UNDERSTANDING THE PRINCIPLES OF TERRORISM RISK MODELING

FROM THE *CHARLIE HEBDO* ATTACK IN PARIS

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INTRODUCTION

The principles of natural hazard modeling are based on the laws of physics, and may be learned through academic studies or professional training. However, there are no academic programs or professional seminars where the principles of terrorism risk modeling may be learned. Academic discourse on terrorism is centred on humanities departments, where political risk briefings are prepared but there is no quantitative risk analysis. It is hardly surprising that, with the U.S. Terrorism Risk Insurance Act renewed until 2020, there remains a widespread view that terrorism risk cannot be modeled. Indeed, testimony was given to Congress in September 2013 that terrorism risk cannot be modeled. Many in the insurance community assume, particularly those unfamiliar with terrorism risk, that the best that can be done is to ask the subjective opinions of a panel of terrorism experts.

Excessive reliance on subjective opinion, however formally elicited using the Delphi method or any other, would never be acceptable for insurance risk modeling of meteorological or geological hazards. Robust and resilient risk modeling requires underlying conceptual structure, and this must come not from opinion, but from principles that have a mathematical representation. For example, for seismic risk modeling in California, these principles involve seismotectonics, power-law scaling of earthquake magnitudes, etc.

To avoid abstraction, one of the best ways of learning the principles of any subject is through an exposition using illustrative real examples. Outside the classroom, the basic principles of hurricane, earthquake, and flood risk analysis can be learned and comprehended from the study of any notable event. The purpose of this paper is to explain and teach the basic principles of quantitative terrorism risk modeling through one specific terrorist event.

On Wednesday, January 7, 2015, the Paris office of the satirical weekly *Charlie Hebdo* was attacked by Islamic militants. This event was recognized by French President Hollande as the most serious terrorist attack in France in more than forty years. It is also one of the most significant terrorist attacks in the Western world since 9/11. Indeed, this event has been referred to as France's 9/11. President Hollande's response has been compared with President Bush's after 9/11 and President Clinton's after the Oklahoma City federal building bombing in 1995.

A measure of the singular nature of this event is the global response; not only obtrusive heavily-armed police security in Paris, but also a demonstration of millions throughout

France, joined by world political leaders, expressing international solidarity against terrorism. The slogan "Je Suis Charlie" has echoed around the world.

Principle A: Macro-Terror Attacks Leverage Maximum Impact

A central principle of RMS quantitative terrorism risk modeling is that terrorists seek to maximize loss, subject to counter-terrorism security constraints. What is valuable to society is also valuable to terrorists to damage or destroy. There are various loss metrics: the casualty toll, destruction of property, economic loss, and damage to iconic symbols. For example, a strike against the Eiffel Tower, which the Algerian terrorist group GIA attempted in December 1994, would be a strike at the heart of the French Republic. A lethal strike against *Charlie Hebdo* was like killing Voltaire, according to one French academic. President Hollande emphatically declared this to be an attack against France itself.

Fundamental to the quantitative modeling of terrorism risk is the distinction between occasional spectacular so-called "macro-terror" attacks for which the frequency is tightly constrained and may be controlled by effective counter-terrorism action, and lesser "micro-terror" attacks which may occur as commonly and sporadically as gun crimes.

The *Charlie Hebdo* attack counts as a macro-terror attack, not because of a high casualty toll or large economic loss, but because of the priceless iconic value of press freedom to French democracy, which the terrorists, themselves French citizens, sought to suppress. The terrorists' objective was openly expressed in their public acclamation outside the crime scene that they had killed not just the editor-in-chief, but *Charlie Hebdo* itself.

Out of several dozen major plots, this stands as the only successful macro-terror attack in France since RMS began modelling terrorism risk in 2001. This statistic reflects very well on the professionalism and dedication of French counter-terrorism and judicial services. Micro-terrorism and lone wolf attacks are much harder to control. There are numerous micro-terror attacks in France each year, often linked with separatist movements in Corsica and Brittany. There are also lone wolf jihadist attacks. For example, in March 2012, Islamist militant Mohammed Merah targeted Jews and soldiers in a gun attack in Toulouse. Seven were killed and five injured. On May 25, 2013, just three days after the brutal jihadist killing of a British soldier on a London street, a French soldier was stabbed in Paris by a convert to Islam who had been radicalized.

The firebombing of the Paris offices of *Charlie Hebdo* in November 2011 counts as a micro-terror arson attack; the property and content damage from the Molotov cocktail were narrowly confined, there were no casualties, and the publication continued unharmed and defiant. However, the wholesale assassination of the editorial committee of *Charlie Hebdo*, including some of France's leading political cartoonists, ranks with the assassination of senior political figures or prominent public officials as a macro-terror attack with widespread societal impact. In asymmetric warfare, where terrorists have a minuscule fraction of the military capability of nation states, terrorists seek to leverage such assets to create the biggest impact. The *Charlie Hebdo* attack was a prime example of terrorist leverage.

As with other successful terrorist attacks against western nations since 9/11, property damage and direct economic loss were not the motivation behind the attack in Paris. Ultimately, terrorism is about coercion through fear and intimidation. Hardening of targets against possible terrorist attack is expensive. Consequently, the indirect economic impacts of a persistent terrorism campaign can be onerous. In September 2013, Al Qaeda leader Ayman Al Zawahiri urged jihadists to carry out more attacks like the Boston Marathon bombing, which trigger huge spending on extensive counter-terrorism measures, to "bleed America dry."

Principle B: Publicity Impact is Key to Targeting

British Prime Minister Margaret Thatcher introduced the term "oxygen of publicity" to describe the opportunistic use of IRA terrorism to publicize the Irish republican political cause. To maximize the impact of a terrorist attack, a terrorist target should be of sufficient value to society to create a large stream of domestic and international publicity if attacked. Terrorist organizations use such publicity as advertising to inspire followers, raise funding and enlist additional recruits.

The RMS terrorism model has used international name recognition as a crucial factor in prioritizing target locations. This is in contrast with the "heartland theory," espoused by some terrorism analysts, which hypothesizes that terrorists will target towns in the middle of nowhere so that everyone will be fearful.

According to the heartland theory, the threat gradient across the USA should be quite flat, i.e. the risk in Iowa is not so different from the risk in Massachusetts. From Bali to Casablanca, Mumbai to Sydney, the heartland theory has been discredited on every continent by the catalog of actual terrorist events and plots since 9/11. Among western nations, Madrid, London, Boston, and now Paris have been attacked. All have prominent international name recognition.

Principle C: Target Substitution Displaces Terrorist Threat

The RMS terrorism risk model was built to embody the key game theory principle of target substitution: terrorists will attack the softer of two attractive targets. This is equivalent to a basic law of the natural world: predators will seek out weak members of a prey population. Unlike natural hazards, terrorist targeting is relative, not absolute. In contrast, earthquake risk to one building is not dependent on earthquake risk to a building across town.

In the case of terrorism risk, a change in the security of a hotel across town can affect the threat level at other hotels. It is not possible to assess the likelihood of one risk being targeted without taking into account other risks that might also be targeted. This can bias the unstructured elicitation of target likelihoods from security experts.

This principle of target substitution can explain much about terrorist targeting, in particular the recent pattern of terrorism in France. It can also be used to forecast future terrorism risk there and possibly elsewhere. *Charlie Hebdo* was not the first publication to be targeted. Publications committing blasphemy in the minds of Islamic extremists have become prime

terrorist targets, in part due to the fact that these publications are softer targets than other similarly symbolic targets.

On an Amsterdam street in November 2004, Dutch filmmaker Theo van Gogh was murdered by Mohammed Bouyeri, a Dutch-Moroccan radical. This attack epitomizes the principle of target substitution. Impaled in the chest of Theo van Gogh with a knife was a letter - not addressed to him, but to Ayaan Hirsi Ali, the apostate subject of his film *Submission*. Ali had police protection following the publication of her book *Infidel*. Van Gogh declined extra security, and was a soft target for the Islamist assassin. Similarly, in Copenhagen in 2005, the *Jyllands-Posten* newspaper that published cartoons of the Prophet Mohammad was targeted, as was the cartoonist, Kurt Westergaard. Blasphemy reprisals in Amsterdam and Copenhagen stand as the most significant terrorism plots in the Netherlands and Denmark since 9/11.

France has fought the international spread of Islamist militancy, especially in Sub-Saharan Africa, making the country a symbolic target As with political leaders most nations, French President Hollande has extremely tight personal security and is a very hard terrorist target. Other French citizens would be much less attractive targets for terrorist attack, except for those who have repeatedly and unrepentantly blasphemed the Prophet and who, despite their rhetoric, had little meaningful security. Accordingly, the editorial committee of *Charlie Hebdo* was a prime terrorist target, one that had some extra security, but was soft enough to be successfully attacked by a two-man terrorist team.

Al Qaeda in the Arabian Peninsula (AQAP) has flagrantly proclaimed on video its role in directing and financing the *Charlie Hebdo* attack, and threatened more attacks to avenge the honor of the Prophet. As a riposte, the Prophet was featured again on the cover of the issue of *Charlie Hebdo* immediately following the terrorist attack. Business will continue as usual, but further violence against *Charlie Hebdo* will be much more difficult with the placement of heightened security.

Principle D: Terrorists Follow the Path of Least Resistance in Choice of Weaponry

Since 9/11, terrorism insurers have been apprehensive about innovation in the terrorist arsenal. All manner of sci-fi high-tech ideas have been hypothesized as possible terrorist weaponry, but none of these 'unknown unknown' weapons has been even close to becoming operational. There has not been a chemical attack since Aum Shinrikyo dispersed sarin gas on the Tokyo subway in 1995, months after the Kobe earthquake, which this millenarian sect interpreted as an augury for the end of the world. A few years earlier, Aum Shinrikyo's effort to weaponize Ebola failed. The development of innovative weapons presents daunting technical challenges, and has an extremely high logistical burden under sustained pressure of counter-terrorism surveillance and disruption.

The practical choice of terrorist weaponry is explained by a cardinal principle of terrorism modus operandi: terrorists follow the path of least resistance. This military strategy originates from Sun Tzu's *The Art of War*. This means avoiding targets that have very high levels of security, instead seeking out softer targets and attacking them with tested weapons. The

optimal choice of terrorist weapon is one that uses technology with a successful track record. The RMS terrorism risk model includes all such weaponry. The most archetypal of these is the vehicle bomb, which has been called the "terrorists' air force." Smaller improvised explosive devices such as backpack bombs are also commonly deployed in crowds due to their proven track records.

Another common conventional weapon attack type involves the use of light military arms: assault rifles, automatic pistols, rocket-propelled grenades, mortars, etc. These weapons have been used during attacks at large hotels and crowded shopping malls, as at Mumbai in November 2008 and Nairobi in September 2013, as well as targeted assassinations as at the *Charlie Hebdo* offices. The scale of these military-style attacks is limited by the time and effort taken to accumulate stocks of the weaponry under the constant risk of plot discovery and arrest. Complex plots run the chance of premature disclosure if a cache of weapons is discovered. In the *Charlie Hebdo* plot, secrecy was maintained by making physical threats against a suspicious neighbor.

In addition, light military weapons are a common choice as porous European borders allow them to be shipped across the continent by road, and many jihadists returning from the Middle East have professional training and battle experience with such arms. A number of recent interdicted terrorist plots in UK and France have involved the use of such weapons. In contrast with improvised explosive bomb attacks, the terrorist objective of an attack using light military weapons is not to exact a massive toll in property damage or casualties. Accordingly, RMS does not associate light military weapon attacks with property insurance losses. The same holds for casualty insurance losses: the number of fatalities is unlikely to exceed fifty, which is the lower macro-terrorism threshold for a general mass casualty attack that is indiscriminate in its choice of victims.

Principle E: Too Many Terrorists Spoil the Plot

Spectacular macro-terror attacks require diligent planning, reconnaissance and attack preparation, and a number of trained operatives. The more ambitious and extensive a terrorist plot is, the more operatives are needed. No person lives in isolation; every human being has a social network. Social networks are amenable to a substantial degree of analytical characterization, providing a sufficient window on terrorist cell contacts for most plots to be interdicted. The various links between members of a social network provide key insight into the involvement of an individual in a terrorist plot. Western security services have interdicted more than 80% of significant plots since 9/11, as determined through analysis of courtroom terrorism convictions, is evidence of their command of terrorist communications networks.

Terrorist social network analysis by RMS in 2010 shows that the likelihood of a plot being interdicted increases with the number of operatives as indicated in the table below:

Cell Size	1	2	3	4	5	6	7	8	9	10
Interdiction Probability	0.26	0.46	0.60	0.70	0.78	0.84	0.88	0.91	0.93	0.95

Highly elaborate, ambitious plots capable of inflicting catastrophic insurance losses would typically involve so many operatives as to have a very high likelihood of interdiction. This would be wasteful of terrorist resources. Osama bin Laden has discouraged plots involving many operatives, saying, "For a large operation against the U.S., pick a number of brothers not to exceed ten." The more operatives, the greater is the chance that one of them will compromise the terrorist venture. Too many terrorists spoil the plot.

The need to minimize the number of operatives, subject to maintaining attack capability and effectiveness, was central to the planning of the Paris attacks. The main assault on the *Charlie Hebdo* offices required a minimum of two armed terrorists: one to attack, and the other to provide covering fire. Chérif and Saīd Kouachi took these roles. Another operative or two might have been useful for auxiliary support, or for an unforeseen operational contingency. But secrecy was paramount: even Chérif Kouachi's wife knew nothing about the plot.

Synchronous terrorist attacks are a hallmark of carefully planned major jihadist operations, a way of compounding public fear and anxiety to maximize attack impact. Provision of a second front to the Paris attack was the role of Amedy Coulibaly. All three operatives were members of the Buttes-Chaumont gang of jihadists, radicalized at the time of the Iraq War. Hayat Boumeddiene, the partner of Coulibaly, may have been involved in some aspects of the planning. She is known to have made numerous phone calls to Chérif Kouachi's wife, and may have passed on secret messages this way. She left for Syria shortly before the attack.

A plot with three or four operatives ordinarily has a 60 to 70% chance of being interdicted. But this risk of interdiction can be reduced if the operatives are interconnected in such a way as to diminish electronic communication. Keeping a plot within a family helps to maintain a lower plot profile. As with the Boston bombing of April 2013, plot integrity was maintained by the fraternal relationship of the two leading terrorists. The marital relationship of two others would also have reduced the plot profile for detection.

Although the *Charlie Hebdo* plot was sufficiently compact to have had a reasonable chance of escaping the attention of the French security services, what should have helped the intelligence services stop the plot is that the three key operatives were no strangers to them. The older Saīd Kouachi undertook military training in Yemen in 2011, where he met Anwar Al Awlaki, ideologue of Al Qaeda in the Arabian Peninsula (AQAP). The younger Kouachi, Chérif, had been jailed for seeking to join Iraqi jihadists nearly a decade ago. In French prison, he was mentored by the Al Qaeda-linked Djamel Beghal, jailed for his role in a plot in 2001 to attack the US embassy in Paris. Amedy Coulibaly was also radicalized by Djamel Beghal whilst in detention.

Social network tracking by the intelligence community has the capability to extend to several degrees of separation between an individual and a known or suspected terrorist. In this case, the three operatives were known to have a terrorist record. But French intelligence was focused on new jihadists returning from Syria and did not think they posed enough of a danger to be kept under surveillance.

An important lesson to be gained from an analysis of the dozens of ambitious terrorist plots against western countries since 9/11 is the game theory observation that terrorism is as much about counter-terrorism response as about terrorist actions. A corollary is that terrorism insurance in the West is effectively insurance against failure of counter-terrorism. A rare failure occurred in Paris.

Principle F: Event Frequency is Calculable through Interdiction Analysis

Since 9/11, the vast majority of major terrorist plots in North America, Western Europe and Australia have been interdicted. Other plots fail for technical reasons. Both the aviation passenger shoe-bomb and underwear bombs failed technically, as did the 2010 Times Square SUV bomb. In fact, there is a very short list of successful significant attacks before Paris in January 2015: the transport bombings in Madrid in March 2004 and in London in July 2005, and the Boston marathon bombing of April 2013.

Whatever the behavior of terrorists, it is the responsibility of a counter-terrorism organization to maintain vigilance to detect plots as they form, and to break up plots before terrorists move towards their targets in readiness to strike. Intelligence officers cannot read minds, but they can track communications and online activities, albeit at the societal cost of the infringement of civil liberties. The mass surveillance revelations of ex-NSA whistle-blower Edward Snowden have come as no surprise to those who have analyzed the network process by which the security services of the West have managed to control terrorism since 9/11. The global geographical extent of surveillance is made possible through the international collaboration of intelligence communication agencies, notably between the NSA in the U.S. and GCHQ in England.

After the Paris attack, Andrew Parker, the director-general of British security service MI5, emphasized the vital need for intelligence to continue to be gathered through mass surveillance to deny terrorists the freedom to attack at will. Without it, terrorism risk would no longer be controlled, and loss outcomes would therefore be on terrorists' terms. The notion that terrorist risk is unduly sensitive to the whims of human behavior stems from a misconception that terrorists can attack at will.

At the outset of terrorism insurance risk modeling in 2002, RMS pioneered a quantitative objective model of event frequency based on the counter-terrorism interdiction of plots. These are near-misses, to use the terminology of industrial safety analysts. The RMS model recognizes that, while most plots would be interdicted, a small proportion of major terrorist plots will evade the counter-terrorism net. The Paris attack was one of these few. Even countries like France, with an exemplary record of counter-terrorism action and with informants infiltrated deep inside terrorist networks, can slip up.

The number of plots may be assessed in an objective evidence-based manner from the tally of courtroom convictions for terrorist offences. A plot is not recognized as such if there is insufficient evidence to indict a suspect or gain a conviction. Abiding by democratic values, those acquitted of terrorist offences cannot be called terrorists, and their reconnaissance and training activities cannot be called plots. Allowing for the uncertainty in parameter

estimation, the annual frequency of successful attacks may then be calculated as the convolution of three probability distributions: the annual number of plots; the rate of plot non-interdiction; and the chance that a plot that is not interdicted is also technically functional.

Principle G: Post-Attack Response is a Control Feedback

The occurrence of macro-terror attacks in the West does not follow the Poisson process where events occur randomly in time. This is commonly used in natural hazard modeling, but terrorism is subject to external control in the way that natural hazards are not. After a macro-terror attack, new counter-terrorism actions are taken to suppress the chance of another successful macro-terror attack. Post-attack response exerts a control feedback on terrorist action. The rapid passage of the USA Patriot Act soon after 9/11 is a classic paradigm. RMS incorporated this non-Poissonian time dependence at the start of terrorism risk modeling in 2002.

Affirmation of the principle of control feedback came a few years later in UK. In the immediate aftermath of the London transport bombings of 7/7/2005, Prime Minister Blair declared, 'This changes everything', and introduced tough counter-terrorism legislation to mitigate UK terrorism risk. These laws have largely been effective, especially making incitement to violence a criminal offence. There has not been another successful UK macro-terror event since.

The post-attack response feedback control feature is validated further by the response to the *Charlie Hebdo* attack. It has long been known, yet tolerated, that prisons are radicalization centers and schools for Islamists. Ordinary criminals have been converted to Islam and the cause of Jihad. In France, prisoners with jihadist links will henceforth be segregated, reducing the risk of prison radicalization.

On an international level, the president of the European commission Jean-Claude Juncker has already promised new counter-terrorism legislation. This will include better cooperation between European states, reinforcement of state links with Europol, and a requirement for airlines to divulge passenger name record (PNR) data to the police so that Jihadi movements to Syria and Iraq can be more easily tracked. The latter counter-terrorism change has long been resisted in the European Parliament for civil liberty reasons but now has very strong support from the French President.

The reality of the risk of French jihadists returning from fighting with ISIL in Syria is exemplified by Mehdi Nenmouche, a 29 year-old French national of Algerian origin. After a year in Syria with radical Islamists, he returned to Europe. On May 24, 2014, he attacked the Brussels Jewish Museum, killing four. Days later, he was arrested in Marseilles. Although he was a lone wolf, he was ambitious: a potential terrorist plot he had in mind included an attack on the Champs Elysees on Bastille Day, July 14.

Principle H: The Islamist Extremist Threat is Long-Term

The RMS terrorism risk model has been parameterized under the presumption that the threat from Al Qaeda and other Islamist militants is long-term and multi-generational, and cannot be eradicated by drone strikes or Western counter-terrorism military measures. The validity of this modeling assumption would be demonstrated by firm evidence of a direct link between one generation of extremists and the next, i.e. that an older generation of terrorists is influential in perpetuating violence.

Such a link was crucial to the Paris attack, and existed in the form of the French-Algerian Djamel Beghal, a Jihadi who spent time in Afghanistan before 9/11, between November 2000 and July 2001. Djamel Beghal was part of the European inner circle of radicals. He spent time at the notorious Finsbury Park mosque in north London, a Jihadi refugee hub, where he was an associate of the influential radical preacher, Abu Hamza, extradited from UK and now jailed in the U.S.

Chérif Kouachi and Coulibaly both became radicalized disciples of Djamel Beghal. Few have had a better understanding of the radicalization process in France than the indomitable terrorism magistrate, Jean-Louis Bruguière. He observed that in the Paris suburbs many have no hope for the future. A typical scenario is that the disenfranchised meet someone charismatic with knowledge of Islam, who gives them hope through Jihad. Coulibaly fell into this category. In 2013, he was jailed for conspiring with Beghal to release the GIA bomber of a Paris RER station in 1995, the most notable French terrorist attack before January 2015. Coulibaly was last released from prison in March 2014, under the presumption that he did not pose a continuing terrorist threat.

Beghal's wife continues to live in England, and is under security watch. In both the UK and France, the treatment of the families of jihadist prisoners and of ex-prisoners presents a major security challenge. The wife of one of the London bombers of July 7, 2005, achieved notoriety in her own right as the white widow terrorist. Upon their release, most jihadist prisoners settle into society and do not engage further with terrorism. But a few will be motivated to continue on the path of violence, either by direct involvement in plots, or encouraging other extremists. Tracking of recidivism will now be a priority of intelligence services. What happened in Paris could happen in other major cities.

Each year sees the release from prison of hardened jihadists who have served long sentences for serious terrorism offences. Their freedom to radicalize and incite the next generation of Islamist extremists is part of the cyclical process that makes the threat from Al Qaeda and other Islamist extremists a long-term persistent feature of the terrorism risk landscape.

FUTURE TERRORISM RISK IN FRANCE

Not only is France a prime terrorist target for French jihadists, but foreign extremists may travel to France inspired, and even funded, by AQAP to uphold the honor of the Prophet.

And, just as Danish consulates were attacked because of the Danish publication of defamatory cartoons, the same prospect holds for France. French consulates will need heightened security.

French writer Michel Houllebecq and his publisher, Flammarion, have been recognized by the police as potential terrorism targets. Houllebecq's latest novel portrays a France in 2022 under strict Muslim control, where pork is forbidden and women cannot walk the streets uncovered. On the morning of the terrorist attack on January 7, *Charlie Hebdo*'s cover was a caricature of Houellebecq's predictions. Promotion of Houellebecq's new novel was suspended, and the author left Paris for the country.

One of the slogans of solidarity emerging from the *Charlie Hebdo* killings is "France est Charlie." Any future attack against *Charlie Hebdo* or Flammarion would be an attack against the core French liberty to publish. Recognizing the relative nature of terrorist targeting, these developments are significant for understanding the future terrorist threat in France. Liberty itself has become an iconic target that can elevate an otherwise minor terrorist crime into a major macro-terror attack.

But, like fear, loss of liberty is not covered by terrorism insurance. A shift of the jihadist terrorist threat towards suppressing French liberty to blaspheme will shift the attack spectrum towards events with comparatively minor property and casualty loss. The more who robustly take up the mantle of press freedom, as further encouraged by *Charlie Hebdo*, the more pronounced this shift will be. Governments are concerned about all manifestations of terrorism. Insurers have a much narrower focus on the subset of terrorist attacks that cause insured loss.

LESSONS FOR TERRORISM INSURANCE RISK IN THE U.S.

In December 1994, the Algerian terrorist group GIA hijacked an aircraft with the aim of crashing it into the Eiffel Tower. This terrorist plot was thwarted when French commandos stormed the plane while it was being refuelled in Marseilles. Had this plot succeeded, a change in safety policy over the control of hijacked planes could possibly have prevented 9/11.

Both the Kouachi brothers were on U.S. no-fly lists, so they would have been unable to enter the U.S. to perpetrate any terrorist attacks across the Atlantic had they been so inclined. More generally, the US-VISIT program, costly as it is, has been very effective. Its value is gauged not by the number of terrorists stopped at the border, but the number of foreign jihadists deterred from attacking the U.S.

Target substitution operates at all geographical levels, from street to city to country. The Anglo-Pakistani ringleader of the London transport bombings of July 7, 2005, Mohammed Siddique Khan, declared in his martyrdom video that he was motivated by the many Muslim casualties of the U.S. invasion of Iraq. Had it been easier for him to travel to the U.S., Washington, D.C. might have been targeted rather than London.

Of all European countries, the largest contingent of Muslims fighting for ISIL in Syria has come from France, which has a 10% Muslim population. The second largest European contingent has come from the UK, which also has a large minority Muslim population. Returning fighters pose a serious terrorist threat to both France and UK. By comparison, few have traveled from the U.S. to Syria to fight, as geography is a greater logistical barrier than for French and British citizens who can take a short flight to Istanbul, then travel by road across to the Turkish border with Syria.