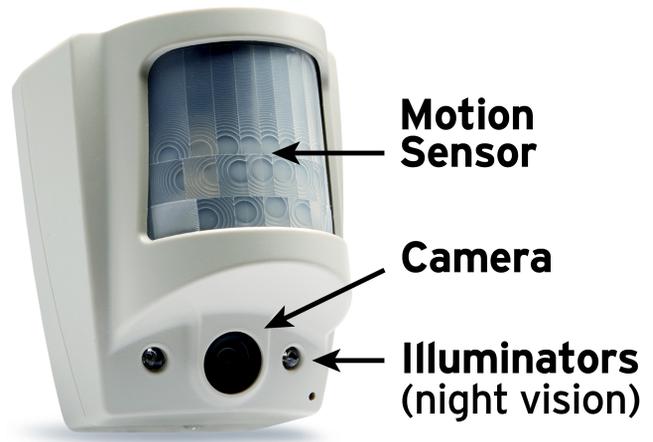


New Partnership for Video Alarms Delivers Arrests and Loss Control

The PPVAR (Partnership for Priority Video Alarm Response) is a growing ally for loss control professionals. This partnership brings together all parties in the battle against property crime including law enforcement, alarm companies, insurers and property owners. Some of the largest alarm companies in the business are involved including Protection 1, Diebold and Stanley. Police chiefs are joining PPVAR from large suburbs like Grand Prairie, Texas to the second largest police force in the country, the Los Angeles Sheriffs Dept. Police Chief Magazine, the official publication of the IACP (International Assn. of Police Chiefs) carried a case study earlier this year that documented a 70 percent arrest rate. In fact, making arrests is the whole point of this partnership. Since statistics show that one arrest can eliminate 30 to 50 burglaries, real loss control and cost savings are realized when insurers are processing 30 fewer claims resulting in 30 fewer appointments for adjusters. Arrests are the ultimate loss control tool for burglaries.

Once expensive, video cameras are now just another feature on most new cell phones. The alarm industry is delivering innovation, building upon the video technology revolution that has occurred in the last decade. The innovators of the entire “security food chain” are creating video alarms and monitoring services that are delivering new levels of security to their customers (your insurance policy holders). This innovation is far more than just a new product, although there are many new products like I-View and Videofied. National recognized testing labs, like Intertek, are actually adding a “V” for video designation for their ETL certificates to help define video alarm systems. Leading security companies like Protection 1, Stanley, and Diebold have all invested heavily to update their monitoring stations to maximize the value of video alarms and deliver priority alarm response to their customers.

Perhaps, most importantly for loss control and underwriters, law enforcement personnel have embraced video alarms and now respond to a video verified alarm as an “in progress” call –giving the call priority response. Traditional alarm systems typically receive a level three or lower as



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most of these dispatches are not actual crimes. In fact, the arrest rates on traditional alarms are less than a tenth of a percent. That does not mean that they are not a deterrent. A siren screaming to the neighborhood that someone just entered the property is a deterrent. The fact is, however, that they seldom deliver arrests and arrests are effective loss control. Declining budgets are having an impact on police response to alarm systems. Some jurisdictions like Detroit, San Jose and Salt Lake City no longer respond to unverified alarms. In many others, reductions in the number of responding officers have increased response times and budgetary realities mean degraded service.

The PPVAR is reaching out to the insurance industry, and especially to loss control professionals, to join the partnership. The NICB (National Insurance Crime Bureau) has a seat on the board and is a strong supporter of Priority Response for more arrests. The NICB is supported by over 1,100 property/casualty insurers and the major interface between these companies and law enforcement. We welcome your participation as we move forward to maximize the value of “loss control with a badge.”

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