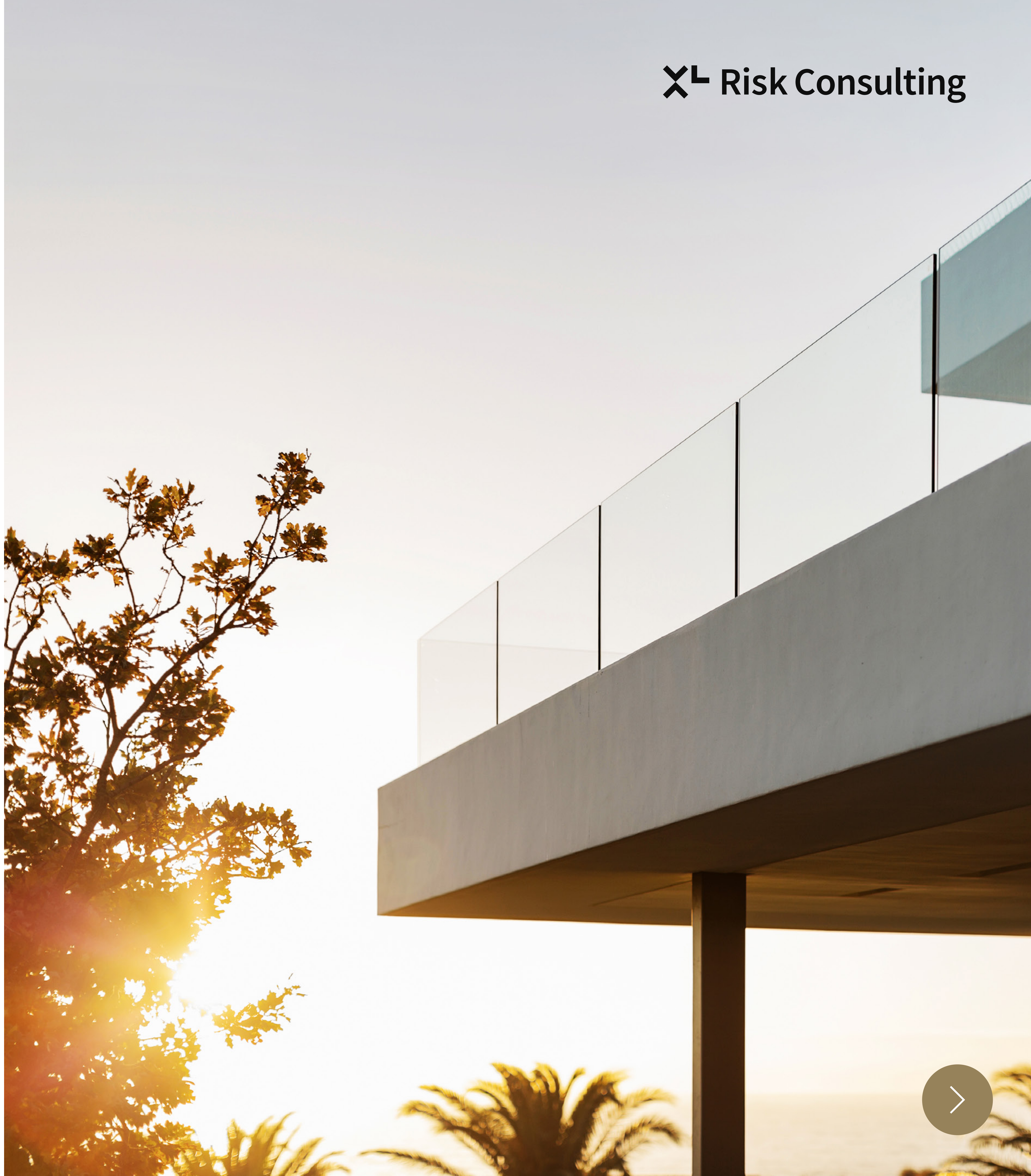
Global / Fine Art & Private Clients

Home Invasion Robbery (Home Jacking): Understanding the Risks

Emerging residential coercion risks protecting Fine Art & Private Client assets

In today's volatile and complex social landscape, the threat of residential coercion is on the rise. These risks are no longer limited to high-profile individuals. Private clients, collectors, and affluent households are being increasingly targeted. Incidents of this nature are difficult to anticipate. When they occur, they require a swift, coordinated, and highly specialized response.

At AXA XL, we help clients navigate these complex and evolving threats. Our risk consulting approach combines deep expertise in fine art and specie with a holistic understanding of human, behavioral, and physical vulnerabilities to better protect people, residences, and high-value assets.



Understanding the risk landscape

Home Jacking: a human-centric threat

Home jacking represents a severe and complex form of residential risk. Unlike traditional burglary, which focuses on defeating physical security systems, home jacking targets occupants directly through coercion.

This form of intrusion typically occurs while residents, family members, or staff are present. Perpetrators rely on intimidation, deception, and psychological pressure rather than forced entry alone.

These incidents are often characterized by:

- High severity and personal trauma
- Premeditated targeting through surveillance and profiling
- Use of insider or publicly available information
- Low recovery rates for stolen assets

High-value, portable assets such as fine art, jewelry, and cash are primary targets. However, the true vulnerability lies not in the assets themselves, but in the human element surrounding them.

Targeting factors & vulnerabilities

Several converging factors are increasing exposure:

- **Visibility of wealth:** Public or social display of valuable assets
- **Digital exposure:** Social media, real-time location sharing, and predictable routines
- **Information leakage:** Poor compartmentalization of sensitive information
- **Human access points:** Domestic staff, contractors, and third parties without proper vetting

Traditional security measures, including alarms and safes, may prove ineffective under duress. When individuals are threatened, physical controls alone are no longer sufficient.

Why Fine Art & Specie are targeted

Fine Art and Specie assets present a unique risk profile:

- High value-to-weight ratio
- Ease of concealment and transport
- Immediate or discreet resale potential
- Strong emotional leverage over owners

While these assets are often well protected physically, they remain highly exposed to coercion-based threats. Effective risk mitigation must therefore extend beyond hardware to include behavioral, informational, and procedural controls.

Managing risk & building resilience

A behavioral & procedural approach

Reducing exposure to home jacking requires a shift from purely physical security toward integrated risk management.

Key measures include:

Discretion & information control

- Avoid sharing real-time information regarding assets, interiors, travel, or routines
- Limit visibility of valuables, both publicly and within social circles
- Restrict knowledge of asset inventories and access points to a strictly limited group

Human risk management

- Conduct thorough vetting of domestic staff, contractors, and security personnel
- Implement continuous monitoring and clear escalation protocols for suspicious behavior
- Establish structured onboarding and offboarding procedures, including:
  – Immediate revocation of access rights
  – Updating alarm codes and credentials
  – Recovery of keys, badges, and device's

Asset protection strategy

- Avoid concentration of high-value assets in a single location
- Consider off-site storage for rarely used or highly portable items
- Implement dual-control access systems and duress codes

Preparedness for coercion scenarios

- Develop awareness of extended risks such as "tiger kidnapping" (coercion involving family or close contacts)
- Define clear compliance and de-escalation protocols to prioritize personal safety

Response & post-loss considerations

In the event of an incident, the response must be immediate and structured:

Crisis response

- Coordination with law enforcement
- Access to medical and psychological support
- Legal assistance and, if required, temporary secure relocation

Claims & recovery

- Rapid validation of asset inventories
- Close coordination with insurers and loss adjusters
- Preservation of forensic evidence

Reputation management

- Control of media exposure to avoid further targeting
- Strict confidentiality protocols across all stakeholders

Our approch to Risk Consulting

Our Risk Consulting framework

At AXA XL, we assess exposure through a comprehensive framework:

- Nature, portability, and liquidity of assets
- Residential occupancy patterns
- Geographic and environmental context
- Asset concentration levels
- Client visibility and public profile
- Behavioral risk indicators
- Staff, contractor, and information governance

We go beyond traditional security surveys by integrating human and behavioral risk factors into our analysis. Our approach emphasizes client education, continuous review, and the implementation of best practices tailored to each individual risk profile.

A holistic approach to protection

Home jacking sits at the intersection of personal security and asset protection. Mitigating this risk requires more than physical safeguards. It demands informed behavior, heightened awareness, discretion, and proactive planning , supported by robust security measures working in unison.

At AXA XL, we partner with clients to build resilient strategies that protect not only their assets, but what matters most: their safety and peace of mind.

To learn more, reach out to your AXA XL Risk Consulting representative, or contact us at the email provided below.

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