

7 January 1986

PRIME MINISTER

CRIME PREVENTION SEMINAR

Mr Corby, Chairman of the Association of British Insurers, will announce that his organisation will be donating prizes to encourage better crime prevention in households, schools, and for other audiences. He will say that more than £100,000 has been put up by insurance companies. I attach details.

We agree with the Home Office that this is welcome, but is only half a loaf. We are anxious to press the insurance industry to make more practical proposals to encourage the better use of burglar alarms and better security.

After Mr Corby has made his announcement, you may wish to turn to the Home Secretary or Giles Shaw to respond on behalf of the Government.

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HARTLEY BOOTH

CRIME PREVENTION

INTRODUCTION

This paper gives a concise indication of the attitude of insurance companies to two main crime areas which affect their commercial operations : burglary and thefts of and from motor cars.

COMMERCIAL CONSIDERATIONS

a) Burglary

Some 150 companies compete to offer cover. Lloyd's are also involved. Results are bad. Contents premiums in 1984 amounted to £620 million. Claims paid plus expenses produced outgoings of 114% of premiums.

b) Motor

There are 55 companies active - again plus Lloyd's; premium income for the companies in 1984 was £1938 million producing a loss of £228 million.

The cost of theft losses is small compared with the main claims cost - damage to vehicles.

THE PROBLEM BRIEFLY STATED

Reduced crime should have a long term effect on premiums. Can the industry accelerate the process by using rating to encourage care on the part of the insured? This does happen - but not generally by the provision of discounts from premiums for burglary/car theft precautions.

This is because average premiums are too small and margins are too thin to provide a worthwhile incentive. Companies following this path would increase their loss ratio.

But, in a highly competitive industry experiments occur and if successful will be copied. One or two companies have experimented with burglary discounts. Others prefer to encourage care by making the first part of a claim the responsibility of the policyholder.

It needs to be remembered that 25% of householders have no contents insurance.

HOW PROGRESS CAN BE MADE

The ABI can emphasise to its members the importance of crime prevention and could act as a clearing house for information on industry developments. A two way traffic with members could develop.

More important there is a need to get agencies working together - in the spirit of the Prime Ministers Conference.

To this end, with burglary as a particular target the ABI sees merit in a national competition which would

- get sound advice into the hands of people
- involve those with access to owners/occupiers like building societies, banks, insurance companies etc.
- provide an activity for those with access to groups in need
- concern those with professional and social responsibilities - the Police, Crime Prevention Panels, Neighbourhood Watch etc.

Good advice is readily available. A well designed competition would enhance its acceptance nationally and regionally. Prizes could be donated to encourage

- householders
- schools
- Crime Prevention Panels
- other relevant audiences

Getting the agencies so far mentioned working together is worthwhile in itself. More important the foundations could be laid for continuing co-operation over burglary and other crime areas. There would be a valuable publicity spin off.

The ABI would finance development work on the viability of the idea briefly described which might prove to be the catalyst needed to get valuable yet unco-ordinated activities together for the common good.

INSURANCE ACTIVITIES SO FAR

ABI and its predecessor bodies have been involved in crime prevention nationally and regionally. Lord Whitelaw launched and endorsed the BIA "Beat the Burglar" campaign. Individual companies have used underwriting measures and have devoted much effort to publicity.

These activities would have been made much more worthwhile had they been co-ordinated effectively with the work of others - a hoped for spin off from the competition proposed.

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CRIME PREVENTION SEMINAR

LIST OF PARTICIPANTS

Chief Constable S. E. Bailey, C.B.E., Q.P.M.,
Northumbria Police and President of ACPO

Mr. R. C. W. Bardell,
Chief Executive, Association of British Insurers.

Mr. J. Telford Beasley,
Chairman and Managing Director, London Buses.

Sir Terence Beckett, C.B.E.,
Director General, Confederation of British Industry.

Professor A. Bottoms,
Criminology Institute.

Chief Constable J. M. Boyd, Q.P.M.,
Dumfries and Galloway Constabulary.

Mr. Miles Lucas Breeden,
Chairman, Wilmot-Breeden Limited.

Mr. A. Buchan,
Assistant Director of Education, Borough of Sunderland.

Mr. J. Burn,
Headmaster, Longbenton Community High School.

Mr. Cecil Burrows,
Director and General Manager, Cornhill Insurance Group.

Mr. R. Calderwood, LL.B.,
Chief Executive, Strathclyde Regional Council.

The Rt. Hon. Mark Carlisle, Q.C., M.P.

Mr. F. B. Corby,
Chief Executive, Prudential Corporation, plc.

Mr. P. G. Crossland,
Managing Director, Racal-Chubb, Ltd.

Mr. J. D. S. Curtis,
Director, British National Insurance Company Ltd.

Sir Edward Gardner, Q.C., M.P.
Chairman, Home Affairs Select Committee.

Mr. J. Greenwell,
Chief Executive of Northamptonshire County Council and
Honorary Secretary of SOLACE.

Mr. A. Growcott,
District General Manager, Cheshire Health Authority.

Mr. G. M. Hornsby,
Assistant Secretary, British Retailers Association.

Mr. R. Horrocks, C.B.E.,
Group Chief Executive - Cars, BL plc

Mr. A. A. Horsford,
Chief Executive, Royal Insurance Company Ltd.

Mr. I. Kelsall, O.B.E.,
Director, Confederation of British Industry, Wales.

Councillor Jack Layden,
Chairman, Association of Metropolitan Authorities.

Councillor John R. Lovill, C.B.E., D.L.,
Chairman of the Executive Council, Association of County
Councils.

Councillor J. Morgan, O.B.E.,
Chairman, Association of District Councils.

Sir Kenneth Newman, Q.P.M.,
Commissioner of Police of the Metropolis.

The Baroness Phillips, J.P.,
Director General, Association for the Prevention of Theft
in Shops.

Mr. A. Plumpton, C.B.E.,
Deputy Chairman, The Electricity Council

Ms. Anne Power
Outside consultant employed by DOE.

Mr. G. C. Pye,
President, House-builders Federation.

Chief Superintendent N. B. E. Ridd,
Director, Home Office Crime Prevention Centre.

Mr. L. A. L. Rolland,
President, Royal Institute of British Architects.

Sir Denis Rooke, C.B.E.,
Chairman, British Gas Corporation.

Mr. S. H. A. Shaw, J.P.,
Chairman, Barking, Havering and Brentwood Health
Authority.

Councillor Mrs. Lydia Simmons,
National Consumer Council.

Mr. D. G. Spickernell, C.B.,
Director General, British Standards Institution.

Ms. Vivien Stern,
Director, NACRO

Mr. A. W. Tait,
Chairman, National Housebuilding Council.

Mr. J. R. N. Thompson,
Corporate Director, Allied Breweries Ltd.

Mr. S. Toy,
Chairman and Managing Director, Ford Motor Company Ltd.

Chief Superintendent T. Wagstaff,
Metropolitan Police, New Scotland Yard.

Mr. John Wheeler, J.P., M.P.,
Director General, British Security Industry Association
Ltd.

Mr. Norman Willis,
General Secretary, Trades Union Congress.

Mr. D. B. J. Wolpert,
Chief Education Architect, Avon County Council.

Ministers and Officials

Department of Trade & Industry

Mr Michael Howard, MP
Sir Brian Hayes

Home Office

Rt. Hon. Douglas Hurd, MP
Mr. Giles Shaw, MP
Sir Brian Cubbon
Mr. N.C. Abbot
Mr. K.H. Heal

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Department of Education &
Science

Mr. Christopher Patten, MP
Mr Walter Ulrich

Department of Energy

Mr. Alastair Goodlad, MP
Mr. John Guinness

Scottish Office

Rt. Hon. George Younger, MP
Mr. William Reid

Welsh Office

Rt. Hon. Nicholas Edwards, MP,
Mr John Davies

Department of Health & Social
Security

Mr. Ray Whitney, MP
Sir Kenneth Stowe

Department of Transport

Rt. Hon. Nicholas Ridley, MP
Mr. William Knighton

Department of the Environment

Rt. Hon. Kenneth Baker, MP
Mr. Terence Heiser

Northern Ireland Office

Mr. Nicholas Scott, MP
Mr. Anthony Brennan

Department of Employment

Mr. Peter Bottomley, MP
Mr. John Rimmington (Director
General, HSE)

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PM
MEVA
HB
David Gere

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AGENDA FOR THE PRIME MINISTER'S SEMINAR ON CRIME PREVENTION TO BE HELD AT 10 DOWNING STREET ON WEDNESDAY, 8 JANUARY 1986

AGENDA

1. Introduction (Prime Minister, then Sir Brian Cubben)
- ① 2. Autocrime (Prime Minister to open)
 - (a) A British Standard for car security [D/Transport, Mr. Spickernel, BSI; Mr. Toy, Ford; Mr. Horrocks, BL.]
 - (b) The creation of demand for more secure cars [Mr. Horrocks; Mr. Toy; Mr. Corby, Prudential; Mr. Horsford, Royal; DTI; HO and DTp.]
- ② 3. Residential burglary (Prime Minister to open)
 - (a) The role of the insurance industry [Mr. Corby; Mr. Horsford; HO and DTI.]
 - (b) Security measures for inner-city households [HO; Mr. Spickernel.]
 - (c) A crime prevention project sponsored by the National House-building Council [Mr. Tait, NHBC; Mr. Rolland, RIBA; Mr. Pye, HBF.]
 - (d) A handbook of best practice on design modifications to local authority estates, including estate security [DOE; Mrs. Power; Mr. Layden, AMA; Mr. Morgan, ADC; Mr. Greenwell, SOLACE.]
 - (e) The phasing-out of coin-operated gas and electricity meters. [Sir Denis Rooke; Mr. Plumpton, EC; DEN; HO; Mrs. Simmonds, Consumer Council.]
- ③ 4. Violent crime
 - (a) Security measures against commercial robbery [HO]
 - (b) The prevention of violence to bus crews [DTp; HO; DEmp/HSE; Mr. Telford Beasley, LRT; Mr. Willis]

- (c) The prevention of violence on the London Underground [DTp; Mr Beasley; TUC]
- (d) The prevention of violence to staff [D.Emp/HSE; Sir Terence Becket; Mr Willis]
- (e) The prevention of violence to NHS staff [D.Emp/HSE; DHSS; Mr Willis]
- (f) The prevention of violence associated with licensed premises [HO; Mr Thompson, Allied Lyons; D.Emp/HSE]
- (g) Violence to the Public [HO; Mr Bailey; Sir Kenneth Newman; W. Chief Supt Wagstaffe, Mr Boyd]

5. Crime in the Workplace

- (a) Security in the NHS [DHSS; SO; WO; Mr. Growcott, Cheshire HA; Mr Shaw, Barking HA.]
- (b) Shop theft and crime in shopping centres [Baroness Phillips; Mr Giles Shaw; Mr Hornsby]
- (c) Crime in schools [DES; Mr Burn, Longbenton School; Mr Buchan (Sunderland); Mr Wolpert, Avon and Somerset]

6. Conclusion

[Home Secretary, followed by PM]

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2. Autocrime
 - (a) A British Standard for car security
 - (b) The creation of demand for more secure cars
3. Residential burglary
 - (a) The role of the insurance industry
 - (b) Security measures for inner-city households
 - (c) A crime prevention project sponsored by the National Housebuilding Council
 - (d) A handbook of best practice on design modifications to local authority estates, including estate security.
 - (e) The phasing-out of coin-operated gas and electricity meters.
4. Violent crime
 - (a) Security measures against commercial robbery
 - (b) The prevention of violence to bus crews
 - (c) The prevention of violence on the London underground
 - (d) The prevention of violence to staff
 - (e) The prevention of violence to NHS staff
 - (f) The prevention of violence associated with licensed premises
 - (g) Violence to the public.
5. Crime in the Workplace
 - (a) Security in the NHS
 - (b) Shop theft and crime in shopping centres
 - (c) Crime in schools.

PRIME MINISTER

MEETING ON CRIME PREVENTION

You have already seen the full brief for this meeting. In particular, the Chairman's brief drawn up by the Home Office makes clear what are the objectives under each heading and sub-heading, who will wish to contribute to that discussion, and who should be charged with responsibility for what. There is a lot to get through. It will be hard work.

On timing, the Press Conference is due to start at 7.00 pm, and the meeting should not therefore overrun by too much. That gives 2½ hours for the discussion. Allowing half an hour for the introduction and summing up (probably a bit over-generous) there will be half an hour for each of the four agenda items. If you overrun a bit on the first three it should not matter too much: crime in the workplace, which comes last, is probably the best one to cut down.

On seating, we are, as you know, arranging for you to sit at the top table, accompanied only by the Home Secretary, Mr. Shaw and Sir Brian Cubbon. Other Cabinet Ministers we will aim to place in the front row, with remaining Ministers and officials behind them. Apart from that, there will be no seating plan. You will need at the beginning to say that contributors will need to identify themselves clearly before they speak.

At the pre-meeting with the Home Secretary, Mr. Shaw and Home Office officials, you will wish to go through the handling brief item by item. The Home Secretary will also be able to report on his phone-in broadcast today. (NB: you are seeing the Home Secretary on his own for five minutes beforehand.)

Attached is a note from Hartley Booth, which draws your attention to the prize which the Association of British Insurers will be announcing at the meeting. You will want to encourage this sort of initiative.

I also attach a copy of the Home Secretary's recent note on crime, which contains some useful facts and figures. ~~You do not need to look at this, but you may find it useful to have to hand tomorrow.~~ You may also like to have to hand the press notice, as issued.

MEFA

MARK ADDISON

7 January 1986

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