

# Armed robbery in a retail store

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## Occupancy:

Retail sales of automobile  
spare parts

## Property Damage:

7,700 €

## Business Interruption:

1 day closing of the store



## Circumstances:

The events took place on December 15<sup>th</sup>, in plain daylight. Two men with motorcycle helmets entered the store with a firearm and demanded the money from the cash register and the safe. This store had just installed a cash deposit safe that was certified A2P (French safety certification label) following an earlier robbery of 37,000 € and this time the take was limited to the contents of the cash register. After committing the robbery, the thieves left the store and fled the scene on their motorcycle, which was reported as stolen. No shots were fired and no injuries were reported.

The store was closed for the rest of the day due to the shock suffered by the employees. An investigation is under way and the suspects are still being sought by the police.

## Extent of the damage:

- 2,500 € in cash and 5,200 € in checks.
- Psychological shock on the part of the employees, causing the store to be closed for a day and the employees requesting to be transferred elsewhere.

## Cause of the loss:

For a person to commit a crime of this sort, a combination of three factors must be present:

- Motive (wide ranging): in the case at hand, the thieves were most likely motivated by the money to be gained.
- Ease of access (an environment making the crime easy to commit)
- Impunity (a sense of being able to get away with it): this second robbery, according to the employees, was committed by the same individuals who had committed the first one. They had returned to the scene of the crime a second time.

It should be noted that armed robberies are more and more affecting retail businesses (24 % increase in 2006 in supermarkets in France), whereas those targeting banks decreased by 37 %).

This rise can be explained by the level of security measures in stores, which is less than that in banks. These incidents do not represent an increase in crime in France, but a change of target since in 2006 the number of armed robberies went down by 3 %.

## What has worsened the loss:

- Failure to regularly empty the contents of the cash register into the store's cash deposit safe. This meant that there was a significant amount of cash and checks in the cash register at the time of the robbery.

## What has limited the loss:

### Human and Property damages

- At the end of the day, the day's intake was deposited in the new, A2P-certified cash deposit safe, which only the armored car company could open. This limited the amount that could be stolen to the receipt of a single day.
- The employees cool-headedness, especially the cashier and store manager, which kept the situation from getting out of hand (hostage taking, injured, destruction of goods and property, etc.).

## Business interruption

- Due to the implementation of psychological counseling for the employees and management's enacting the emergency action plan, the store had to be closed for only one day.

## Comments and learnings:

In order to limit the risks of armed robbery, all employees should be trained in how to deal with "aggressive actions", including armed robbery, in order to understand how to identify an aggressor and what his methods and behavior are likely to be.

One must then establish factors that reduce the motives and ease of access so that it is harder for aggressors to attain their objective. For example, one can:

### Before incidents occur

#### Reduce incentives

- Mark off one's territory and show that it is being monitored by:
  - Installing a video-surveillance system equipped with display monitors at entrances to the store and at the cash registers.
  - Ensuring that every client is met at the door and greeted with a "Hello".
  - Seeing that all areas are clean and orderly, both inside and outside the store.
- Provide written notices and pictograms stating that cash is regularly removed from the registers and stored in a safe that can only be opened by armored car personnel.
- Keep an eye out for any suspicious behavior and report it to one's supervisors or to the police (creating a log provides an excellent means of tracking and recording).
- Set up a guard service on the premises that is suited to the rate of use of the store.

#### Reducing ease of access

- Emptying the cash register into the cash deposit safe should be done either on order by the store manager or when a certain amount of cash in the cash register is reached (500 to 750 €)
- The cash count must be done in a secure area not visible to the public.
- Sales intake must be deposited in a cash deposit safe that is certified A2P (or equivalent outside France). The following table gives the amounts commonly guaranteed by insurers for this type of safe.
- Collection may be done by an armored car company, or in small amounts by people not in uniform who work for a specialized company.

#### During an armed robbery

- Let it happen, and above all, do not try anything, just observe the thieves closely in order to be able to give the police as much information as possible. You should observe them discretely since the aggressor(s) may become violent if they notice you doing so.

A2P Certified Safes - Theft-Proof Classification	Highest Amounts Commonly Insured (in euros)
HC	5,000
CS.E	8,000
CL.I.E	25,000
CL.II.E	35,000
CL.UI.E	55,000
CL.IV.E	110,000
CL.V.E	200,000
CL.VI.E	300,000

- Do not attempt to use physical force to make someone leave, do not touch them, and do not attempt to obstruct their flight since they may become dangerous.
- If their behavior is threatening, lay low and especially do not respond violently.
- Discretely activate the burglar alarm, which can be portable.

#### After the incident

- Call the public emergency number (112).
- Take measures to preserve any evidence in order to help investigators.
- Arrange for psychological counseling to help the victims. There is now a number victims can call for help in France : **08 842 846 37, regardless of what type of incident caused them to need it.** This hot-line, managed by the National Institute on Help for Victims and Mediation (INAVEM) is accessible **24/7 from 9 a.m. to 9 p.m.**, for the cost of a local telephone call. By calling this number, victims are put in touch with **professional counselors** who can assess their needs. Victims will receive **personalized care**. Based on the nature of their call, they will be told what measures to take.
- Instruct personnel in how to fill out medical forms following psychological trauma, as well as on the various types of complaints.



↑ Cash Deposit safe - Certified A2P



↑ Armored Car Cash Collection