

# JOHN PEARSON & ASSOCIATES (PTY) LTD

INTERNATIONAL LOSS ADJUSTERS

Risk - High Value  
H. Posthumus  
05 May 2023



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Mitigating Risk

# RISK MANAGEMENT



Risk Management is the process of **Identifying**, **Assessing** and **Controlling** Risk, together with the **Implementation of Procedures** and **Measures** to avoid or minimize the impact.

*“If you can’t measure it, you can’t manage it” Peter Drucker*



# CRIME IN SOUTH AFRICA

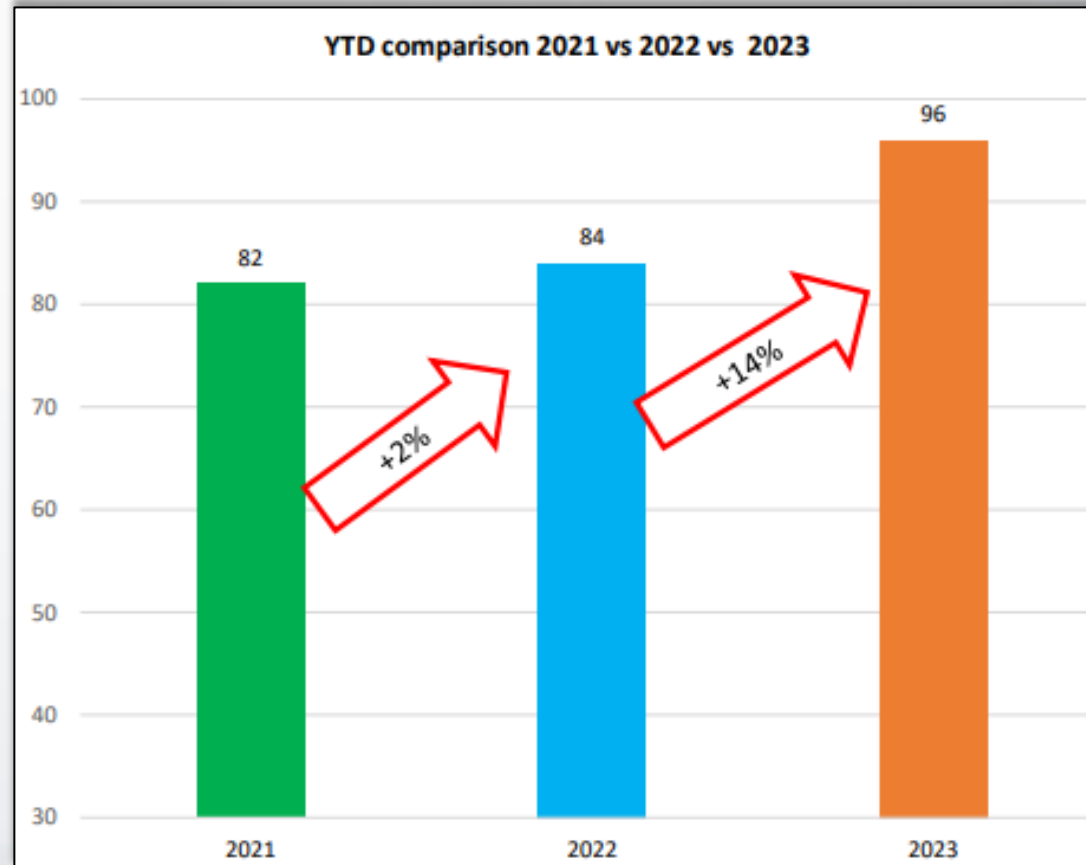


Comparison - 3rd quarter (October to December - 2018 to 2022)

| CRIME CATEGORY  | October 2018 to December 2018 | October 2019 to December 2019 | October 2020 to December 2020 | October 2021 to December 2021 | October 2022 to December 2022 | Count Diff    | % Change     |
|---|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|---------------|--------------|
| <b>CONTACT CRIMES ( CRIMES AGAINST THE PERSON)</b>      |                               |                               |                               |                               |                               |               |              |
| Murder  | 5 918                         | 5 908                         | 6 297                         | 6 859                         | 7 555                         | 696           | 10,1%        |
| Sexual Offences   | 15 130                        | 15 325                        | 15 595                        | 14 188                        | 15 545                        | 1 357         | 9,6%         |
| Attempted murder  | 5 060                         | 5 014                         | 5 452                         | 5 645                         | 7 016                         | 1 371         | 24,3%        |
| Assault with the intent to inflict grievous bodily harm | 50 583                        | 49 428                        | 50 124                        | 46 513                        | 50 582                        | 4 069         | 8,7%         |
| Common assault  | 45 660                        | 47 599                        | 47 875                        | 47 081                        | 52 741                        | 5 660         | 12,0%        |
| Common robbery  | 13 722                        | 13 531                        | 11 822                        | 10 524                        | 12 752                        | 2 228         | 21,2%        |
| Robbery with aggravating circumstances                  | 36 348                        | 37 352                        | 34 599                        | 34 143                        | 37 829                        | 3 686         | 10,8%        |
| <b>Total Contact Crimes (Crimes against the person)</b> | <b>172 421</b>                | <b>174 157</b>                | <b>171 764</b>                | <b>164 953</b>                | <b>184 020</b>                | <b>19 067</b> | <b>11,6%</b> |
| Carjacking  | 3 929                         | 4 462                         | 4 794                         | 5 455                         | 5 608                         | 153           | 2,8%         |
| Robbery at residential premises                         | 5 970                         | 5 704                         | 5 781                         | 5 760                         | 6 256                         | 496           | 8,6%         |
| Robbery at non-residential premises                     | 5 314                         | 5 426                         | 5 052                         | 5 138                         | 4 983                         | -155          | -3,0%        |
| <b>TRIO Crime</b>                                       | <b>15 213</b>                 | <b>15 592</b>                 | <b>15 627</b>                 | <b>16 353</b>                 | <b>16 847</b>                 | <b>494</b>    | <b>3,0%</b>  |
| Robbery of cash in transit                              | 35                            | 39                            | 65                            | 60                            | 57                            | -3            | -5,0%        |
| Bank robbery  | 1                             | 0                             | 0                             | 6                             | 1                             | -5            | -83,3%       |
| Truck hijacking   | 312                           | 325                           | 436                           | 448                           | 492                           | 44            | 9,8%         |
| <b>CONTACT-RELATED CRIMES</b>                           |                               |                               |                               |                               |                               |               |              |
| Arson   | 1 142                         | 999                           | 957                           | 963                           | 931                           | -32           | -3,3%        |
| Malicious damage to property                            | 31 132                        | 29 598                        | 30 032                        | 30 658                        | 31 256                        | 598           | 2,0%         |
| <b>Total Contact-Related Crimes</b>                     | <b>32 274</b>                 | <b>30 597</b>                 | <b>30 989</b>                 | <b>31 621</b>                 | <b>32 187</b>                 | <b>566</b>    | <b>1,8%</b>  |
| <b>PROPERTY-RELATED CRIMES</b>                          |                               |                               |                               |                               |                               |               |              |
| Burglary at non-residential premises                    | 18 124                        | 17 179                        | 15 550                        | 14 408                        | 16 286                        | 1 878         | 13,0%        |
| Burglary at residential premises                        | 56 088                        | 51 737                        | 42 834                        | 39 692                        | 42 648                        | 2 956         | 7,4%         |
| Theft of motor vehicle and motorcycle                   | 12 115                        | 11 772                        | 10 099                        | 9 776                         | 9 451                         | -325          | -3,3%        |
| Theft out of or from motor vehicle                      | 30 735                        | 28 458                        | 22 697                        | 20 170                        | 22 173                        | 2 003         | 9,9%         |
| Stock-theft   | 8 948                         | 8 437                         | 7 854                         | 7 404                         | 7 446                         | 42            | 0,6%         |
| <b>Total Property-Related Crimes</b>                    | <b>126 010</b>                | <b>117 583</b>                | <b>99 034</b>                 | <b>91 450</b>                 | <b>98 004</b>                 | <b>6 554</b>  | <b>7,2%</b>  |

# CRIME IN SOUTH AFRICA

## Cash in Transit Robberies (2023)



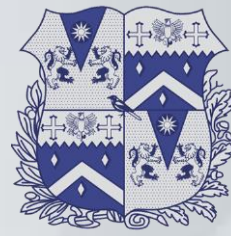
|                    | Personnel    |          | Member of Public |          | SAPS         |          | Perpetrator  |          |
|--------------------|--------------|----------|------------------|----------|--------------|----------|--------------|----------|
|                    | Loss of Life | Injuries | Loss of Life     | Injuries | Loss of Life | Injuries | Loss of Life | Injuries |
| April              |              | 8        | 2                | 1        |              |          | 11           | 3        |
| <b>Grand Total</b> | <b>0</b>     | <b>8</b> | <b>2</b>         | <b>1</b> | <b>0</b>     | <b>0</b> | <b>11</b>    | <b>3</b> |

# CRIME IN SOUTH AFRICA

## Cash in Transit Robberies (2023)



# SURVEYS - SPECIE

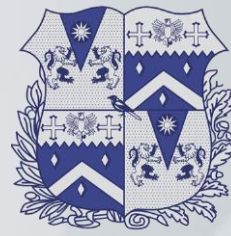


## What do we look for during Surveys?

- Perimeter protection:
  - Fences
  - Access control
  - Searching / Firearms control
  - Scanning of individuals particulars / vehicle licence discs
  - Security of energisers for electric fencing
  - Confirmation of pre-alerts and appointments to prevent bogus pick-ups
  - Clearance of fence lines such as overhanging branches from trees or telephone poles that could be used to access the property
  - Clearance of grounds to remove property that could be used to conceal criminals
- Buildings:
  - External lighting & back-up power supply (Generators / UPS / Solar / Securing of DB boards)
  - CCTV Camera Surveillance
  - Alarm Systems (Protection/Monitoring/Armed Response)
- Employee vetting (POPIA):
  - Contracts
  - Pre-employment Checks
- Fire compliance



# SURVEYS - SPECIE



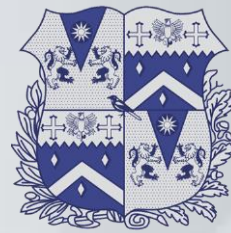
## What do we look for during Surveys?

- High Value Facilities:
  - Vaults
  - Safes
  - High Value Cages
  - Seismic Detection Units
  - Key Holders





# SIMILARITIES TO MARINE



## What can we control?

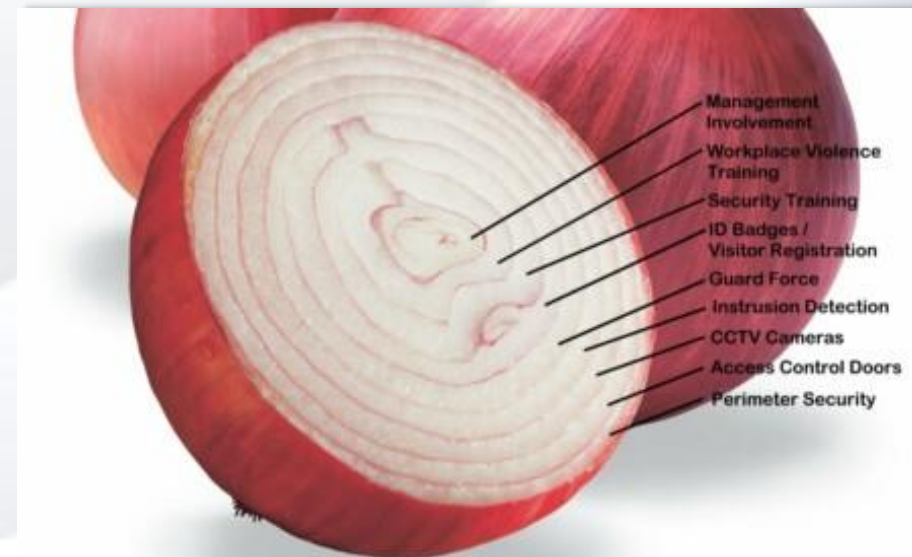
- Security Systems – Proactive
- Security Measures – External and Internal (Routes, Etc)
- Standard Operating Procedures
- Power Supply



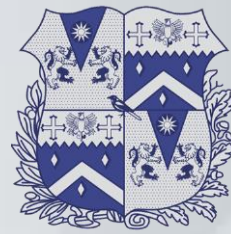
## What are the basic Security measures to protect high value facilities?

### Layered levels of protection – “Onion”

- Perimeter Protection
- Access Control
- Surveillance Systems
- Alarm Systems

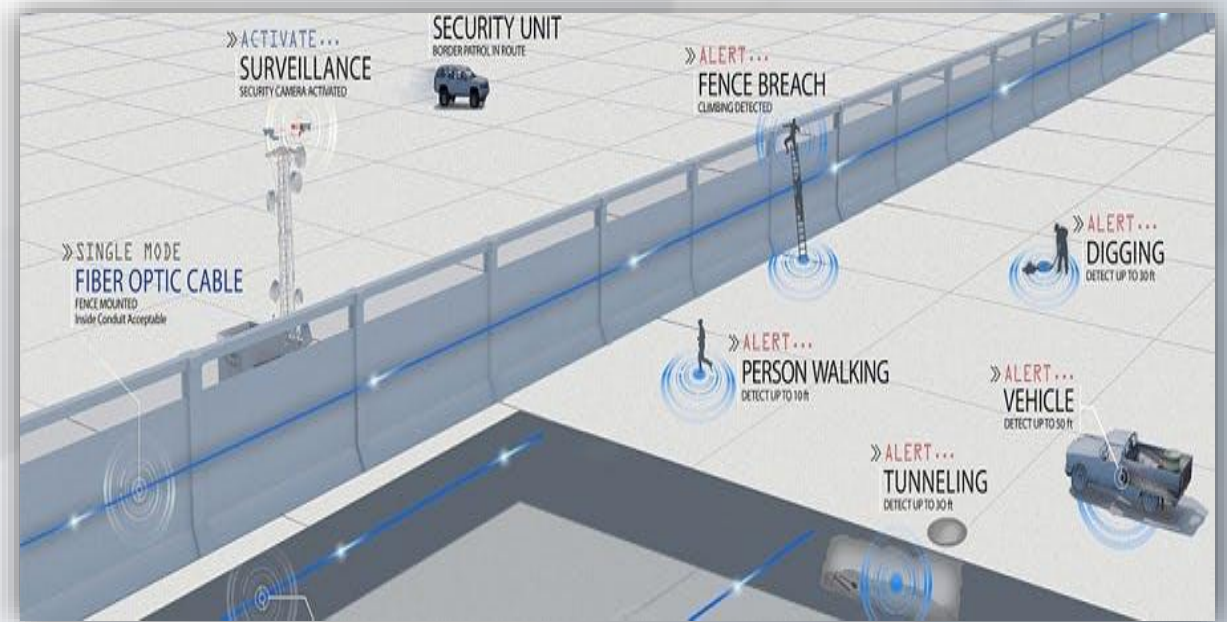
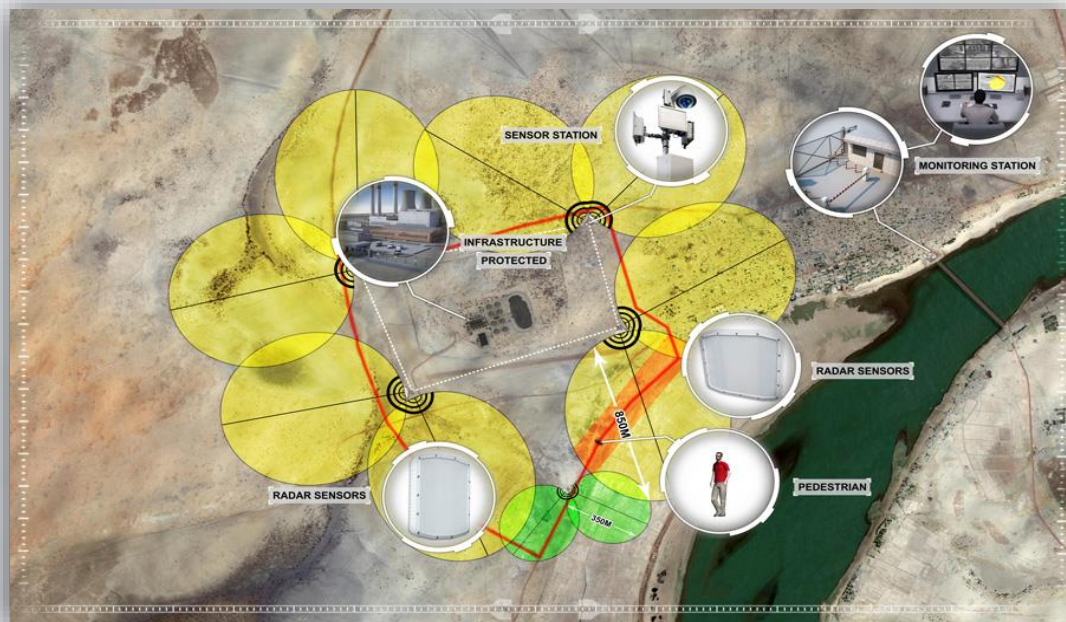


# FUTURE SECURITY SYSTEMS



## Perimeter Protection:

- Long distance thermal cameras with analytics
- Radar Systems
- Fibre Optic Systems
- Unmanned Aerial Systems
- Geofencing

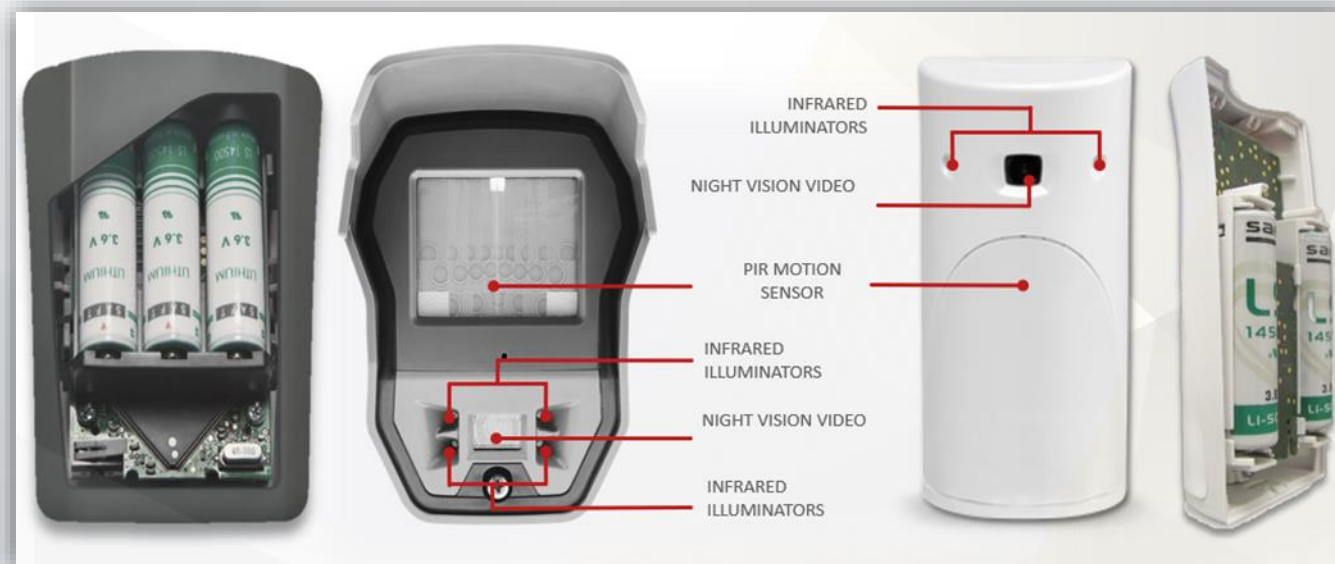


# FUTURE SECURITY SYSTEMS



## Alarms:

- Non-blind Alarms
- Video Verification – Human Intervention
- Fight Back Systems



# FUTURE SECURITY SYSTEMS

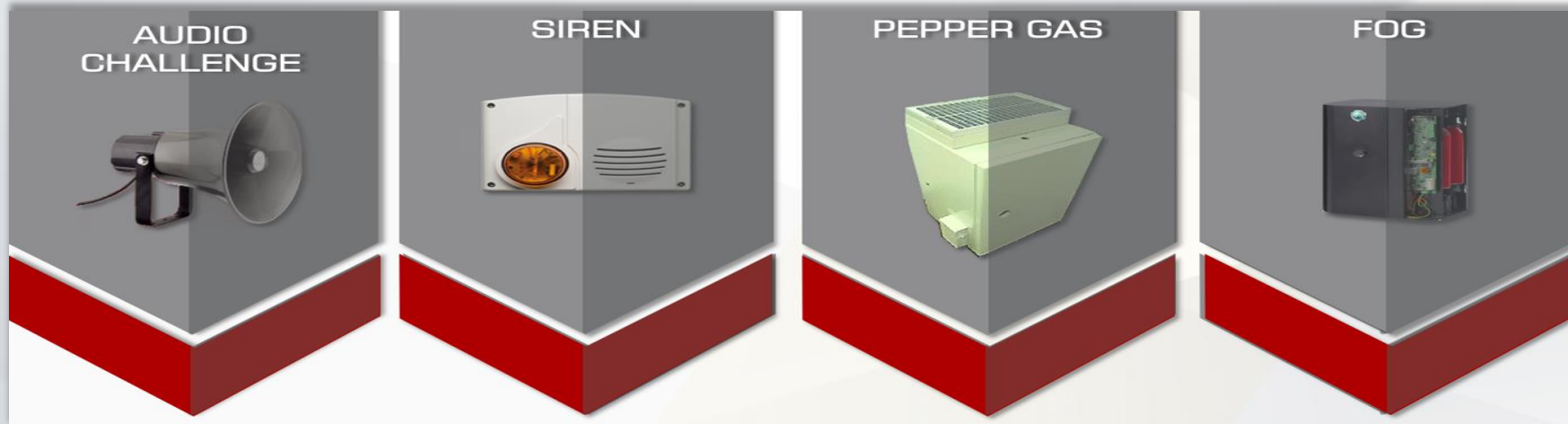


## Fight Back Systems:

### Outdoor



### Indoor



# FUTURE SECURITY SYSTEMS

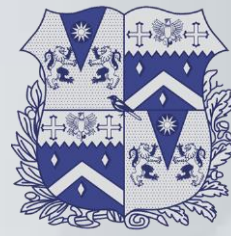


## Surveillance:

- Internet Protocol (IP)
- Servers – Cloud Based
- Mobile Application
- Artificial Intelligence



# FUTURE SECURITY SYSTEMS



## Advantage of Technology:

- Manpower – Cost Saving
- Collusion
- Training
- Weather
- 24/7 Operational - No Sleep
- Response Time
- Proactive vs Reactive



**Reduce the reliance on Security Officers and rely on systems and technology.**



# WHAT'S NEXT?



Managing the risk associated with high-value facilities is essential to ensure the continuity of operations, prevent disruptions and minimize the impact of incidents.

Here are some ways to **develop strategies** to manage the risk at high-value facilities:

- 1. Risk assessment:** Conducting a **risk assessment** is the first step in identifying the potential risks and vulnerabilities of a high-value facility. The assessment should include an analysis of **physical, technological and human factors** that can pose a threat to the facility's operations.
- 2. Mitigation strategies:** Based on the risk assessment, **appropriate mitigation action plans** should be developed to reduce the likelihood and impact of potential incidents. These action plans should include physical **security measures, cybersecurity measures, emergency response plans and business continuity plans.**
- 3. Training and awareness:** Employees and **stakeholders** who work in or interact with high-value facilities should be **trained and made aware of the risks and mitigation action plans.** This can include training on emergency response procedures, cybersecurity awareness and physical security awareness.
- 4. Regular testing and exercises:** High-value facilities should regularly conduct **testing and exercises to ensure that the risk mitigation action plans are effective** and that employees are prepared to respond to incidents. This can include tabletop exercises, simulations and live drills.
- 5. Continuous improvement:** Risk management is an ongoing process and high-value facilities should **continually review and improve** their **risk management action plans** based on feedback, incidents and changes in the environment.

# Thank You

