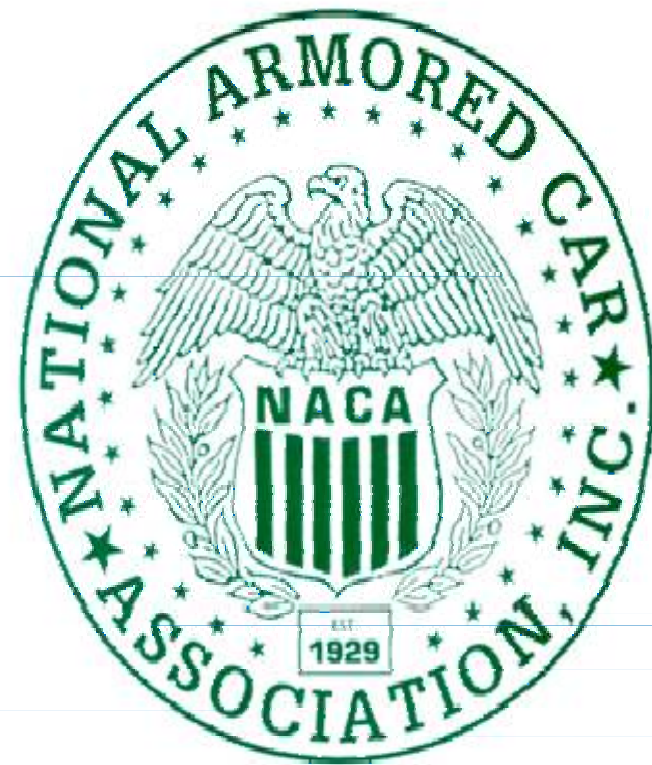


# ***The American Armored Car Industry***

**ESTA Conference  
June 2007  
Tallinn, Estonia**



**MIKE GAMBRILL**  
**Sr. V. P., Industry & Government Affairs**  
**Dunbar Armored**  
**President, National Armored Car Association**



# NACA



**Brinks**

**Dunbar**

**Garda (AT Systems & CDC)**

**Loomis**

# NACA

## National Armored Car Association

### Objectives

- To promote cooperative action the common interest of the armored car industry.
- To promote activities and educational forums to further safety and security within the industry.
- To monitor and evaluate federal /state legislation and regulations
- To develop and have enacted federal / state legislation AND regulations which protect our companies and employees from harm and promotes public safety.

# NACA Focus

*Legislation*

*Regulations*

*Security*

*Training*

# Legislation

## Federal Armored Car Crew Protection Act

- Top Priority
- Makes it a clear Federal Crime to rob, kill or injure crew
- No parole
- Would raise priority for US Attorneys.
- Makes it Capital Crime
- Deterrent/Prevention

# Regulation


- Gun permits
  - Days to 7 months to obtain
  - Each State issues own permits
  - 10 states don't issue any permits
- Training – Typical Security Guard training not germane to our responsibilities.
- Regulators/Legislators want us to train as police officers – Again inappropriate training.

# Security


- Vetted employees
- Armed guards
- Protective Vests
- Armored Vehicles - Chase cars
- Communications
- Terminal Security
- Technology -- individual protective equipment, non-lethal weaponry, chemical and biological detection, protection and mitigation, explosive detection and cargo inspection devices, and biometrics.
- Inspections



# Background Screening

- Comprehensive background screening is critical.
  - Fingerprint checks
  - Court record checks
  - MVA checks
  - Credit
  - Integrity testing
  - Polygraphs
  - Drug testing
  - Random drug testing
- 

# Training

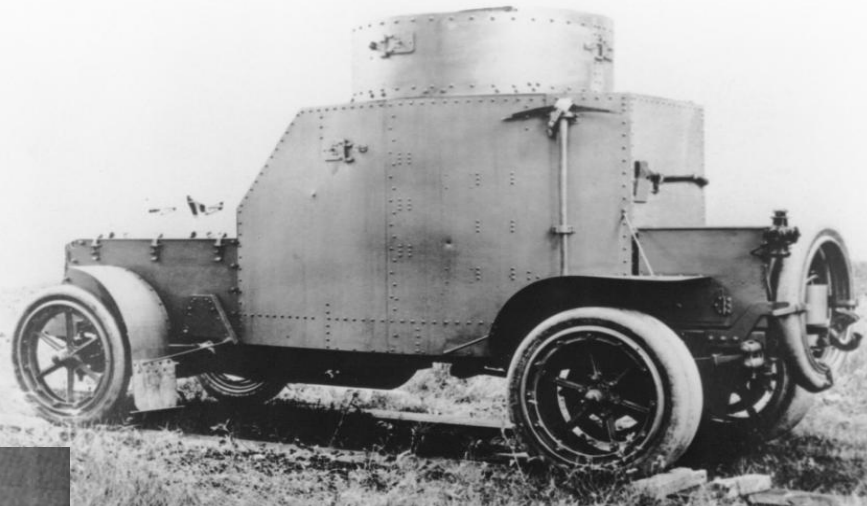
- New methods?
  - Driver Training
  - Guard Training—Model program
  - Firearms— Shoot/don't shoot decision making
- 

# ESTA – NACA Cooperation



- Tied together by insurance
  - Tonbridge
  - Heros
- Security methods
- Training

# History of Armored Car Industry



# History

- 1840's – 50's – Railroads in East
- 1850's -Stage Coaches – Strong boxes in West
- 1916 -- World War I – Armored tanks
- 1918 Railway Express – Gov. consolidation of express companies.
- 1920 Lt. Michael Sweeney, Former St. Paul PD.  
Gold, silver & currency for Railway Express
- 1920's - 1930's --- Capone, gangsters,  
Prohibition era
- 1921– Armored Service Corp. --Payrolls, NYC
- 1923 Mercer & Dunbar – New England's 1<sup>st</sup>

# USA Law Enforcement

➤ Decentralized

➤ Federal

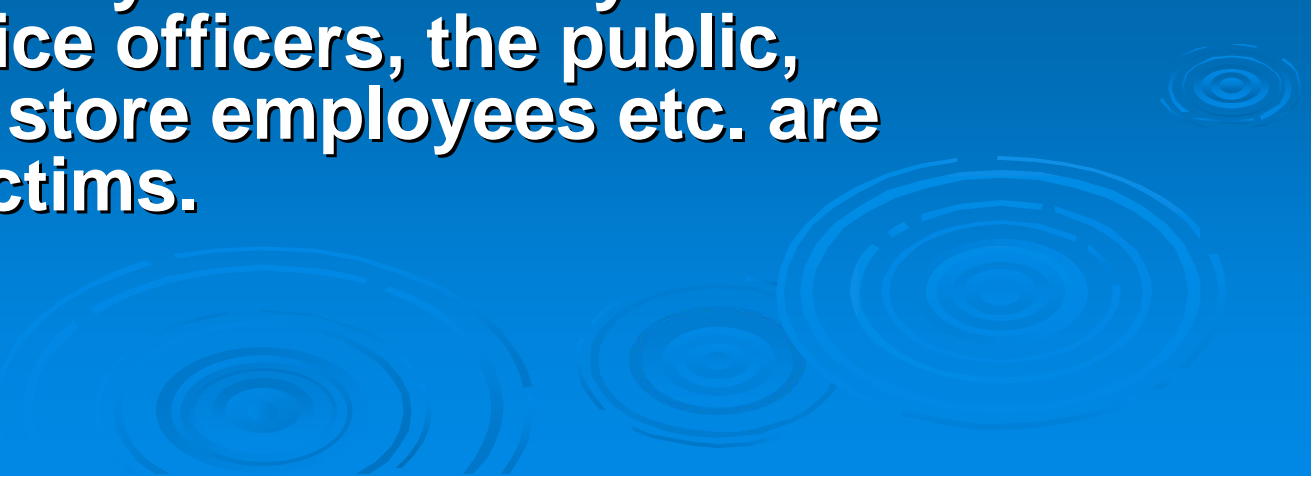
- FBI – Jurisdiction in bank robberies, some armored car robberies.
- Secret Service– counterfeiting & money laundering

# Law Enforcement

(Continued)

- States (50 different legislatures)
- 50 State police/patrol agencies. State wide authority on criminal laws.
- 18,000 police departments – most under 25 sworn officers.

# WHY A PUBLIC SAFETY ISSUE?

- Robberies occur in public areas. Streets, malls, banks, stores etc.
  - Armored car robberies are often violent with shots being fired.
  - Once fired the bullet can go anywhere, striking anyone. “It doesn’t have an address”
  - When a robbery occurs everyone – our guards, police officers, the public, customers, store employees etc. are potential victims.
- 



# Robberies are planned

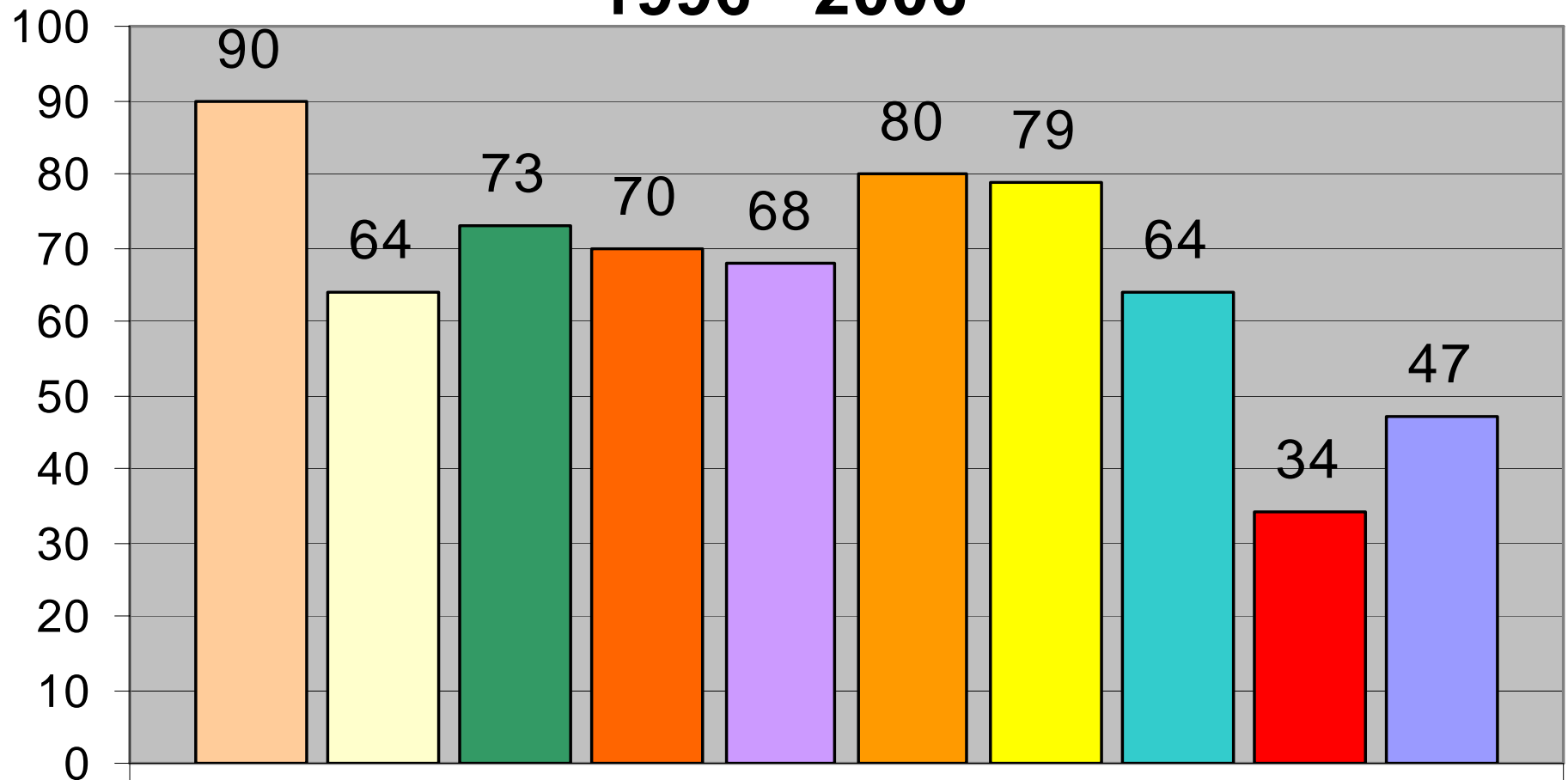
# United States Robbery Stats

(Yearly Average for Industry – 2002 to 2006 )

- 61 Robberies
- 3 Murders
- 8 Attempt Murders
- 12 Robberies occurred at Bank
- 8 Robberies occurred at Armored Truck
- 8 Robberies occurred at ATM
- Over 50% have acts of violence committed
- Over \$ 163,000.00 lost per incident

# TOTAL ROBBERIES - 10 Year Trend

## 1996 - 2006

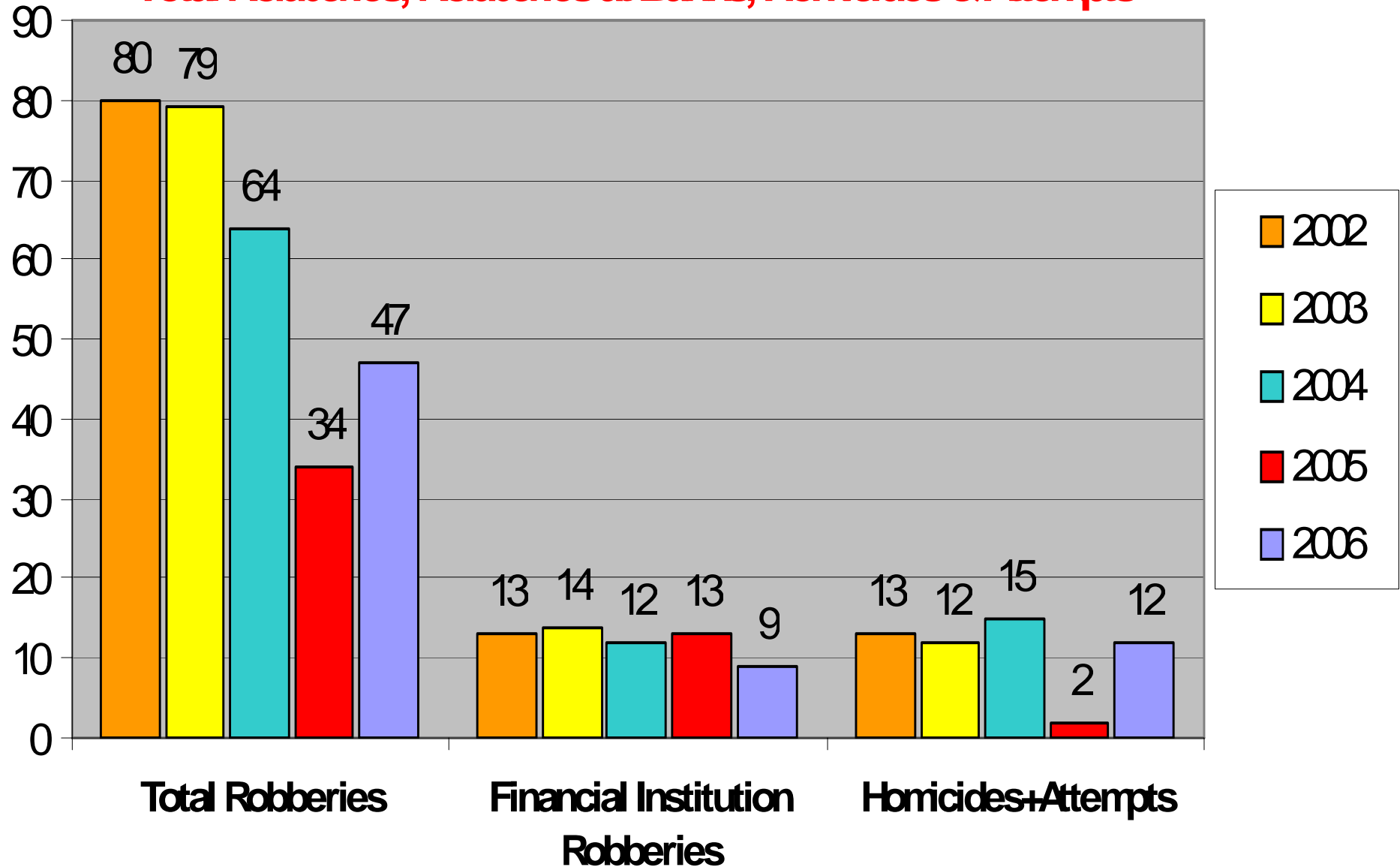


Total Robberies



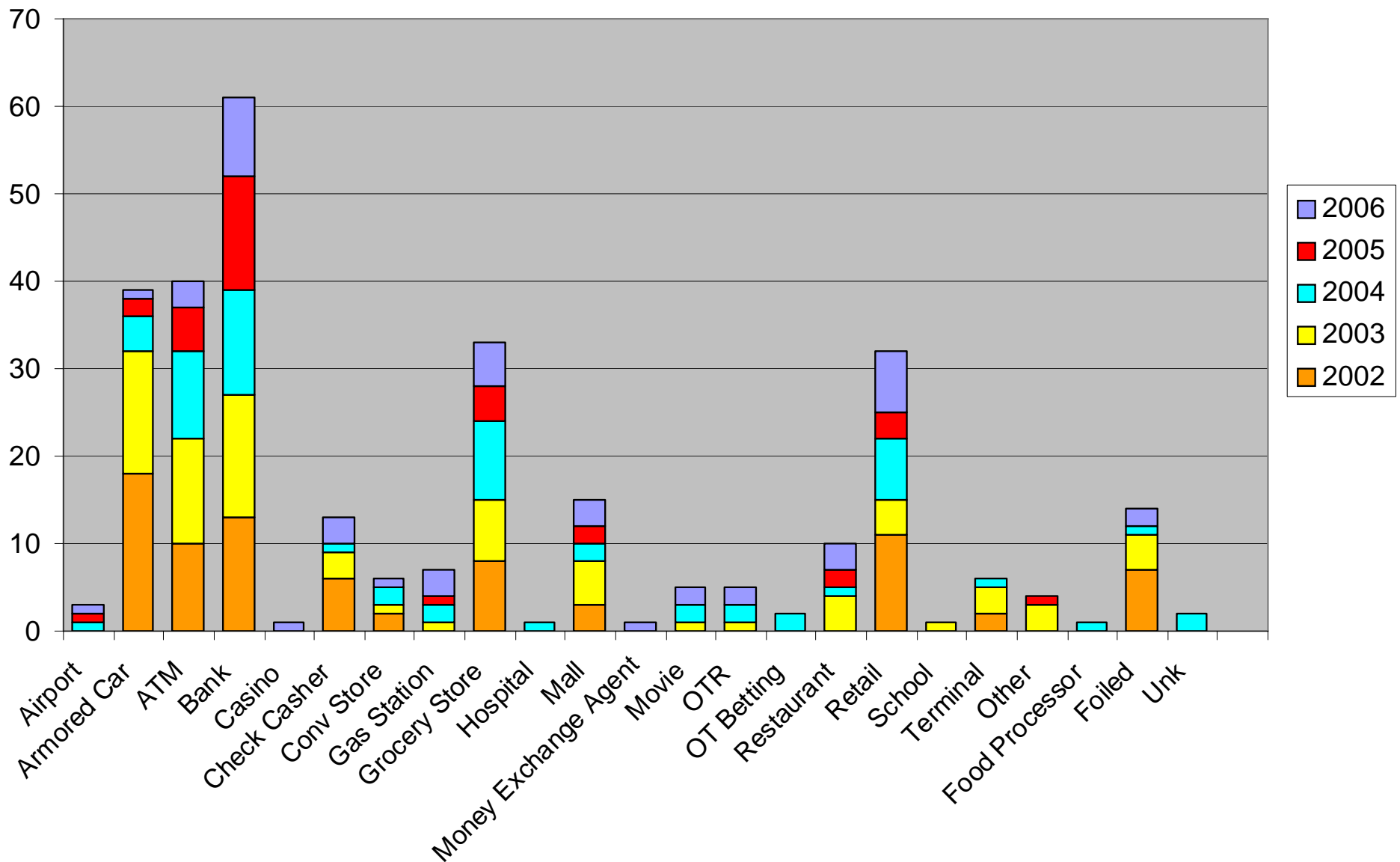
## U.S. Robbery Trends, 2002-2006

Total Robberies, Robberies at Banks, Homicides & Attempts



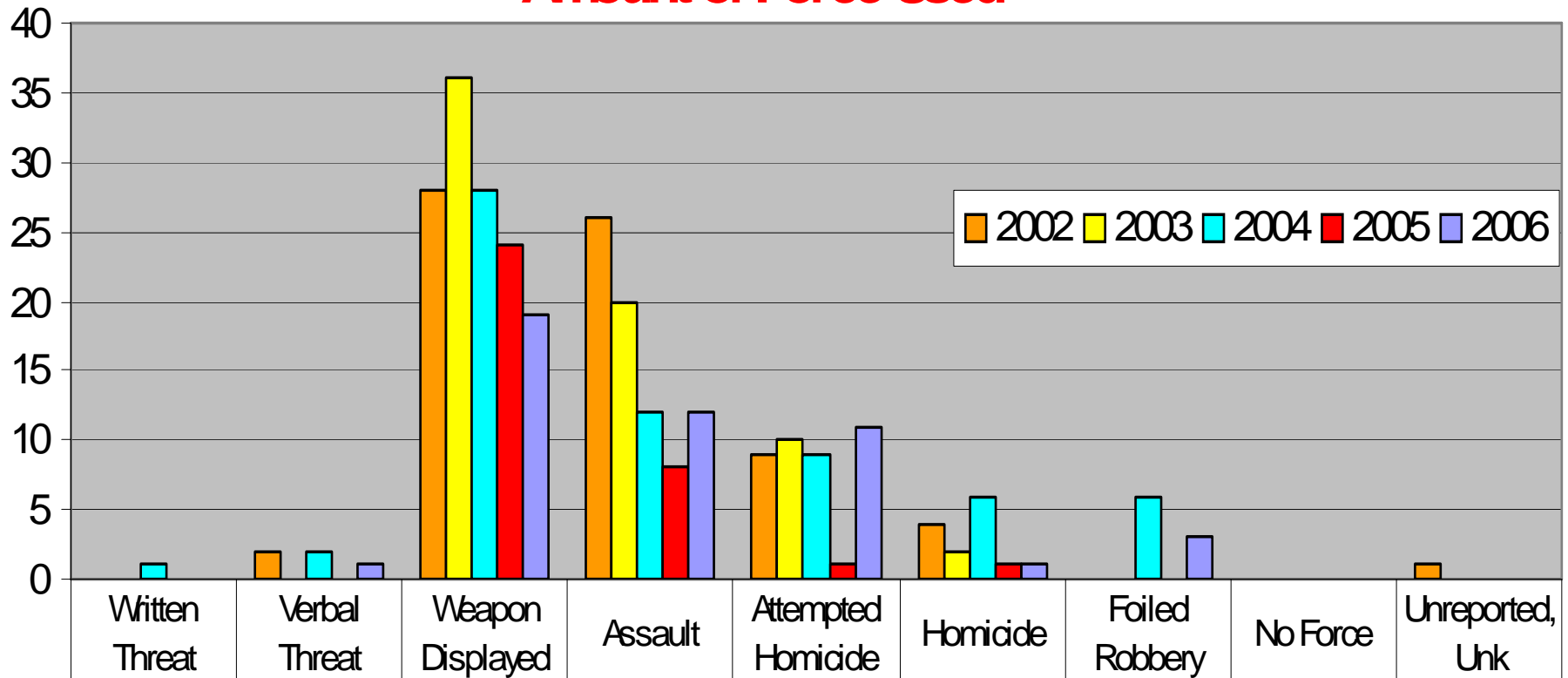
# U.S. Robbery Trends, 2002-2006

## Robberies By Type of Location



# U.S. Robbery Trends, 2002 - 2006

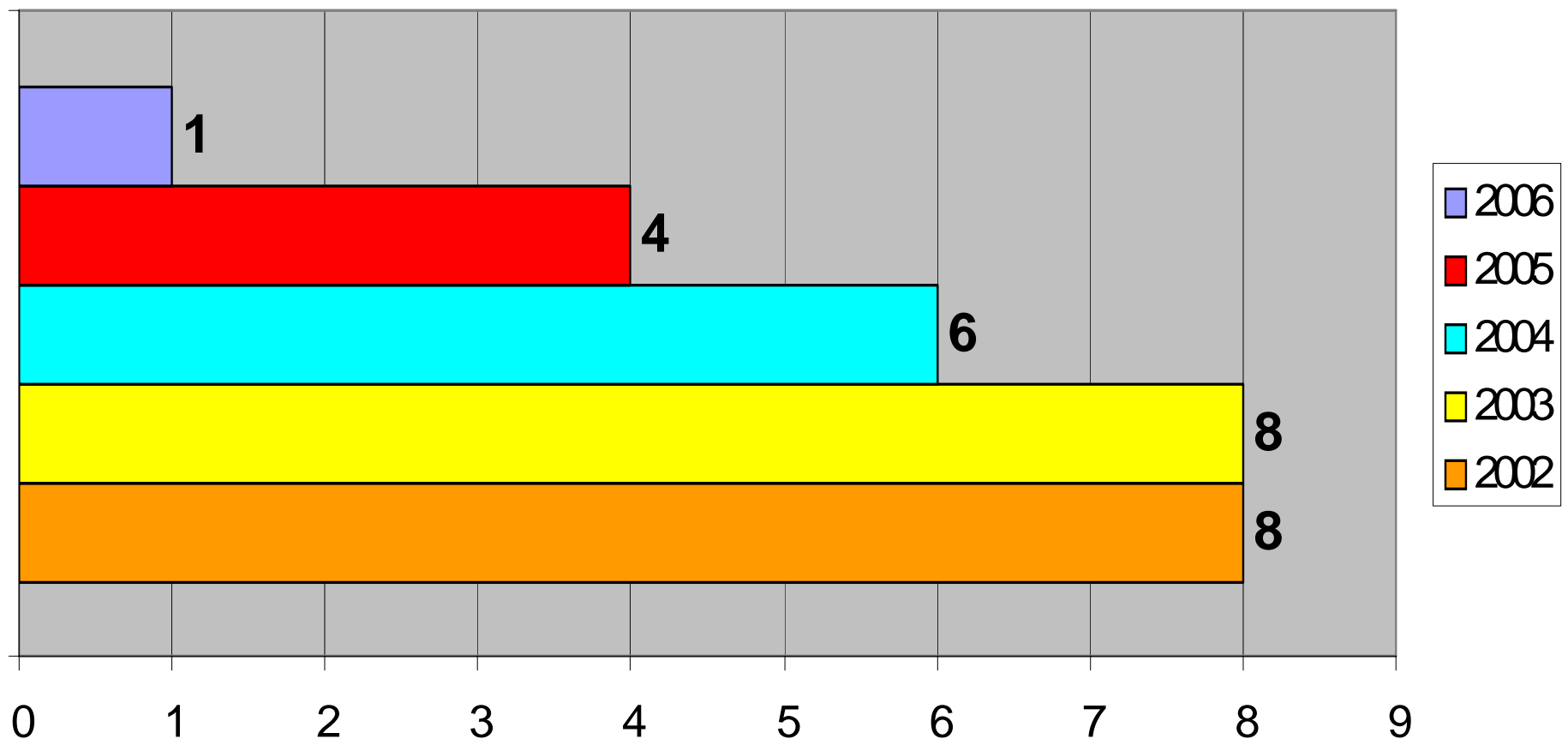
## Amount of Force Used



2002		2	28	26	9	4			1
2003			36	20	10	2			
2004	1	2	28	12	9	6	6		
2005			24	8	1	1			
2006		1	19	12	11	1	3		

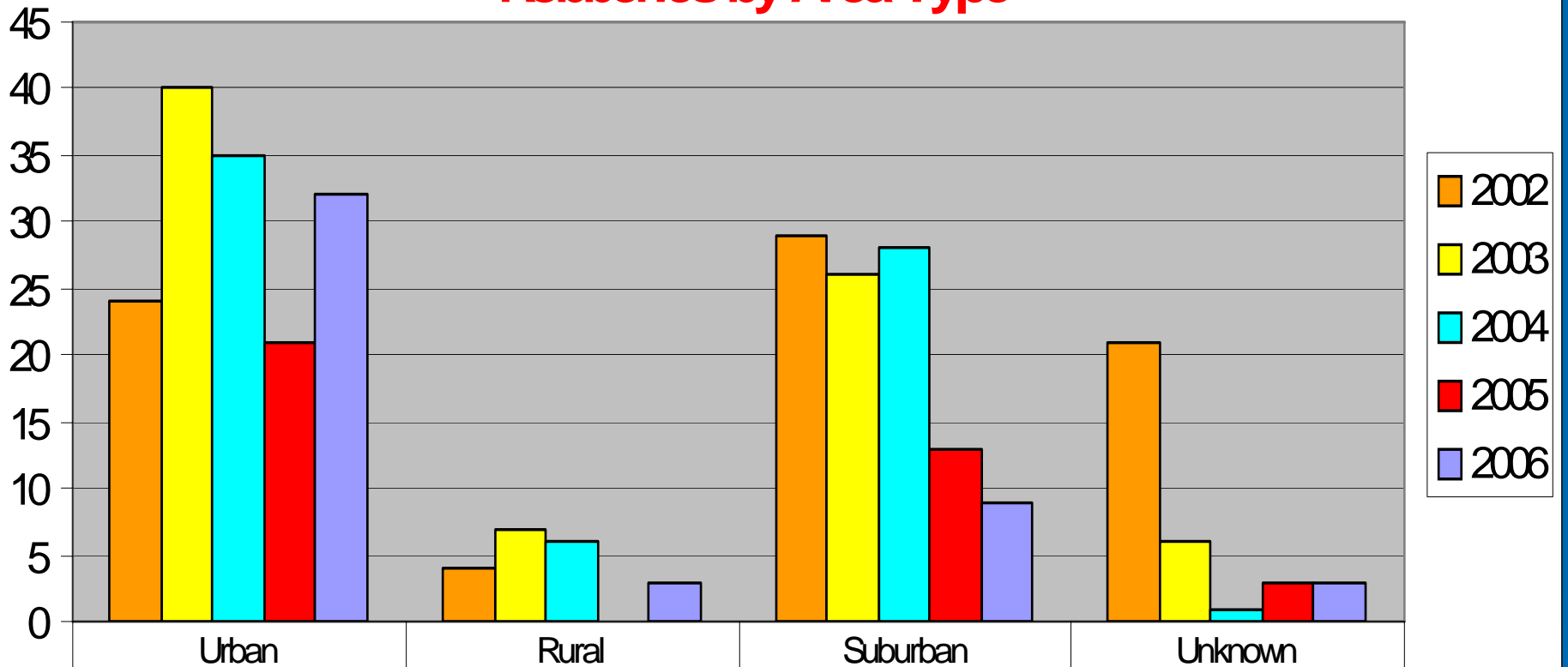
# U.S. Robbery Trends, 2002 - 2006

## Robberies Involving Assault Rifles or Submachine Guns



# U.S. Robbery Trends, 2002 - 2006

## Robberies by Area Type



2002	Urban	24	Rural	4	Suburban	29	Unknown	21
2003	Urban	40	Rural	7	Suburban	26	Unknown	6
2004	Urban	35	Rural	6	Suburban	28	Unknown	1
2005	Urban	21			Suburban	13	Unknown	3
2006	Urban	32	Rural	3	Suburban	9	Unknown	3



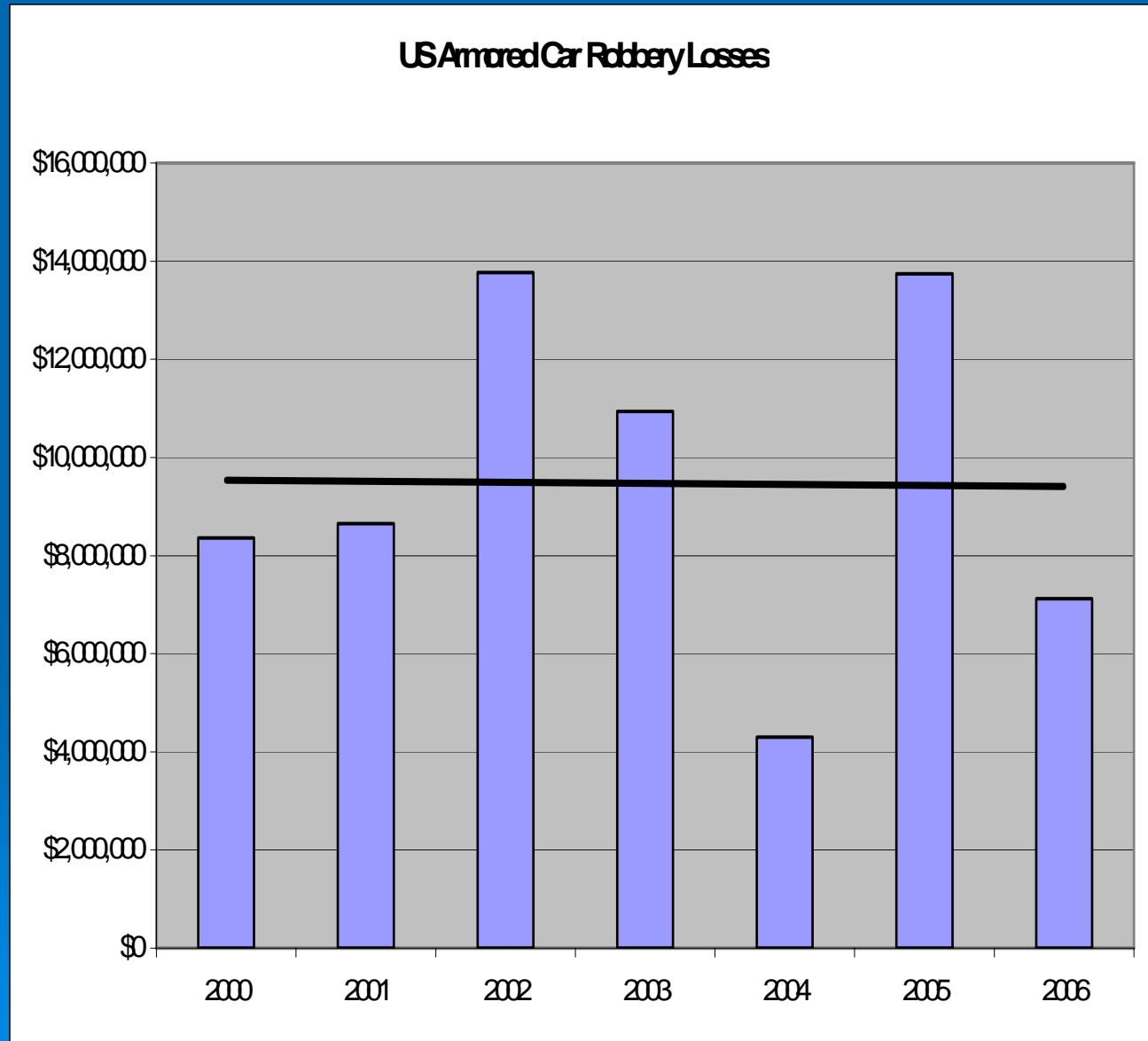
**FBI ROBBERY STATISTICS**  
**1998-2005**

CATEGORY	BANKS								ARMORED CARS (Hobbs Act)							
	1998	1999	2000	2001	2002	2003	2004	2005	1998	1999	2000	2001	2002	2003	2004	2005
Total Offenses	7,584	6,599	7,127	8,496	8,004	7,465	7,488	6,714	57	63	62	59	74	59	46	34
Robberies with Acts of Violence Committed	452	354	412	406	430	394	333	310	35	27	36	32	40	25	30	12
	5.90%	5.30%	5.70%	4.80%	5.30%	5.28%	4.44%	4.61%	61.00%	43.00%	58.00%	54.00%	54.00%	42.37%	65.00%	35.00%
Injuries	226	149	166	160	136	153	146	141	20	14	20	11	19	17	21	6
	2.90%	2.30%	2.30%	1.90%	1.70%	2.04%	1.94%	2.10%	35.00%	22.00%	32.00%	19.00%	25.60%	29.00%	46.00%	17.00%
Deaths	29	27	23	14	10	21	20	21	4	2	8	6	4	2	7	1
	0.30%	0.40%	0.30%	0.20%	0.13%	0.28%	0.26%	0.31%	7.00%	3.00%	13.00%	10.00%	5.40%	3.39%	15.00%	2.94%
Hostages Taken	91	100	108	51	136	82	74	70	2	0	1	3	2	4	0	0
	1.10%	1.50%	1.50%	0.60%	1.70%	1.09%	0.99%	1.04%	3.50%	0.00%	1.60%	5.00%	2.70%	6.80%	0.00%	0.00%
Value Taken (Includes burglary & larceny)	\$79,307,344	\$73,921,652	\$78,011,622	\$88,545,649	\$75,994,545	\$77,096,415	\$63,826,017	\$64,382,137	\$15,069,095	\$76,212,041	\$9,255,992	\$16,663,553	\$18,685,212	\$60,101,916	\$13,603,518	\$17,903,201
Value Recovered (Includes burglary & larceny)	\$17,628,216	\$11,981,524	\$13,208,476	\$13,784,649	\$16,028,618	\$14,056,449	\$9,328,934	\$9,717,938	\$1,614,459	\$1,272,873	\$1,418,043	\$7,576,262	\$3,748,578	\$51,247,950	\$266,742	\$391,853
	22.00%	16.00%	17.00%	16.00%	21.00%	18.23%	15.00%	15.00%	11.00%	16.00%	15.00%	47.00%	20.00%	85.26%	1.96%	2.20%
Per Incident Loss	\$ 10,457	\$ 11,201	\$ 10,945	\$ 9,995	\$ 9,495	\$ 10,327	\$ 8,523	\$ 9,589	\$ 264,370	\$ 1,209,714	\$ 149,290	\$ 272,263	\$ 252,502	\$ 1,018,676	\$ 295,728	\$ 526,564
Recovered Per Incident	\$ 2,324	\$ 1,815	\$ 1,853	\$ 1,556	\$ 2,003	\$ 1,882	\$ 1,245	\$ 1,447	\$ 28,323	\$ 20,204	\$ 22,891	\$ 128,411	\$ 50,656	\$ 868,609	\$ 5,798	\$ 11,525

# US Armored Car Robbery Losses

Year	\$Loss
2000	\$8,359,171
2001	\$8,646,888
2002	\$13,769,982
2003	\$10,940,436
2004	\$4,294,371
2005	\$13,742,408
2006	\$7,118,114

Average: \$9,553,053 →

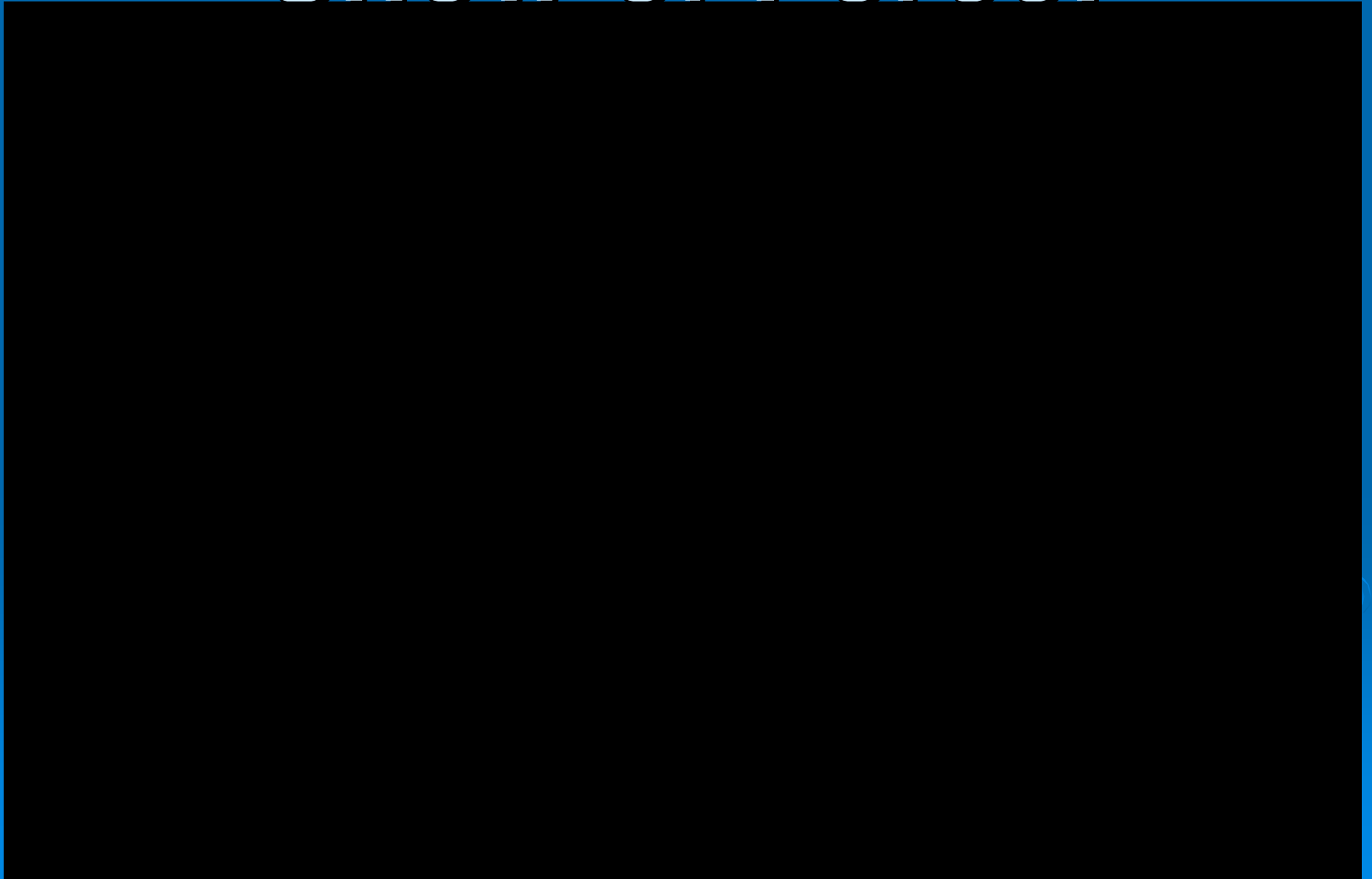


# Murder & Robbery

# Reciprocity

- Act of U.S. Congress
- Reciprocity Act of 1993 (15 U.S.C. 5902)
- Must be licensed in State where primarily employed by company
- Valid gun license from that State
- Can function as armored car crew member in any state while acting in the service of company

# Show of Force!



# Traveling jewelry and gem sales representatives

Year	Incidents	Losses
1995	252	\$68.7 Million
1999	323	\$76.5 Million
2000	194	\$53.1 Million
2003	195	\$44.4 Million
2005	181	\$31.4 Million

2006*	117	\$26.2
-------	-----	--------

\* - Through September

*Source: Jewelers' Security Alliance.*

# WHAT WE NEED

- Law enforcement needs to view us as a bank on wheels
  - Law Enforcement knowledge of where our terminals are located
  - Law Enforcement surveillance of our trucks and terminals
- Prevention Perception – Joint / aggressive law enforcement investigation of all robberies
- Greater cooperation between local / state / federal authorities on investigations

# WHAT WE NEED

(Continued)

- Timely notification of threats
- Truck traps for pick up and delivery
- Customers who are prepared for pick up and delivery (limited exposure)
- Prompt return of monies recovered
- Death penalty for killing an armored car guard
- Greater and ***continued*** cooperation between our industry, banking industry, and local police



# Final Thought

**“In an imperfect world we have  
to be perfect”**

Kevin R. Dunbar

President, Dunbar Armored



# Questions?



***Thank You!!!***

**THANK  
YOU!**

**THANK  
YOU!**

**THANK  
YOU!**

**THANK  
YOU!**

**THANK  
YOU!**