expanded into this arena in order to provide cover for new and emerging crises.

**OUR BUSINESS DOESN'T HAVE ANY OPERATIONS IN HIGH-RISK COUNTRIES.**

The policy provides coverage for losses that can occur anywhere in the world. This peril often affects organisations in regions such as Europe, North America and Australasia. Cover is also provided for employees 24/7 whether they are travelling on business - or for pleasure.

**WE JUST DON'T NEED K&R INSURANCE, WE'LL TAKE CARE OF ANY LOSSES OURSELVES**

Financial loss from ransom payment and other expenses is not the only consideration.  
 An AIG insurance policy provides guaranteed, immediate and unlimited access to the specialist response services of NYA International.  
 Without this guarantee provided by the policy, you may not be able to access these specialist services when you need them most.

POTENTIAL OBJECTION

RESPONSE

**WE'VE NEVER HAD AN INCIDENT, IT WILL NEVER HAPPEN TO OUR ORGANISATION**

A kidnap is a low probability, high impact event. Many organisations think that it will never happen to them and only take coverage after they have suffered an uninsured event.

**I WANT A FLEXIBLE POLICY NOT AN ANNUAL POLICY**

AIG can underwrite short term policies covering a couple of days, right up to a policy that can run for up to three years.

**WE DO NOT HAVE THE BUDGET FOR THIS TYPE OF COVERAGE**

K&R insurance represents extremely good value for the level of coverage and the support provided in the event of an incident.  
 The premium depends on the risk, number of people covered and a range of other factors.

**WE HAVE BEEN WITH OUR CURRENT PROVIDER FOR A LONG TIME**

It is worth reviewing your current arrangements against the AIG wording to ensure you have the broadest coverage.  
 You should also do a detailed comparison of the response consultancies that are provided under the policy.  
 AIG provides worldwide cover with no restriction on location and includes a range of endorsements key to a comprehensive threat policy.  
 Our crisis consultants operate according to unique response protocols, which have been developed over many years, and proven to deliver the very best outcome for victims, their families and the organisation.



Crisis Solution insurance comes into its own when an incident happens and an expert response is required to deal with the situation.

Here we look at how an incident progresses quickly over time, and also the most common questions both AIG and NYA are asked.

#### ANIMATED TIMELINE



## NYA and AIG detail the most frequently asked questions about crisis response:

### WHAT IS THE ROLE OF A CRISIS CONSULTANT DURING A CASE?

A crisis consultant will act as advisers to the client and provide reassurance and practical advice based on their many years of experience.

They help the client's crisis management team to prepare for both likely and unforeseen eventualities and pursue a controlled, structured strategy that is firmly grounded on proven principles.

This will include advice on issues such as financial strategy, communications, the handling of threats, family management, liaison with the media, law enforcement and other stakeholders, and practical considerations around ransom collection, delivery and payment, and the victim's release.

The key point to remember is that the consultants are there to act as advisors. All decisions, ultimately, rest with the client.

### WHAT HAPPENS IF A CLIENT DOESN'T FOLLOW YOUR ADVICE?

Crisis consultants provide the client with options and recommendations, advising around the pros and cons of possible outcomes.

If a client decides to act against the advice then the consultants will support them in their chosen course of action, and continue to work towards the successful resolution of the crisis.

### WHAT ARE SOME OF THE MOST DIFFICULT SITUATIONS THAT ARISE ON A CASE?

Every case is extremely difficult and stressful for those involved, particularly when there is human life at stake. Each brings its own unique challenges.

Some of the most difficult aspects include helping clients to cope with the emotional stress presented in these circumstances, whilst remaining focused on the objective of resolving the crisis.

It's an extremely stressful time for the victim's family. Good family management is absolutely essential.

Then there are logistical and legal challenges around issues such as ransom payments, moving money across borders, delivery, and victim release.

The role of crisis consultants is to bring their many years' experience to bear, to help clients who are experiencing these situations for the first time.

### WHO DECIDES WHAT RANSOM TO PAY?

Our insured is always in control of the ransom amount. Our crisis consultants offer advice throughout the process but ultimately do not make that decision. As the insurer, AIG then provides a reimbursement of the ransom, but does not pay the ransom.

### IS IT ILLEGAL TO PAY A RANSOM?

In some territories it is illegal, but most local authorities understand that if a life is at risk, then a humanitarian response takes precedence. Part of the consultants' role is to help the client resolve the issue whilst ensuring they remain within the law.

### DURING A CASE WHO IS NYA WORKING FOR – THE CLIENT OR AIG?

Whilst on a response case NYA acts on behalf of the insured client, providing advice directly to the organisation/family to help them achieve the key objective, which is the safe and timely release of the victim.

### DOES A POLICY INCLUDE COVER FOR SUPPORT AND REHABILITATION AFTERWARDS?

AIG offers the services of professional support and medical support after an event for the victim and their family.

### WHAT WOULD BE YOUR MAIN ADVICE TO CLIENTS THINKING OF PURCHASING A K&R POLICY?

Accept that it could happen to you, reduce the risk as far as possible and be prepared.

There is much that an organisation can do to reduce this type of risk, from gaining a proper understanding of its exposure and implementing effective and appropriate policies and procedures, to raising awareness of personal security matters amongst staff with the relevant training.

In the event of an incident the organisations that have proven themselves able to cope most effectively are those with crisis management plans and procedures that have been thoroughly tried and tested in advance.

Claims represent the moment of truth for any insurance policy and never more so than in the incidents covered by AIG's Crisis Solution.

Our strategic partnership with NYA International, together with our own in-house claims expertise, means that we effectively handle a response, and efficiently manage the claim.

What follows are some real claims examples that AIG has dealt with over the past few years. They illustrate the breadth of the threat risks clients can face, and how we work as a team with our crisis consultants and claims handlers to provide an appropriate response.



### EXTORTION

Our insured is a large multinational corporation based in the US. They received a letter at their corporate headquarters stating that if an extortion payment of \$2M was not paid within 5 days, the extortionist would detonate bombs at the Insured's corporate headquarters as well as at their various retail outlets.

The company activated their AIG policy by contacting the AIG crisis centre hotline. We confirmed cover and NYA deployed the same day to the insured's headquarters. NYA

provided a full risk assessment and coordinated its efforts with local law enforcement as well as the FBI. After several follow-up calls and communication with the extortionist, the FBI was able to arrest a disgruntled former employee without any further incident. AIG's policy reimbursed the insured over \$550,000 for PR, media and additional security costs including third party security providers.

### EXTORTION

Our insured is a wealthy family living in Mexico City. The head of the family received several calls at his office demanding he disclose documents and information about his business and make a payment of \$1M USD or the extortionists would release information on the Insured's company and/or kidnap his 8 year old daughter. The insured contacted the AIG crisis centre hotline.

NYA immediately deployed to the Insured's residence; they provided a complete risk assessment of the insured's residence and business, together with a protocol for handling future calls. NYA continued to monitor the matter, but no further calls were received.



### KIDNAP IN VENEZUELA

Our insured is a wealthy family living in Venezuela. One of the sons was driving home with his girlfriend when he noticed several cars following his vehicle. He tried to lose the cars but was intercepted by a third car and made to stop. Five men brandishing firearms forced the son and his girlfriend out of the car and into one of the kidnapers' cars. They were then stripped of their belongings and taken to an unknown location, where the kidnapers interrogated them regarding family wealth, contacts and other valuable information.

The kidnapers then called our insured on his son's cell phone and demanded a ransom

payment of 750,000.00 Bolivares (approximately \$90,000) to release both victims. Our client contacted the AIG crisis centre hotline and NYA deployed that night to the insured's home. NYA assisted with the negotiation, and after two days both the son and his girlfriend were released unharmed for a ransom payment of \$16,500. Furthermore, NYA provided a full risk assessment of the family security systems and protocols and advised as to future risk mitigation procedures. AIG reimbursed the insured for the ransom payment as well as \$12,000 in rehabilitation and medical costs.

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## CLAIMS SCENARIOS CONTINUED

## KIDNAP IN NIGERIA



Our insured operates an international construction company with several, significant contracts in Nigeria. Two employees were returning to their work camp with a police escort, when two vehicles attacked the victims' vehicle and the police escort vehicle.

The attackers fired at both cars and managed to disable the victims' vehicle. The police returned fire, killing one kidnapper and wounding two others. However, during the firefight the victims were abducted. The kidnappers contacted our client and demanded NGN100m (US\$623k) to release them. The insured contacted the AIG crisis centre hotline and NYA deployed immediately to both Nigeria and the insured's headquarters in Paris.

NYA assisted the insured in the negotiation process and after 20 days of negotiation, the victims were released, in good condition after a payment of \$125,000. AIG ultimately reimbursed the insured for \$195,000 which included the ransom payment, the victims' medical and rehabilitation costs, payments to local officials to assist in delivery of the ransom and additional costs incurred by the insured to secure the victims' release.



## PIRATES

Our insured is an international shipping company. One of its ships was hijacked by Somali pirates off the coast of Yemen. Approximately 12 pirates boarded the ship and held the crew of 15 at gunpoint. The pirates demanded \$50M to release the vessel. The insured contacted the AIG crisis centre hotline and NYA deployed immediately to the insured's corporate offices.

After several months of negotiations, the pirates agreed to release the vessel in exchange for a \$9.5M ransom payment.

The insured's AIG policy had a \$5M ransom limit, which we paid to the insured. AIG also reimbursed the client for an additional \$2.75M in additional covered expenses, which included the insured's travel costs, interest on loans raised for payment of ransom by the insured, the crew's wages, the crew's medical and rehabilitation costs, costs of conveying the ransom and the insured's legal counsel.

## EVACUATION

Our insured is an NGO operating throughout the Middle East. Following an attempted coup by the military, the US State Department issued a Travel Advisory warning recommending the evacuation of all non-essential foreign nationals. The insured contacted the AIG crisis centre hotline. AIG assisted the insured in securing travel arrangements for 6 employees and their families. AIG reimbursed the insured for these evacuation costs for a total reimbursement of \$22,000.



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Bring on tomorrow

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