



**New York State  
Office of Public Security**

DIRECTOR  
**JAMES McMAHON**

Dear Sir or Madam:

New York State law enforcement is reaching out to a wide spectrum of businesses and industries throughout the State with *Operation SAFEGUARD*. With this program, The Office of Public Security seeks to establish a ready contact that may be helpful in reporting information or circumstances that appear unusual or suspicious to you, your employees, or members of your professional association and thus could be of possible assistance to law enforcement.

There is concern that individuals seeking to commit acts of terrorism, while portraying themselves as legitimate customers, may look to purchase or lease certain materials or equipment or undergo formalized training to acquire certain skills or licenses. There is also a concern that such individuals may simply steal certain types of vehicles, equipment or materials from the inventory of legitimate businesses. Whatever the method, once appropriated, these items and/or skills could then be used to facilitate an act of terrorism.

Instances of suspicious conduct observed by you or your employees may not be criminal per se, but may be peculiar and unusual because it does not match the usual fact pattern your personal business or industry routinely experiences when dealing with customer requests. The option to contact the New York State Tips line or your local police department is intended to encourage and facilitate an exchange of information in such matters and provide yet another resource to the public.

The NY State Toll-Free Tips line may be contacted 24-hours a day, seven days a week by calling: 1-866-SAFE-NYS.

Thank you for your assistance.

Sincerely,

A handwritten signature in black ink that reads "James W. McMahon". The signature is written in a cursive style with a large, looping initial "J".

James W. McMahon  
Director

## ***OPERATION SAFEGUARD*** **INSURANCE BROKERS or AGENTS**

As described in the accompanying letter, **Operation SAFEGUARD** is based on the idea that certain legitimate businesses and industries may be unknowingly exploited by terrorists who portray themselves as honest customers seeking to purchase, lease or somehow appropriate certain material, 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 can 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 itself does not have to be criminal per se for you to report it to the NY State Toll-Free Tips line. It may be contacted 24-hours a day, seven days a week by calling:

**1-866-SAFE-NYS.**