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# INTELLIGENCE SUPPORT TO HIGH NET-WORTH INDIVIDUALS – BE THE RIGHT KIND OF YES MAN

The High Net Worth Individual (HNWI) is often a person used to taking calculated risks. In order to support this, HNWI's need bespoke intelligence and security services that are flexible and responsive.

These are people who have the resources to fly a hot air balloon around the world; to launch their own airlines to travel places they wish to go; to start charities that change the world. High profile activities; often in dangerous locations across the globe.

This is not to say that everything is a good idea or that you should encourage foolish or inherently dangerous behaviour in your client out of a fear of saying no. A request to go on an 'extreme camping holiday' in southern Afghanistan is something that should be treated with caution. However simply saying something "cannot be done" is the antithesis of a bespoke solution. Remember – anything at all can be done, it is just a matter of what resources you might need to acquire.

## Tailored Solutions - Be clear about the threat level and be clear about the risk.

You are in the wrong industry if you prevaricate on, falsely minimise, or are afraid to inform the client of the level of risk that may surround their chosen activity or location. It is important to realise and differentiate between threat and risk. Threat consists of natural and manmade hazards or people/

groups that are likely to or have the potential to cause harm. For example: hostile armed groups, or extreme weather events such as cyclones or bushfires. Analysts can identify umpteen threats to a given individual or location - the sun could explode after all, or nuclear war could break out, or a zombie apocalypse could erupt (highly improbable). How to cut a sensible swathe through all of this? Work with levels of probability and determine what is most likely to happen. Eg – threats to the extreme camping holiday in southern Afghanistan likely consist of armed hostile groups, IEDs and other devices and kidnap. Cyclone and nuclear war is unlikely to make the cut. Conversely, that same extreme holiday transplanted to Antarctica unveils a whole different raft of threats – weather patterns and natural threats from fauna (and the abominable snowman as an unlikely but possible threat) far outweigh the probability of chancing upon a hostile terrorist group.

After you have made a realistic assessment of the existence of particular threats to your task/HNWI, apply mitigating measures to determine the level of risk. However, like your elementary school maths teacher taught you way back when; the working needs to be visible. So if your mitigation strategy

for the southern Afghanistan camping trip includes dedicated aero-medical support; commercial grade UAVs and a 200 man PSD team then provide the costing statement and level of residual risk in un-emotive terms. This gives the HNWI client the ability to decide whether the resources and risk are worth the outcome

## Don't cut corners.

Planning high risk activities with a cavalier attitude is the fastest way to disaster. Use a robust and transparent planning process and apply it thoroughly to all tasks. This means that decisions are not based on 'the vibe', 'spider senses' or any other gloriously wishy washy method of assessment. It also means that you can be confident that your 'yes' is not going to end in misadventure.

Consider the emotional as well as logical reasoning behind a task. Imagine yourself in the client's position. No I don't mean try on their clothes a la Jackie Chan in "The Suit" or Jennifer Lopez in "Maid in Manhattan". Rather, consider their reasoning process for why they might wish to do something

and this will give you an insight into how important a given task might be. This then allows you to be not just responsive to the client's intelligence and security requirements but to pre-empt them: the mark of a true tailored security solution.

## Levels of risk acceptance are dynamic – be responsive

Even the most adventurous of spirits has a threshold for a level of unacceptable risk. While the HNWI will often be prepared to accept a high level of personal, reputational or organisational risk, their threshold for family, friends and other loved ones is generally much lower. This applies to general static security arrangements, travel and recreational tasks. Whether you are operating from a cold start or have been working with the client for some time, it is important to quickly become familiar with the client's perceptions and levels of comfort on this matter.

Overall, working with HNWI clients can be particularly rewarding and give you the opportunity to be involved in some thoroughly interesting activities. If you have the chance, do your homework, take a deep breath and enjoy the ride!

