



Horizon scanning the terrorism threat

Understanding the drivers of terrorism and anticipating new threats

Understanding the causes of terrorism represents an important step in anticipating the emergence of new terrorist campaigns and offers real potential to assist with the mitigation of the impact of terrorist conflicts. Macro-level causes will be the main factors responsible for future terrorism.

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Example causes could include civil war or deep-rooted conflicts, invasion and occupation by foreign military forces, bad governance and corruption, rapid modernisation or technological developments (like the rise of the internet and social media), and actions by hostile states. Emerging macro-level causes which appear to be of growing seriousness and significance include population growth, social polarisation, climate change and migration patterns. The COVID-19 pandemic is another example of a macro-level event with the potential to have serious impacts on terrorism trends.

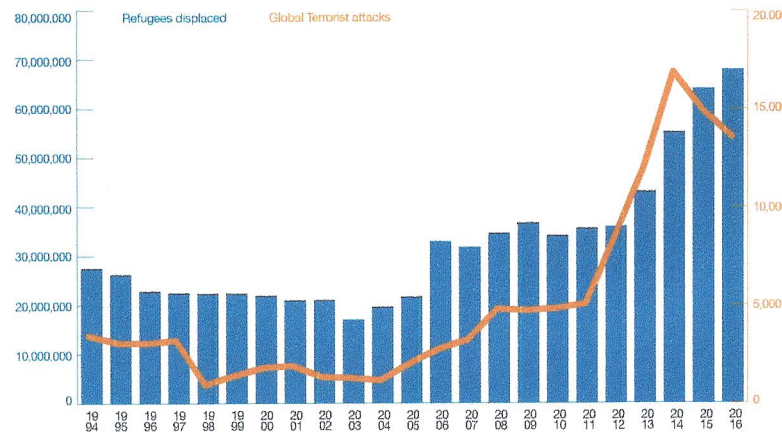
It can be difficult to design counter-terrorism policy around major global trends, as they require a much more holistic approach to tackle them effectively. They are also longer-term threats, and there can be reluctance to think beyond what is immediately around the corner. The international response to COVID-19, for example, exposed a wide range of serious flaws and failures in terms of long term preparation and mitigation. Similar challenges await in terms of other long term drivers of terrorism.

Climate change is a useful starting factor to consider. It is already increasingly recognised as a strategic security concern for most states. Even now it is impacting on low-intensity and terrorist conflicts in Africa, the Middle East and Asia, where it has contributed to the emergence of terrorist groups



Figure 1: Refugees, internally displaced people, and asylum-seekers vs terrorist trends 1994-2016

Source: Author's analysis of Global Terrorism Database, START, University of Maryland, and UNHCR Refugee Statistics



such as Boko Haram and Islamic State. For example, between 2005 and 2010, Syria experienced the worst drought in its recorded history, leading to a mass migration of the rural population to urban areas in search of new livelihoods. At the same time, Syria experienced an influx of refugees from Iraq as a result of ongoing conflict. The urban infrastructure of the country could not cope with the surge in population and collapsed. Within a year, there was a widespread uprising against this Assad government and years of civil war followed. The role that climate change played in igniting the conflict has generally been overlooked. The significance of climate change on terrorism in the coming decades looks only set to increase, but our understanding of the processes and dynamics involved is in its infancy.

Research suggests that population size alone is currently the best single predictor of future terrorism. The effects of all other predictors are massively increased if they occur in a country with a big population. As the world's population increases further, the risks overall are going up. The current world population is estimated at over 7.5 billion, and a recent study in the *Lancet* estimated it would peak at 9.73 billion in 2064. Further, many societies are forecast to experience youth bulges – as their population increases they are also going to see a particularly huge increase in the young population falling between the ages of 15 and 30. Such

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youth bulges are associated with social unrest and civil strife, and are already emerging in regions such as Saudi Arabia and Yemen.

Another important future trend is increased global migration. This raises a variety of challenges, one of which is how to integrate migrant communities within host countries to avoid a rise in ethnic tensions and extremism. Given anticipated increases in global population over the next 50 years – which will disproportionately affect Asia and Africa – combined with deepening climate change impacts, fresh patterns of migration are anticipated, with the developed world remaining the most popular target for many migrant groups. Figure 1 highlights the remarkably strong overlap between patterns of terrorism and the global numbers of refugees. The significant role that conflict plays in driving the numbers of refugees helps explain the close similarity shown between the two trends. The results suggest that some migration trends are potentially useful in terms of a proxy for identifying conflict hotspots which are likely also to feed into terrorism trends.



Thinking about mitigation and adaptation

To what extent is the reinsurance sector thinking about the major drivers and causes of terrorism and is this feeding into expectations around the potential frequency and severity of terrorism? Critically, is such analysis currently feeding into thinking around potential policy mitigations and security



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measures? Interviews with several stakeholders in the terrorism re-insurance sector paint a bleak picture on this front. The core messages highlight that thinking in this area is still in its early stages, with little systematic analysis to date in terms of how either major macro drivers such as climate change or population trends can or will impact on terrorism frequency. Furthermore, there has been no serious consideration of potential mitigation approaches. The focus instead across the sector remains primarily short term and national. In the words of one stakeholder, it will not

be until the problem “unambiguously bites” that attention will be paid to it, and at the moment there is relatively little engagement or awareness of the long-term role of large-scale macro factors.

A lack of data is one of the key current obstacles. Without good data, there is reduced awareness of the potential problems and a lack of debate about long-term mitigation across the sector. Improved data in comparison would allow for more serious engagement with the issues, enable better modelling of the potential impacts, and significantly facilitate the sector's ability to inform and engage with potential policy responses.

Given the scale of the issues involved, it is critical to think in terms of mitigation and adaptation. Mitigation aims to reduce or prevent problems; adaptation focuses on adjusting to actual or anticipated changes and reducing vulnerability. This distinction is worth noting. Some of the trends involved have now built up formidable long-term momentum. In the context of climate change, for example, current assessments are that, even with immediate radical measures, climate change can still be expected to continue for the coming decades. Without radical immediate measures, the momentum can be expected to deepen.

Climate change, population increase, and migration are all major global issues in and of themselves. Their potential impact with regard to terrorism is just



Demonstrator confronts policemen at an English Defence League rally. (Photo Getty Images)

one of many challenges each already represents. Nevertheless, some encouragement can be taken from how the insurance and reinsurance sector has already engaged with some of these macro drivers outside of a terrorism framework. In particular, there has been growing awareness and activity with regard to climate change impacts. As early as the 1970s, leading international reinsurers had already started to assess how climate change could lead to a potential rise in natural disaster losses. As the growing scale of the climate crisis has become steadily more apparent, the sector has devoted increasing attention to the issues raised. In a UK context, for example, this has been most clearly seen with regard to policy planning around coastal erosion, flood defences, land management and water infrastructure planning.

Significantly, there has also been increasing engagement between the insurance/reinsurance sectors and academia to conduct research in order to strengthen the evidence base around the potential threats and appropriate mitigation and adaptation responses. Linked to this, insurers and reinsurers have also engaged in awareness-raising campaigns focused on clients and the wider public, and some have also engaged with government to help inform policy at national and international levels.

This presents a useful model to follow in relation to future terrorism risk. There can be no doubt that a crucial next

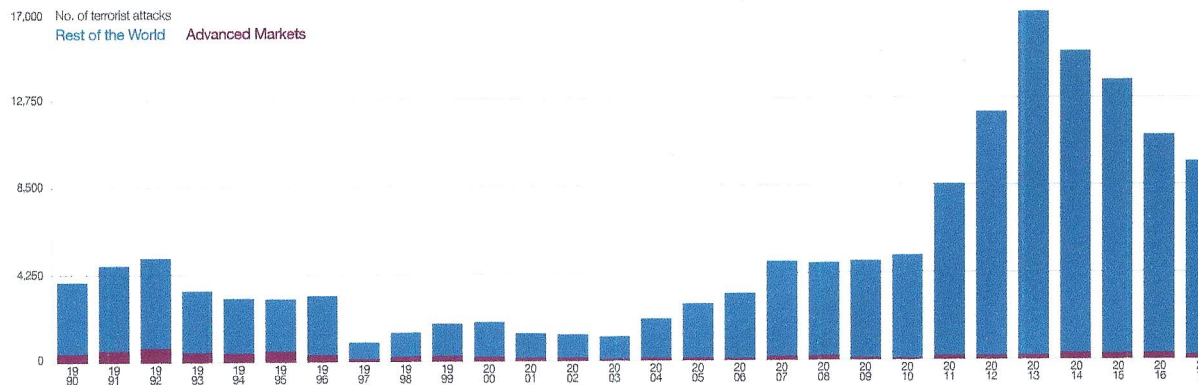


step is to improve our knowledge and understanding in this area. In particular, there is a need for more sophisticated modelling better to understand how trends in these macro factors can interact with terrorism trends. For example, we need to improve our understanding of how trends in developing nations impact on terrorism trends in Advanced Markets. As figure 2 illustrates, terrorism trends in Advanced Insurance countries do not necessarily map closely with the trends seen in the rest of the world. In the past thirty years, the most intense period of terrorist attacks for Advanced Markets was witnessed in the 1990s, whereas for the rest of the world it has been the era since 2012. We currently lack a good understanding of how terrorism trends in the rest of the world affect trends in Advanced Markets (and vice versa).



Protesters arriving at an EDL rally. (Photo Getty Images)

Figure 2: Terrorism trends in Advanced Markets vs Rest of the World 1990-2018



Concluding thoughts

We are seeing a gradual awakening to some of the problems that lie ahead. Going forward, there are a variety of ways in which the reinsurance and insurance sectors can support governments and the private sector in addressing some of the macro causes and consequences of future terrorism. Much of this approach can effectively model how the sectors have already engaged with the challenges posed by climate change more generally. The sectors unquestionably have an important role to play in increasing wider awareness on how emerging macro drivers can impact on terrorism risk. Further research and data will be an essential foundation to support the sector's approach to these issues.

Overall, the sectors have a major potential to generate and provide government, clients and the general public with easy-to-access information on these issues. Crucially, they can do a great deal to improve risk awareness with regard to the terrorism impacts of these macro drivers and provide expert advice on mitigation and adaptation within a terrorism context.

Source: Author's analysis of Global Terrorism Database, START, University of Maryland

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