

# An Insurer's Slant



In this month's column, **Andy Miller** reports on the role of safes and physical security products in protecting businesses and their employees

**A**T THE most recent Association of Insurance Surveyors (AiS) members' meeting, we were delighted to welcome Ben Lewis from Burton Safes to talk to us about security threats and means of mitigating the risks. He began his presentation by saying that it's essential for businesses to identify the correct security system for their needs.

Ben explained that in order to select the most suitable system, businesses must take the following steps into account:

- assess the threat – who the threat is, why they are a threat, possible attack scenarios and what assets are at risk
- think of what could deter an attack
- detection measures – CCTV, motion detectors, man guarding
- analyse the threat once it's occurring
- delay the threat
- respond to the threat

Another key consideration is whether any of these scenarios will change over time. The kinds of threats to security are continually changing, but the most common threats at present are bitcoin theft, data theft, industrial espionage, national attack and hacking. Those at most risk of these threats are banks, data centres, ATMs and national infrastructure, although in reality any business is likely to have at least some exposure.

Physical security is key to delaying and deterring attacks and this can be implemented in the form of safes, doors, combination dials and key lock systems, supported by electronic systems such as seismic sensors, heat/motion sensors, internal/external security cameras and light sensors. But Ben stressed that often having only one of these elements in place is not enough to deter attackers. He also said that any of these measures must not be too intrusive on the daily working lives of employees, as this then runs the risk of the system being circumvented by staff to save time. So for example, it may be better to have a two minute time delay on a safe rather than a five minute delay.

Ben highlighted that a growing area of concern is the amount of attacks on safe deposit centres. He said he believed this crime was more common, as more of the British Asian community is investing in gold due to it increasing in value. Another rising threat is terrorism, because an increasing number of terrorist cells have links to organised crime, which they use to fund their activities. There are various methods of delaying and deterring terrorist attacks, which include:

- CCTV
- alarms
- fog systems
- biometric access control systems
- cyber security

As a result of the increasing number of threats, Ben is advocating that more safe manufacturers become members of Eurosafe UK, which is a membership body representing manufacturers' interests. The group was set up in 2011 to promote good practice and restore confidence in European standards for safes. It currently has 32 UK members and organises ad hoc testing of safes to ensure they meet the required security/fire certification standards. The results have shown that many imported safes fail to meet the required standards and cannot withstand modern attack tools. The ultimate aim of the group is to update standards with input from the insurance sector to help keep the market clear of poor quality products.

Closing the session, Ben urged insurers to work with manufacturers of safes and asked the question of how cash rating systems can be updated – a question he conceded that manufacturers had long been asking ■

**Andy Miller is chair of the Association of Insurance Surveyors and technical risk control manager at Allianz Insurance**

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