



Crisis Concierge

Who, What and Why?





Crisis Concierge:

Who is it for?

Crisis Concierge is a strategic crisis response consultancy for business owners and those responsible for the well-being of businesses and their employees. It is ideal for the boards of small and medium sized businesses in all industrial sectors. Crisis Concierge is activated by a host of potential crises facing their business – helping stakeholders protect their people, their property and their reputations.



An immediate expert 24/7 response to a host of crises



Act of Terrorism



Assault



Blackmail



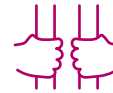
Civil Commotion



Cyber Extortion



Deprivation (Denial of Access)



Detention



Disappearance



Emergency Repatriation



Employee Dishonesty



Extortion



Hijack



Hostage Crisis



Kidnap



Product Tamper



Radicalisation of Workforce



Sabotage



Stalking



Threat



and many more





Crisis Concierge:

What does it do?

Crisis Concierge provides immediate 24/7 access to expert security consultants to guide stakeholders through the optimum response to a crisis from prevention and mitigation, to crisis management and crisis recovery.





Crisis prevention and mitigation

Help in assessing the threats, selecting and training the company crisis management team members, and validating contingency plans through practical exercise.



Crisis Management

Expert, on-the-ground support in the event of a crisis, guiding and advising the crisis management team through to a successful conclusion.



Crisis Recovery

Post-incident support to help the impacted business recover its trading position and minimise damage to its reputation.

Crisis Concierge services are tailored to the particular crisis facing the business and may include:



Immediate assessment and initial guidance



Stakeholder liaison
eg police, authorities



Identification of legal implications



Personnel impact assessment



Investigation services



Help setting up crisis management team



Management of crisis communications



Surveillance and counter surveillance management team



Victim witness debriefing



Deployment of consultant to location





Crisis Concierge:

Why do businesses need Crisis Concierge?



Business headaches: instant response

We know from experience that the major security worries of many businesses relate to some form of radicalisation and terrorism, some form of violent crime (whether against employees, in the workplace or travelling overseas) or some form of company cyber crisis. Knowing who to call whenever these issues appear, which may be any time of the day or night, can be problematic.

Crisis Concierge gives stakeholders immediate 24/7 access to security consultants, all experts in their field, to guide them through the optimum response to a crisis.

Business's 3 major security headaches:



Source: Security Exchange









Business headaches: terrorism

As well as the risk of being a terrorist target themselves, businesses also risk facing the impact of a nearby attack. A number of clients affected by nearby terrorist incidents have suffered restricted access to their premises with concerns about staff safety, business continuity and the suitability of planning for future incidents. (In fact the operations centre has received several requests about contingency planning from businesses that have never been impacted either directly or indirectly, but are nevertheless concerned about the possibility)

Typical response measures

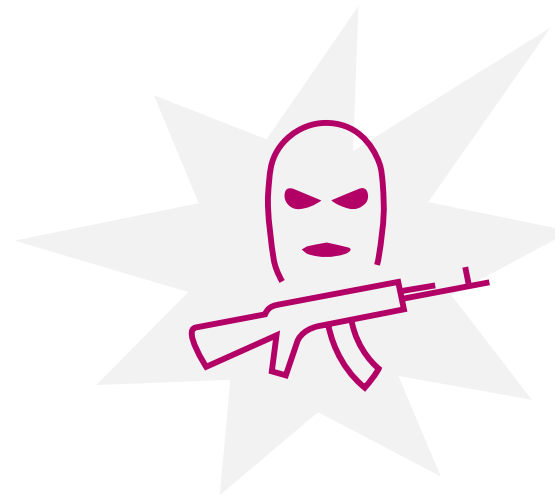
-  Short (two hour) desktop walkthrough exercises
-  Advice on stakeholder communications
-  Assessment of staff trauma and recovery
-  Effective crisis management to foster swift business recovery





UK had the highest rate of terror-related deaths in Europe in 2017

Source: Europol



UK had 107 terror-related incidents in 2017

Source: Europol





Business headaches: radicalisation

Many clients, especially those with substantial numbers of manual workers have expressed concerns about the possibility of radicalisation, either through online conversion or through friends or relatives returning from Jihadist activity overseas and exerting influence. In one case, where a former employee was involved in a lone act of terror using a vehicle as a weapon, the company was (unfairly) criticised for not having picked up the individual's radical tendencies in their vetting procedures.

Typical response measures

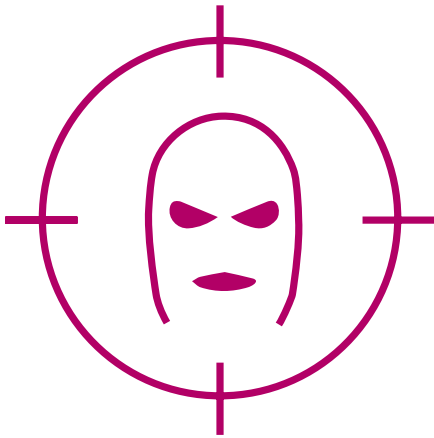


Explore and develop early warning systems



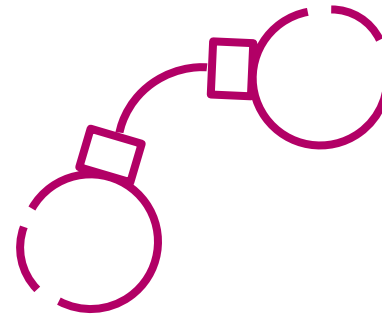
Adaptation of existing whistleblowing facilities to encourage the reporting of any unusual behaviour.





UK security services intercepted over 1 terror plot a month in 2017-18

Source: Europol



UK had 412 terrorism-related arrests in 2017 – the highest in Europe

Source: Home Office










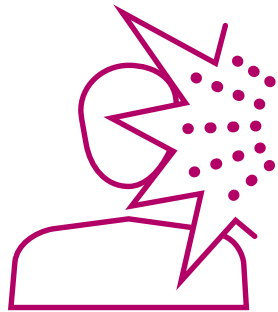
Business headaches: violent crime

Businesses, concerns about Violent Crime are reflected in the increasing threat of knife crime, violence in the workplace, sexual assault or online trolling as well. Meanwhile concerns about threats to lone travellers (from the threat of street robbery to assault in a remote hotel) are driving more requests especially from lone travellers for pre-trip advice. Even in first world countries, police and government forces are hard pressed to cope with the volume of incidents so companies are increasingly having to resort to self-help measures.

Potential response measures

-  Snapshot briefings to improve traveller awareness
-  Incident investigation and threat containment
-  Liaison with the relevant law enforcement agency
-  Ensure proper medical treatment and safe location for victims
-  Review company staff safety procedures





Over 500 UK acid attacks in 2016-17 – highest per capita in the world

Source: BBC, House of Commons, Acid Survivors Trust International



In UK workplaces there were 132,00 assaults and 204,000 threats of violence in 2016-17

Source: HSE



UK knife crimes risen to over 41,000 incidents 2017-18

Source: ONS





Business headaches: cyber-extortion (denial of access)

With personal and corporate data being stolen on an industrial scale, the chances of a company being targeted by hackers or extortionists are increasing along with directors' concerns about the possibility. Many of our clients have reported receiving demands via their company email threatening to close the system down if a certain sum is not paid to the perpetrator's anonymous virtual account.

Potential response measures



Advice on how to handle the demand and how to prevent further attacks



Importance of response planning for an attack

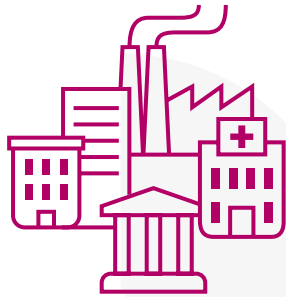


Short desktop walkthrough exercise to promote awareness and prevention.

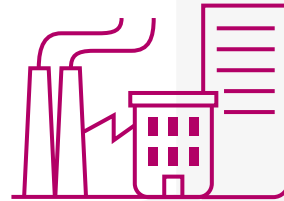




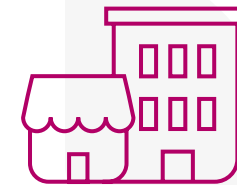
In 2017, cyber security breaches were experienced by...



43%
of all UK businesses



72%
of large UK businesses



47%
of small businesses

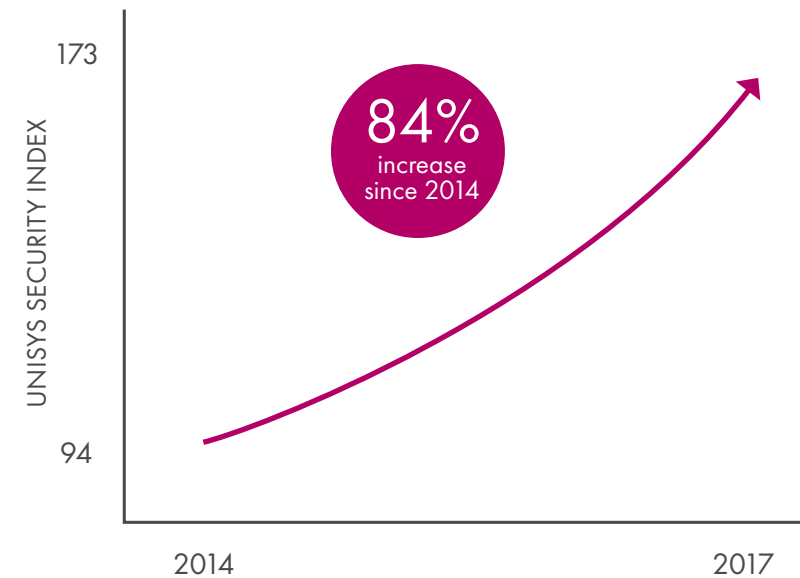


Public expectations and directors' duty of care

Directors' headaches are reflected in the British public's anxiety about security. This is at an all-time high, according to research by Unisys, especially around war and terrorism which has shown an 84% increase in the index of security concerns in the last 3 years.

Against the background of intensifying exposures, Crisis Concierge helps directors demonstrate they have taken responsible precautions by going outside their company to put expert independent measures in place.

Britain's number 1 security concern is war and terrorism:



Source: Unisys Security Index





Financial efficiencies

For many small and medium sized companies, resourcing an in-house security team may not be feasible, while the financial costs of funding an outsourced security service may be prohibitive. Crisis Concierge is a highly efficient and effective alternative.

Crisis Concierge gives the board of directors the reassurance of knowing that they have immediate access to an affordable, full-service up and running crisis operations centre ready to respond, whenever and wherever it is needed.



Public authorities and a rapid response

Companies who have not experienced a crisis may believe the best response is to alert the police or government agencies (like the FCO). But a potential crisis that is a top priority for the business, may not be for the police – who may also be more focussed on apprehending perpetrators than on post-incident issues facing the business.

Crisis Concierge provides an immediate 24/7 response not only to help prevent, mitigate and manage a crisis, but also to help the business protect its reputation and recover its trading position afterwards.





Preparation and prevention

In our experience it isn't just crises that have taken place that give Boards cause for concern, but also possible eventualities that haven't happened yet. Over 90% of the calls received by the operations centre requested advice and guidance about potential threats (such as an upcoming activist demonstration in the vicinity or an increased terror threat).

Crisis Concierge provides immediate advice from security experts to help businesses prepare for a crisis and if possible prevent it from materialising in the first place.



Crisis Concierge: Scenarios

A small business is forced to close temporarily and some of its staff are traumatised following a terrorist attack in the area.



Consultant deployed on-site and advises on business recovery



Financial contribution to support the business's post-incident recovery

After a computer system is hacked an anonymous caller demands a bit coin payment in return for reinstated access



Consultant guides the board through the initial crisis response: ensuing correct procedures for assessing the threat, for communicating with key stakeholders and for establishing a robust and effective decision making process.

A services firm is fearful of a potentially violent demonstration planned close to its office.



Consultant advises on the safe movement of staff and customers entering and leaving the premises



Consultant liaises with police and emergency services to establish the scope and extent of the demonstration



Consultant advises on external communications to customers and suppliers

LONDON

58 Fenchurch Street
London EC3M 4AB
Tel: 020 7954 7000

BELFAST

Forsyth House, Cromac Sq
Belfast BT2 8LA
Tel: 02890 726002

BIRMINGHAM

Embassy House,
60 Church Street
Birmingham B3 2DJ
Tel: 0121 236 9471

CROYDON

2-8 Altyre Road, Croydon
Surrey CR9 2LG
Tel: 020 8681 2556

GLASGOW

Centenary House
69 Wellington St
Glasgow G2 6HJ
Tel: 0141 303 4400

LEEDS

2nd Floor, Regus Princes
Exchange, Princes Square
Leeds, LS1 4HY
Tel: 0113 280 5955

MANCHESTER

4th Floor, 201 Deansgate
Manchester M3 3NW
Tel: 0161 832 8521

www.aig.co.uk

American International Group, Inc. (AIG) is a leading global insurance organisation. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: www.linkedin.com/company/aig.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register).

