



INSURANCE BROKERS OR AGENTS

RFI - 2019 Southern Legislative Conference - Requesting any information regarding threats to any legislators in attendance, specifically any groups or organizations that may have caused any civil disturbances in the past. The conference was held in Missouri last year; therefore, any information in regards to any threats or concerns that surround last year's event would be useful.

BusinessSafe is based on the idea that certain businesses and industries may be exploited by terrorists who portray themselves as honest customers seeking to purchase, lease or somehow appropriate certain materials, licenses and/or services to covertly further a terrorist plot.

The following are general indicators of potential terrorist planning or activities. Alone, each indicator can result from legitimate recreational or commercial activities or criminal activity not related to terrorism; however, multiple indicators combined with other information may possibly suggest a terrorist threat.

- Physical surveillance, which may include note taking or the use of binoculars, cameras or maps near key facilities.
- Attempts to gain sensitive information regarding key facilities or personnel through personal contact or by telephone, mail or e-mail.
- Attempts to penetrate or test physical security and response procedures at key facilities.
- Attempts to improperly acquire explosives, weapons, ammunition, dangerous chemicals, flight manuals or other materials which could be used in a terrorist attack.
- Suspicious or improper attempts to acquire official vehicles, uniforms, badges, access cards or identification for key facilities.
- Presence of individuals who do not appear to belong in the workplace, business establishment or near a key facility.
- Behavior which appears to denote planning for terrorist activity, such as mapping out routes, playing out scenarios, monitoring key facilities and timing traffic flow or signals.
- Stockpiling suspicious materials or abandoning potential containers for explosives (e.g., vehicles or suitcases).

The following examples of activity relating to Insurance Brokers or Agents, though not fully inclusive, may be of **possible** concern to law enforcement:

- Inquiries about collecting the proceeds of a life insurance policy when the insured's death is the result of a suicide.
- Inquiries as to whether there is an exclusion provision in the life insurance policy that would prohibit the payment of the proceeds if the insured's death is the result of a suicide.

- Beneficiary or owner designations with foreign addresses.
- Individual exhibits nervous behavior when inquiring about or applying for an insurance policy.
- The name, address, social security number or any other personal information presented by any applicant (especially, a student) on an application is believed to be fictitious.
- Upon application for insurance, the individual submits any identification document of questionable authenticity. For example their home address is represented as a PO Box, they list no telephone number, misspellings on “official documents,” and different names on driver’s license or passport.
- Applicant uses large amounts of cash in small denominations or money order instead of check or credit cards.
- Structuring of payments to avoid currency reporting requirements.
- Individuals who inquire about or apply for large amounts of insurance and exhibit no visible means of wealth or need for such amounts of insurance.
- Individuals who inquire about the maximum amount of insurance that can be obtained on the life of a child.
- Customer indifference to product performance.
- Early termination of a product, or borrowing against the cash surrender value soon after the product is purchased.
- Any suspicious questions or unorthodox inquiries regarding insurance.

Your impressions and assessment based upon your professional business experience are extremely valuable and should help guide you in determining if a customer request, a fact pattern, or set of circumstances is unusual.

Please remember that the conduct of an individual will not necessarily be criminal in nature. Suspicious incidents should be reported immediately to your local law enforcement agency, Crime Stoppers, or your regional FDLE office. You may also email a tip regarding a suspicious incident utilizing the link on the [BusinessSafe homepage](#).

For all emergencies, call “911.”