



HOW TO SELECT PHYSICAL SECURITY TAILORED TO FIT YOU

A GUIDE BY PREMIER RISK SOLUTIONS®

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Introduction: The Importance of Physical Security

High-profile, high-net-worth people need to be on constant alert for potential threats against themselves, their families, and their businesses. But dividing their attention between work and safety is counterproductive. That's why private physical security, in addition to cybersecurity, is not only important but essential. In fact, it may even be argued that physical security takes precedence, since **“a cyberattack on a bank could result in a significant loss of money and sensitive data, [but] an attack on a power generation facility, hospital, or transportation facility could cost lives.”**¹

Private security is one of the world's fastest-growing industries. Research estimates that the global physical security market should reach \$171 billion by 2027 and has a compound annual growth rate (CAGR) of 6.5%.² In fact, private security workers outnumber traditional law enforcement by at least two times.³ The rapid growth of private security reflects the equally rapid proliferation of criminal operators around the globe.

This white paper discusses these evolving risks and how to select the best physical security service for your unique needs. When we reference physical security, we are referring to security officers, executive protection, special event security, and secure transportation drivers. Cameras, access control systems, and other security technology in physical security will not be a core focus.

¹ Andy Bochman, "The missing chief security officer", CXO Magazine, Medium, 20 Feb 2018, retrieved 22 Apr 2021 from <https://medium.com/cxo-magazine/the-missing-chief-security-officer-11979a54fbf9>

² "Physical Security Market Worth \$171.0 Billion By 2027", Grand View Research, Feb 2020, <https://www.grandviewresearch.com/press-release/global-physical-security-market>

³ Robert McCrie, "Core Competencies to Create Effective Protection Programs", Security Operations Management, 12 Feb 2016, doi:10.1016/B978-0-12-802396-9.00002-5, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7161386/>

Problem: Underestimating the Risks

Consider just some of the threats national governments faced in 2021 alone: the Capitol riots in Washington, D.C.⁴ on January 6 and the military coup in Burma⁵ on February 1, both of which demonstrate the human toll of poor physical security. Particularly in the U.S., rising pressure from police defunding movements have also forced local police departments to scale back due to a shortage of officers. With less personnel, departments must prioritize callouts by the public to service those in imminent danger and/or life-threatening situations.⁶ Diluting security in a world that is no less dangerous will only beget more danger. However, governments and law enforcement are not the only institutions that need to stay vigilant.

In a recent study, **an alarming 76% of private companies surveyed said they do not use security guards.** Of those respondents, four-fifths of them reason that guards “are not needed.”⁷ Yet one in five of all companies responded that they have experienced more physical security incidents since the start of the COVID-19 pandemic.⁸

Complacency about physical security has no place going forward. Criminal enterprises will only grow increasingly sophisticated, so the physical security industry must not only keep up but stay a few steps ahead.

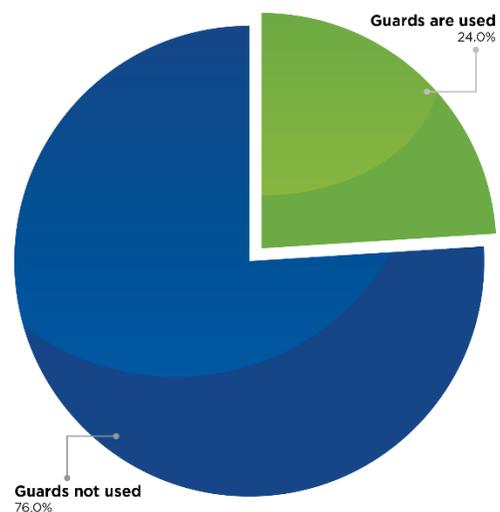


Figure 1: Proportion of companies that use and do not use guards

⁴ “The Capitol Siege: The Arrested And Their Stories”, NPR, 9 Feb 2021, retrieved 18 Apr 2021 from <https://www.npr.org/2021/02/09/965472049/the-capitol-siege-the-arrested-and-their-stories>

⁵ Russell Goldman, “Myanmar’s Coup and Violence, Explained”, The New York Times, last updated 24 Apr 2021, retrieved 18 Apr 2021 from <https://www.nytimes.com/article/myanmar-news-protests-coup.html>

⁶ Ted Land, “Seattle police warn of ‘staffing crisis’ after 66 more officers leave”, KING 5, 27 Apr 2021, retrieved 28 Apr 2021 from <https://www.king5.com/mobile/article/news/local/seattle/spd-warns-of-staffing-crisis-after-66-more-officers-leave/281-040a65b1-3165-4f24-8652-a5d10860aac7>

⁷ “The State of Physical Security Entering 2021”, Pro-Vigil, 27 Jan 2021, page 6, <https://pro-vigil.com/secure/security-survey-report/>

⁸ Ibid, page 3

Protecting the Private Sector

As the lifeblood of progress in the U.S., the private sector is responsible for our most important technologies, information, and infrastructure. That makes high-profile private companies as well as government agencies coveted targets for malicious actors, who seek to benefit from attacks and thus sow fear in society at large.

The rise of domestic and global terrorism, unmanned aerial vehicles (UAVs) or drones, and hostile insiders ensures the ongoing need for expert physical security, which must grow and adapt to increasingly complex threats.

Thus, the challenging task of protecting leading executives has never been more crucial. Between their residences and workplaces, vacations and business trips, public appearances and special events, executives live busy, mobile lives. Their loved ones do not stay in one place either. They all need 24/7 protection from end to end, because a slip or weak link in the chain could spell disaster. Their employees, clients, and visitors also deserve to feel safe.

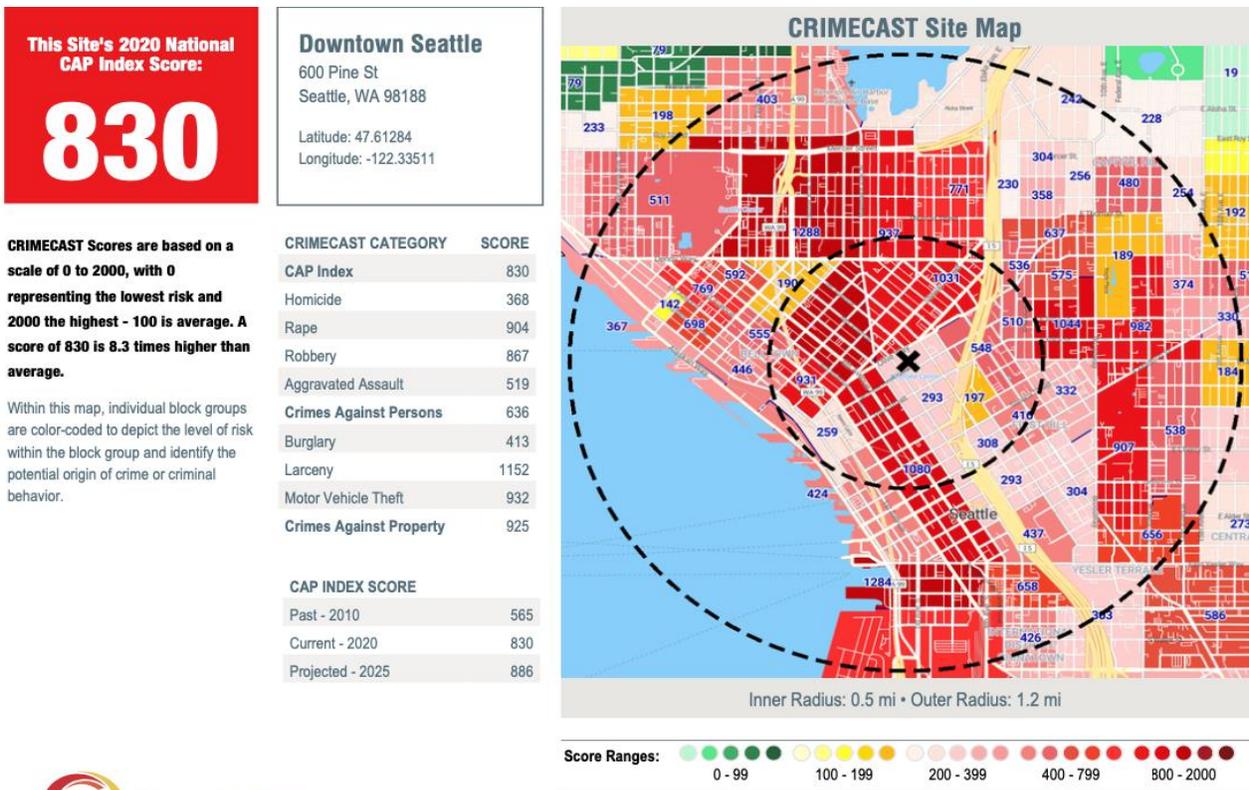


Figure 2: This color-coded heat map shows the likelihood that crimes will originate in certain neighborhoods throughout Downtown Seattle

To understand the varying levels of risk within a single location, see the following heat map of Downtown Seattle in 2020, generated by crime and risk forecaster CAP Index. This CRIMECAST Model is an in-depth assessment of the city's overall risk (which received a CAP Index Score of 830 out of a possible range of 0 – 2000, with 100 being considered the average score) as well as a more detailed breakdown of risks by neighborhood and type of crime. The overall CAP Index Score is projected to increase to 886 by 2025.

As illustrated by this example, a single metropolitan city can face complex security issues that vary by region. Organizations and residences should be aware of their level of risk and respond accordingly, starting with a dynamic risk assessment.

A dynamic risk assessment would address these issues by monitoring evolving risks on a regular basis to identify threats and vulnerabilities. These assessments produce gap analyses that reveal where executives or organizations are at risk and provide steps to mitigate said risks.

The consequences of being unprepared can be fatal, rippling into a loss of public confidence, economic uncertainty, litigation, and damaged company reputation and bottom line. Indeed, the private sector has as much if not more to lose from physical attacks compared to the public sector.

In the event of physical breach at a financial institution, for instance, employees and clients may be hurt or traumatized, and the institution must answer hard questions. **How will they ensure this never happens again? Can the loss of money, intellectual property (IP), and/or personal data be recovered? How will the company deal with the negative publicity? How much will litigation cost?** These issues plague organizations in every industry and must be handled by knowledgeable experts.

TAKE ACTION

1. Have you considered the business impact to your organization if you chose to take no action? There is liability and risk in taking none.
2. Have you continually monitored the dynamic risk of each market (geography) in which your organization is present? Each location will typically present its own unique risk in some form.
3. Have you prepared to modify your organizational risk profile as the organization grows in size and scale?

Limited Solutions and Drawbacks in Current Physical Security Management

Since the beginning of the pandemic, 40% of companies say they have made changes to their physical security infrastructure, while 60% responded that their security stayed the same.⁹ The new and existing security take the form of video surveillance, alarm systems, and guards. However, these measures are limited in various ways.

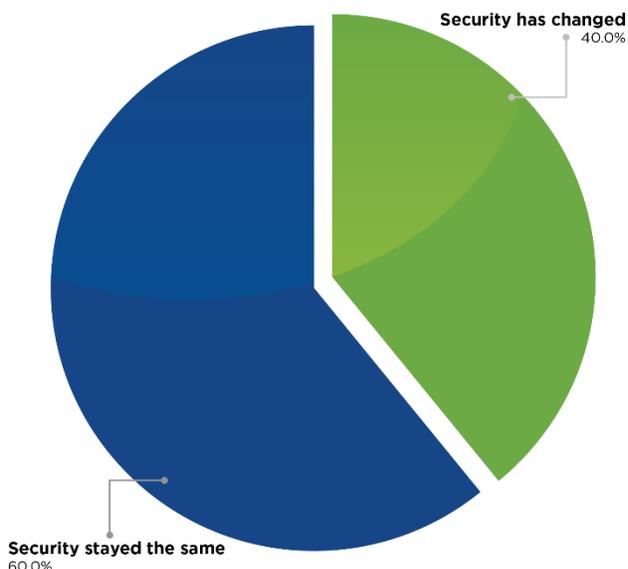


Figure 3: Companies respond as to whether their security has changed since the start of the COVID-19 pandemic.

Security Camera Systems and Alarms

Research has shown that the mere presence of a security camera is sometimes enough to deter crime.¹⁰ However, **cameras won't bar determined criminals targeting a business, residence, special event, or vehicle. Plus, cameras can malfunction, have blind spots, provide poor visibility in bad weather or darkness, and cannot detain a hostile actor.**

Alarms, too, are limited solutions. They draw attention to intrusions but cannot prevent culprits from escaping. The damage is done.

Many security vendors only offer video surveillance as a service without the onsite security to support it. However, security cameras and alarms are most effective when paired with physical security professionals. Cameras capture proof, while trained security personnel can prevent criminals from gaining access altogether or follow and detain them until law enforcement arrives.

Plus, this combination of security personnel and technology allows the team to redeploy their assets immediately when a threat or suspicious activity is recognized.

⁹ Ibid, page 4

¹⁰ Aliza Vigderman and Gabe Turner, "Do Security Cameras Deter Crime?", Security.org, 15 Mar 2021, retrieved 27 Apr 2021 from <https://www.security.org/security-cameras/deter-crime/>

Hiring Security

Personnel In-House

Hiring security personnel as employees of a given organization — Company X, for example — might seem the easiest and most efficient solution to immediate security concerns. However, the training, uniforms, weapons, background checks, paid time off, other HR benefits, and ancillary equipment and management that Company X would have to provide for internal security can end up costing more than contracting experienced, trained professionals.

Plus, Company X does not necessarily know what to look for in an ideal security agent because Company X does not specialize in security. Hiring in-house may also leave Company X vulnerable to security flaws that go undetected due to poor or biased risk assessment. Thus, Company X's efforts may only result in high turnover, subpar service, wasted funds, and damaged public image.

Hiring Low-Cost Security Personnel

Deciding to use private security is the first step to providing appropriate protection. But while comparing market prices, it can be tempting to select the most affordable option without considering the value (or lack thereof) included in that price.

For example, Company X might choose contractors who work for little over minimum wage. Guards come to work and do their jobs to the best of their ability, but because of their pay grade, they likely lack experience customizing risk mitigation for the specific company or industry. Healthcare institutions have different security needs than office buildings, and even among healthcare buildings there are different concerns, different protocols. Every location is unique, but low-tier security offers one-size-fits-all services.

These contractors are also less likely to assess which agents are a good fit for which organizations. They simply supply the boots on the ground. As in most industries, buyers get what they pay for; a low-cost security force offers minimal protection and can even become a liability. In fact, poorly trained, under-skilled agents may lack the ability to properly navigate scenarios and thus make them worse, causing potential social media exposure. Just as bad publicity is worse than no publicity, bad security can be worse than no security at all.

All of the above options, even when combined, fail long-term because they are not tailored to individual clients and therefore cannot cover the full range of security issues that a single organization faces on a daily basis.

TAKE ACTION

1. Have you checked to ensure the agency of your choice is licensed and insured properly for the market where the work will occur? Or is there a solution in place for this?
2. Are you fully satisfied with the thoroughness of the talent selection screening process to ensure best fit for personnel that will be deployed to your organization?
3. Have you checked with at least two (2) end-user/client references of the agency of your choice to ensure the feedback received validates best fit for your organization?

A Better Solution: The Ideal Physical Security

Given the limitations of cameras, alarms, in-house guards, and low-cost third-party contractors, businesses should be willing to invest the proper budget to protect their leaders, employees, infrastructure, and assets.

A good security service will pay for itself over time. Employees whose companies invest in worker safety and security feel valued and are more likely to remain with their employer.¹¹ Businesses can focus on their core competencies and leave security concerns to trustworthy experts. Costly crimes are countered or avoided altogether. Companies save money that would otherwise go towards security training, wages, benefits, equipment, and other costs associated from recruiting internally.

Security systems also protect the business from potential negligent security claims in the future. Having conducted risk assessment and created appropriate management plans, businesses can rest easier in the event of security-related litigation.

Here is what an exceptional security service looks like and what it can do for its clients.

High-Risk, High-Quality Service

The lowest price rarely indicates the greatest value. Oftentimes, price is commensurate with the security firm's experience, and some benefits are more important than price — do agents have extensive fieldwork experience? Have agents made security their career, or only a part-time commitment?

A top physical security trend prediction for 2021 is higher standards: **“For a physical security solution provider to be considered a reputable, reliable partner to their customers, they are going to have to meet more stringent requirements as part of the procurement process.”**¹²

In the digital age, criminals have become increasingly stealthy in their approach, taking advantage of open-source research and holes in security plans to wreak havoc.

The more stringent the requirements a security professional must meet, the better. In addition to passing thorough and regular background checks, the physical security professional should have an extensive background in the military, law enforcement, Peace

¹¹ Adam Miller, “The Importance of Making Employees Feel Safe at Work”, Aegis Insurance & Financial Services, 13 May 2016, retrieved 1 May 2021 from <https://www.aegisifs.com/blog/importance-making-employees-feel-safe-work>

¹² “Genetec shares its top physical security trends predictions for 2021”, Genetec, 12 Jan 2021, retrieved 18 Apr 2021 from <https://www.genetec.com/about-us/news/press-center/press-releases/genetec-shares-its-top-physical-security-trends-predictions-for-2021>

Officer Basic Training (POST) Academy, or equivalent experience. Hard skills include a concealed weapons permit, education, and certification.¹³ Ideally, their training should be ongoing and reflect the ever-changing threats, methods, and risks their principals face. Yet all these requirements may still prove inadequate.

A special event might require security guards who are particularly well-versed in crowd control and analysis. But how are these talents measured? The most highly skilled security agent — blackbelt, ex-military, CPP-certified — can still lack in these crucial areas. After all, soft skills are more difficult to assess. But they can be measured with the right benchmarks.

Customized Agent-Client Matching

Current practices in agent-client matching neglect the distinctive personalities and needs of clients as well as the unique skill sets of agents. A better approach would utilize behavioral and organizational psychology in order to match the right protection agents with the right principals.

For example, if a security guard has 20 years of prior experience in corporate environments, he or she would fit better at a bank than a Hollywood production company. Still, banks are run by people, and there must be further assessment of personality and corporate fit between the agent and client.

Security management experts have identified the most important qualities for field agents to have:

1. High-Level Professionalism and Appearance
2. Ability to Communicate at All Levels
3. Experience
4. Responsiveness
5. Flexibility and Adaptability¹⁴

In addition to hard skills, a high level of resilience and emotional intelligence (EQ) distinguishes a good security professional from a great one. These soft skills are best measured by client-established benchmarks. The ideal candidates pass these

¹³ Certified guards should be Certified Protection Professionals (CPP), Physical Security Professionals (PSP), or equivalent certification from ANSI-certified board and/or a recognized executive protection school

¹⁴ "The Use for People Science in the Evolution of Executive Protection", Premier Risk Solutions, 10 Nov 2017, retrieved 12 Apr 2021 from <https://www.premierrisksolutions.com/blog/the-use-for-people-science-in-the-evolution-of-executive-protection/>

assessments and are hand-picked for their assignments. In turn, clients are most satisfied when their security understands them on a deeper level.

Price Transparency

In order for businesses and their legal and financial partners to make sound security decisions, they need to know the value of their investment. In disclosing their prices, security contractors can explain the value they offer. Transparency builds knowledge and trust, which are key to any lasting partnership.

Thus, organizations should select security contractors who are transparent about their pricing. Most of the fees should pay for the wages, payroll taxes, insurance, benefits, etc. of the security personnel themselves. For permanent, ongoing operational engagements, the supplier should charge no more than a 25% markup above fully loaded carrying costs. The markup includes the supplier's risk of doing business (commercial general liability insurance), profit, and the administration of the operation.

Temporary, provisional support services will typically run up to a 50% markup since overtime is often required to be paid out to staff the assignment request and part-time personnel tend to receive higher wages to compensate for a lack of benefits.

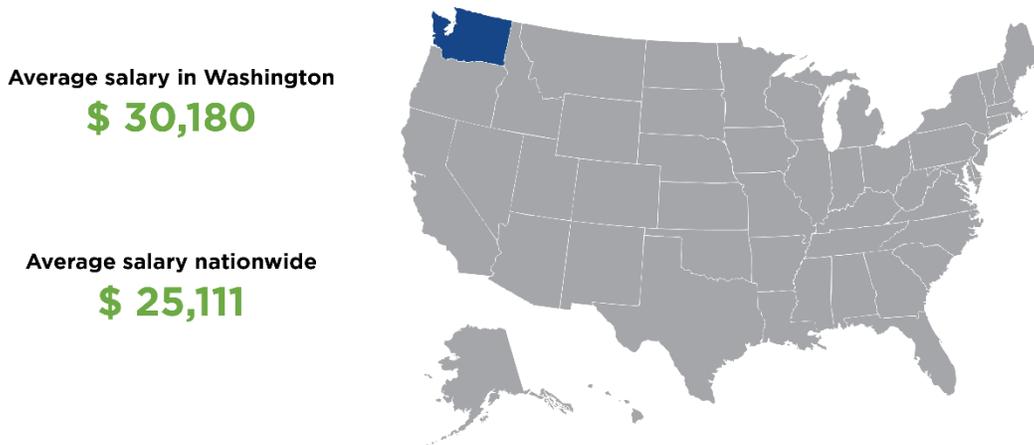


Figure 4: Screenshot taken from Gusto.com compares state average salary to national median salary of a security guard

Furthermore, security personnel make different salaries depending on location. For example, the average salary of a security guard in Washington state is \$30,180, about 20% higher than the national median salary of \$25,111.¹⁵ These salaries reflect the most basic level of service; if the operation requires special equipment or other expertise, salaries will

¹⁵ "Salary Comparison", Gusto, retrieved 5 May 2021 from <https://gusto.com/tools/salary-comparison>

increase accordingly. Premium security services price their offerings to reflect even higher standards and elite skill sets.

Red Team Testing

Red team or penetration testing is one of the best ways to expose existing security gaps within an organization. It functions by utilizing outside security personnel to pose as people attempting to gain access to high-level officials, restricted areas, and/or sensitive information. Only a select few people at the organization are aware of the date and time, in order to limit knowledge across the broader population of the company and thus elicit the most natural response from existing security personnel and their practices.

A quality security contractor offers red team testing as another demonstration of transparency: the test draws out authentic security flaws rather than speculation about areas of improvement. In the following real-life example, a red team agent successfully exposes lapses in a San Francisco Bay Area organization's security measures.

A red team agent conducts research on the client location and creates a cover story in order to gain access to a C-Suite executive. The agent poses as a journalist for a San Francisco newspaper writing a story about the company's philanthropic work. The article will provide very positive press for the company.

The location has security officers and restricted elevators to each floor. The agent explains his cover story to the security personnel at the lobby desk and requests to meet with a C-Suite spokesperson, whom he learned of through his open-source research and knew to be at this location.

Within 10 minutes, the agent is sitting across from the C-Suite executive in a conference room. Security did not check the agent's credentials or enact screening mechanisms. The draw of good press distracted the responsible parties from conducting proper security protocols.¹⁶

Penetration tests like these offer transparent, experience-based learning opportunities for everyone involved. The red team agent's managers would explain the areas of improvement to the client and recommend next steps.

The best protection agents are rigorously vetted and trained, pass client-set benchmarks, are hand-chosen for specific assignments, and prove their worth many

¹⁶ "How to RedTeam Test to Address Security Flaws", Premier Risk Solutions, 20 Jan 2020, retrieved 2 Mar 2021 from <https://www.premierrisksolutions.com/blog/how-to-redteam-test-to-address-security-flaws/>

times over. Compared to the potential cost of going without security — loss of life, property damage, product theft, legal troubles — high-quality security is a worthy investment.

TAKE ACTION

1. Have you considered how your organization will ensure quality of the operation and practices of personnel that are in place?
2. Have you thought about the training and on-going educational component of how the agency of your choosing maintains their personnel for an effective state of readiness?
3. Do you know how the agency of your choosing compensates, in detail, the personnel who are working on your properties or on your behalf? This level of transparency will speak towards market recruitment and organizational retention efforts.

Buyer's Guide: What to Look for When Selecting Physical Security

To summarize, here's what to look for when hiring the right physical security service:

- The security company matches clients' unique needs to the right agents, who must pass client-established benchmarks for performance before being assigned.
- Their talent selection process is backed by behavioral science.
- Agents have extensive background in military, law enforcement, POST Academy, or commensurate experience in the private sector.
- Agents have a mix of hard skills (e.g. arms permit, legal knowledge, certification) and soft skills (e.g. diplomacy, teamwork, analysis).
- The security contractor performs red team or penetration testing for the client.
- Price transparency.

About Premier Risk Solutions (PRs)®

Premier Risk Solutions (PRs)® specializes in physical security. Security personnel have backgrounds in law enforcement, military, and/or POST Academy and deliver reliable, respectful, and professional service.

Unlike typical security guard services, PRs® has developed a proprietary talent selection process called Personalized Culture Fit™, which utilizes behavioral and organizational psychology to match protection agents to companies.

Through Personalized Culture Fit™, PRs® works with clients to create custom benchmarks for security personnel based on five core areas: motivational behaviors, driving forces, acumen capacity, competencies, and emotional intelligence. Near the end of the talent selection process, the final two candidates go through this benchmarked testing. The first is an individual assessment of soft skills and cultural fit. Then, candidates participate in a group assessment to demonstrate their teamwork, leadership, and cooperation skills. The ideal candidate would meet or exceed the predetermined benchmarks and be a good fit for the role. At the end, each candidate receives a gap analysis report outlining their strengths and growth opportunities. The analysis not only aids the individual security employee but also builds complementary skill sets within the burgeoning protective team.

This cycle ensures reduced costs, less turnover, higher job satisfaction, and better client reputation over the long term.

PRs® believes in building trust in our relationships — among clients, partner vendors, and employees — through transparency.

Specializing in protecting clients' families, physical property, reputation, and financial assets, PRs® is uniquely equipped to render professional security in the following areas:

- Executive Protection
- Security Drivers
- Workplace Violence Prevention
- High-Risk Terminations
- Plant Closures
- Robbery Suppression
- VIP / Dignitary Security
- Asset Protection
- Travel Security
- Strike Force Security
- Special Event Security
- Security Guard Services
- Close Protection

To demonstrate, here is PRS®’s cost breakdown of a single protection agent beginning in 2021 in Washington state. These numbers reflect baseline security coverage — special operations, enhanced skill sets, or high caliber specialists will yield higher costs.

Wage (Straight Time)	\$33.65 per hour / \$70,000 per year based on 40 hours/week
Taxes (Social Security, Medicare, WA SUI, WA EAF, WA Work Comp Insurance)	\$3.32 per hour
General Commercial Liability Insurance	\$0.32 per hour

Employees have 3 healthcare options to choose from, and these are the corresponding employer contributions for each:

Healthcare option	Employer Contribution
Gold (single person)	\$2.05 per hour
Gold (family of 3)	\$3.97 per hour
Platinum (family of 4)	\$7.29 per hour

PRS matches 100% of the first 3% an employee contributes to the plan; 50% is matched from the 4-5% contribution level. No company match thereafter.

401K Matching	Employer Contribution
at 1% matching	\$0.34 per hour
at 3% matching	\$1.09 per hour

Equipment	
Laptop	\$0.73 per hour
Cell Phone	\$0.60 per hour
Data Plan	\$0.36 per hour
Uniform Parts	\$0.30 per hour
Training & Licensing	\$0.53 per hour
Total	\$2.52 per hour

GRAND TOTAL FOR EMPLOYEE @ \$33.65 PER HOUR WAGE + TAXES + GENERAL COMMERCIAL LIABILITY INSURANCE + GOLD LEVEL HEALTHCARE FOR FAMILY OF 3 + 3% MATCHING 401K CONTRIBUTION + EQUIPMENT =

\$44.87 PER HOUR (STRAIGHT TIME ONLY)

On average, PRS® charges a 15-25% markup for permanent, ongoing operations in Washington that are basic in nature. For temporary, provisional services, the markup can go up to 50% to accommodate overtime and higher wage rates for part-time staff. Thus, clients can expect a minimum starting billing rate of about \$55 per hour per security staffer. Factors that would increase the rate include but are not limited to armed service, special skill set (e.g. consulting, investigations), geographic distance to travel for the work project, and any statutory requirements for where the work is to be completed.

Market conditions change at least annually, so contact us to discuss your needs and the most current pricing for your market.

We have had years-long relationships with our vendor partners, who are like-minded organizations that value integrity, quality, and responsiveness. We serve Seattle, Atlanta, Chicago, Dallas, Denver, Honolulu, Las Vegas, Los Angeles, Miami, New York City, Salt Lake City, San Francisco, and many others across the U.S. as well as select cities in 70 countries around the world.

Conclusion: Tailored Physical Security is Vital

These days, governments are no longer the biggest targets of attack. Striking high-profile, high net-worth families, organizations, and businesses would also strike at the heart of society. Threats come from terrorism, professional criminals, inside the organization, or elsewhere entirely. Executives and event organizers must stay alert, but not to the detriment of the core business.

Let a proper third-party security service handle physical security matters. Outside experts are best equipped to come in and provide impartial risk assessments, which are made with past knowledge of what does or does not work. High-quality physical security — especially for C-Suite executives — is vital at home, in the workplace, while traveling the country, and when going abroad.

Without it, organizations run the risk of losing money in damages, IP, litigation, and — worst of all — human life. Limited measures like alarms, video surveillance, in-house security, and low-value third-party contractors simply don't do enough to keep people safe.

The best physical security personnel are specifically chosen for their assignments based on their strengths and past experiences. By contracting custom-fit security, clients save money, reduce turnover, and boost credibility in the long term.

Good security is not cookie cutter; it can't be. Going forward, physical security must be tailored to unique client needs in order to be truly effective. Protect lives and livelihoods with the proper security, specifically chosen to fit you.

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—STRONG, SAFE & TRUE—