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Eugene Mastrangelo, an analyst who tracks data for Risks International Inc. of Arlington, Va., a suburb of Washington, offers statistical evidence that there has been a significant increase in international terrorism, particularly in acts targeting businesses.

His figures show 3,525 terrorist incidents worldwide last year, compared to 2,838 in 1983. Last year, businesses were targeted 1,205 times, compared to 760 such incidents the previous year, Mastrangelo said.

He said Chile led the top 10 countries in terrorist incidents, followed by Peru, Nicaragua, El Salvador, Colombia, India, Lebanon, Spain, Northern Ireland and Sri Lanka.

Mastrangelo said 63 percent of the 22,171 incidents he has recorded since 1970 have occurred during the past five years.

He acknowledged many incidents are not reported but said his statistics can disclose patterns in terrorist activity.

"You can establish a track record for terrorist groups," he said. "Knowledge is power."

Mastrangelo and other security consultants say there is a trend for terrorists to shift their attacks from government and military installations to business targets.

"Companies are cranking the terrorism factor into the cost of doing business," Mastrangelo said.

"We are now dealing with a more sophisticated, better armed, more seasoned group of terrorists. These people are willing to take risks. They are not just leaving unattended bombs now. They are willing to come onto the scene, to throw the bomb. They are willing to fight it out with security forces.

"They are dedicated. The average age of terrorists in West Germany now is in the 30s. They are veterans who have been at their trade for over a decade. Now they are beginning to recruit a new generation.

"What this means is that the inept ones are in jail but the good ones are still on the street. The veterans don't engage unless they think they're going to win. They do a lot of reconnaissance."

Mastrangelo said that if experienced terrorists observe that a targeted person continually varies his movements and is protected by bodyguards they may not strike.

"The frustrating thing in this business," he said, "is that we never know how many attacks are thwarted."

Mike Ackerman knows about frustration. In 1975, after 11 years of CIA work took him to 20 countries throughout Latin America, Europe and Africa, he resigned in protest against congressional investigation of the agency, claiming the probe "neutralized" his "operational effectiveness."

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At the firm he founded, Ackerman preaches that the best defense against terrorism aimed at businesses is "a trained, alert, concerned executive."

He contends that sophisticated terrorist groups are "simply not intimidated by small bodyguard complements. They can always muster sufficient firepower to overcome them."

Ackerman and other consultants agree that terrorists tend to select their targets from among the more visible individuals and companies.

They urge their clients to blend into their surroundings, avoid publicity and to be as unpredictable in their movements as possible. Regular pursuits, such as jogging, are discouraged.

Executives, their staffs and families are taught how to recognize when they are under surveillance.

Despite such efforts, there still is a worldwide proliferation of kidnappings and much disagreement on how to deal with kidnappers.

The U.S. State Department will not help in ransom negotiations on the ground that paying the kidnappers off only leads to more kidnappings.

Some foreign governments simply concentrate on trying to kill the terrorist culprits to preclude their using ransom money to buy arms -- a strategy that puts the kidnap victim in grave danger.

Once an executive is kidnapped, the process becomes a deadly game of nerves, with the kidnappers often threatening to kill the hostage unless a ransom is paid.

Kidnappers sometimes send tape recordings of the hostage pleading for his life, a tactic that might prompt his shaken colleagues to offer to pay up to end the ordeal. Then the kidnappers might simply double their demand.

Higher than usual ransoms in a particular area can prompt a wave of subsequent kidnappings.

Although hostages usually are recovered, most kidnappers are not apprehended.

In the field of risk control, the goal is prevention of terrorism.

That is why Ackerman, who still talks like the CIA operative he was, says things like, "Our thrust is predictive."