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An Overview: Urban Terrorism

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Homegrown and transnational terrorism has, and continues to claim the lives of many civilians worldwide through a variety of methods of attack and targets. Terrorists are constantly exploring paths of least resistance and pursuing soft targets (Sandler and Enders 2004; Enders and Sandler 1993) in their politically, ideologically or religiously motivated campaigns while intelligence agencies continuously adjust their counter-terrorism strategies in an effort to foil, obstruct or mitigate potential terrorist attacks. Intelligence experts (R. James Woolsey, Former Director of the Central Intelligence Agency[1]) and academics (Dermisi, 2009; Howard and Forest, 2008; Pape, 2003; Quillen 2002; Sandler and Enders, 2000) have acknowledged a disturbing shift, beginning in the 1990s, in terrorist strategy worldwide towards incidents causing increased numbers of casualties. These increased casualties are triggered by two primary trends.

1. Increased targeting of areas of mass gathering, including: transit facilities (Mumbai, India 11/2008, 7/2006; London, UK 7/2005; Madrid, Spain 3/2004; Moscow, Russia 3/2010, 8/2004, 2/2004, 12/2003); government facilities/embassies (Yemen 9/2008; Algeria 12/2007; Nairobi, Kenya and Dar Es Salaam, Tanzania 8/1998; Oklahoma City, USA 4/1995) and private commercial facilities
2. Increased trend of multiple coordinated attacks within a short time frame and/or geographic location (Mumbai, India 11/2008; London, UK 7/2005).

For private commercial facilities, a number of factors (security creating a layered approach from a building's perimeter, minimization of structural frame vulnerabilities, etc.) can deter terrorist cells from targeting them. The attacks of September 11, 2001 and Mumbai 2008 were significant wake-up calls for both the private office building owners and international hotel chains, respectively. Although an increased number of office buildings applied a variety of security procedures[2] after 9/11, the extent of these measures was directly correlated to the building's profile (as assessed by counter-terrorism experts), tenant base, ownership and location. While hotel security was also upgraded in certain parts of the world, the Cornell University's School of Hotel Administration has strongly urged additional procedures to be adopted. Housing facilities, particularity those for foreigners in Middle Eastern countries, are also continuously evaluating and adjusting the counter-terrorism tactics with additional layered security measures in an effort to prevent attacks.

Since the 1990s, casualties from terrorist incidents at business facilities have increased, despite the decrease of actual incidents (see Figure 1).

Besides the harm terrorist attacks cause individual victims, attacks targeting commercial facilities cause varying degrees of

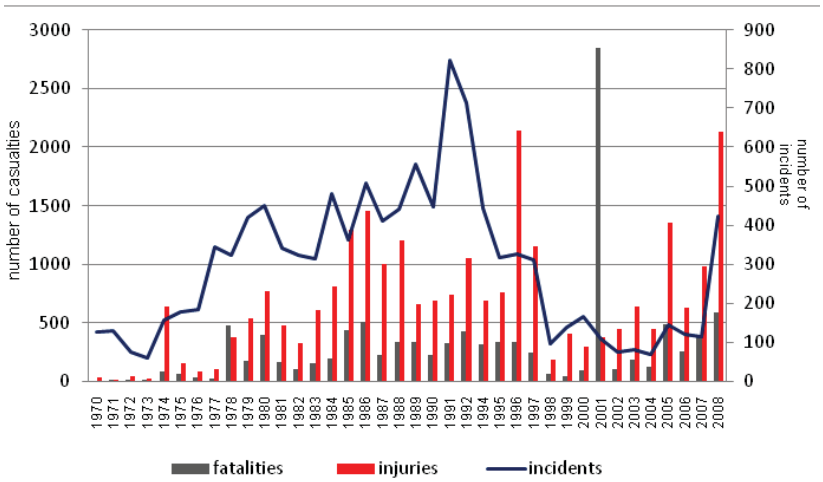

Figure 1. Number of terrorist incidents and casualties targeting businesses, 1970–2008. Source: Global Terrorism Database (GTD)

[1] *Countering The Changing Threat of International Terrorism,* Report from the National Commission on Terrorism, June 2000.

[2] Some of the security procedures include: standoff distances, planter barricades, parking garage security procedures, surveillance systems (ranging from simple surveillance to pattern recognition systems etc.)

damage to buildings and infrastructure. Figure 2 highlights the worst worldwide insured losses from terrorist attacks targeting facilities.

Although the last major attack affecting commercial facilities was in Mumbai in 2008, a number of terrorist plots have been foiled by intelligence agencies at different planning stages since September 11, 2001 (see Figure 3). The continuation of terrorist plots throughout the world further underscores the need for continuous awareness and communication by both the private and public enforcement/intelligence sectors to prevent and deter possible attacks. Communication has significantly improved between the private sector and public agencies in recent years and in a number of cases, in the US and Europe, it was critical in foiling significant terrorists plots. As numerous intelligence[3] sources reiterated in the past and present the issue is not "if" another terrorist attack will occur but "when."[4] Improved vigilance and communication can help save many lives. ■

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Rank	Date	Country	Location	Event	Insured Property Loss ($ million)*	Fatalities
1	9/11/2001	USA	New York, Washington D.C., Pennsylvania	Hijacked airliners crash into WTC & Pentagon	23,140	2,982
2	4/24/1993	UK	London	Bomb explodes near NatWest Tower in the financial district	1,117	1
3	6/15/1996	UK	Manchester	IRA car bomb explodes near shopping mall	917	0
4	4/10/1992	UK	London	Bomb explodes in financial district	826	3
5	2/26/1993	USA	New York	Bomb explodes in the WTC garage	770	6
6	2/9/1996	UK	London	IRA bomb explodes in South Key Docklands	319	2
7	4/19/1995	USA	Oklahoma City	Truck bomb crash into government building	179	166
8	4/11/1992	UK	London	Bomb explodes in financial district	118	0
9	11/26/2008	India	Mumbai	Attack on two hotels; Jewish Center	104	172
10	12/30/2006	Spain	Madrid	Bomb explodes in car garage at Barajas Airport	71	2
11	7/25/1983	Srilanka		Riot	58	0
12	7/7/2005	UK	London	Four bombs explode during rush hour in tube and bus	58	52

* Includes bodily injury and aviation hull losses.

Figure 2. Costliest terrorist attacks on facilities (by insured property loss in millions). Sources: Swiss Re. Updated to 2010 dollars by the Insurance Information Institute using the U.S. Bureau of Labor

Target	Date	Event
Hotels plot	9/2010	Foiled by European spy agencies against Mumbai-style attacks on Britain, France and Germany
Private office buildings plot	12/2010	Against Danish newspaper in Denmark
	9/2009	Against skyscraper in Dallas
	4/2006	Against World Bank, Washington
	6/2006	Against Sears Tower, Chicago
	8/2004	Against financial institutions in New York, Washington, D.C. & Newark
Retail plot	5/2010	Against New York City's Time Square
	12/2006	Shopping mall bomb plot in Chicago
	11/2003	Shopping mall bomb plot in Columbus, Ohio

Figure 3. Foiled terrorist plots targeting private facilities after September 11, 2001. Source: The Heritage Foundation and Aljazeera

[3] Testimony of Secretary of the Department of Homeland Security Janet Napolitano to the United States House of Representatives Committee on Homeland Security, "Understanding the Homeland Threat Landscape – Considerations for the 112th Congress," February 2, 2011.

[4] Rep. Mike Rogers – The House Committee on Homeland Security, "Threat of homegrown terrorists real and growing," March 11, 2011.