

Vehicles as weapons: a threat and policy assessment for the UK vehicle rental sector

March 2018



Produced in association with:

THE INTERNATIONAL
CENTRE FOR THE STUDY
OF RADICALISATION AND
POLITICAL VIOLENCE





“The variety and type of security threats we face are changing, fast... we are seeing the rise of low-tech terrorism like vehicle ramming attacks on public spaces often inspired by on-line propaganda.”

Julian King
Security Commissioner, European Union
15th February 2018

Contents

Foreword by Gerry Keaney, Chief Executive of the BVRLA	5
1. Executive summary	6
2. Introduction	8
3. Threat assessment by Dr Shiraz Maher, Director of the ICSR	10
4. Vehicle as weapon attacks: a new trend in terror tactics by Dr Shiraz Maher, ICSR	12
5. Lessons from other sectors and overseas	15
6. Tackling the insider threat	18
7. How the UK vehicle rental sector can respond	19
8. Motor insurance and vehicle rental	22
9. Options for UK policymakers	23
10. Conclusions	25
Appendix 1: vehicle as weapon attacks in Europe since 2015	26
About the authors	28
Footnotes	30
Glossary of abbreviations	31



Foreword by Gerry Keaney, Chief Executive of the BVRLA

Recent years have seen vehicle rental join a growing list of industry sectors to have been directly targeted by terrorists.

Vehicle as a weapon (VAW) attacks in Nice, Berlin, and closer to home in London have provided a brutal example of just how easy it is for extremists to misuse cars, vans and trucks, turning them into instruments of terror. As well as killing or maiming innocent people, these attacks are also carefully designed to have a wider impact on society, creating fear and anxiety and threatening business continuity.

As a result, the BVRLA and its members are increasingly working closely, and more frequently, with law enforcement organisations and policymakers. As an industry we are determined to improve many of our operational

procedures, including the way we train and communicate with staff, serve customers and manage our vehicular assets. We need policymakers and insurers to support us in this task by providing a regulatory and insurance environment that enables rental companies to continue providing the flexible, affordable mobility that they do today.

This work is still underway. We hope that this report will provide some useful context and insight into the threat we are facing and the ways this can be dealt with.

We are very grateful for the support of Westbourne Communications and Dr Shiraz Maher, Director of the ICSR, for their help in putting this assessment together.

A handwritten signature in black ink that reads 'G. Keaney'. The signature is fluid and cursive, with a long horizontal stroke at the end.

Gerry Keaney, Chief Executive, BVRLA
March 2018



1. Executive Summary

Road transport remains the dominant form of transport in the UK, responsible for 90% of passenger traffic and 73% of domestic freight carried.

Vehicle rental is an integral part of this picture. In the UK the rental sector manages well over 500,000 cars, vans and trucks, operating from car club bays, city centres, suburbs, industrial estates, vehicle dealerships, ports, airports and railway stations.

UK residents make around 15.5 million rental transactions in this country each year, with 10.9 million involving cars and 4.6 million involving vans. Demand for vehicle rental continues to increase as the economy grows and more people and businesses adopt a 'pay-as-you-go' approach to road transport.

In recent years, there has been an increasing recognition amongst Western security and counter-terrorism experts of the challenge posed by terrorists targeting public spaces. Many of these attacks have involved the use of rental vehicles as weapons.

The UK rental sector believes that these attacks also pose a significant threat to its ability to provide customers with an affordable and convenient service.

It is determined to work with law enforcement organisations and policymakers in developing an effective and proportionate response to this challenge, exploring both operational and regulatory options.

1.1 The Threat

- Terrorists are increasingly relying on home-grown, 'low-tech', lone-agent attacks against public spaces in the West, because they are easier to operate under the radar of security services and can spread fear amongst civilian populations.
- The July 2016 truck attack in Nice – which killed 86 people and injured 434 – was a 'game changer' in terms of how terrorists perceived vehicle attacks as an effective modus operandi.
- Between March and June 2017, London saw three terror attacks in which individuals used rental vehicles and knives to kill and maim members of the public. Tourists, revellers, worshippers and a police officer were all targeted. A total of 14 innocent people lost their lives in the attacks, and almost 90 more were injured.
- Security services have acknowledged that the scale of the terrorist threat facing the UK is unprecedented in terms of the number of current investigations and the overall number of individuals of interest.
- Keeping track of, assessing and applying proportionate investigative resources to such a large number of individuals is an extremely challenging task for the intelligence and security community. It is essential that the vehicle rental industry plays its part in supporting this work.
- Operators must also address the threat posed by 'insiders' – terrorists that seek to use their employment as an opportunity to undertake an attack.

1.2 Recommendations

- The scale of the threat requires a comprehensive approach, in which the different parts of government and the UK rental sector work together, debate and develop overall strategies, and do their part in the ongoing fight against terrorism.
- The BVRLA supports the idea of a compulsory national accreditation scheme that would require all vehicle rental businesses to meet minimum standards in terms of their counter-terrorism security practices and procedures. Agreed by industry, government and law enforcement organisations, these standards should be accredited through existing industry-based structures, including the BVRLA's own Code of Conduct and governance regime.
- The vehicle rental industry will publicise the security actions it is undertaking and its collaboration with counter-terrorism agencies, thereby exploiting any 'early detection' or 'mission failure' anxieties of potential terrorists. This should include active participation in the national counter terrorism awareness campaign, 'ACT'.
- The vehicle rental industry will increase the amount of counter terrorism training and guidance that is available for all parts of the sector.
- The vehicle rental industry will work with policymakers and law enforcement organisations to develop more effective ways of sharing information and undertaking background checks.
- The vehicle rental industry will work with policymakers and law enforcement organisations in embracing new security technology and sharing best practice with other countries and industry sectors.
- The BVRLA will work with relevant law enforcement agencies and policymakers across Government to ensure that any new measures are carefully co-ordinated, easily understood and can be adopted enthusiastically across the full breadth of the UK vehicle rental industry.
- Policymakers should try to avoid any initiatives that cause undue disruption to businesses and citizens, or that introduce costs that cannot realistically be absorbed by operators. The UK vehicle rental industry is a key provider of flexible transport and reducing access to these affordable services, as well as causing wider economic harm, is a stated aim of international terror groups.
- Online and digital platforms are being used by terrorists to inspire vehicle attacks and provide guidance on effective tactics. This must stop. The BVRLA endorses efforts by the UK government, industry and other partners in the West to remove extremist content from the internet. This includes recent announcements by the Home Secretary around the development of new technology to automatically detect terrorist digital content. The Home Office says that these tools can be integrated into the upload process on any online platform, so that the majority of video propaganda is stopped before it ever reaches the internet.¹
- BVRLA members have a long and successful track record of managing the risks associated with their vehicles. Any new policy initiatives should build upon existing industry security, safety and asset management protocols and standards.
- The vehicle rental and leasing sector would like Government support in working with the insurance sector to provide a fair and workable way of pooling the risk associated with vehicle as a weapon terror attacks. This is vital in ensuring that vehicle rental operators can access affordable self-drive hire insurance cover.



2. Introduction

2.1 Understanding the UK vehicle rental market

The vehicle rental market in the UK is one of the largest in Europe, with a 2015 study by KPMG estimating the industry to be worth £1.25 billion. The BVRLA's own data estimates that there are approximately 15.5 million rental transactions in the UK each year. Around 22% of British people hire a car, 18% within the UK and 13% overseas.²

From a fleet-size perspective, the market is dominated by a small number of larger companies, but there are also hundreds of smaller local and regional operators. Both ends of the market have been involved in terrorist related attacks. Rental transactions are typically segmented into business, leisure and replacement vehicle (vehicles provided while a motorist's own car is being repaired or maintained) categories.

The rental sector manages well over 500,000 cars, vans and trucks in the UK, operating from sites in city centres, suburbs, industrial estates, vehicle dealerships and airports. In some cities, the introduction of the car club model has led to cars and vans being made available from on and off-street parking bays, where customers are able to book them via a smartphone. Vehicle rental is a highly competitive sector, offering real choice to consumers through a plethora of innovative business models.

2.2 The threat from terrorism and vehicle as weapon attacks in the UK

There is a growing concern within the UK rental sector that national security challenges pose a significant threat to its ability to provide customers with an affordable and convenient service.

In recent years, there has been an increasing recognition amongst Western national security and counter-terrorism experts of the challenge posed by terrorists targeting public spaces.

Many of these attacks have involved the use of rental vehicles as weapons.

'Low tech' attacks against public spaces – as opposed to 'high intensity' incidents that combine explosives and firearms – are growing in number throughout the West as terrorists can largely operate under the radar of the security services, as well as spread fear amongst civilian populations.

Between March and June 2017, London saw three terror attacks in which individuals used rental vehicles and knives to kill and maim members of the public. Tourists, revellers, worshippers and a police officer were all targeted. A total of 14 innocent people lost their lives in the attacks, and almost 90 more were injured. Four of the five attackers were also killed at the scene.

In December 2017, the 'Independent Assessment of MI5 and Police Internal Reviews' released the following facts from those deadly attacks:³

- A. **Westminster (6 deaths including the attacker):** On the afternoon of Wednesday 22 March 2017, 52-year old Briton Khalid Masood drove a Hyundai Tucson SUV, hired in Birmingham a few days earlier, into pedestrians who were crossing Westminster Bridge, London. Three were killed at the time and 32 were admitted to hospital, where one died later and several others were treated for life-changing injuries. Masood then took two carving knives out of the vehicle and fatally stabbed PC Keith Palmer, who was on duty outside the Houses of Parliament. Masood was shot by armed police and died of his injuries. The entire incident lasted around 90 seconds.⁴

- B. London Bridge (11 deaths including the 3 attackers):** On the evening of Saturday 3 June, three men (27-year-old Briton Khuram Butt, 30-year old Moroccan Rachid Redouane and 22-year old Italian/Moroccan Youssef Zaghba) drove a Renault Master van, hired locally earlier that day, into pedestrians on London Bridge, killing two people. Abandoning an unused store of Molotov cocktails and wearing dummy suicide vests, they then left the van armed with large knives, which they used on an apparently random basis to kill six more people in nearby Borough Market and in the vicinity of Borough High Street. Armed police arrived within eight minutes and shot them dead. A total of 11 people were killed, and 45 required hospital treatment. ⁵
- C. Finsbury Park (1 death):** Shortly after midnight on Monday 19 June, 47-year old Briton Darren Osborne drove a Citroen Relay van, hired in Cardiff some days previously, into a crowd of worshippers outside the Finsbury Park Islamic Centre in London. Makram Ali, who had been taken ill and was lying on the ground, was struck by the vehicle and died soon afterwards. 11 other people received hospital treatment for injuries. In February 2018 Osborne was sentenced to a minimum of forty-three years in prison for his crime. ⁶

2.3 An effective and proportionate response to vehicle as weapon attacks

Following each attack, especially one where terrorists have demonstrated an innovative approach, security services will examine what lessons can be learned. For this reason, protecting public spaces from vehicle attacks is now a top priority for Western authorities, including the UK government, the European Commission and the Transport Security Administration in America. ⁷

No one is in any doubt about the complexity of the challenge ahead. There is no panacea to solve this issue. Instead, both industry and policymakers should seek to find innovative ways of raising the barriers to participation for terrorism and deter attackers from using vehicles as their preferred weapon of choice in future attacks.

Providing an effective and proportionate response to the threat posed by ideologically-inspired terror attacks involving vehicles will require a collective approach at the regulatory and operational level from both government and industry.

The BVRLA and its members are absolutely determined to do all they can to deter and detect the perpetrators of vehicle-based terrorism.



3. Threat assessment by Dr Shiraz Maher, Director of the ICSR

3.1 The threat to the UK from international terrorism

At the time of writing (March 2018), the threat from international terrorism, primarily led by 'Islamic State in Iraq in Iraq and al-Sham' (ISIS) and 'Al-Qaeda' (AQ), in the UK is currently 'SEVERE' – reflecting that an attack is highly likely. The threat level is independently set by the 'Joint Terrorism Analysis Centre' (JTAC).⁸

In 2017, between 23 and 26 May, following the bomb attack on Manchester Arena, the UK threat level was briefly raised to 'CRITICAL' (i.e. an attack is expected imminently) for the first time since 2007 when Islamist-inspired terrorists bombed Glasgow Airport.

At a European level, the latest annual report from European Union's (EU) Agency for Law Enforcement Cooperation (Europol) shows that for 2016 a total of 142 failed, foiled and completed attacks were reported by eight Member States. More than half (76) of them were by the UK.⁹

In December 2017, the Home Office in the UK reported a 54% increase in the number of arrests for terrorism-related offences in the year ending September 2017 compared with the previous year (from 259 to 400). The increase in the latest year is partly due to a large number of arrests being made following terrorist attacks in London and Manchester.¹⁰

In 2017, MI5 confirmed to the 'Intelligence and Security Committee for Parliament' (ISC) – which examines the policy, administration and expenditure of the Security Service, Secret Intelligence Service (SIS), and the Government Communications Headquarters (GCHQ) – that countering the threat of international terrorism remains the primary focus for the UK's intelligence and security agencies. For 2015/16, MI5 allocated 64% of its overall resources to International Counter-Terrorism work, with SIS and GCHQ allocating around a third and a quarter respectively.¹¹

3.2 The scale of the threat from international terrorism

The scale of the terrorist threat facing the UK is unprecedented in terms of the number of current investigations and the overall number of individuals of interest. MI5 has confirmed that it is currently running approximately 500 investigations into individuals or groups associated with Islamist terrorism. The majority of MI5's investigative effort is allocated against 'P1' (i.e. intelligence of attack planning), the highest priority on a scale of 1-4.¹²

MI5 has also confirmed that over the last five years the most striking shift in the composition of its casework has been the proportion of what it terms as 'P2H' (i.e. high-risk activity). Typically, P2H casework refers to individuals who have received terrorist training or are attempting to procure the means to carry out an attack, but who may not yet have a current attack plan. Previously, these sorts of cases represented a smaller share of MI5's work.¹³

In addition to the above, MI5 and Counter Terrorism (CT) Policing have publicly stated that they currently have around 3,000 'Subjects of Interest' (Sol) on their radar. This group sits on top of a larger pool of 20,000 individuals who had previously been Sols. MI5 has what it terms as 'tripwires' in place to discover whether these people re-engage in suspicious activity, although it notes that its methods will not expose all re-engagement activity.¹⁴

In December 2016, MI5 told the ISC that keeping track of, assessing and applying proportionate investigative resources to such a large number of individuals is an extremely challenging task for the intelligence and security community.¹⁵

In 2017, the threat to the UK from Islamist-inspired terrorism realised itself with the first fatal terrorist attacks since the murder of Fusilier Lee Rigby in May 2013 (which also involved a 'vehicle as a weapon' and knife attack):

- **22nd March** – a vehicle and knife attack took place in Westminster, killing five people.
- **22nd May** – Manchester Arena was bombed, killing 22 people.
- **3rd June** – another vehicle and knife attack at London Bridge, killing 8 people.
- **19th June** – in an apparent 'retaliation' for these attacks, a far-right terrorist launched a vehicle attack at the Finsbury park mosque, killing one person.
- **15th September** – a bomb partially exploded on a train at Parsons Green, London, injuring numerous people.

In December 2017, Amber Rudd, the Home Secretary, told the House of Commons that MI5 had disrupted 22 Islamist terrorist plots since the murder of Lee Rigby in 2013, including nine since the Westminster attack in March 2017.¹⁶

Overall, the ISC says these events form part of "a marked shift in the nature and extent of extremist attack planning activity, resulting in a reciprocal increase in the tempo of MI5 investigations."¹⁷

3.3 The drivers of directed, encouraged and inspired acts of Islamist terrorism in the UK

The UK's security services regard ISIS as posing the greatest threat to the UK and its interests around the world. In October 2017, Andrew Parker, the Director General of MI5, said that the UK is contending with an 'intense' threat from Islamist-inspired terrorism. Parker said that the 'dramatic upshift' in terrorist activity for the UK in 2017 was the highest he has seen in his 34-year career.¹⁸

According to the ISC, the main thrust of the threat from ISIS to the UK stems from its desire to maintain the terrorist group's "image and narrative of success in the face of military losses." As ISIS's grip in Syria and Iraq has weakened, terrorist leaders have increasingly turned their attention to encouraging their supporters to launch attacks in their home countries.¹⁹

Rather than calling on foreign fighters to come and join them in the so-called 'Caliphate' – an Islamic state – leaders in ISIS have urged supporters to focus their efforts in the West instead. For example, in a statement in May 2017 - coinciding with the Muslim holy month of Ramadan - ISIS said that supporters who were unable to make the journey to its occupied territories in Iraq and Syria should attack "*infidels [non-Muslims]...in their homes, their markets, their roads and their forums...double your efforts and intensify your operations*".²⁰

But this process had already started long before ISIS and others came under intense military pressure in Syria and Iraq. A previous review of online Islamist literature by MI5 in 2012 found that international terrorist groups are "[seeking] to promote home-grown 'lone actor' attacks, providing the ideological backing and practical instruction for users to commit attacks."²¹

As well as ISIS, the UK continues to face a persistent threat from AQ. Whilst the group has been subjected to extensive pressure from global counter-terrorism operations in recent years, degrading its capabilities and limiting its opportunities to plan attacks, the UK's intelligence and security agencies believe the group "remains a threat to Western interests."²²



4. Vehicle as weapon attacks: a new trend in terror tactics by Dr Shiraz Maher, ICSR

4.1 “Mowing machines”: how terrorists are using vehicles to randomly kill and wound

The upswing in terrorist activity is partly inspired and enabled by terrorist propaganda and instructional videos online. This includes operational guidance from groups such as AQ and ISIS on how to “wage individual jihad” by using vehicles as “mowing machines – not to mow grass but to mow down the enemies of Allah.”²³

The ‘Intelligence and Security Committee’ for Parliament (ISC) notes in its Annual Report for 2017 that vehicle attacks are a new “technique” being used by terrorists. However, over the last seven years, the reality is that international terrorist organisations have increasingly advocated conducting vehicle attacks (using modified or unmodified motor vehicles) against crowds, buildings, and other vehicles.

Since 1994, according to a July 2016 analysis by Stanford’s Centre for International Security and Cooperation (CISAC), 30 incidents worldwide have involved terrorists using vehicles as their primary weapon in attacks on civilians (not including car and truck bombs where explosives were used).²⁴

But, as David Anderson QC’s ‘Independent Assessment of MI5 and Police Internal Reviews’ notes, a game-changer in terms of how terrorists perceived vehicle attacks as an effective modus operandi was the July 2016 Nice truck attack, which killed 86 innocent people and injured 434.²⁵

According to the U.S. Department for Homeland Security’s ‘Transport Security Administration’ (TSA), from 2014 through to April 2017, terrorists carried out 17 known vehicle as weapon attacks worldwide, resulting in 173 deaths and 667 injuries.²⁶

As seen in the Finsbury Park and Charlottesville attacks, this is no longer just an Islamist phenomenon. Successful vehicle attacks conducted by Islamists have also inspired members of the far-right to adopt similar terror tactics against political opponents and local communities.

4.2 Why vehicle as weapon attacks are attractive to terrorists

Vehicle as weapon attacks are considered by Western security services to be ‘unsophisticated’ because a perpetrator can carry-out such an attack with minimal planning and training. A May 2017 unclassified briefing note issued by the TSA states:

“It is likely that terrorist groups will continue to encourage aspiring attackers to employ unsophisticated tactics such as vehicle-ramming, since these types of attacks minimize the potential for premature detection and could inflict mass fatalities if successful.”²⁷

The fewer people involved in the preparation of an attack, the lower the risk of security agencies becoming aware of plans. This type of attack is also attractive to would-be terrorists with limited access to weapons or explosives.

4.3 Vehicles of choice

Analysis of terrorist literature shows that commercial vehicles are the preferred ‘weapon’ of choice. Due to their large size, weight and carrying capacity. Terrorists have stated that they can inflict greater damage against people and infrastructure.²⁸

The TSA also says that commercial trucks and buses are “plentiful and routinely arouse no suspicion because of the exceptional access they have to structures and activity centres.”²⁹

4.4 How terrorists seek to obtain vehicles for attacks

According to the TSA, commercial vehicles may be obtained for terrorist activity in a variety of ways, including:

- **Insider threat** – authorised commercial vehicle driver carries out or facilitates the attack;
- **Hijacking** – attacker gains control of a commercial vehicle by force;
- **Theft** – attacker steals a commercial vehicle;
- **Rental** – attacker rents a commercial vehicle; and
- **Purchase** – attacker purchases a commercial vehicle.

An October 2017 analysis by Robin Simcox, a Margaret Thatcher Fellow at the Heritage Foundation in Washington D.C., found that five of eleven attacks in Europe involved a rental vehicle.³⁰

4.5 Ideal targets

Ideal targets are typically events that draw large groups of people – and thus present an attractive vehicle attack target – are usually scheduled and announced in advance, which greatly facilitates attack planning and training activities. Such attacks could target locations where large numbers of people congregate, including parades and other celebratory gatherings (i.e. Christmas markets), sporting events, entertainment venues, places of worship, or shopping centres.

4.6 The threat from the far-right

A growing fear amongst counter-terrorism analysts is that far-right extremists are becoming cross-inspired by Islamist attacks and copying their tactics when targeting minority groups or the wider population.³¹

Islamist-inspired terrorism remains the overwhelming focus of European security and counter-terrorism agencies. The most recent statistical overview of terrorism in the EU shows that for 2016 a total of 718 arrests were related to ‘jihadist terrorism’ – a number that has sharply increased in each of the last three years.³²

For 2016, 142 people died and 379 were injured in terrorist related attacks across Europe. Nearly all reported fatalities – and most of the casualties – were the result of jihadist terrorist attacks. The exceptions are six victims of paramilitary violence in Northern Ireland and the murder of Jo Cox MP by a member of the far-right.³³

The numbers of arrests across Europe - which do not include a full statistical breakdown from the UK – made for far-right terrorism in 2016 were 12 compared to 718 for Islamist-inspired terrorism.³⁴

In June 2017, the UK’s National Police Chiefs Council (NPCC) – the body responsible for bringing police forces in the UK together to help coordinate operations – revealed that between June 2016 and May 2017 the ‘extreme right’ accounted for about 8% (32) of those arrested for terrorism-related offences.³⁵

Despite these overall numbers remaining relatively low, security agencies across Europe have identified far-right extremism as a growing cause for concern. Europol’s latest annual review states:

“Apart from jihadist, ethno-nationalist and left-wing extremist attacks, an increasing stream of violent assaults by right-wing extremist individuals and groups was noted across Europe, in particular over the past two years, targeting asylum seekers and ethnic minorities in general.”³⁶

Continued over



Europol also states that far-right extremist activities such as confrontations with political opponents and xenophobic offences have become increasingly more violent.³⁷

In November 2016, Neil Bassu, Senior National Coordinator for Counter Terrorism Policing, Deputy Assistant Commissioner for the Metropolitan Police (UK), said that the police in the UK were committed to addressing the threat from extreme right wing. He said:

“The overriding threat remains from Daesh [ISIS] inspired groups but our operations reflect a broader range of dangerous ideologies and we will work tirelessly with our partners to confront them. Over the past 12 months there have been indications that the threat from extreme right wing could be increasing and we are alive to this.”³⁸

In December 2016, the Home Office banned National Action, a neo-Nazi group. Anyone associated with this group faces a custodial sentence of up to 10 years. In September 2017, the Home Office banned a further two far-right groups: Scottish Dawn and NS131.³⁹

In June 2017 statistics released from the UK’s NPCC revealed that almost one-third (34) of all referrals to ‘PREVENT’, the Government’s counter-extremism programme, in 2016/17 are for people feared to have extreme right-wing views that could turn into violence. The figure rose from 25 per cent in 2015/16.⁴⁰

4.7 Far-right inspired vehicle as weapon attacks in the UK, France and America

The threat posed by far-right terrorists realised itself in the form an attack on the Finsbury Park mosque in June 2017. It is alleged that this attack was in part inspired by Islamist terrorist vehicular attacks. The attack is alleged to have been an act of ‘retaliation’ for the Westminster, Manchester Arena and London Bridge incidents.⁴¹

In July 2017, a man was arrested in France following an attempt to ram his vehicle into a crowd of people outside a mosque in Paris. According to French media reports at the time, the man is alleged to have said that he had wanted to avenge attacks linked to the Islamic State. No one was injured in the attack.⁴²

Similarly, in December 2017 it was reported that a Polish-born supporter of the far-right group ‘Britain First’ pleaded guilty to dangerous driving after he used his car to attack an Asian man outside a restaurant in Harrow.⁴³

Outside of Europe, an American male was charged with first degree murder for using a vehicle in a ‘white supremacist motivated attack’ in Charlottesville, Virginia, that killed 1 person and injured a further 19 in August 2017.⁴⁴

5. Lessons from other sectors and overseas

In addressing the threats posed by terrorist vehicle as weapon attacks, policymakers and operators need to take account of the motivations that have driven these tactics in the first place.

Terrorists want to undermine liberal values by creating a response that increasingly ‘securitises’ day-to-day life in affected countries. They also hope to create fear and anxiety amongst the civilian population, paralyzing society through the psychological effects of terrorism.

Finally, Islamist terrorists have also spoken about their desire to use low tech operations to inflict financial and wider economic damage on their enemies by increasing the costs of doing business as a result of their operations. For example, in 2013 AQ told its supporters in its English-language magazine the following:

“The goal is, Inshallah [God willing], that if enough Muslims fulfil their obligations of jihad, the kuffar [non-Muslims] and their insurance companies will be so sick of the terror caused and money wasted by these simple operations that they will press their government to stop the tyranny against Muslims.”⁴⁵

Fortunately, there are a wide array of lessons that can be learnt from other countries and industry sectors.

5.1 The chemicals industry

The chemicals industry in the UK provides a good example of how sectors can be collaborative and proactive in their approach to tackling terrorism.

The terrorists involved in the 7/7 London bomb attacks in 2005 constructed devices using hydrogen peroxide, a chemical used in hair bleaching and therefore readily sourced from hairdressing suppliers. This prompted a variety of legislative, regulatory and industry responses.

At an industry level, different sectors began drawing-up their own, self-regulatory systems to tackle the issue of supply chain security. In the UK, the Chemical Business Association (CBA), alongside their partners in Europe, updated elements covering security in its code of practice, something it has adopted as an ongoing process. A 2010 article in *Chemistry World* explains what this means in practical terms:

“In a nutshell, this code asks all member companies to undertake a risk assessment exercise, upon which security recommendations are made. This latest [2010] version also extends the risk assessment requirement to organisations such as traders and brokers, which do not actually handle chemical materials directly.”⁴⁶

These sort of industry-led initiatives in which the entire supply chain – from manufacturers through to distributors and carriers of chemicals – have proven themselves to be highly effective in the fight against terrorism. For example, in 2007, a suspicious transaction involving hydrogen peroxide played a key role in the arrest of three Islamist terrorists suspected of plotting bombing attacks in Germany.⁴⁷

5.2 Information sharing: NYPD’s ‘Operation Nexus’

Rental vehicle businesses can play an invaluable counter-terrorism role through information sharing with their domestic security services and police.

To overcome the challenge presented by information asymmetry and enhance its early warning systems, police and intelligence agencies both in the UK and overseas recognise the importance of working closely with rental operators to help prevent future terrorist attacks from happening.

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For example, to stop further terror attacks in New York City, United States, the New York Police Department (NYPD) has set-up 'Operation Nexus' - a nationwide network of businesses and enterprises, including rental operators. Although Operation Nexus was established by the NYPD, participation in the network is not limited to New York City businesses.

The NYPD states that members of Operation Nexus "are committed to reporting suspicious business encounters that they believe may have possible links to terrorism."⁴⁸

Through Operation Nexus, the NYPD states:

*"[The NYPD] actively encourages business owners, operators and their employees to apply their particular business and industry knowledge and experience against each customer transaction or encounter to discern anything unusual or suspicious and to report such instances to authorities."*⁴⁹

When a business agrees to join the Operation Nexus network, an NYPD detective will visit their offices to explain why certain types of businesses may be attractive to a terrorist operative and provide a list of indicators – specifically tailored to that business – to use as a reference. Once visited, these businesses receive a framed certificate and become participants in the NYPD "Operation Nexus Network" to serve as a "first alert mechanism" to help protect New York City against the threat of another terror attack.⁵⁰

5.3 Security self-assessment: US Truck Renting and Leasing Association

In May 2017, the U.S. Transport Security Administration (TSA) published a declassified report on the risks of truck-ramming attacks, calling on truck owners and rental agencies to be vigilant about the looming threat. The report was published following a series of attacks in Europe.⁵¹

In response, the Truck Renting and Leasing Association (TRLA) – which represents more than 500 leasing and rental firms and 100 suppliers in America - published a new brochure outlining ways that its members' employees can help prevent truck-related terror attacks.

The self-assessment tool is for internal purposes only and designed to create "a clear picture of a rental companies' preparedness to prevent, respond to, and recover from security incidents."

In the TRLA's assessment, the time and place "to defeat a potential attack is before it starts." Below is a summary of the guidance offered by the TRLA to its members:

1. A visible and demonstrative concern over security can be a significant deterrent in itself. Security measures are best kept hidden from adversaries. However, the overall security preparedness of the industry is worth publicising in corporate advertising materials and on appropriate websites as this may dissuade a potential terrorist.
2. Actions that disrupt a terrorist's planning routine represent the best way to deter an attack and introduce uncertainty and fear of failure.
3. Formal and severely worded vehicle-return protocols are likely to offer limited threat deterrence. Return of a vehicle-turned-weapon after the attack is not a consideration for terrorists.

4. Terrorists are concerned with avoiding detection prior to an attack, and they avoid actions that call attention to themselves during the planning phase of their operation. Frequent changes in work routine by renting and leasing companies can be an important and effective pre-emptive measure.
5. Because terrorists are preoccupied with success their behaviour can sometimes draw attention to their true motives. They extensively plan and rehearse their operations. The aim here is to identify the smallest of details that are likely to either impede or enable the success of an attack.
6. Attention should be paid to destinations and declarations of intended usage. Potential terrorists are likely to hide their true intent, it might be possible for rental companies to detect inconsistencies and contradictions in the intended use.
7. Overheard conversations among suspicious individuals can also provide clues, along with unnatural or otherwise illogical questions or inquiries on the details of potential targets.
8. Rental companies must maintain a calendar of high-profile events (e.g. political rallies, sporting events, or other public gatherings).
9. Online terrorist literature often advocates modifying vehicles. Terrorists might attempt to make modifications during their rehearsals. So long as they have enough time to access the vehicle, inspection and maintenance teams should remain vigilant for any modification efforts.
10. All TRLA members should be prepared to provide customer and vehicle data records to federal, state and local law enforcement to aid the location,

apprehension and prosecution of attackers. Firms should maintain full and accurate records of rental and leasing agreements and contracts for a sufficient time (at least one year, and longer if required by applicable record-retention laws or ongoing litigation) to correlate with the particulars of any incident. Additional data may also be required to support post-attack investigations.

5.4 Using geofence technology: Sweden

Following a vehicle attack in Stockholm in April 2017 during which a stolen van was used to mow down pedestrians, the Swedish government announced that it was exploring the introduction of geo fence technology in urban areas. A geofence creates a 'digital force field' that means when a driver crosses an electronic boundary, the system connects with their on-board computer and limits the vehicle's speed to a safe level.⁵²

The Swedish government is also exploring other technological advances including what Daniel Halldén, Stockholm's transport commissioner, has described as "a system where no heavy vehicles can drive in the city centre without a box regulating their speed... Then, if a truck drove too quickly or in an area where driving is forbidden, it would be stopped."⁵³

Similarly, following vehicle attacks in Westminster, London Bridge and Finsbury Park, the UK government has said it would consider the instillation of geo fence technology. Tech firms are also in the process of developing black-box style equipment that would create IDs linked to driver's smartphones. This telematic tool would mean vehicles are disabled when the driver is not nearby or logged in.⁵⁴



6. Tackling the insider threat

Employees are the rental sector's single biggest asset. However, there is also a risk that vehicle rental companies could be targeted from within.

To underscore this issue, it is worth considering the employment history of Khuram Butt, one of the London Bridge terrorists. In June 2017, it was revealed that Butt had worked for Transport for London as a customer services assistant for six months in 2016. This was despite the fact that he had appeared in a Channel 4 documentary where he publicly stated his support for extremist views and was videoed alongside the black ISIS flag.⁵⁵

6.1 Defining the insider threat

The UK's Centre for the Protection of National Infrastructure (CPNI) – the official body responsible for protective security advice to the UK national infrastructure – defines the 'insider threat' as follows:

*"A person who exploits, or has the intention to exploit, their legitimate access to an organisation's assets for unauthorised purposes. An insider could be a full time or part-time employee, a contractor or even a business partner. An insider could deliberately seek to join your organisation to conduct an insider act or may be triggered to act at some point during their employment."*⁵⁶

6.2 Insider-threat counter-measures

According to the CPNI, malevolent insider activity can be lessened by carrying out thorough pre-employment checks and by having a strong security culture. The CPNI's website contains a wide range of guidance and products across seven key areas to help organisations make informed decisions about the level of personnel security risk they manage.⁵⁷

These seven core areas are:

1. Governance and Leadership
2. Insider Risk Assessment
3. Pre-Employment Screening E.g. Thorough checking of passports, drivers' licences, relevant documentation
4. Ongoing Personnel Security
5. Monitoring and Assessment of Employees
6. Investigation and Disciplinary Practices (Response)
7. Security Culture and Behaviour Change.

In addition, CPNI has developed a 'personnel security maturity model' based around these seven core elements and an infographic, which can be downloaded from the CPNI's website, on personnel security measures organisations should consider.⁵⁸

Implementation of this model holds a number of benefits and ensures a 'security culture' both internally and externally, with customers feeling secure in the knowledge that the firm's senior management have customers' personal safety in mind, as well as that of their staff, promoting a responsible attitude to potential threats.

7. How the UK vehicle rental sector can respond

Counter-terror experts acknowledge that there is no magic formula for preventing terrorism, but the BVRLA and its members are determined to take a proactive role in reducing the likelihood and impact of VAW attacks.⁵⁹

7.1 Response from BVRLA Members

A core premise is the belief that the scale of the threat requires a comprehensive approach, one in which the different parts of government and the UK rental sector work together, debate and develop overall strategies, and do their part in the ongoing fight against terrorism.

BVRLA members are agreed that the aim of the vehicle rental industry in tackling rental vehicle attacks in the UK is as follows:

1. To deter terrorists from using rental vehicles as weapons through the increased visibility of and a demonstrative concern for enhanced security within the sector.
2. To exploit well-known 'early detection' and 'mission failure' anxieties amongst terrorists by publicising the fact that the sector is increasing its collaboration with counter-terrorism agencies.
3. To deny terrorists opportunities for using rental vehicles by increasing the barriers to participation through increased security measures and technological solutions.

The BVRLA is calling for their members to:

- Actively promote the BVRLA's and Government's counter-terrorism messaging
- Increase training to embed a culture of vigilance amongst staff
- Provide the BVRLA with information to feedback the impact of terrorism

- Engage with law enforcement, policy makers and other key stake-holders in the sector working on mitigating the threat from terrorists and other extremists
- Encourage, capture and disseminate the exchange of counter-terrorism information and advice through a BVRLA-sponsored social media campaign.

Following the recent terror incidents in London, the BVRLA has identified several new methods utilised by terrorists when using rental vehicles in vehicle as weapon attacks. To improve vehicle rental security the BVRLA and its members have focused on the following areas to mitigate the risk of unauthorised intrusion:

- Increased publicity of threat awareness
- Enhanced processes and training
- Updated guidance
- Increased collaboration with police and security services

7.2 Increased publicity of industry threat awareness

One of the simplest ways in which the BVRLA can look to counter the threat of rental vehicle terrorism is to increase awareness in the public consciousness, and therefore the minds of aspirant terrorists, of the actions they and their membership are undertaking to advance preparedness and alertness to potential threats.

This could take many forms, including increasing publicity on BVRLA members' websites, highly visible signage and posters in customer waiting areas at vehicle rental sites, and signwriting on van livery. The BVRLA is already involved in ACT, a national campaign by Counter Terrorism Policing which urges the public to act on their instincts to help tackle

Continued over



the terrorist threat.⁶⁰ ACT publicity features prominently on the BVRLA homepage, and by clicking through on the provided links one is able to find out more information on ACT and download posters and online banners to display on rental premises and websites.

7.3 Training, guidance and processes

The BVRLA is increasing the amount of counter terrorism training and guidance made available. The association is making this training and guidance available to all vehicle rental and leasing firms – not just those within BVRLA membership. Furthermore, the training and guidance is available free of charge. Specifically, the BVRLA is:

- Producing a series of training courses and webinars giving practical advice and training aimed at vehicle rental staff
- Combining these with facilitator notes to enable firms with internal training resource to run and/or incorporate the BVRLA's key learning points within their existing training programmes
- Introducing a pre-training organisational security self-assessment questionnaire – a series of questions aimed at operational risk self-awareness to identify and tackle gaps.
- The BVRLA is now accredited to deliver Project Griffin, the counter terrorism awareness training initiative for business produced by the National Counter Terrorism Security Office (NaCTSO) to protect cities and communities from the threat of terrorism.⁶¹ This training will be made available in modular format and on-line in the coming months.
- The BVRLA has contributed to NaCTSO's delivery of a vehicle rental module in Operation Argus, a desk-top strategic training exercise aimed at senior managers and business owners.⁶²

- The BVRLA's Rental Operator Skills Certificate has been updated to include the threat from terrorism.
- A new driver licence checking certificate is being introduced especially for daily rental staff, covering practical elements of handling the photocard driver licence including interpreting and recording information, access to driver record protocols and permissions and interpretation of disqualification codes.
- For commercial vehicle rental operators, the BVRLA has formulated a special checklist which records the purpose of the vehicle hire to consumer renters.

7.4 Data Sharing

The BVRLA believes that consideration should also be given to the introduction of enhanced background checks and data sharing.

Our industry owns and operates over five million attractive and expensive vehicle assets and rental operators are skilled at looking after those assets, guarding them against fraud, theft and damage. BVRLA members already share data and operate a credit and operational risk management tool, called RISC, which stands for Rental Industry Secure Customer. It is a database specifically designed for BVRLA members to gather and, very importantly, legally share information about problem customers. It contains over 8,000 individuals and companies notified by BVRLA members and is growing daily. It is a good example of how the sector manages its operational risk liabilities.

The BVRLA also sends out RISC Alerts where information regarding recent frauds and *modus operandi* of that fraud is distributed. A recent case involving a well-known office-letting organisation suggests that fraudsters have a communications network that is at least as powerful as the BVRLA's information-sharing community.

We know that crime is becoming more organised; villains need to rent or lease vehicles to visit their 'clients', move stolen goods, etc – and just as frequently as legitimate business users. Criminals believe a rented or leased vehicle will provide greater anonymity than owning and insuring vehicles themselves. This behaviour is also a motivation for terrorists intent on renting vehicles and using them as weapons against innocent members of the public. Whether organised or 'lone-actor'; such threats are regarded seriously by the community of BVRLA members who share information with the police and counter terrorist authorities. Harnessing the power of a risk-aware community and working to safeguard the interests of members and the wider public is a fundamental impetus for our sector. BVRLA members also support on-going police initiatives and named operations like Tellus, Griffin, Trident etc.

Thus, the sector works as a community of businesses to protect its assets and staff and deny fraudsters/extremists opportunities to take advantage of our business services by raising barriers to participation.

BVRLA members have very good relations with police forces around the country and share data and intelligence. Indeed, following the success of the Metropolitan Police's vehicle rental industry information sharing network – Operation Tellus – forces around UK are looking to replicate this model.

The vehicle rental industry is willing to share bulk data so that the authorities can cross-reference against their own crime and terrorism indices. However, the appropriate level of consideration will need to be given to the regulatory changes necessary to achieve this. Furthermore, considerable resource will need to be allocated to exploring any technical solution that will integrate external data with internal police and counter terrorism data.



8. Motor Insurance and vehicle rental

In the UK, vehicle rental operators are legally required to carry motor insurance, and without this insurance cover, they would be unable to trade. When a rental vehicle is used as a weapon the rental firm and its motor insurers are directly responsible for unlimited risk liability. In contrast, other terrorist attack claims met by the UK's Criminal Injuries Board are capped at £500,000.

BVRLA members are starting to see signs of early market failure; premiums are rising and fewer insurance firms appear willing to quote for new business.

8.1 Pooling or mutualisation of risk

In Europe and the rest of the world, insurance and reinsurance markets deal with motor-related claims by means of a mixture of public and private arrangements. For example, Denmark and Holland currently operate compensation schemes with Government backed funds, and in Australia and in Austria insurers pool the risk. In France, Spain and Italy insurers pay into a compulsory government-backed scheme, while in New Zealand and Sweden, there is no pool or government scheme in place.

A recent report ⁶³ says that leading insurers and reinsurers are considering withdrawing cover for victims of terrorism with effect from 2019 citing attacks using vehicles as weapons as the cause. Insurers and reinsurers are increasingly reluctant to take on the terror risk as they are required to provide uncapped liability to enable long-term personal injury care. When a large number of individuals are involved, the aggregation of risk means reinsurers can be heavily impacted by a single terror attack. This situation is not sustainable in the medium or long term.

Furthermore, this situation is particularly serious for BVRLA members, as seventy-five per cent of them are SMEs (small and medium-sized enterprises) whose businesses could fail because they can neither obtain insurance cover nor secure it with affordable premiums. There would be a wider impact for the UK economy as a result of reduced consumer choice and fewer vehicles bought by our sector.

8.2 UK Government backed scheme

The UK vehicle rental industry is calling for a Government backed scheme to provide financial assistance in meeting terrorist-related motor insurance claims. This will help restore confidence in the reinsurance market and help ensure access to affordable motor insurance.

9. Options for UK policymakers

In the UK policymakers across a variety of Government departments are working more closely than ever with the vehicle rental industry, law enforcement organisations and other stakeholders to explore a broad range of initiatives, involving communications, technology, operational procedures and regulatory changes. We believe that this should be a pragmatic and proactive process which recognises that all participants have specific skillsets, experience and roles to play.

As this collaboration continues, the BVRLA hope that all sides will also take advantage of every opportunity to share operational and policy best practice, such as the recent EU Commission Operators' Forum held in December 2017.

At an EU level, the European Commission is working on a best practice security guidance toolkit for the commercial road transport sector. This will focus on improving truck security by mitigating the risk of unauthorised intrusion, including hijacking or theft, of a truck for use in vehicle as a weapon attacks.⁶⁴

There are many country-specific examples that should be investigated in a UK context, Italy has implemented a real-time notification scheme with rental operators and a similar scheme is being developed in Belgium, building on its ANPR-based motoring fine management system.

Technology has a huge role to play in addressing vehicle as weapon attacks and the vehicle rental industry is keen to work with the government in exploring the potential for telematics or geofence-based immobilisation systems.

9.1 Five priority areas for UK policymakers

Within such a fast-moving and high-stakes policy environment, the BVRLA has five key priorities:

- 1. Adopt an industry-led approach:** BVRLA members have a long and successful track record of managing the risks associated with their vehicles. Any new policy initiatives should build upon existing industry security, safety and asset management protocols and standards rather than trying to replace them. The BVRLA supports the idea of a national accreditation scheme that would require all vehicle rental businesses to meet minimum standards in terms of their counter-terrorism security practices and procedures. These standards should be agreed by the industry in conjunction with policymakers and law enforcement organisations. To reduce unnecessary bureaucracy and cost, the accreditation process should be managed through existing industry-based structures, including the BVRLA's own Code of Conduct and governance regime.
- 2. Policy measures must be simple, scalable and consistent:** the BVRLA would like to work with relevant law enforcement organisations and policymakers across Government to ensure that any new security measures are carefully co-ordinated, easily understood and can be adopted enthusiastically across the full breadth of the UK vehicle rental industry.

Continued over



- 3. Policy measures should also be proportionate and realistic:** policymakers should try to avoid any initiatives that cause undue disruption to businesses and citizens, or that introduce costs that cannot realistically be absorbed by operators. The UK vehicle rental industry is a key provider of flexible transport and reducing access to these affordable services, as well as causing wider economic harm, is a stated aim of international terror groups.⁶⁵
- 4. Address potential failures within the motor insurance market:** the vehicle rental and leasing sector would like Government support in working with the insurance sector to provide a fair and workable way of pooling the risk associated with vehicle as a weapon terror attacks. This is vital in ensuring that vehicle rental operators can access affordable self-drive hire insurance cover.
- 5. Online and digital platforms play an important role in terrorism:** online content is being used to inspire and provide guidance to violent extremists to carry out vehicle attacks in the UK. The UK government, and other partners in the West, should therefore continue with their on-going efforts to remove this content from the internet.

10. Conclusions

The recent spate of vehicle as weapon attacks has forced Western policymakers and law enforcement organisations to re-assess the threat of high-impact, low-tech, lone agent strikes.

Rental cars, vans and trucks have been involved in some of these incidents, bringing the industry's security procedures and business models into the spotlight.

The UK vehicle rental industry has a huge experience in managing the risk associated with its expensive and potentially dangerous assets. It has a long tradition of working with law enforcement organisations in addressing issues such as vehicle theft, fraud and organised crime. These channels of engagement are being used more frequently and more widely than ever before.

Operators continually look to improve the security checks they undertake, but if a prospective customer presents the correct paperwork, driving licence and means of paying for a vehicle, it is very difficult to turn them away.

Front desk rental staff are trained to deal with customers, not identify or deal with terrorists. Previous experience shows that perpetrators arouse no suspicion and present themselves as normal customers. Most of them are not on any watch list.

Addressing the vehicle as a weapon threat needs a co-ordinated approach from industry, policymakers and law enforcement organisations. The vehicle rental industry needs to absorb the latest counter-terrorism advice, update its training and operational procedures and ensure that these standards are adopted universally across the sector. Law enforcement organisations need to help provide that advice and training, raise public awareness and explore effective and compliant ways of sharing relevant customer information with rental companies. Policymakers can help provide the regulatory and insurance environment that supports all this activity.

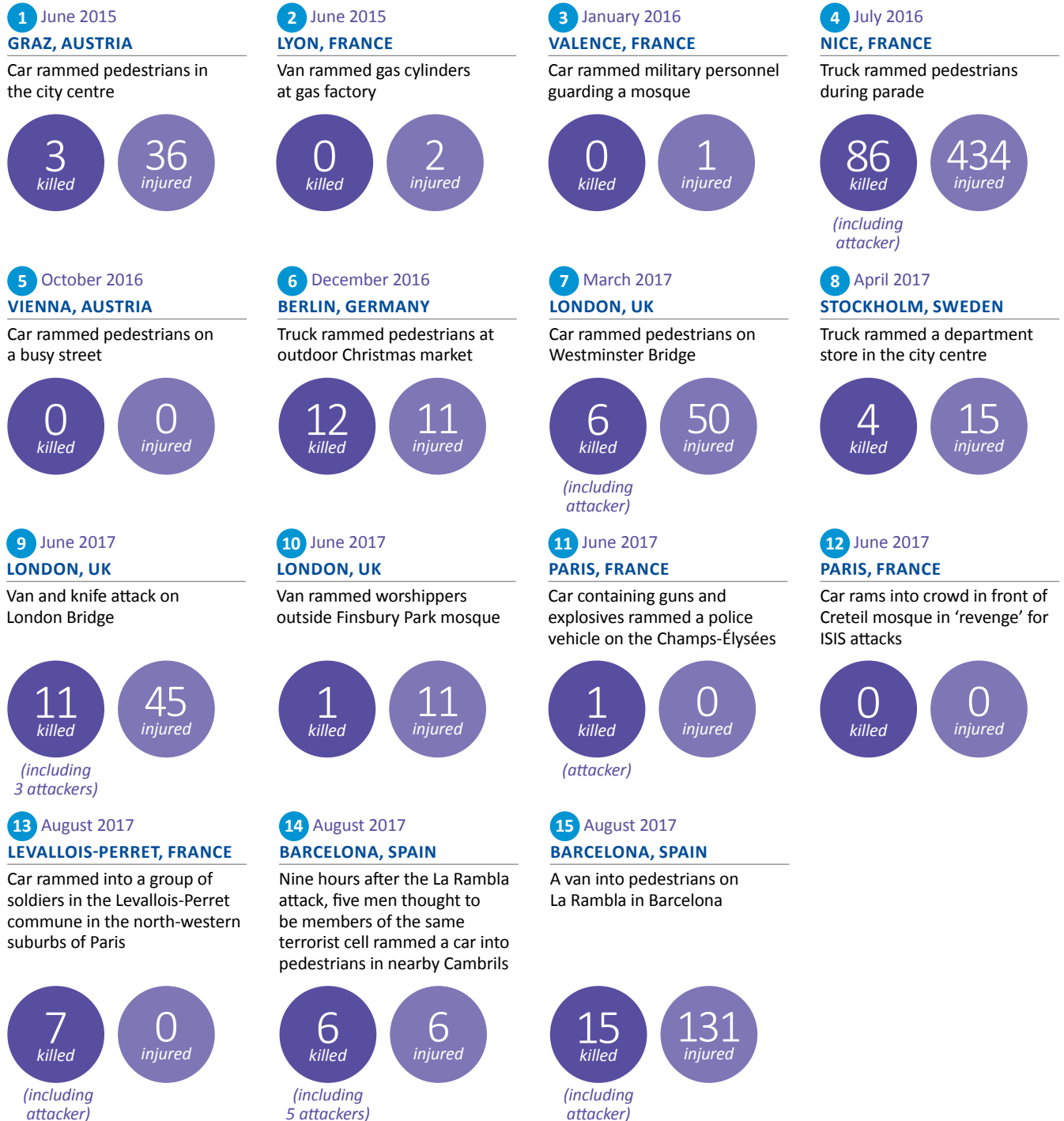
We are fortunate that these relationships are already in place, and there are strategies and technologies that can be adapted from other sectors and parts of the world.

Vehicle rental has a vital role in delivering 'future mobility', one of the key pillars of the Government's new Industrial Strategy. By working together, we can ensure that terrorism doesn't endanger this potential.



Appendix 1: vehicle as weapon attacks in Europe since 2015

As well as an increase in terrorist activity in the UK involving vehicles as weapons, there has also been a marked increase in the number of attacks elsewhere in Europe between June 2015 and August 2017. ⁶⁶



Overall, since January 2014, according to an analysis by Robin Simcox at the Heritage Foundation, vehicular attacks constitute only a small fraction (7 percent) of the known terrorist plots Europe has faced.⁶⁷

However, these types of attack are disproportionately effective. Vehicular attacks have caused 45 percent of all injuries and 37 percent of all deaths in Islamist-inspired plots since January 2014. Civilians are most commonly the victims, although police and military personnel are targets, too.⁶⁸





About the Authors

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Dr Shiraz Maher is Director of the ICSR and a member of the War Studies Department at King's College London. He currently leads the Centre's research on the Syrian and Iraqi conflicts and also researches Salafi-Jihadi soteriology.

MaHer is a recognised expert on the current Middle East crisis and jihadist movements. The BBC has described him as "one of the world's leading experts on radicalisation," and the *Washington Post* has called him "a respected specialist on Islamic State." *The Observer's* Jason Burke says he has "a justified reputation as a leading authority on contemporary Islamic extremism."

His book, *Salafi-Jihadism: The History of an Idea* (Oxford University Press; and Hurst & Co.) has been widely acknowledged as a ground-breaking exploration of the political philosophy behind contemporary jihadist movements.

MaHer is also an adjunct lecturer at Johns Hopkins University (where he currently teaches separate courses on radicalisation and political Islam), and was a visiting lecturer at Washington College during the Spring Semester of 2012 (where he taught Middle East politics).

He is a contributing writer for the *New Statesman*, frequently writing on Islamic State and the broader Middle East. He has conducted fieldwork across the world, interviewing members of the Taliban, al-Qaeda, Jabhat al-Nusrah, Ahrar al-Sham and the Free Syrian Army. Most recently, he has conducted interviews with more than 100 Western foreign fighters in Syria and Iraq. Based on his insights from those interviews, he has given evidence before two parliamentary committees on the Syrian conflict, the flow of foreign fighters into the country, and the rise of Islamic State.

In 2016 he was shortlisted for the Orwell Prize in journalism for his pieces on radicalisation, foreign fighter mobilisation, and the terrorist threat to Europe. He also received the prize for 'Excellence in Research Innovation and Impact,' at the King's Awards in 2015.

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Between 2009 and 2010, Maurice was Deputy Director for Nothing British, an anti-BNP campaign. In July 2012, Nick Griffin, the ex-leader of the far-right BNP, blamed the campaign for his humiliating defeat in Barking during the 2010 General Election.

He has also worked as a researcher for Conservative Friends of Israel, the Centre for Social Cohesion and for a Conservative MP in the House of Commons.

About the BVRLA

Established in 1967, the British Vehicle Rental & Leasing Association (BVRLA) is the UK trade body for companies engaged in vehicle rental and leasing.

BVRLA membership provides customers with the reassurance that the company they are dealing with adheres to the highest standards of professionalism and fairness.

The association achieves this by maintaining industry standards and regulatory compliance via its mandatory codes of conduct, inspection programme and conciliation service. To support this work, the BVRLA shares information and promotes best practice through its extensive range of training and events.

On behalf of its 900+ members, the BVRLA works with governments, public sector agencies, industry associations and key business influencers across a wide range of road transport, environmental, taxation, technology and finance-related issues.

BVRLA members are responsible for a combined fleet of almost five million cars, vans and trucks, supporting around 317,000 jobs and contributing nearly £25bn to the economy each year.

BVRLA members own and operate 1-in-8 cars, 1-in-5 vans and 1-in-5 trucks on UK roads. A crucial part of the new and used vehicle supply chain, BVRLA members buy almost half of all new vehicles sold in the UK and sell hundreds of thousands of used vehicles each year.

By working with the BVRLA and its members, policymakers, Government, police and counter-terrorist authorities can affect change and deliver results far quicker.



Footnotes

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Glossary of abbreviations

- Al-Qaeda (AQ)
- British Vehicle Rental and Leasing Association (BVRLA)
- Chemical Business Association (CBA)
- Centre for International Security and Cooperation, University of Stanford (CISAC)
- Centre for the Protection of National Infrastructure (CPNI)
- European Union (EU)
- European Union Agency for Law Enforcement Cooperation (Europol)
- Government Communications Headquarters (GCHQ)
- International Centre for the Study of Radicalisation and Political Violence (ICSR)
- Intelligence and Security Committee for Parliament (ISC)
- Islamic State in Iraq and al-Sham (ISIS)
- Joint Terrorism Analysis Centre (JTAC)
- National Police Chiefs Council (NPCC)
- New York Police Department (NYPD)
- U.S. Office of Security Policy and Industry Engagement (OSPIE)
- Secret Intelligence Service (SIS)
- Subjects of Interest (SoI)
- Truck Renting and Leasing Association (TRLA)
- U.S. Department for Homeland Security's Transport Security Administration (TSA)
- Vehicle as weapon attack (VAW)



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