

## TAKE COVER!

You could reduce your insurance premiums.

When the reminder for your business' annual insurance renewal drops on your desk don't just sign it, return it and let the increase eat away your bottom line – improved security measures can help reduce your premiums.

This issue of Connections has been put together to help you make sure you are up-to-date with the latest insurance issues.

Risk Control Consultant, John Turner, from Bradford-based risk management company Instil Consulting, born out of Beaumont's Insurance Brokers Ltd, has kindly penned an article in response to our question 'What impact do insurance requirements have on a company's security arrangements?' – some interesting thoughts from the insurance industry's perspective! Thank you John.

Kind regards

*the Cerberus Team*

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INSTIL CONSULTING

## security through the eyes of the insurer

Currently the insurance industry is more focused than ever on the assessment and control of risk within commercial businesses. John Turner, Risk Control Consultant from Bradford-based Instil Consulting tells us why.

*"insurers are more actively influencing the security arrangements of their clients"*

Historically, insurers would be accepting of marginal underwriting losses on the basis that premiums received were able to generate a significant investment income from stock market investments and the like, creating a final profit. Over recent years, however, investment returns from such traditional sources have reduced markedly owing to the global downturn

in financial markets. This has led insurers to seek greater "pure" underwriting profits to compensate.

In an attempt to control their main expense of claims expenditure (and thus improve profitability), insurers are more actively influencing the security arrangements of their clients.

### Avoid increased excesses

Insurers are imposing minimum security conditions for intruder alarms and the like. Most notably, insurers are undertaking an ever increasing level of direct risk management-based site surveys, where risks may be deemed acceptable, but only on the basis of the implementation of risk improvements to security measures. Insured's are then required to implement the necessary improvements within a designated timescale, otherwise face punitive terms such as increased excesses (the amount of any loss that the Insured has to fund without insurance) or restrictions in the extent of cover.

General improvement measures that insurers look for will range from simple improvements in physical resistance to attack, for example improved door or window locks, through to high spec CCTV and intruder alarm systems.

*"It must be noted that as the general security levels of premises become progressively higher spec, thieves are more inclined to find an easier option – theft of car keys through letterboxes, or the relatively new crime of carjacking are good illustrations"*

### Seek security advice

It is the writer's firm belief that to provide an effective security solution, there must be a good combination of both electronic security measures (eg. alarm, CCTV), combined with physical deterrent (eg. strongrooms, window/door locks, grilles/shutters and the like). Insurers will readily give advice, if requested, on the best means of securing the premises and property of Insured's.

It must be noted that as the general security levels of premises become progressively higher spec, thieves are more inclined to find an easier option – theft of car keys through letterboxes, or the relatively new crime of carjacking are good illustrations. Security schemes therefore need to become more focused on this threat. Installation of CCTV cameras is a good option for deterrence, and systems of practically protecting theft-attractive items need to be re-examined.

### Benefit all round

Whilst insurers are becoming increasingly influential on the security arrangements of client's premises, it must be noted that such standards are ultimately imposed not only for the benefit of the insurance company, but also the Insured. In the event of a loss there are many factors which will be affected by the loss – think about excesses that have to be paid, potential business interruption and loss of custom, time wasted putting the premises back to their initial condition ("time is money"). Insurance premiums may also be raised as a direct consequence of a client's loss history.

It is therefore in everybody's interests to respond to an insurer's focus on their security in a positive manner, as primarily and most importantly it is they that will reap the maximum benefit from a good standard of overall security.

### John Turner ACII AIIRSM, Risk Control Consultant

Instil Consulting Ltd, Bradford

*Instil Consulting Ltd are specialists in health and safety and property risk management. They can be contacted on (01274) 482319 or 07921 606483*



Simply installing CCTV equipment can reduce crime by 95% and therefore help to reduce your insurance premiums

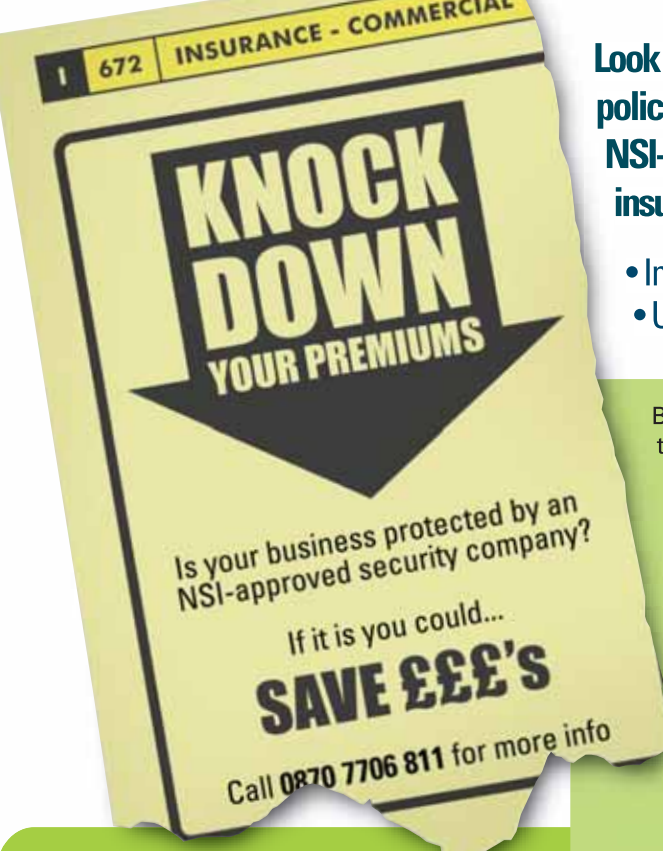
Whether you are looking to buy or rent a system, or upgrade your current CCTV, Cerberus ensures the optimum solution is achieved within budget.

Here are the CCTV services that Cerberus offer:

- Specification, Installation & Maintenance
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- CCTV Camera Patrols
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**We Operate to:**  
BS7958 CCTV Management & Operation Code of Practice

For more information call Mark Abisetti on 0870 7706811



Look for an Insurer that offers lower premiums to policyholders whose property is protected by an NSI-approved security company. In reality, most insurance companies these days will insist that you:



- Implement effective security protection measures
- Use an NSI-approved security company

But why do they have to be NSI approved? Insurance companies trust these companies to do the job properly because they bring the following benefits – minimising the risk for them and saving you money.

**QUALITY SERVICE DELIVERY**

NSI approved companies must meet the most rigorous entry standards in the United Kingdom.

**SECURITY VETTING**

10-year security vetting for staff to meet British Standards requirements.

**TRAINING**

High level of staff training and supervision to industry best-practice standards.

**MAINTENANCE & CALLOUT**

24/7 service/ 4-hour response.

**FULLY INSURED**

To protect customer interests and staff.

**DETERRENCE**

Anecdotal surveys show a high criminal awareness and avoidance of premises protected by NSI-approved companies.

**REGULAR INSPECTIONS**

Every six months by professional auditors including a sample of customer sites.

*Useful Website*

Find out more about NSI at [www.nsi.org.uk](http://www.nsi.org.uk)



# the call to arms

Cerberus would like to congratulate its I. T. Manager, Jason Lee Hayes, on his recently awarded Lord Lieutenants Certificate of Commendation for Services to the Territorial Army.



Jason receiving his certificate from the Lord Lieutenant watched by Cerberus' Managing Director, Steve Hardcastle.

Jason, who is a Senior None Commissioned Officer, currently serves with Imphal Company "The Prince of Wales's Own, Regiment of Yorkshire" (TA), and recently completed an eight-month tour of duty in Iraq attached to the "The 1st Battalion The Light Infantry (Koyli) and saw action at Al-Alamarah, Southern Province.

Commenting on Jason's experience in Iraq, Cerberus' Managing Director, Steve Hardcastle said: "We are all very proud of Jason. Of course, when you are running a business like ours it is hard to lose a key member of staff for eight months but we wholeheartedly supported him with his role in the TA but it has to be said we're glad to have him back safe and sound."

# it's a girl!

*michelle's new arrival*

As many will know (the bump was the giveaway!), our regular editor and fun loving Sales & Marketing Manager, Michelle Foreman, is currently on maternity leave following the much-awaited arrival of her and Daniel's first child. We are delighted to report the safe arrival of their new baby daughter, Amber, who was born on the 18<sup>th</sup> May 2005 weighing in at 8lb 8oz.

Amber has already been in to visit us and is showing early signs of having many of her mum's endearing qualities, sparkly eyes, a big smile and the ability to charm all the men!

I'm sure like us you all wish Dad Daniel, Mum Michelle and baby Amber a very happy future.



Mother and daughter are doing fine and we are looking forward to welcoming Michelle back to Cerberus later in the autumn.



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