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Monthly *Threat* Update

November 2021



SOLUTIONS

Threat Overview

There was one terrorist attack in Great Britain this month: an Improvised Explosive Device partially detonated outside the Liverpool Women's hospital. It remains unknown if the hospital was the intended target as a Remembrance Day service was underway nearby, and the motivation for the attack is still unconfirmed. As a result of this attack, and the killing of Sir David Amess MP last month, the UK terrorism threat level was raised to SEVERE: meaning an attack is "highly likely".

Elsewhere in Great Britain, MI6 chief Richard Moore addressed the need for the security services to work with private technology companies and the private sector to retain a technological advantage over hostile states and terrorist groups, in a constantly evolving technological "arms race".

For the first time since the UK's Prevent programme began, far-right referrals have overtaken referrals for Islamist extremism. However, this is not reflected in the current threat posed by extremist groups in the UK. Also, the British Government has now proscribed the political wing of Hamas as a terrorist organisation, further to the proscription of the military wing in 2001.

Further afield, in Iraq, a drone laden with explosives was used to bypass high security in an assassination attempt against the Prime Minister. Drones carrying explosives have previously been used in conflict zones, but not in the UK, which has instead seen drones used for disruption, particularly against airports.

Attempted bombing outside Liverpool Women's Hospital

On 14 November, an explosion occurred in a taxi outside Liverpool Women's Hospital. The passenger of the taxi, Emad al Swealmeen, was in possession of an Improvised Explosive Device (IED) which appeared to fail to function properly, resulting in a partial detonation outside the hospital. He was the only fatality. The driver of the taxi suffered minor injuries. No physical damage to the hospital was reported. Confirmed as terrorism by Counter-Terrorism Policing (CTP), this was the first bombing in Great Britain since the September 2017 Parsons Green attack.

The attack occurred as a Remembrance Day service commenced nearby. While Al Swealmeen requested



Emergency services outside Liverpool Women's Hospital after an incident occurred at around 11am. Photo: PA Images / Alamy Stock Photo.

to be driven directly to the hospital, this may have been an attempt to bypass security measures surrounding the nearby Remembrance service. It is likely the hospital was the intended target, however due to their symbolic nature, Remembrance services likely represent attractive targets for terrorists. Police are still investigating, and the motive and intended target remain unconfirmed.

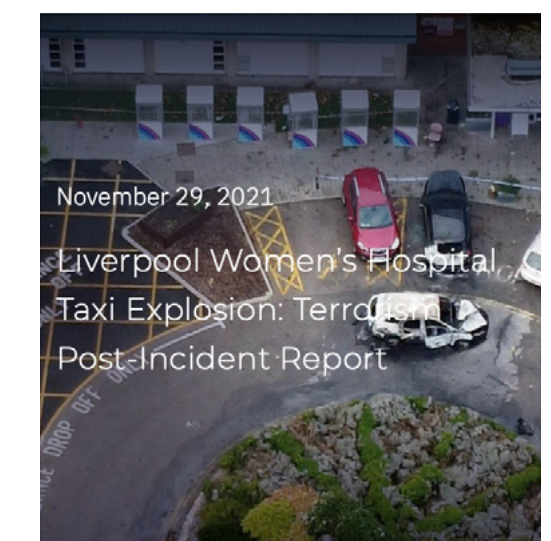
It is possible that Al Swealmeen acted alone. Four individuals were initially arrested; however, they were all released without charge. It is probable that Al Swealmeen drew on extremist literature online, but police are still establishing whether there was an online component to the attack

– something seen in almost all recent UK terror plots. Al Swealmeen's previous mental health issues and failed asylum status were cited as possible contributing factors in his decision to carry out an attack. The relationship between mental health issues and extremism is widely disputed, however reportedly one in four suspected terrorists suffer from mental illness. Furthermore several recent attacks in the UK were also conducted by failed asylum seekers. Consequently a review into asylum procedures is likely in the near future.

Al Swealmeen's ability to construct a viable IED while remaining undetected is notable. There is a realistic possibility this may lead

to increased interest in this methodology by aspiring terrorists. However, low complexity methodologies, such as the use of bladed weapons, are still more likely to be favoured by terrorists in the UK. These plans are easier and quicker to plan without being detected. Nonetheless, further attacks involving explosives cannot be discounted in the medium term.

[Read full post incident report on the attack here.](#)



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The Joint Terrorism Analysis Centre (JTAC) raised the UK terrorism threat level from SUBSTANTIAL to SEVERE following the Sir David Amess attack in October and the recent Liverpool bombing this month. This means an attack is "highly likely". The UK was last at SEVERE in November 2020 following attacks in Europe, before being lowered to SUBSTANTIAL in February 2021.

Together with the UK threat levels, there are three building response levels ('Exceptional', 'Heightened', and 'Normal') that each correspond to one of the five threat levels previously discussed. These response levels apply to physical sites, and the security measures that should be in place depending on the

current UK threat level. 'Exceptional' (maximum security should be in place) applies when the UK threat level is at CRITICAL, whilst 'Heightened' applies to both SEVERE and SUBSTANTIAL threat levels. At 'Heightened', additional and sustainable security measures are recommended. 'Normal' corresponds to both the MODERATE and LOW UK threat levels and indicates routine protective security can appropriately address the threat.

The increase in threat level represents concerns that the two recent attacks may inspire further UK-based extremists, particularly in the run up to Christmas. In the near future, it is a realistic possibility the UK could see an increase in



Christmas shoppers enjoying the atmosphere at Salisbury Christmas Market, Salisbury, Wiltshire. Photo: Jane Tregelles/Alamy Stock Photo

low complexity attacks, including bladed weapons (as was seen in the attack on Sir David Amess) or using a Vehicle as a Weapon. However, it is still possible the UK will also see higher complexity methodologies, such as the use of IEDs, specifically in the medium term. As a result, the public must remain vigilant and are encouraged to report any concerns they have to police or counter-terrorism hotlines.

Click below for further advice

NaCTSO
National Counter Terrorism Security Office

CPNI
Centre for the Protection of National Infrastructure

UK Threat Levels

There are five threat levels in the UK:

LOW
an attack is highly unlikely

MODERATE
an attack is possible, but not likely

SUBSTANTIAL
an attack is likely

SEVERE
an attack is highly likely

CRITICAL
an attack is highly likely in the near future

Statistics indicate a shift in ideology behind Prevent referrals

Recent statistics for Prevent, the government's counter-extremism programme, showed that for the first time in the programme's history, referrals made in relation to right-wing extremism outstripped those for Islamist extremism. The age of those being referred to Prevent has also shifted, with 20% of referrals under the age of 15, and 29% aged 15-20. Dame Cressida Dick stated in July 2021 that 13% of terrorist suspects arrested in the UK in the past year were children: three quarters of these children were associated with far-right extremism. While the shift in referrals is notable, this does not reflect the actual level of threat posed by the different ideologies.



Police Commissioner Dame Cressida Dick. Photo Lucy North/Alamy Live News

Prevent is a voluntary programme which aims to combat the radicalisation of those vulnerable to extremism. It does not aim to address terrorist activity, which is the purview of the police and MI5. Islamist extremism continues to account for around 80% of MI5 casework and is the principal terrorist threat to the UK, despite growing concern about right-wing terrorism.



International Terrorism one of the 'Big Four' priorities for MI6

Richard Moore, the new head of the Secret Intelligence Service (MI6), gave his first public speech in his new role, in which he identified tackling international terrorism as a priority for the organisation. He also addressed the need for the intelligence services to retain a technical advantage over hostile states and illicit organisations.

Moore acknowledged MI6 was no longer independently capable of staying competitive at a time of rapid technological development. Consequently, he envisages MI6 working alongside technology companies and other private sector organisations to increase the former's capabilities. This will allow the Service to be better prepared to tackle threats presented by newly emerging technologies, including artificial intelligence and advanced computing.

Drone attack on Iraqi Prime Minister

On 07 November, a drone laden with explosives struck the home of Iraqi Prime Minister Mustafa Al Kadhimi, inside Baghdad's high-security Green Zone. A further two drones were shot down before they reached the Prime Minister's home. While Al Kadhimi was not hurt in the assassination attempt, at least six of his protection force were wounded. The US Government condemned the attack as "an apparent act of terrorism." However, it is still unclear who was responsible for the attack.

Terrorist use of drones has mostly been confined to conflict zones. The tactic of attaching Improvised Explosive Devices (IEDs) to drones became widespread

on Iraqi and Syrian battlefields from 2014. An assassination attempt on the Venezuelan President in August 2018 was the first documented use of drone IEDs outside of a conflict zone. However, this tactic has not yet been used by terrorists in Great Britain. This is partially due to the difficulty of acquiring explosives and modifying drones to carry them.

In the UK, drones are more likely to be used for disruptive purposes or hostile reconnaissance, rather than the delivery of explosives. In December 2018, significant disruption occurred at Gatwick Airport when drones entered the protected airspace surrounding the runways. Since then,



Mustafa Al-Kadhimi, Prime Minister of the Republic of Iraq seen at a photo opportunity with the House Speaker. Photo: SOPA Images Limited/Alamy Live News.

environmental protest groups have demonstrated the intent to use drones to disrupt the aviation sector.

Terrorist use of drone technology is likely to increase in the future, with the use of airborne IEDs

continuing in conflict zones where explosives are readily available. It is highly unlikely that these methods will be used by terrorists within the UK in the near future, due to the challenges terrorists face when acquiring or manufacturing explosives and IEDs. Should explosives be the weapon of choice for a domestic attack, it is unlikely that offenders would risk delivering IEDs via drones. More reliable delivery methods include vehicle- or person-borne IEDs. However the use of multiple drones in a 'swarm', particularly against Critical National Infrastructure, should not be discounted.

Another concern is the potential use of drones by terrorists in the UK to disperse chemical, biological, or radioactive (CBR) material. If terrorists were able to acquire and weaponise CBR material in the UK, it

is a possibility, albeit low probability, that they would jury rig a drone to disperse CBR material, but it is more likely that they would use a commonly available noxious substance for psychological or propaganda purposes. To date, drones have not featured prominently in any attack plans of UK based terrorists.

More information about drones can be found on page 29 of the [2019 TRAC report](#).

Political wing of Hamas proscribed as a terrorist group

On 19 November, the Home Secretary announced that the political wing of Hamas would be proscribed as a terrorist organisation. The military wing of Hamas, the Izz Al Din Al Qassam Brigades, was proscribed as a terrorist organisation in 2001. However, at the time it was assessed that there was a meaningful distinction between the military and political wings of Hamas. Due to the May 2021 conflict, in which Hamas indiscriminately fired large numbers of rockets into Israel, the British Government no longer assess the military and political wings to be distinct.

Under the Terrorism Act 2000, a group may be proscribed if police and Security Services believe the group commits or prepares for acts of



Members of Izz ad-Din al-Qassam Brigades, the military wing of the Palestinian Hamas organization, march with RPGs during an anti-Israel military parade. Photo: Mohammed Talatene/dpa/Alamy Live News

terror or promotes and encourages the use of terrorism. In practice, the British Government has no diplomatic relations with Hamas, and the Palestinian militia does not pose a direct threat to British interests. Rather, the proscription aims to tackle those supporting, financing, or planning to join Hamas.

Under the Terrorism Act, supporters of all wings of Hamas will now face up to 14 years in prison, after the maximum sentence was increased under the Counter-Terrorism and Sentencing Act 2021. It is unlikely that the direct threat from Hamas to the UK will worsen in the near future.

The proscription of the political wing of Hamas further contributes to the ongoing debate about the

definition of terrorism and what would constitute an act of terrorism under the 1993 Reinsurance (Acts of Terrorism) Act, which determines whether a terrorist incident falls under the Pool Re scheme or not. Over the last 5 or so years, 'security' incidents, in both the physical and cyber domain, have demonstrated the difficulty of differentiating between state terrorism, state-sponsored terrorism, hostile acts, lone actors, and acts of war – including the growing use of 'hybrid warfare' tactics. The ambiguity surrounding the definition of terrorism creates significant challenges to Pool Re and the broader terrorism (re)insurance market, particularly with resultant protection gap issues.

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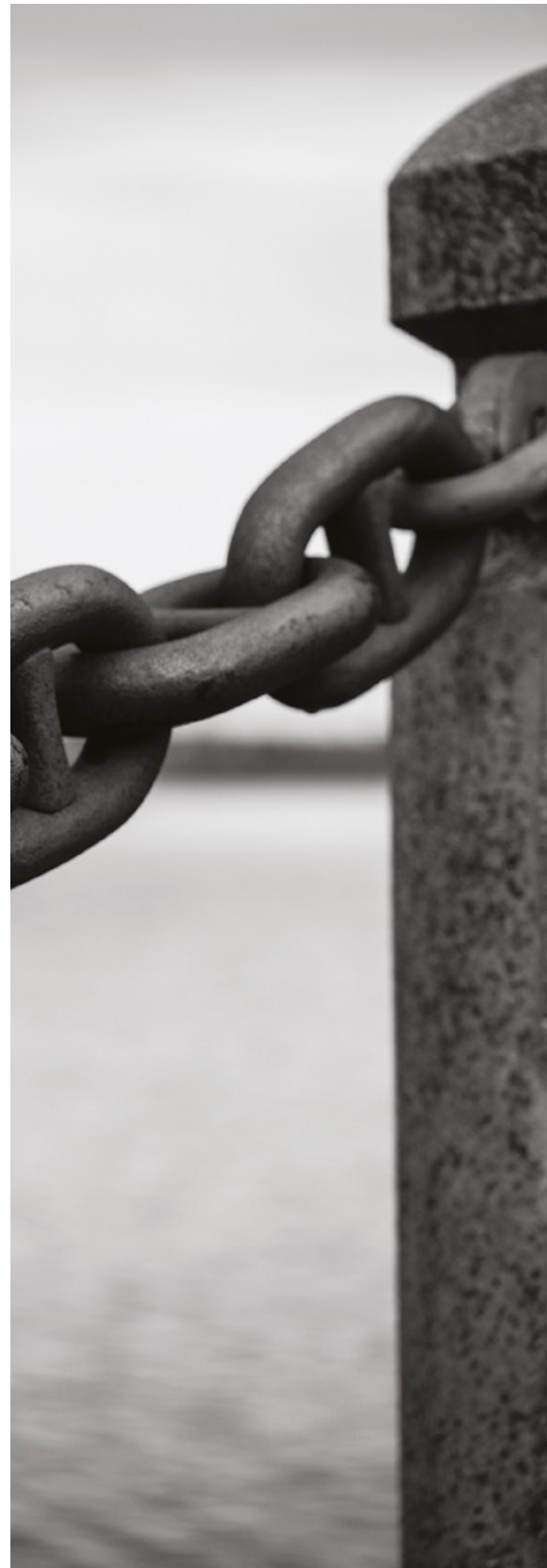
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Understanding risk, enabling resilience

Whilst the human cost of terrorism is devastating, the financial impact an incident can have on communities, businesses and economies is generally greater than most realise.

At Pool Re we understand that terrorism is a significant multi-faceted peril that can expose businesses in a complex way. Like many other catastrophic perils, terrorism is a challenge which requires a collaborative approach.

We have been the UK's leading terrorism reinsurer for over a quarter of a

century. During this time our SOLUTIONS division have developed a specialist team of experts who can work with you to help you and your Policyholders understand and manage the terrorism threat.

We believe all organisations and businesses can benefit from a better understanding of the terrorism risk solutions available.

To find out more about Pool Re SOLUTIONS and how your organisation can take advantage of this service please contact us at: solutions@poolre.co.uk

Threat level

	Critical: an attack is highly likely in the near future	Severe: an attack is highly likely	Substantial: an attack is likely	Moderate: an attack is possible but not likely	Low: an attack is highly unlikely
Threat from terrorism to the UK:	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Threat from Northern Ireland related terrorism to Northern Ireland:	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Government advice

Click a logo for more information

