

## RISK ATLAS TERRORISM

# Without warning

*Acts of terrorism are impossible to predict, especially at the hands of lone terrorists*

**T**HE PROBLEM WITH TERRORISM RISK MAPS IS THAT THEY are only as good as the intelligence behind them. Terrorists that slip through the intelligence net are unlikely to have been identified already (one of the reasons why they are able to succeed). It's therefore difficult to predict their targets.

A terror risk map is still useful, though, if nothing more than to give a snapshot of the perceived threat level across the globe, allowing insurers to assess risk and therefore price their products.

Aon's terrorism risk map, which is illustrated here, ranked the risk of a terrorist attack in Norway as 'negligible' when it was first published in June this year. But long before Anders Behring Breivik killed 77 Norwegians in July the Nordic countries had been identified as a possible terrorist target. It was the threat from Islamic extremists that was seen as most pressing – particularly with Norwegian soldiers serving in Afghanistan.

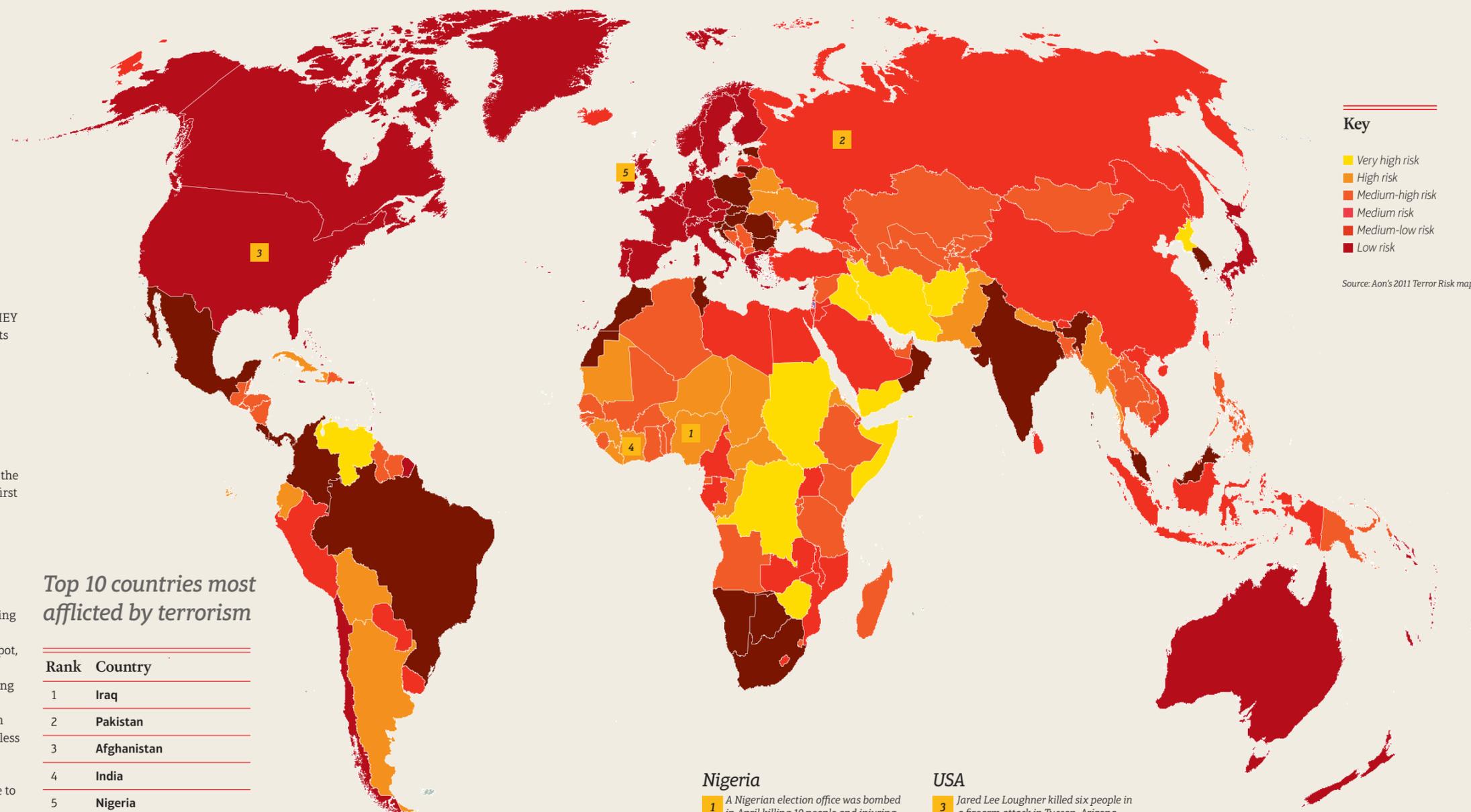
But, as the News Analysis story on page 10 explores, the threat from lone terrorists such as Breivik appears to be eclipsing the risks posed by groups of extremists such as al-Qaeda. One reason for that could be because lone terrorists are harder to spot, as they don't work with others.

There is a four in five probability that a conspiracy involving five or more operatives will be interdicted by the intelligence services, says Gordon Woo, chief architect of the RMS Terrorism Risk Model. On the other hand, the smaller the conspiracy, the less chance that it will be thwarted by intelligence.

Western security services have been fairly successful at curbing al-Qaeda and its affiliates because they have been able to infiltrate the extremist groups using agents or informers, and because of the international nature of the Muslim diaspora, a lot of the communication between Islamic extremists is done over the internet, making it easier to spot.

US authorities have had considerable success tackling al-Qaeda and preventing an attack on US soil since the Twin Towers in 2001. In fact, the largest single terrorist attack in the USA since 9/11 was committed by a single man, Major Malik Nadal Hasan, at a military base (Fort Hood). It serves as a reminder of the dangers posed by individuals who become radicalised by extremist ideology, which fuels acts of extreme violence. **SR**

*'Lone terrorists are harder to spot, as they don't work with others'*



**Key**

- Very high risk
- High risk
- Medium-high risk
- Medium risk
- Medium-low risk
- Low risk

Source: Aon's 2011 Terror Risk map

### Top 10 countries most afflicted by terrorism

Rank	Country
1	Iraq
2	Pakistan
3	Afghanistan
4	India
5	Nigeria
6	Somalia
7	Israel
8	Colombia
9	Thailand
10	Yemen

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#### Nigeria

**1** A Nigerian election office was bombed in April killing 10 people and injuring many more. The attack took place in Suleja, northwest of the capital Abuja. Many similar attacks in Nigeria have been attributed to MEND, a militant group that demands fairer distribution of Nigeria's oil wealth.

#### USA

**3** Jared Lee Loughner killed six people in a firearm attack in Tucson, Arizona, including chief US district court judge John Roll. Gabrielle Giffords, a Democratic member of the US House of Representatives, was severely injured. The attack took place at a political meeting outside a supermarket.

#### Russia

**2** In January a bomb in Moscow's Domodedovo international airport killed at least 35 people and injured more than 100. The attack severely damaged Russia's busiest airport. State TV said the attack had all the hallmarks of militants from the North Caucasus region.

#### Ivory Coast

**4** After the incumbent president Laurent Gbagbo refused to recognise that opposition leader, Alassane Ouattara, had won this year's election, disputes over the results led to a series of violent attacks that amounted to a civil war.

#### Northern Ireland

**5** In April a car bomb killed a police officer outside his home in Omagh and dissident republicans were blamed for the attack. The amount of terrorist attacks in Northern Ireland has increased in the past two years.