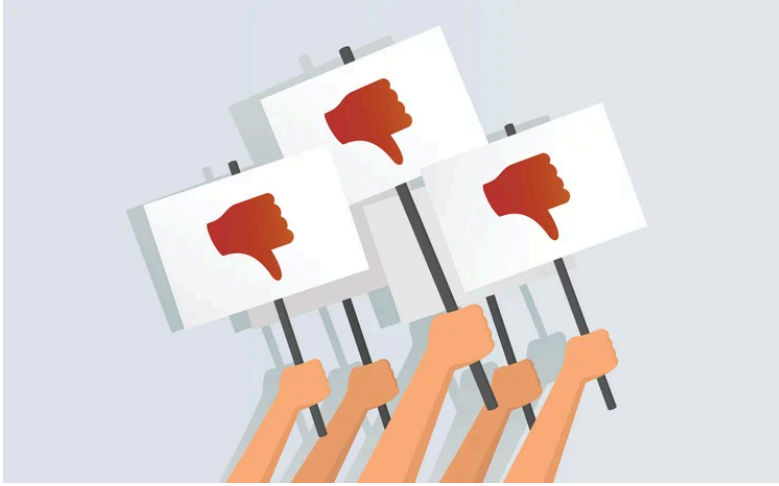


Insurers warned to prepare for rise in targeted protest risk



By Damisola Sulaiman

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With targeted protests against the insurance industry set to increase, Damisola Sulaiman discusses with security experts what steps the industry can take to mindfully prepare for even more direct action than it's used to.

For the past few years, insurance employees have been no strangers to the familiar horde of protesters with colourful banners and theatrical tactics standing outside, or [occasionally on top of](#), the familiar buildings in the City of London and all over the country.

Last year alone, Extinction Rebellion targeted the industry with [134 direct actions](#), and newly proscribed Palestine Action managed to target [15 Allianz offices](#) in just one night at the start of this year.

This increase in protests hasn't affected the insurance industry alone.

In February, Gallagher found more than one in four UK businesses were [impacted by civil unrest](#) last year, and nearly two-thirds of business decision-makers cited protests, vandalism, looting and riots as a major concern for 2025.

Insurance companies must restructure their internal protocols to address the rising threat of targeted protest activity

Phil Miles, Kroll

Recent developments indicate those business decision-makers were on to something, as Insure Our Survival, the breakaway campaign of Extinction Rebellion, recently [revealed to *Insurance Post*](#) they intend to extend their targeting to arms insurers and go global with their efforts, starting from their September wave of action.

Michael Evans, director of the risk intelligence centre at intelligent security solutions firm Securitas, confirmed to *Post* this unrest is likely to get worse before it gets better.

He said: “If you look at the world right now, some of the challenges we face – whether it’s climate change, geopolitical instability, economic challenges, emerging technology, etc. – all of these risks have the potential to incite grievances from activist groups.

“Climate change is going to get worse, AI is replacing everyone’s jobs and there will be more [global] conflicts. These grievance-based protests are going to get worse.

“It’s not all doom and gloom, however, because once we’re aware of the threats and risks, we have the opportunity to actually do something about it.”

Evans also highlighted the tactics of these groups are escalating.

“We’ve seen an increase in certain tactics resulting in the risk of disruption or sabotage of utilities,” he explained.

“There are some protest groups who, within their direct action or criminality, will cut the telephone wires or the fibre wires, or they’ll

pour cement into the drains. The risk there is that the site cannot open that day because there's no internet, telephony, water, drainage, or whatever it may be, meaning that the risk is also changing because of that threat.”

The insurance industry witnessed this escalation in January when climate protesters Shut The System claimed to hit major insurers by [cutting communication cables](#). However, the disruption was minimal.

With the rising threat of protests due to the evolving global landscape and the increased threat of escalation, insurance companies can no longer proceed with business as usual without taking the steps needed to protect their staff and property, so the question raised is: What, exactly, can they do?

Preparation

Evans recommended a threat vulnerability and risk assessment as a starting point.

The threat assessment considers who the potential actors are and whether they could target the company for one reason or another.

Once they are identified, the company then considers its vulnerabilities that could be exploited by those threats.

Finally, the risk assessment finds the potential for loss or damage when those threat actors exploit those uncovered vulnerabilities.

“Doing that threat, vulnerability, and risk assessment process is what we refer to as the 'prepare' phase, which allows you to set the ground and determine what risks you face as a business,” he explained.

Planning protocol

Once the TVRA is completed, Evans shared the company must create a strategy for how to manage the security risk, which could involve putting the right security personnel or technology in place.

Phil Miles, associate managing director for enterprise security risk management at financial and risk advisory solutions provider Kroll, agreed: “Insurance companies must restructure their internal protocols to address the rising threat of targeted protest activity.” The restructuring could include dynamic action, according to Evans, such as instructing staff to work from home or use alternative building entrances.

It could also involve long-term planning for security considerations, such as not allowing staff to wear any company branding on lanyards or bags to avoid them being targeted by threats.

Yair Daren, founder and managing director at security company Security Risk Specialists, added entry protocol should be a key area of focus to monitor who can enter the building and what level of the building they can access without identification.

Additionally, he noted the importance of visible security personnel that could act as a deterrent for threats.

Intelligence investment

Miles also emphasised the value of investing in intelligence capabilities to monitor global and regional developments that may trigger local disruptions.

Daren shared this information could come from platforms such as Protect UK or the cross-sector safety and security communication platform.

He explained: “If you have security personnel that work in your organisation, or you are appointing a third-party security firm to protect your assets, you need to be informed on a weekly basis, sometimes even more than that, what the schedule and routes for protests are because we regularly get updates.”

Continuous monitoring is a key part of taking advantage of this intelligence, according to Evans.

He said: “We are constantly monitoring for current and future developments. We proactively look ahead and assess how we see the protest threat increasing or decreasing on certain dates, sometimes down to the hour, based on previous trends, patterns, behaviours and indicators.”

Neighbour risk-sharing

This monitoring must extend beyond the individual organisation and cover the neighbouring businesses, as many companies may become targets due to the perceived affiliations of their neighbours.

[The Walkie Talkie](#) and [The Gherkin](#) house many companies, but have been consistently targeted due to climate protesters’ grievances against some of the insurance firms in those buildings.

Daren explained: “The risk can also exist in relation to companies who are just, unfortunately, near enough to those companies, and they are not being targeted. They just are receiving the ricochet.”

In this situation, Evans noted the starting point will be establishing good working relationships with neighbours, which will help in targeted protest situations, but also with more general threats like extreme weather or power outages.

In addition to that, Miles shared insurance firms must broaden their risk lens to include the vulnerabilities of neighbouring tenants.

He said: “Disruption to one business can cause reputational or operational fallout for others. Insurers should lead or support the creation of building-wide risk-sharing groups to coordinate threat assessments and mitigation strategies.”

Involving law enforcement

Collaboration should extend beyond neighbours and to law enforcement as well, Miles noted.

He argued: “Insurers should establish formal channels for intelligence sharing and co-develop proportionate response frameworks that

balance deterrence with stakeholder sensitivity. This ensures that protective measures are effective without escalating tensions or alienating legitimate protestors.”

Evans added this can be a challenging balance to strike as law enforcement has very limited resources, and protesting is a legally protected human right.

A report from the Home Affairs Committee in February found wellbeing officers were being put at risk, with more than 4,000 rest days cancelled in a three-month period to ensure protests could be policed safely.

Evans explained: “Insurance companies need to have plans in place that allow them to work with third parties like the police, but at the same time, make sure they have taken on the accountability, which is rightly its own as a company to protect its people, property and assets because at the end of the day, if they don’t do that they run the risk of being caught foul of exposing their people to unnecessary harm.”

Insurance companies need to brace themselves for even more targeted protests and the key to doing so will be through making the right assessments, restructuring protocols based on those, investing in intelligence and monitoring, managing relationships with neighbouring businesses, and proportionately working with law enforcement to protect staff and property.

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