

THE FEAR INDUSTRY

FEAR OF CRIME, GOVERNANCE AND REGULATIONS:
A CASE STUDY OF MOTORCYCLISTS



Elaine Hardy PhD

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All errors and omissions are entirely my fault.

Preface

This book is the result of seven years' work and is hopefully, a more digestible version of my PhD thesis 'Fear of Crime, governance and vested interests: a case study of motorcyclists'. In June 2006, I submitted my thesis to the University of Warwick and was privileged to have as my examiners, Prof. Robert Fine, Chair of the Department of Sociology at Warwick and Prof. Jason Ditton from the School of Law, University of Sheffield. I thank them both for their kind words and encouragement. On December 13th 2006 I was awarded my degree of Doctor of Philosophy in Sociology.

From the mid 1990s, I worked as an automotive data analyst and produced annual reports on Car Distribution in East and West Europe for an Automotive Research organisation based in the West Midlands. As an automotive researcher it was my job to analyze the movement or distribution of both new and used vehicles (predominantly cars) throughout Eastern and Western Europe to write reports on the subject. I became interested in vehicle crime through my analysis of the movement of cars from and to Eastern European countries. I found that there were significant differences between datasets for the importation of cars (Customs) and registrations (Registration Authorities). I later found that these differences were not necessarily due to volumes of stolen vehicles crossing borders, but rather due to the complexities of the different organisations that gather these data. Perhaps more relevant was the discovery that historical and cultural factors influenced methodologies which were reflected in the presentation of data.

In 1997, I was asked by the United Nations Commission for Criminal Justice and the Prevention of Crime in Vienna, to write a report on Vehicle Theft in Europe. Following the publication of my report, I was regularly invited to attend Interpol conferences on vehicle crime. I had also written a report about the Theft of Goods and Good Vehicles for the European Conference of Ministers of Transport (ECMT) which is a subsidiary of the OECD.

During my investigation, I had not considered the relationship between crime statistics, 'fear of crime' and vested interests, until I attended a conference in Frankfurt in 1998 to which I had been invited to give a presentation of my research on vehicle theft. The organisers of this conference were from an Italian security company and during the event I witnessed the presentation of statistics on vehicle theft in Great Britain which were different from the data I had been given by the Home Office, the previous day.

This experience was illuminating and from that moment I reconsidered the application of vehicle crime statistics, their purpose and the use that was made of them by vested interests. Because of the nature of my work I became increasingly involved in the research and analysis of vehicle crime data and as previously mentioned, I attended meetings and conferences on these topics. I also developed relationships of trust and collaboration with other researchers, authorities and the police in this country and in other countries throughout Europe. I believe that these relationships of trust and collaboration have been essential in enabling me to understand the perspectives of the actors in the vehicle crime arena.

I considered a variety of options to carry out my field research and finally decided on motorcycles and MAG UK. I had previously been involved in a project for the Motorcycle Industry Association (MCIA) the purpose of which was to evaluate motorcycle security. This experience gave me an insight into the problems of insurance and motorcycles. Other reasons were due to the 'risk' element (of motorcycling) and a certain stigma attached to motorcyclists¹ in this country which I found quite different from the imagery of motorcycling

in Italy where I had lived for 19 years. In Italy scooters and motorcycles are a common and cheap form of transport. Motorcycles are viewed as the glamorous element of two wheeled transport, while in Britain, my impression was that motorcycling was tolerated and motorcycles seemed to be perceived as 'dangerous'. In consideration of all these elements, I felt that an organisation with a radical image like MAG UK would meet all the criteria for my field research.

In July 2002, I approached MAG UK, and it was decided to allow me to carry out the necessary research which would provide me with the data I needed to complete my book. I became a member of MAG UK and spent the next three years going to meetings, attending rallies and I eventually became involved in the organisation. I bought a motorbike which was not too difficult as I lived in Italy for many years where I rode a scooter, so had the basic skills and more important, the licence to ride a bike. In May 2003 I found a Turquoise Yamaha 'Virago' 535 and bought a helmet (something I had never worn or felt the need to, in Italy).

Due to the nature of my research, I found myself in a privileged position which enabled me to discuss and debate issues of vehicle crime freely with the various actors involved in the dissemination of information about vehicle crime. During 2003, I interviewed those people, mostly who I had known for quite a few years and who I had dealt with through my research, who are active in crime reduction and prevention in their daily work or lives including police officers, criminological statisticians and motorcyclists. The motorcyclists I interviewed were influential within the motorcycling community and gave me valuable insight into the importance of pressure groups and how these groups have reacted to the 'moral panic' of motorcycle theft and how they have been able to influence the motorcycling community. These interviews which were all recorded, aim to support my findings in the surveys and also to add to the ethnographic aspect of my research in order to strengthen the quality of the debates and issues discussed in my book.

To enrich my background knowledge of motorcycle insurance in Great Britain, I interviewed an insurance broker, an underwriter from an insurance company and I corresponded with representatives of the insurance industry and government officials. I have not quoted these interviewees in the document, but have utilized the information that they gave me to support my theoretical and substantive discussion.

The criminological statisticians I interviewed had considerable experience and knowledge of government criminological statistics and surveys, both nationally and internationally. The policemen I interviewed were all very experienced in their field of work as vehicle crime experts.

This book is a documentation of vested interests but also about actors who are involved in the implementation of legislation and the divulgence of information to protect 'communities' from the implications of crime. May points out that "ethical decisions are not (...) defined in terms of what is advantageous to the researcher or the project upon which they are working. They are concerned with what is right or just, in the interests of not only the project (...) but also others who are the participants in the research" (1999:54). This includes the researcher, research participants and those who control access to the information needed (gatekeepers). Thus May argues that the relationship between ethics and social research is complicated (ibid). He commented that "these relationships which include ethical decisions are clearly difficult issues" (ibid: 60).

¹ I alternate between the terms 'riders' and/or 'bikers' throughout this book. The term 'riders' would be an equivalent to the term 'motorists' used for car drivers. Whereas the term 'bikers' refers to a lifestyle.

In this context, as far as my involvement with the Motorcycle Action Group is concerned, the social relationship I built up with members of this organization allowed me to observe the internal working of a voluntary pressure group and experience the dynamics of the group. I had to make decisions which may have alienated me from the group. Such as identifying that the group had effectively been lead to believe that the problem of theft was the reason for higher insurance rates and the need for concern. In agreement with the gatekeeper, I discussed the outcome of my research and requested guidance from him to ensure what I had written was a fair and honest account of the group itself. While I have omitted names of the actors within the organization, I have endeavoured to interpret their comments faithfully to highlight the sincerity of their views and opinions.

With regards to the remaining interviewees, I requested permission from all to quote from their interviews. On completion of writing the chapters, I sent the documents to the various interviewees and received mixed reactions. I then send a final draft of my book to the police and civil servant interviewees, but none of them refused permission to use their comments. May (1999) discusses the doctrine of informed consent and that this may assume to encompass the consequences that may follow publication in the public domain. In this respect I have taken all possible steps to protect the identity of these people to prevent harm or offence. I have not however, anonymized insurance and security companies because the identification of these companies is relevant to the discussion. The data from these companies were in the public domain when I carried out my investigative research.

Elaine Hardy, PhD

December, 2006

Chapter One

Introduction

The premise of this book is that crime statistics are widely used to analyse and develop theories of fear of crime. The goal of my investigation is to demonstrate how the misinterpretation of vehicle crime statistics influences the media, motor insurance and security industries, as well academic research concerning crime reduction. I will analyse vehicle theft statistics and by doing so, aim to provide an opportunity for debate about the need for more accurate crime statistics and their analysis. Furthermore I aim to provide the opportunity to debate issues such as the role of trust and risk, the effect on people's behaviour and responsibilities of the state in areas such as insurance.

The theoretical discussion will embrace the concepts of risk society and actuarial practice which can be found in the works of Barry, Osborne and Rose (1996); Burchell, Colin and Miller (1991) and Beck who argues that "risks always depend on decisions – that is, they presuppose decisions. They arise from the transformation of uncertainty and hazards into decisions and compel the making of decisions, which in turn produce risk" (1999:75). With regards to risk management and crime, Rigakos (1999a) argues that irrational fears can only be satiated by even more expert intervention. This is what Ericson and Carriere (1994) describe as the logic of controlling the irrational by rational means.

In terms of expert intervention and control, the finance and insurance practice of identifying districts and towns populated by low income residents are used to minimise economic risk, these decisions ultimately marginalise and exclude these residents from obtaining insurance and thus finance for goods and services. Similarly, statistically based 'policing' decisions are made daily about 'dangerous' populations that tend to be located in the same areas as those identified as insurance and/or finance risks (Rigakos, 1999a). Crucial to these classifications made either by insurance or by police are the statistical data providing the 'evidence' that risk categorisation or risk management (in the form of crime reduction technology) should be warranted.

According to Abraham Maslow (1943) we all have a basic need for security and unless this basic need is met, we cannot concentrate on the 'higher order' of needs such as achievement and self-fulfilment. Personal security in Western society is closely linked to fear of crime. The recognition of fear of crime as a distinct area of enquiry raises theoretical problems about what it is we mean by the term (Zedner, 1997). Fear of crime is generally interpreted as perceived threats to personal safety rather than to property or more generalised perceptions of risk (Maxfield, 1984). However, reactions to fear of crime frequently lead to a desire for protection, either through support for more police and/or Neighbourhood Watch schemes; the purchase of products that provide a feeling of safety and security such as alarms or locks and/or the purchase of insurance as prevention against the risk of loss of life or property.

Giddens (1999) believes that the notion of risk is central to modern politics and the current debates in post-socialist politics across the world, though Weber (1922/1968) argued that risk is mainly about time, and how future time is calculated. He considered western capitalism to be quite different from other kinds of economic systems, because it embeds itself in the future. He contended that it does so by calculating profit and loss and thus, calculating profit and loss involves risk assessment.

There is growing criminological interest in the importance of risk: Beck (1992) acknowledges that risks are phenomena mediated by people's dependence on social institutions. In terms of control and displacement, risk management can be identified in the rearrangement of the

distribution of offenders in the community (Feeley and Simon, 1992). The link between risk assessment, risk management and reported crime can be detected in the interpretation and manipulation of crime statistics (Currie, 1999). Beck (1999) and Davis (1998) have both identified connections between the manipulation of fear and risk. However, while they have moved the discussion forward, there are aspects missing from existing theories, one of these aspects is the perpetuation of the fear of crime by those with a vested interest in creating and sustaining this sentiment.

Since the 1970s, there has been a plethora of surveys to quantify levels of fear of crime. (Sparks R. et al (1977); Figgie H. (1980); Kinsey R. (1984); Koss M, et al (1987); Jones T. et al (1986); LaGrange R. and Ferraro K. (1989); Mayhew P. and Hough M. (1991); Hough M. (1995). These surveys are at the heart of crime reduction strategies by government and law enforcement agencies. Maguire questions the intent and purpose of the claim of these surveys including the “accumulation of data about unreported crime as the gradual unveiling of more and more of the complete picture” (1997:142). The results of research by Farrall et al. (1997) and Ditton and Farrall (2000) contest the evidence of fear of crime from these surveys.

Garland has identified a relationship between crime reduction policies and the “present day world of private-sector crime prevention, that exist in a reflexive relationship to the theories and prescriptions of situational crime prevention” (2000:366). In this sense, these policies heighten public awareness about crime and the reflexive relationship as described by Garland, simultaneously enhances the public perception of crime through the purchase of products to protect against crime. Thus fear of crime appears to have become an element of the process ultimately leading to insurance and security industries to feed off this process for their own interests. In this respect, motorcycle insurers and security companies appear to have utilised statistical data relative to motorcycles theft in Great Britain to justify increases in motorcycle insurance and the subsequent sale of security devices.

By comparing compulsory ‘third party’ motor insurance in Great Britain and the Netherlands which is based on a permutation of actuarial calculations, with compulsory third party motor insurance in Australia (in which each state in Australia operates its own compulsory third party (CTP) insurance scheme²), I suggest that the differences between these two systems can not only influence government decisions on crime, but also how the insurance industry can influence public perception of ‘risk’ and crime, specifically in Great Britain.

The comparison of criminological data throughout the world suggests that the countries such as Great Britain and Australia are perceived to have amongst the worst crime records in the developed world (2000 International Crime Victim Survey (ICVS), published by the Dutch Ministry of Justice). Countries such as the Netherlands however, are described as having moderate levels of crime, while Japan is considered to be a low crime society. However, analysis of data sets from the European Sourcebook of Crime and Criminal Justice Statistics (1995, 1999 and 2003) offer alternative considerations as to the nature and extent of crime due to differences in the counting methods in each of these countries³. I will endeavour to identify how these variations can create cultural perceptions.

² These schemes are strictly regulated by the state governments and the premiums for motor insurance are calculated by using two variables: the type of vehicle and area of habitation with the exception of New South Wales (which includes the age of the driver in the premium calculations).

³ European Handbook of Crime and Criminal Justice Statistics 1995, page 28: Theft of a motor vehicle 40. The differences in levels between countries can be related to the definition of these offences. For example, at least seven countries did not include joyriding, whereas five countries included only joyriding or an equivalent offence (vehicle theft being included within total theft). In addition, some countries mentioned that data referred to all vehicles (including bicycles) and other countries that it referred to cars only. The number of offences is also dependant on the number of vehicle owners.

In this book I examine the enormous interest and social concern with the crime issue, referred to in the literature as 'The Fear of Crime'. In particular, I develop my book to investigate the relationship between the private sector and the government in the formulation of vehicle theft policy. I use motorcycle theft, insurance and security as a case study to develop my argument.

I examine situational crime prevention theories and the private sector, focusing on vehicle theft. I expand this investigation to include an overview of the development of government policy in relation to law and order and the development of policies from the previous Conservative's policies to New Labour's Third Way.

I analyse comparative international crime statistics to identify methodological variations between countries. In this context, I analyse the governance of safety and the development of 'crime prevention' in the Netherlands to complement my findings from the surveys I carried out in this country and in Britain. I examine the findings of the International Crime Victim Survey (ICVS), the European Sourcebook of Crime and Criminal Justice Statistics as well as national vehicle crime statistics, specifically, Great Britain, The Netherlands and to a lesser degree, Japan and Australia to determine whether perceptions of crime may influence the outcome of these surveys.

The objectives of this book are in the first instance, to develop the debate in relation to 'fear of crime'. In the second instance, to determine whether the findings of criminological statistics can be influenced by 'geo-historical settings' as identified by Edwards and Hughes (2005). They argue that "the concept of governance alerts us to the exercise of political authority beyond the nation state and compels an understanding of how other statutory, as well as commercial and voluntary actors, seek to govern places within and across national territories" (2005: 346).

In this context problems of order and social reactions to them, imply a consideration of the role that "comparative analysis can play in the development of the criminological thought" (ibid). In accordance with comparative analysis "beyond the national scale of criminal justice practices" (ibid), this book aims to add to the debate surrounding the applications of comparison "that are compelled by the power-dependent character of governing safety" (ibid).

Structure of the Book

In chapter two, I consider the debate of 'fear of crime' in consideration of my choice of motorcyclists for my surveys. I commence with a review the literature of 'fear of crime' which finds its roots in surveys such as the British Crime Survey (BCS) and situational crime reduction theories by 'Right Realist' criminologists (see Tonry and Farrington, 1995). Studying the 'fear of crime' is a research field that has grown enormously in the past two decades. I evaluate the opinions of sociologists who believe that 'fear of crime' is generally interpreted as perceived threats to personal safety rather than to property or more generalised perceptions of risk and crime.

In chapter three, I consider the implications of New Labour's policies in relation to the changes in legislation in law and order, which are identified in their 'modernization' project. I examine the development of law and order in Great Britain. I expand this discussion by analysing the governance of crime in the Netherlands principally through the work of Rene van Swaaningen, in order to identify any influence of government policy in relation to the perception of crime in these countries. To develop this comparison, I consider the changes in crime, crime reduction policies and the management of fear. I conclude this chapter by considering the advent of public-sector managerialism, specifically in Great Britain, which

has according to Chan (1999) brought with it a new principle of police accountability (...). He argues that the new accountability gives emphasis to managerial rather than legal or public-interest standards. He contends that it favours external oversight combined with self-regulation rather than centralized control and that it promotes risk management rather than rule enforcement.

I continue the theoretical discussion in chapter four by examining the debates on modernity and risk in relation to crime and insurance. I evaluate such writers as Giddens (2002), who argues that the notion of risk is central to modern politics. I evaluate the debate on private insurance as a market-based alternative to dependence on the state for managing risk.

In chapter five, the application of the theoretical approach considers measurements of crime. I link the discussion of risk in chapter four through an analysis of Japanese crime statistics and the criminological discussion of cultural hegemony and risk. I also consider the International Crime Victim Surveys (ICVS) and comparisons with police crime data in relation to concepts of governance which include 'safety' and 'risk' and the association with the prevention of crime in policy making. By concentrating on four countries, specifically, Great Britain, Australia, the Netherlands and Japan, I compare the findings of the ICVS to develop the debate on how certain countries are identified either as 'High' or 'Low' Crime societies. I evaluate crime data in the Netherlands and Great Britain through Police Statistics and in the case of Great Britain, through the British Crime Survey (BCS).

Chapter six is an analysis of the motor insurance industry in Europe, specifically third party insurance, focussing on Great Britain and the Netherlands. I outline the determinants used by the industry in these countries to identify risk.

I discuss motor insurance and whether compulsory third party insurance is a service for the public good, or a profit making product for the insurance industry. The reason for this is to establish the conceptual principles of insurance in terms of risk management and community. I compare these to the practices of Australian compulsory third party (CTP) motorcycle insurance to evaluate whether the interests of the private sector in Britain define government policy in relation to the general motoring public. I investigate the reasons why the cost of motor insurance policies differs so greatly between these two countries by examining the mechanisms to determine risk. I do this in consideration of the 'fear of crime' discourse and because a motor insurance policy for a young person which is costly in Great Britain, may act as a deterrent to private transport and may not only create social exclusion but act as an incentive to be uninsured and 'outside the law'.

I conclude that private sector insurance sets out parameters to identify risk and by its very nature, seeks the exclusion or limitation of high risk clients. Whereas insurance which is regulated and controlled by government is based on the principle of inclusion and therefore seeks to ensure that those more at risk are protected and are included in the community. Motor insurance is an interesting mechanism to test this theory.

In Chapter seven, I discuss the evolution of my research of motorcycle theft through the Motorcycle Action Group UK (MAG UK) and my choice of motorcycles and motorcyclists as my cohorts. This is in part due to the number of registered motorcycles in this country which is relatively small compared to other forms of transport and therefore much easier to monitor. Equally relevant is the 'risk' element of motorcycling and a certain stigma attached to motorcyclists in Britain. As a pressure group, MAG UK is highly influential in the motorcycling community in this country. Due to the perceived high levels of motorcycle theft, I evaluate the 'fear of crime' discourse in relation to the phenomenon of motorcycle theft that has been utilised by this voluntary organisation to actively promote security, to raise

awareness of motorcycle theft amongst its members and ultimately to seek to increase membership from campaigns to combat motorcycle theft.

The focus of my research in chapter eight is security. I analyse data from the survey of 922 motorcyclists which I carried out with the support of MAG U.K. I asked questions about theft and security in Britain and I collected information from 174 riders who had their bikes stolen and 748 of those who did not, for comparison. The relevance of these comparisons is that the data identify “fundamental issues of consumption and the ‘perfect images’ it enables people to contemplate” (Campbell 1987:213). I consider the arguments by Loader (1999) that the purchase of security cultivates a view in which the individual is capable of participating in the fight against the bad criminal ‘Other’. I also consider his view that the dynamics of disappointment and fear are sentiments which “the crime control industry has a vested interest in cultivating and sustaining” (1999:382).

In chapter nine, I analyse the results of two parallel surveys of motorcyclists who were predominantly members of the Motorcycle Action Group (MAG UK) and of the Motorrijders Actie Groep Netherlands⁴ (MAG NL). The reasons for the surveys were to identify whether there was any difference in perceptions of crime in Britain and the Netherlands and to understand whether security, insurance or government policy on crime reduction had influenced riders and whether similar groups of people with similar life styles, habits and customs can be strongly influenced either positively or negatively through regulation and crime control policies as to how these people perceive and react to crime statistics and the reporting of crime.

In chapter ten, I complete my book and draw together the results of my theoretical and practical investigation. My conclusion aims to present an alternative vision of the manner in which ‘fear of crime’ surveys and crime statistics determine government policy and profit for the private sector. I suggest that perception and reality are not necessarily the same and that the ‘fear of crime’ discourse is complex and not only open to interpretations that are susceptible to generalization, but are ultimately a reflection of culturally specific values of place and history. I conclude by considering the implications of corporate power and regulations by government and how these two issues influence policy decisions which affect the individual and communities in terms of trust and ‘fear of crime’.

⁴ These two groups are Riders’ Rights organisations that in their respective countries promote and defend the freedom and right to ride motorcycles without interference from government or industry. These sister organisations are both represented in the Federation of Motorcyclists in Europe Association (FEMA).

Chapter Two - Fear of Crime

Studies of victimization and of 'fear of crime' in Britain have overwhelmingly concluded that 'fear of crime' has a significant effect on society and the most famous of the studies on victimization and 'fear of crime' is the British Crime Survey (BCS). Calculations from the crime survey data indicate that about 40% of crimes reported to the police do not end up in the official statistics (Mayhew and Maung, 1992). The data from this survey are also known as the 'Dark Figures' or rather the unrecorded incidences of crime. The debate surrounding unrecorded crime has developed over the last three decades and unreported and unrecorded crime has become the centre of attention of criminologists.

The development of crime surveys as alternatives to police statistics have endeavoured to quantify the 'Dark Figures'. Two of the founders of the BCS, Mayhew and Hough, acknowledged that the increased attention given in later sweeps of the BCS to the distribution of risk "was to some extent, prompted by criticism of the superficial approach taken earlier on to the handling of questions about the relationship between risk of victimization and 'fear of crime'" (Maguire, 1997:170). Ironically, much of this criticism was led by Jock Young and others adhering to the 'left realist' school of criminology (see Matthews and Young, 1986).

Lee argues that "there is little doubt that the genealogy of the 'fear of crime' is intimately entwined with the development and deployment of crime statistics more generally—crime statistics we might say are a continuity within this genealogy. If we are to accept this we might situate the initial conditions of emergence of 'fear of crime' with the work of 19th-century European statisticians like the French lawyer Andre-Michel Guerry (1802–66) and the Belgian mathematician and astronomer Aldolph Quetelet (1796–1874). The work of these and other 19th-century actors made it thinkable to use statistics to understand criminology's objects of inquiry". (2001:472) He explains however, that it was not until much later, and on the other side of the Atlantic, that another set of discursive arrangements began to form around crime statistics that make 'fear of crime' research do-able (ibid).

The study of 'fear of crime' finds its roots in surveys such as the BCS and situational crime reduction theories by 'Right Realist' criminologists (see Clarke and Cornish 1985; Cornish and Clarke, 1986; Clarke and Felson, 1993). Studying the 'fear of crime' is a research field that has grown enormously in the past two decades. Yet according to Farrall et al (1997) it is beginning to be suspected that 'fear' is a term encompassing a confusing variety of feelings, perspectives, risk-estimations, and means different things to different people. There has been much debate regarding the results of the BCS survey. In fact, Farrall et al (ibid) suggest that what we know empirically may well be largely an artefact of the fact that the questions that are put repeatedly to respondents seldom vary, and the ways that those questions are put and the settings in which they are put, seldom change. Furthermore, there were concerns raised about worries over time and space in the sense that "'fear of crime' seems to have been conceptualised without any reference to time, space and social context" (ibid: 673). They carried out a major methodological study to measure 'fear of crime' and to test the validity of the traditional methodology.

Their study combined the use of both qualitative and quantitative research. They argue that 'fear of crime' may not be easily measurable and the rapid ascent of the 'fear of crime' in the 1980s may be the expression of inaccurate research. Their research concluded that results from 'fear of crime' surveys appear to be a function of the way the topic is researched rather than the way it is. They found that 'fear of crime' and to a lesser extent, victimization, were hugely overestimated and that "the political utility of 'fear of crime' is entirely dependent upon its being measurable" (1997:676). In a further study, Ditton and Farrall (2000) suggest

that the standard tools of the BCS exaggerate the prevalence of fear and so do questions about worry. They believe that this is due to the transitory or unstable nature of fear and they argue that the BCS survey presents respondents as having a level of fear or worry, thus eliciting summaries of perceptions of safety and the intensity (rather than frequency) of worry.

Their view is that this may serve to over-estimate the prevalence, because fear seems to be specific to a certain situation rather than spread over time (cit. op. Jackson 2002:22). Sparks argues that fear is not simply a quantity. It is also a 'mode of perception (...) it intelligibly summarises a range of more diffuse anxieties about one's position and identity in the world' (1992:14). His rationale was the identification of criteria for proportionality. In his analysis of the BCS, Hough argues that surveys are "undeniably blunt instruments for assessing people's anxieties about crime" (1995:3).

In this context, the definition of fear is subjective and can cover a range of emotions: from slight concern to deep anxiety. In a study carried out by the Department of Justice in Canada in 1994, a commonly accepted distinction was that identified by La Grange and Ferraro (1989) as either 'concrete' fear or 'formless' fear. Concrete fear refers to imminent danger while formless or abstract fear is more widespread, arising for example, from reported crime through media or by published works such as victimization surveys. In this sense, Maguire (1997) argues that the heightened awareness of crime becomes a 'self-fulfilling prophecy' as the different elements of the process feed off each other.

In his analysis of 'Fear of Crime', Jackson considers that "the policy context (of this phenomenon) its imperatives and priorities, its focus and attention on particular issues and perspectives – has deleteriously shaped research and debate" (2002:2). He argues that during the 1990s the perceived public 'fear of crime' seemed to be used in a 'grandstanding manner' to justify popular-punitive solutions to issues of law and order. This was identifiable in the battle between Conservative Home Secretary Michael Howard and Labour's Jack Straw as to which party had more draconian solutions to the problem of crime (Maguire, 1997). What has emerged from this political battle is a range of political solutions to a problem of 'fear of crime', seemingly identified by quantitative surveys with questionable results (see Farrall and Ditton: 2000), produced to placate party politics on crime, which is supposedly spiralling out of control.

Personal security in Western society is closely linked to 'fear of crime' but it is the recognition of 'fear of crime' as a distinct area of enquiry that raises theoretical problems about what it is we mean by the term (Zedner, 1997). However, critical literature on 'fear of crime' is limited, Shirlow and Pain (2002) concede that there is a paucity of academic work focusing on the socio-political power relations involved in 'fear of crime'. They argue that fear is politically constructed and deployed at different levels and "the consequences of the strategic responses to fear can be reactionary and defensive" (2002:5).

Jackson explains that the furthest point back that "the modern idea of 'fear of crime' - the contemporary manifestation of public attitudes and responses to crime, an object of study, a category of description, and a topic of considerable political salience – was the President's Crime Commission on Law Enforcement and the Administration of Justice (1967) in the United States of America" (2002:4). Specifically, three reports were commissioned and were conducted simultaneously with other projects, all aimed to identify the 'dark figures' of crime or unrecorded victimization figures. According to Jackson, "these studies included questions about public attitudes towards crime and perceptions of their own safety" (ibid: 4-5).

The first victim survey included an index of anxiety or fear which was the combination of five questions. Jackson identifies these questions as eliciting an unstructured range of attitudes,

behaviour, beliefs and judgements in relation to crime, safety disorder and morality. Crucial to the development of 'fear of crime' was the belief that crime was a problem and people believed that they were more at risk than before which was a reflection of changes and threats within society. Thus according to Jackson, the connotation 'fear of crime' developed from the early studies. In other words, it developed from sociological investigations through crime surveys in tandem with increasing governmental interest in law and order (ibid, 2002).

The debate on measurements of 'fear of crime' has developed parallel to the growth of research on this subject. What has become apparent is that this field of research relies heavily on quantitative surveys which suggest that the phenomenon of 'fear of crime' is a prevalent social problem (Farrall et al, 1997). In this context, methodological concerns are now being raised in relation to quantitative surveys that explore 'fear of crime' such as the difficulties encountered by trying to turn social processes into quantifiable events as well as the conceptualisation of the term 'fear of crime', the design and wording (operationalisation) of the surveys and finally factors governing the quality of the data generated from these surveys (techniques) (ibid).

From the literature, it is suggested that quantitative and qualitative methods of research hardly ever produce the same findings. As previously mentioned, Farrall et al (1997) found that while 'think' and 'worry' clearly meant different things to their respondents, they argued that the fact that some respondents were able to offer different words to describe how they felt about crime, reinforces the assertion that the 'fear of crime' field may be plagued by poor conceptualisation and subsequent poor operationalisation.

Kemshall argues that in criminology, "the social approach to risk is emphasised particularly on fear and victimization, specifically through the social constructivist approaches in which investigations into 'fear of crime' are constructed through peoples' knowledge, discourses and approaches. The traditional concepts of real or imaginary fears and perceptions of risk are set aside in favour of research into how these fears and risks are the products of specific and/or conflicting discourses and 'cultural understanding'" (2003:62).

During an interview with a statistician from the Home Office in 2003, I asked his view on the usefulness of crime statistics and crime surveys in general. He replied:

"There was a feeling that we shouldn't publish crime statistics so often because it was leading to 'fear of crime'. But governments have changed and now we publish them more frequently. There was a group in the late '80s looking at 'fear of crime' and crime statistics and was leading this push that we shouldn't be publishing them more frequently. But that doesn't change people's perceptions. It's more of a political issue for the government. They want to be seen as 'We're doing a great job', that's important. They've got their targets that they are trying to achieve (...) and (crime) makes nice news stories and what the media does is to produce reports around it obviously showing the worse possible cases you can do. I see statistics as being the first part of the core and then you need to look behind the statistics. It is to actually know what's going on and not just take simple statistics and accept them, but say what they mean in reality".

This interview highlights the fact that those working with crime statistics within government institutions recognise that there are problems with the publication of data and how these data are perceived by the public.

Lupton (cit.op. in Kemshall, 2003), believes that crime is seen as frequent and considered to be highly likely to happen 'someday' although also random as to who, where or when it might

strike. In fact, she argues that reactions to 'fear of crime' frequently lead to a desire for protection, either through support for more police and/or Neighbourhood Watch schemes; the purchase of products that provide a feeling of safety and security such as alarms or locks and/or the purchase of insurance as a prevention against the risk of loss of life or property. The issue of risk, particularly of property theft, is in tandem with increased anxiety about violent crime and personal safety.

According to Lupton (ibid) this is a paradox because on the one hand, there is a certain fatalism regarding property crime, considered a fact of late modernism against which people are able to insure, and on the other hand, there is an increase in the calculation relating to violence and public spaces. Or rather, Lupton argues that people have developed a dual approach to crime: "a fatalism regarding the likelihood of crime combined with caution and increased responsibility for self-protection against physical threat" (ibid: 62).

In Britain the period between 1970 and the 1980s was significant in the debate relating to 'fear of crime'. Cohen (1972) and Hall et al. (1978) developed the notion of moral panic which was supported by Gerbner and Gross (1976) and their 'Mean World' concept which identified people's perception of crime exacerbated by the mass media.

Public concerns about crime during the late 1970s and early 1980s became increasingly a social and political issue which was closely linked to the statistical evidence of recorded offences which rose from 2.5 million in 1975 to 3.4 million in 1985. Garland contends that the rise in crime statistics was no longer abstract but took on a vivid personal meaning in popular consciousness and individual psychology (cit.op. in Jackson, 2002).

There were two specific issues that gave momentum to the debate on 'fear of crime'. The first was a significant increase in the budget for the control of crime by the Thatcher government as law and order was put more and more on the political agenda. The second was the development of crime prevention through the influence of Rational Choice theorists such as Marcus Felson and Ron Clarke. The outcome had the effect of sensitizing the public to crime and enhancing fear (Lee 1999 cit.op in Jackson, 2002).

Concurrently, studies in the U.S. using quantitative methods of research in the form of surveys were developed in tandem with theories such as Wilson and Kelling's 'Broken Windows' theory⁵ as well as social incivilities which were used as indications of social disorganisation and instability.

A key theme within these studies and theories was evidence of the direct or indirect role of victims and their 'fear of crime' (Jackson, 2002). What became more of interest to criminologists was the methodology used in the so-called 'victimization' surveys and how measurements of emotion about perceived threats were gauged (Ferraro and LaGrange, 1987).

As mentioned previously, Shirlow and Pain (2002) believe that as a social problem, 'fear of crime' has been widely used for political ends (also see Ditton and Farrall 2000; Garland, 1996; Sasson, 1995). They posit the reasons for the sudden discovery of 'fear of crime' in the late 1970s and early 1980s, and why the quick association with certain social identities. For example they contend that women and older people were uncritically identified as irrationally fearful and people of colour were assumed to be the object, rather than subject, of fear.

⁵Broken Windows was the brainchild of the criminologists James Q. Wilson and George Kelling (1982). They argued that crime is the inevitable result of disorder. If a window is broken and left unrepaired, people walking by will conclude that no one cares and no one is in charge. Soon, more windows will be broken, and the sense of anarchy will spread from the building to the street on which it faces, sending a signal that anything goes.

Shirlow and Pain examined the methodological critiques and found that previous research (Gilchrist et al, 1998) has raised and begun to explore some of the issues around men's fear. They also found that there has also been a discernible shift away from a concern with older people's fear towards examining young people's concerns about crime. Accordingly, Shirlow and Pain argue that men and young people (and especially young men) are commonly constructed as provoking fear in others, yet when research is approached in new ways, allowing for the possibility that men's and young people's fear may manifest differently, both have found significant problems.

Thus, they argue that being 'angry' about the threat of criminal victimization is overlooked in favour of being 'afraid' of it. They point out that little is known of the meaning or range of meanings that respondents infer with the term 'anger', but further research - which they argue is needed - might well show that anger about crime is as complicated a concept as 'fear of crime' has transpired to be (ibid).

Stanko and Hobdell (1993) point out that the theories of 'fear of crime' fail to address issues of how power mediated by economics and social differences (age, gender and ethnicity) influences fear in terms of the risk of victimization. According to Newburn and Stanko (1994), men are under-researched because of the belief that they are unwilling to admit to their vulnerability therefore research on male fear continues to be sidelined. Though it could be argued that men are under-researched because they are not perceived as victims of crime, this is because victimization tends to suggest weakness and vulnerability. Thus it may also take for granted that members of society with a 'threatening' image such as motorcyclists, would not be eligible as cohorts of victimization studies.

Goodey (1997) argues that the fearful or fearless experiences of crime and danger while by definition, at different ends of a continuum of fear, can no longer be viewed as gendered experiences. However, she has not perhaps considered that there may be *a priori* a preconception or preconditioning of researchers in deciding which member of society constitutes a victim – irrespective of gender, class or nationality. For this reason, in chapters eight and nine, I examine issues that appear to go beyond these assumptions in relation to fear of crime.

Criminological Theory – Right Realism

The pragmatic approach to the management of crime and its impact is linked to Rational Choice Theory (Clarke and Mayhew, 1980; Clarke and Cornish, 1985; Cornish and Clarke, 1986; Clarke and Felson, 1993). This theory identifies the offender as a rational, calculating actor who is capable of working out the cost and benefit of his criminal activities thus becoming a 'homo economicus' or rather "a product of the insurance industry and an industry with a vested interest in situational crime prevention" (O'Malley, 1992:264).

The concept of 'Situational Criminology' or the 'criminology of everyday life', as identified by Garland (1996), highlights ways of "raising the costs and lowering the benefits to deter crime and make opportunities less attractive" (Kemshall, 2003:126). This has been supported by other works relating to the control or planning of environments to 'design out crime' thus moving from the offender or person, to focus on "the opportunities to commit crime and is thus 'offence-based' which is both spatial and temporal" (Hughes, 1998:63). In fact, Cohen (1985) argues that the emphasis on 'responsibilisation' leaves the individual subject largely shunned, indeed he believes the consequences mean that 'the game is up' for all policies directed to the criminal as an individual, either in terms of blame and punishment or in finding the motive or cause. He contends that "the talk is now about spatial and temporal aspects of crime, about systems, behaviour sequences, ecology, defensible space, target hardening" (ibid: 146-8).

The relationship between situational criminology and rational choice theory can be identified in versions of this theory such as Cohen and Felson's 'Routine Activity' (1979), Cornish and Clarke's 'Situational Criminology' or 'Situational Crime Prevention'⁶ (1986). In 1993, Ron Clarke and Marcus Felson co-edited the book 'Routine Activity and Rational Choice'. Sutton (2004) describes Ron Clarke as one of the earliest proponents of Rational Choice as a theory of Criminology. In 1986, Clarke, together with Derek Cornish developed the rational choice perspective of criminology, known today as 'Situational Criminology' which is based on the concept that "crime is purposive behaviour designed to meet the offender's commonplace needs for such things as money, status, sex, excitement and that meeting these needs involves the making of decisions and choices, constrained as they are by limits of time and ability and the availability of relevant information" (Clarke, 1997:9-10). In other words, according to Cornish and Clarke (1986), criminals make apparent rational decisions to engage in specific criminal activities. There are four components to situational crime prevention:

- 1) A theoretical foundation drawing upon routine activity and rational decisions;
- 2) A standard methodology based on the action research paradigm;
- 3) A set of opportunity-reducing techniques or target hardening;
- 4) A body of evaluated practice including studies of displacement (Clarke, 1997:6).

Although the last component is based on Gary Becker's economic theories of crime (1993), Clarke's rational choice theory utilises the economic theory in a decision diagram rather than in a normative model in order to avoid criticism relating to non cash rewards and to the fact that crime "has a reckless element as opposed to the pure self-maximising decision making" (ibid, 1997:9). The assumption in the application of this theory to criminology is based on the premise that:

- 1) Humans are purposive and goal oriented;
- 2) Humans have sets of hierarchically ordered preferences or utilities;
- 3) In choosing lines of behaviour, humans make rational calculations with respect to:
 - a. The utility of alternative lines of conduct with reference to the preference hierarchy;
 - b. The costs of each alternative in terms of utilities foregone;
 - c. The best ways to maximise utility (Turner, 1991: 354)

The second component of situational crime prevention is 'action research methodology' or a research model in which researchers and practitioners i.e. police, work together to determine the problem, find solutions and evaluate the results. The influence of the action research model is identified in the following five stages:

- 1) Collection of data about the nature of a specific crime problem;
- 2) Analysis of the condition that allows or facilitates commission of the crime in question;
- 3) Systematic study of possible means for blocking opportunities to commit the crime in question and analysis of cost;
- 4) Implementation of the best measures;
- 5) Monitoring the results and spreading the information (Clarke, 1997:15).

In 1998, Felson and Clarke set out the framework for a practical theory for crime prevention based on their view that "individual behaviour is a product of an interaction between the

⁶ This version relies on the view that crimes have unique characteristics that can be analysed in order to arrive at solutions of prevention.

person and the setting. Most criminological theory pays attention only to the first, asking why certain people might be more criminally inclined or less so. This neglects the second, the important features of each setting that help to translate criminal inclinations into action” (ibid: 1).

The underlying theme of this concept is that “no single cause of crime is sufficient to guarantee its occurrence; yet opportunity above all others is necessary and therefore has as much or more claim to being a ‘root cause’” (ibid:1). In other words, Felson and Clarke’s theory rests on a single principle that easy or tempting opportunities entice people into criminal action. This principle is found in each of the new opportunity theories of crime, including the Routine Activity approach, Crime Pattern Theory and the Rational Choice perspective. (...). They lead to the inescapable conclusion that “opportunity is a cause of crime” (ibid: 1).

Crime Prevention and Risk

According to Hughes (2002a), social theorists are increasingly developing the discourse of crime prevention and risk management and linking these to late modernity in scenarios such as that of the privatised fortress cities (Davis 1998; Feeley and Simon, 1992, 1994; Shearing and Stenning, 1981; O’Malley, 1992); the authoritarian statist-communitarian model (Fukuyama, 1996; Chua, 1997); The inclusive, civic, safe cities model (Stenson, 1995; Burns et al, 1994; Castells, 1994), which van Swaaningen notes, is characteristic in Europe and represented by a “stronger social democratic communitarian tradition” (1997:180). He argues that this is now under threat by the neo liberal importation of European politicians of the deregulated, privatised ideology of consumer choice – and the criminalisation of those unable to choose, which dominates the ideology of governance in the UK.

The concept of privatization has an important influence on crime policies. Crawford (1999) identifies four key areas in the extension of privatization:

- The use of private security firms in the provision of community safety;
- The ‘civilianisation’ of policing e.g. the use of volunteer personnel and agencies in areas like victim support;
- The increase in privately and corporate governed spaces like gated communities, shopping malls and in a more ‘insurance-based’ and economic approach to policing, in the sense that policing defends these spaces rather than contributing to the overall moral welfare: citizens in their roles as consumers, enter into these areas and tacitly agree to the rules of conduct;
- The decline of use of public spaces and the retreat from these public spaces (especially in cities) to family and home life. This ‘privatism’ is accompanied by increased ‘fear of crime’. This distancing contributes to more fear and a weaker tolerance of crime (ibid).

Conclusion

The development of crime reduction technology has had a fundamental role in defining social structures. Lianos and Douglas (2000) argue that the increase of technology in human relations is not due to crime and deviance. Rather, they believe it is generated by the economy and is promoted by the state as capitalist competition and as a means of perpetuating existing social structures and the supremacy of the developed world. However, technology in the form of automated machines or devices, while not exerting power, even when imposing constraints, nonetheless favours specific relationships of power. In this context, Lianos and Douglas contend that automated machines operate on the basis that their users are potentially dangerous because the user(s) are perceived and analysed through categories of menace. This

‘dangerization’ can be applied to the social world in terms of continual assessment of public and private spaces which may be threatened by other people. They believe that it has become a major criterion for identifying those who should be avoided (ibid).

Studies of ‘fear of crime’ have highlighted a deep awareness of vulnerability and according to Hough (1995), victimization has become the most important concern of our citizens. Lianos and Douglas argue that “deviance has become a perfect domain for exploring risk and danger because it refers directly to mutual perception of groups and individuals” (2000:112). They ascertain that “it is not behaviour as such that is of interest but the connotations assigned to behaviour in terms of social belonging. In the context of the dangerized social world, deviance is a mere instrument for perpetuating social division as it dissociates from legal offences and become connected to perceived probable threats. In tandem with the development of dangerization is the growth of privatization in areas of security and criminal justice” (ibid).

Chapter Three - Law and Order in Great Britain and the Netherlands

The Governance of Crime in Great Britain

Downes and Morgan (1997) point out that prior to New Labour, the ideological choices between the Conservatives and Labour were quite distinct in their explanations to the causes of crime. For the Conservatives, crime was due to individual pathology and lax authority either at a parental or institutional level. For Labour, these causes derived from social and economic realities such as inequality, deprivation and poverty. Downes and Morgan (ibid) argue that throughout the 1980s, Mrs Thatcher successfully deployed the tactics of moral outrage to disconnect crime from social issues which she argued, were not an explanation but rather an excuse. Her statement that rioting can never be 'justified by unemployment' overrode the view that such realities may have actually explained it.

In 1991, the government introduced the Criminal Justice Act, which ironically was a climax to a decade of policy making which had effectively reduced the use of imprisonment by enhancing community sanctions. However, parallel to the reduction of imprisonment, the crime rate grew by over 40%. This was largely due to the economic background of deep and lasting recession, which contradicted Mrs Thatcher's disconnection from social issues. However, the Conservative government could never admit to that link and resorted to a U turn in penal policy. So from 'nothing works' in 1992, Michael Howard announced that 'prison works' (ibid). Irrespective of his new policy, the economy gradually improved and crime rates decreased.

While the Conservatives presented themselves as the party of law and order, in reality there was no foundation for this assumption. In fact history has shown that the reverse holds true. According to Downes and Morgan (ibid) Labour governments have always presided over lower rises in recorded crime rates, both relatively and absolutely. In spite of this comparison, Labour has always been vulnerable to criticism, mainly due to its role as the parliamentary voice of trade unionism and the intellectual left, leaving the party open to accusations of undermining the 'rule of law'.

In an attempt to resolve the impasse of Labour's image, Tony Blair addressed public anger following the abduction and murder of a two-year-old boy James Bulger, by setting out Labour's policy on law and order. In his policy, he laid out a formula to provide more secure places for serious juvenile offenders; lengthy periods of imprisonment for those breaching 'community safety orders' which would be made on the testimony of the police or local government officers against those engaging in 'chronic anti-social behaviour' though not necessarily criminal or where there would be insufficient evidence to bring a prosecution; and finally the endorsement of 'zero tolerance' policing based on the New York model (ibid).

The Third Way and Crime in Britain

The emergence of New Labour's 'Third Way' project on crime and the criminal justice system reflected the Conservative entrepreneurial ideal. When New Labour entered office in 1997, it did so against the backdrop of the presumption that Great Britain had the highest crime levels in Western Europe. As a response to this, the Home Office needed a pragmatic stance to 'reallocate responsibility for crime control and remove questions of crime causation, criminality and punishment from the political arena' (Hughes, 2002b:171).

What was to determine this stance by Labour was the appointment of Tony Blair as Shadow Home Secretary in 1992. In January 1993, Blair signalled a new 'Third Way' approach to law and order with his sound bite 'Tough on Crime and tough on the causes of crime'. Blair

argued that the restoration of law and order could be brought about by rebuilding the foundations of a strong civic society, self regulating families and cohesive communities which meant the re-establishment of moral values of mutual obligation, self-discipline and individual responsibility (Blair, 1996).

In the event, policies on law and order intensified under the newly elected New Labour government and as previously mentioned the Labour Home Secretary Jack Straw sought to demonstrate that he was capable of even more draconian solutions to the problems of crime than his predecessor Michael Howard. In his zeal to out flank Howard, Straw expanded the crime debate by highlighting the need for 'zero tolerance' and strategies to tackle the rise in anti-social behaviour. According to Peters (2001) this approach continued the move started under the Conservative regime, from bureaucracy towards a neo-liberal market-type accountability within the criminal justice system and within the police forces, towards the development of risk management as a form of social control. McLaughlin and Muncie (2000) argue that in spite of considerable resistance by professionals within the criminal justice system, who viewed that a public sector good could not be run as a business selling products to customers in a competitive market, the shift in the Labour party's stance heralded an acceptance of these transformations.

The continual repetition of the 'tough on crime and on the causes of crime' gave New Labour a politically acceptable way to appeal to both criminal justice professionals and pressure groups. By identifying issues such as educational underachievement, drugs, unemployment, homelessness and deprivation as the main contributing factors, New Labour argued that their broader social and economic policies would thus address the structural causes of crime (ibid, 2000). In fact New Labour highlighted the urgent need to implement crime and disorder reduction strategies in 'dysfunctional, disorderly communities' and attacked the Conservatives for ignoring the Home Office commissioned Morgan Report. Contrary to the conservative ideology of voluntary effort and market forces, it had concluded that progress could only be made with the empowerment by statute of local authorities to prevent crime and to promote community safety.

McLaughlin and Muncie (2000) explain that at face value, these ideals appeared contrary to situational crime prevention -synonymous to CCTV and burglar alarms, by highlighting the term community safety and the need for participation and representation. However, in order to make any progress on its commitment, New Labour indicated that reworking and intensification of the new public managerial disciplines would be required (ibid). In doing so and in order to placate 'Middle England', New Labour in government has carried out a series of crackdowns by carrying out high profile campaigns such as the 'safer streets' campaign carried out in London in 2002, in which around 6,000 people were arrested in two weeks where the majority were charged with theft. Furthermore, Peters (2001) believes that increased policing and systems of surveillance have been developed with the purpose not only to reduce benefit fraud, but ultimately to control the underclass through policies such as 'the Anti-social Behaviour Act'.

The Governance of Crime in the Netherlands

In the Netherlands, the approach to law and order during the 1990s placed increasing emphasis on crime prevention. Willemse (1994) argued that until the beginning of the 1980s the crime rate in the Netherlands was low and the prison population was one of the smallest in the world. The low-key approach adopted by the government to law and order had public support. According to Willemse (ibid), in 1983 a committee of experts (The Roethof Committee) was established to reassess crime control policies. Recommendations from the committee included the involvement of private citizens and businesses and the encouragement

of interagency cooperation at local level. In 1985 the Interdepartmental Committee for Social Crime Prevention was set up to administer and subsidize local authority crime prevention projects which included less formal social control within the community through schemes such as Neighbourhood Watch.

Willemse (ibid) explains that at local level, the mayor, head of the local police and public prosecutor were responsible for crime prevention. In the larger municipalities crime prevention committees were set up comprising of officials from the town councils. The Committee funded or co-funded projects with local communities or with ministries. For example the Ministry of Welfare, Health and Culture set up projects aimed at the social integration of high-risk groups such as youths, to include them in meaningful recreational activities, education and work.

van Swaaningen (2005) also identifies the early 1980s as the point in time when the debate on crime prevention gathered momentum. He comments that the first incursions into crime prevention in the Netherlands was a mixture of social and situational prevention but was loosely based on “criminological notions of attachment, routine activity and abolitionism” (2005:290). These preventative measures were however the responsibility of the local authorities and encompassed a mixture of environmental and welfare measures such as improved lighting, housing and education. The more structural aspects of crime prevention: deprivation and unemployment were tackled through state support. In respect of giving local authorities the responsibility of safety and public order, there was a general consensus amongst the Dutch political parties in support of the new politics of crime prevention.

Hulsman and Nijboer cited in van Swaaningen (1997:23) argued that the traditional mildness of Dutch criminal justice system is most strongly expressed in the least tangible phenomena: a wide trust in and respect for the various players in the judicial system and their colleagues in social services and public health institutions; a ‘family like’ trial atmosphere; calm relations between guards and inmates in prison; and a relatively subdued reporting of crime in the media. van Swaaningen explained in 1997, that the idea behind a rather strict separation between law and morality “is quite pragmatic. If a particular moral judgement is not forced upon people who do not share that morality, if treatment by police and judiciary is perceived as decent, the length of sanctions reasonable and prison conditions acceptable the risk of revolt and escalation of violence becomes less and the penal system manageable” (1997:27-28).

He commented that the value people attribute to normative or pragmatic considerations and the trust they put in other persons or institutions are quite different in Britain and argued that the Netherlands formed in some respect a ‘third reality’ between Britain and the ‘real’ continental culture (ibid).

Since these observations were made events have moved forward in the Netherlands and Storm and Naastepad’s article ‘The Dutch Distress’ (2003), concluded that “The Netherlands remains – by international standards – a relatively tolerant country. But the space for positive human freedom afforded by socio-economic security and equality is declining in Dutch society” (2003:151). Following on from this observation, van Swaaningen argues that the Netherlands, once regarded as a tolerant, liberal country (...) foreigner friendly and blessed with a mild penal climate has over the last few years, “turned into a confused, intolerant and punitive society” and asks the question “How could the traditional sober-minded, research-led and Enlightened Dutch approach of crime control change so quickly?” (2005:289)

van Swaaningen identifies three very important events that have deeply affected the Netherlands and comments that “in order to understand the enormous preoccupation with

safety and the nearly axiomatic blaming of Muslims for everything that goes wrong, three particular dates must be mentioned: 11th September 2001, (the terrorist attack on the World Trade Centre in New York); 6th May 2002 (the murder of the Dutch political leader Pim Fortuyn) and 2nd November 2004” (the murder of the Dutch film maker Theo van Gogh) (ibid:293).

The chronology of events is relevant to this book, because the first two occur immediately prior to the quantitative research carried out in the Netherlands and analysed in chapter nine. The survey was carried out over the six month period March 2003 to October 2003. In relation to governance in the Netherlands, the first and second dates may have had some impact in the responses relating to ‘fear of crime’ of the cohorts surveyed in the Netherlands. The potential change in attitude however, is in any circumstance relevant to the responses of the cohorts surveyed in Great Britain. In the event, this chapter highlights that the changes of governance between the Netherlands and Great Britain over the last 25 years, are quite different.

Policy and Crime in the Netherlands

In 2002, the Ministry of Justice in the Netherlands published the action programme for the approach to juvenile crime 2003-2006 ‘Justice to young people’. The Dutch Ministry of Justice outlined its youth policy which focuses on increasing opportunities for juveniles, reducing the drop-out rate and correcting deviance as early as possible. Accordingly, the Ministry identified that this “primarily requires a safe home, school and living environment and a good pedagogic infrastructure (juvenile health care, child care, education, sport and recreation facilities) focused on the bonding of juveniles and society and on passing on and maintaining essential standards and values” (2002:8).

The difference to the British implementation of crime and disorder reduction strategies, was that the Dutch Cabinet made the point that their strategy “not only aims to improve the parenting structure for parents bringing up children; it also devotes a great deal of attention to reducing the school drop-out rate. After all, if a child obtains basic qualifications, it increases the chance of full participation in society. Moreover, uncompleted schooling is a risk factor for going on to a criminal career. In view of the overrepresentation of juveniles from ethnic minorities in crime, the Cabinet is giving specific attention to the prevention of deviance in this group. Risk factors and emerging problems must be identified and combated at an early stage in order to lower the risk of dropping out and deviance, preferably long before the police and the judiciary have become involved” (ibid).

Public Safety in the Netherlands

Rene van Swaaningen (2005) has presented an incisive chronology of the changes in governance in this country from the 1980s to the present, in his article, ‘Public Safety and the Management of Fear’. Comparisons of changes in law and order between Britain and the Netherlands not only support the substantive discussions in this book with regards to comparative analyses of criminological data and risk, but also give meaning to the results of the quantitative field research analysed in chapter nine.

According to van Swaaningen (2005) the development of the governance of insecurity while similar in certain respects, differ in others. Fundamentally different is the interpretation of ‘community’ which in Dutch generally refers to religious or ethnic groups. Instead the Dutch policy referred to administrative prevention which was handled by civil rather than penal authorities. The so-called ‘integral’ multi-agencies include the police, youth carers, housing authorities and primarily the local authorities. Van Swaaningen (ibid) highlights that the most

important deviation from the British model is that generally, *there has been very little involvement of the private sector* (my italics) in the fight against crime and insecurity. Conversely, in Great Britain, the involvement of the private sector is paramount to crime reduction policies.

In the early 1990s there was a change of policy leading towards an amalgamation of the two concepts 'crime' and 'insecurity' (by incorporating fear of crime and feelings of insecurity) which became the 'integral safety policy'. This, according to van Swaaningen, became far more "subjective, flexible and limitless" (2005:292). He identifies the turn of the millennium as the point in time whereby politicians began to define 'safety' more negatively by removing those people who threaten the safety of the general public. The 'urban poor' are identified as being responsible for crime and degradation. The influence of American criminological theories such as 'broken windows' and 'zero tolerance' became widespread in the Dutch political rhetoric. However, the issues that were relevant in New York – i.e. murder, drug abuse etc were not serious in either the Netherlands or in Britain. However, what did evolve from this rhetoric was an increasing stigmatization of ethnic minorities which was heightened by the events of 11th September 2001. (ibid)⁷.

As with Britain, the terrorist attack on the World Trade Centre in New York had profound repercussions in the Netherlands with the resulting suspicion of all things Muslim. This situation was exacerbated by the assassination of the populist politician Pim Fortuyn in May 2002.

Fortuyn started his political career in the Leefbaar Nederland, a small populist party with a strong base in local city councils (Storm and Naastepad, 2003) his attacks on Islam were unacceptable to the party and he was thrown out in February 2002. With financial support from property developers and his business connections, Fortuyn set up his own party, the Lijst Pim Fortuyn (LPF). His party claimed to be the party of 'Law and Order' and attacked the parties of the government as being weak, ineffectual in reducing crime and solving the problems of health care, education and transport.

Fortuyn's argument was that public services were bureaucratic and that government should be run as a private business to deliver more without requiring additional tax funding. According to Storm and Naastepad (2003) he pledged to include successful businessmen in this government – if elected. The second and most important argument Fortuyn made was that Western civilization was superior to Islam in both civilization and culture. He was not explicitly racist – he did not advocate throwing out immigrants who already resided in the Netherlands and in fact he had many second generation immigrants in his party. However his party was a honey pot for right wing, racist voters who formed a significant proportion of his electorate. Storm and Naastepad argue that the views he expressed and the support he

⁷ Since 11 September 2001 the Dutch government has made every effort to increase the fight against terrorism. "Substantial investments in the capacity of the intelligence and security services have been made and the information exchange between the intelligence and investigation services has been improved. Much legislation has also been developed in order to be better able to combat terrorism and persecute the actors: recruiting for the jihad is now an offence, (activities of) terrorist organizations may be prohibited and information of the General Intelligence and Security Service may be used in criminal cases. The system of surveillance and security has been revised as a result of which adequate measures may be taken upon concrete threats. Following the attacks in Madrid the anti-terrorism policy has been further tightened up. The organization of the fight against terrorism will improve as forces are marshalled. Immediate measures are now possible in the event of an acute threat. And powers will be extended to strengthen preventive action". Downloaded from the Dutch Ministry of Justice 21st April, 2006
http://www.justitie.nl/english/Themes/more_themes/Fight_against_terrorism/index.asp

received was a blow to the position in relation to issues of race and culture held by the Dutch establishment (ibid).

The events of the 11th September 2001 and the subsequent invasion of Afghanistan had a profound effect on public opinion. Indeed, van Swaaningen (2005) comments that apart from Britain, no other European country identified itself so strongly with the attack on the World Trade Centre as the Netherlands and the ensuing moral panic created a generalized suspicion that all Muslims were potential terrorists. This was exacerbated by arrests of radical Islamists. In the event, the LPF party continued to appeal to Dutch voters. Then on May 6th 2002, Fortuyn was murdered, nine days before the general elections. The sympathy vote gave the LPF 17% of the vote and 26 seats, thus becoming the second biggest party. The leaderless party entered a coalition government with four cabinet seats. However this government remained in power for 87 days and then collapsed. In January 2003, the LPF imploded. (Storm and Naastepad, 2003).

However, the legacy of Pim Fortuyn remained. According to van Swaaningen (2005), the result of a gradual shift from local crime prevention through community safety to public safety and 'liveability' is the development of criminal justice policies started in the mid-1980s. In 2002 there was a substantial move to the right and a more populist style both in politics and in the media. The word 'community' is now used in a narrow provincial connotation as a safety discourse and the local governance of safety now focuses on street crime. The new politics of zero tolerance is exemplified in the Dutch Ministry of Justice 2002 White Paper 'Towards a Safer Society'. Within the paper, there are measures to adopt the US policy of 'three strikes' to incarcerate offenders as a means of exclusion.

van Swaaningen (ibid) considers the forms of crime prevention outlined in the White paper and posits whether the original community safety projects have been superseded. He found that while the rhetoric of harshness is used, effectively the local authorities have continued to use social policies. Citing Uitermark and Duyvendak (2004), van Swaaningen comments that the development of social policy needs to be adapted to be effective. Furthermore, the civil servants that are responsible for these new programmes have not necessarily changed and so van Swaaningen argues that "despite the radical shift of safety politics at a discursive level, the actual practice shows far more continuity" (2005:296). He suggests that the real proof relates to how much money is set aside for social prevention and how much for target hardening and repression.

Accordingly, within the 'liveability' discourse the relationship between government, the public services and the public has seen enormous changes and barriers set up against ordinary people, many believed that Fortuyn would liberate them from the wall of forms and regulations. These impenetrable barriers have resulted from the development of 'community safety' through multi-agencies. van Swaaningen argues that ideas and plans about community safety have changed fundamentally. A decade ago (1990s), crime prevention was intended to focus on tackling the (mainly social) causes of crime. However this has changed to a penal rationale which has "permeated virtually all measures of crime prevention and 'prevention' now mainly means proactive intervention on the basis of risk profiles" (2005:303). van Swaaningen concludes that the fears of the law-abiding citizens in the Netherlands are now the driving force behind public safety and community safety, which were once meant to fight against the deprivation of the most disadvantaged and powerless groups in society and now seem to contribute to a more polarized society.

Political Control and Accountability of the Police in the Netherlands⁸

The system of political control and accountability of the Dutch Police is a "triangular" structure, consisting of the Minister of the Interior, the Minister of Justice, and the Chiefs of Police, who have national control over the police. Grewel (1994) argues that this ensures the political and judicial accountability of the police.

In each of the regional forces, the triangle of democratic political control is replicated: the force is controlled by the Mayor of the largest town in the region (who heads the triangle), the Chief Public Prosecutor, and the Chief of Police. This Mayor may also take decisions about the deployment of the police resources between the various districts in the region (ibid).

At the local level, the mayor of the town, the local public prosecutor, and the local district police chief form the triangle (ibid). The local mayor is answerable to the (elected) local government - city council or municipality. The Mayor is appointed by the Queen, on the recommendation of the Minister of Interior (ibid). The local government, represented by the Mayor, is responsible for public safety and order. For this reason, the police chief must consult the Mayor about any action or plan concerning public order.

Grewel (1994) points out that the Public Prosecutor is responsible for the administration of justice, and law enforcement functions of the police. They must ensure that all actions taken by the police are in accordance with the justice system. In general, the police chief consults with the mayor, and the prosecutor, who must approve of any action. Brand (1994) identifies the Minister of the Interior with having de facto overall political control of, and responsibility for the police, due to the fact that he controls the police budget, and allocates amounts to the regional police forces.

Police Organisation and Structure in the Netherlands

There is no national police organisation and no national Chief of Police in the Netherlands. d'Hondt (1994) explains that there are twenty five regional police forces and one small force which are responsible for certain national functions, such as patrolling highways. These run through various regions, criminal records, and protection of VIPs etc. The "PIOV" (Politie Instituut Openbare Orde en Veiligheid) is a small national public order unit which has bases at various police stations in all regions, and which is convened when necessary.

Heijder (1994) maintains that each regional force consists of a number of districts. Each district consists of a number of areas or neighbourhoods, in which police stations are located and the crime rate and population composition determines the location of police stations.

Community-Police Relations in the Netherlands

In the mid 1990s, the Dutch Police had a dualistic approach towards policing. Gunther, (1994) describes the relationship of community policing in the Netherlands. According to Gunther, there are two types of policing, social policing, and law enforced policing. This community policing is practised on an informal basis where contact between the police, and the public is made by neighbourhood teams of police officers, or by community liaison officers who work in that neighbourhood.

⁸ Police Community Study Tour to the Netherlands by Kindiza Ngubeni (1994) Research report written for the Centre for the Study of Violence and Reconciliation. <http://www.wits.ac.za/csvr/papers/papngub.htm> downloaded 25th march, 2006

Terpstra and Van der Vijver (2005) argue that although this police structure in the Netherlands was implemented only ten years ago, police organisation is again being discussed seriously: government opts for one national police force instead of the current 25 regional forces and one central service. Three possible explanations are presented: the nature of the safety problem has changed (new kinds of crime, internationalisation), the process of politicisation of the safety problem (government held responsible for its solution) and the development of the new managerialism, suggesting that improving management will have a substantial impact on the level of safety. It is suggested that these elements create new dilemmas and paradoxes, which will substantially influence the debate on policing during the coming years.

Punch et al (2002) maintain that policing in the Netherlands has changed in recent years to an emphasis on problem solving, partnerships with other agencies, crime prevention, fostering self-reliance among citizens, and sponsoring the return of early social control mechanisms in public life – in schools, transport and with ‘town patrols’ on the streets. Police have taken others on board and have relinquished their monopoly on safety and crime.

In 1980s, the Dutch penal policy was, according to Punch a “small, enlightened judiciary that was collectively convinced about rehabilitation; as a consequence the prison population was small, sentences were low and regimes were geared to rehabilitation. Now, the prison population has expanded, sentences have become longer and the police – long-haired, laid back and nonchalant in the mid-seventies – have been to New York and brought back ‘zero tolerance’” (2005:7).

During interviews with Dutch police chiefs on zero tolerance however, Punch commented that two things were apparent. Firstly, the ‘punitiveness’ associated with law and order debates in the USA and UK is largely absent. As an alternative there is a neo-liberal jargon of targets, performance and robustly tackling crime. Secondly, there is ambivalence about the new ‘hard’ style and its importation from the States. Punch highlights the fact that the Dutch authorities “have been to New York in droves and like to toy with the ideas, take the English terms into their discourse and name-drop about whom they saw and what they saw” (ibid:7).

Conversely however, Punch identifies unease within the Dutch police for ‘zero tolerance’ and he suggests that there is even an aversion to American style practices. Punch argues that “what you tend to see is that practitioners are trying to fit the new, imported ideas into that paradigm which led to twenty years investment in a ‘social’ police that was oriented to changes in society and to the democratic process. As one police chief put it with regard to importing American toughness in policing – ‘well, it’s zero tolerance Dutch style’” (ibid: 7).

The Police in Great Britain

In Great Britain there are a total of 51 police constabularies. There are 43 in England and Wales and eight in Scotland⁹. In 2005 a report by Her Majesty’s Inspectorate of Constabularies (HMIC), found that if police were to have more success tackling serious crime and terrorism as well as responsive neighbourhood policing, they would have to restructure into fewer, larger, strategic forces. As a result of this report, the Secretary of State announced at the end of 2005, that the constabularies in England and Wales, would be merged from 43 to twelve (this was reviewed and increased to seventeen). This has created tension between the

⁹ In the United Kingdom there are the Channel Islands and Isle of Man constabularies and the Police Service of Northern Ireland.

Police and the Home Office and is seen by the Chiefs of Police as further interference by government.

Managerialism

Chan (1999) argues that the advent of public-sector managerialism (in Great Britain) has brought with it a new principle of police accountability (...). He believes that this new accountability gives emphasis to managerial rather than legal or public-interest standards and promotes risk management rather than rule enforcement. However, Chan suggests that the new accountability has not been successful in holding police accountable, while elements of the old accountability have re-emerged to dominate public debates.

According to Bayley and Shearing, "The pluralizing of policing and the search by the public police for a new role and methodology means that not only has government's monopoly on policing been broken (...), but the police monopoly on expertise within its own sphere of activity has ended. Policing now belongs to everybody: in activity, in responsibility and in oversight" (1996:591). Jones and Newburn argue however that "the height of the symbolic 'monopoly' of public policing was an era in which low crime rates and relative social harmony were produced by a wide variety of structural influences which underpinned a more effective network of informal social controls" (2002:133). They continue "It is the breakdown of these more effective informal controls that have been a primary contributor to the growing demands upon public policing services" (ibid).

Citing Garland (1996), they argue that "the public 'monopoly' over policing was always a fiction, the idea that sovereign states could guarantee crime control to their subjects always a myth, albeit a powerful one but Jones and Newburn add that "the crucial change in the current era is that the myth is increasingly explicitly recognized as such, even by those state agencies tasked with dealing with crime" (2002: 133). These include the regulatory and investigatory bodies attached to national and local government, all empowered with responsibilities of crime control.

Walklate (2002) makes the point that the Home Office circular 8/84 issued in 1984 was of significant importance in the development of crime prevention activities as it highlighted the virtues of the 'partnership' or multi-agency approach to prevent crime and was a watershed for a series of government-led initiatives such as the Five Towns initiatives which ran for 18 months. This was followed in 1988 by the Safer Cities Programme which included 16 cities. This – together with the previous programme - was overseen by the Home Office and was sponsored by crime prevention projects for a period of three years. A principle objective of the programme was to secure independent funding.

The Morgan Report (Standing Conference on Crime Prevention 1991) took the view that it was inappropriate for the police to 'own' the crime problem and with it information about crime and disorder. Morgan proposed that local authorities assume statutory responsibility for 'community safety'. Pease argues that "this was conceived narrowly as meaning safety from criminal predation". (2003:293). However, while the Crime and Disorder Act 1998 gave statutory responsibility to local crime and disorder reduction partnerships, it sidestepped the issue of a 'lead' agency in crime prevention and as a consequence the responsibility now lies jointly with the relevant senior police officer and the relevant local authority (ibid).

I asked a senior police officer whether in his view, the police were moving from what was a public service to what is now viewed as an 'entrepreneurial' organisation, and how he considered these changes and their effect on policing. He replied

“It (policing) is a business ethos without any products to sell. If I were a ‘customer’ of the police at the moment, I would be struggling to put my ‘complaint’ into something that the police could embrace, adopt and go with, because I feel that I would need to market what I wanted them to do. If it fitted what they want to do then I’d get a response, but if it didn’t hit the target, they would be very apathetic and I wouldn’t get any support or help.

One of the issues should be: do we understand the business market? Because we are frightened in our Civil Service way of being contaminated with what industry do, in spite of the fact that we want to be in partnership with them. (...) I think that the difficulty with any intervention that has a result is that it has a benefit that is shared by different partners for different reasons. So it is easy to say that government will go for the quick and easy win because it has impacted and they can say that it’s a direct result of their actions”.

The observations of this police officer resonate throughout this chapter in relation to managerialism within the public sector. They serve to highlight the conflict that police face between the expectations of government and the public against those of the private sector.

Market and Bureaucracy

Performance management policing and its marketisation have lead to dissatisfaction as highlighted in the previous interview. But at the same time has seen ever increasing criticism by the public and demand by the British Home Office to perform alongside the structure of market (through the public/private partnerships) which is according to Weber (1922/1968), dominated by means-end rationality. This appears to be in contrast to the essence of policing which was developed within a structure of bureaucracy, dominated by procedural rules and hierarchical values.

Douglas argues that “bureaucracy is oriented towards its own vision of life, expressed in its traditions and in the procedures which enshrine them” (1994:65). She believes that bureaucracy fabricates buffers which allow members of the organisation to override or forget their personal differences. The market however thrives on confrontation. Bureaucratic procedures “insulate members from outside political forces...and its viewpoint tends to be insensitive to political outcomes” (ibid: 66). The fundamental difference between these two organisations is that the market is hopeful about the ultimate successful working out of its constitutive principles and its latent goal is to preserve individual freedom to contract. Bureaucracy is hopeful about the power of human reasoning and its latent goal is a secure internal structure of authority (ibid).

According to Walker (2005), under the current New Labour Government, the modernized local authorities are the development of a local vision of leadership at the heart of modern local government. He argues that “This enhanced role fits in with changes in policing - policing is becoming more private than public because of the growth of concerns about private risk and because of the privatization of public space criminal justice - where the emphasis is on partnership and inter-agency working”. (2005:5).

This encompasses crime prevention within a wide range of areas including education, housing and youth, all competing with police and budget constraints. Thus the local force becomes one of many focal points in the New Labour strategy of law and order. Within an amalgamation of fragmented public policing organizations, the private sector and local authorities, all seeking central funding to implement crime reduction strategies, are unable to

lead or make decisions. In fact in the Home Office consultation paper, 'Getting to Grips with Crime' (1997), it is expressly stated that no agency should be given a clear lead role and so responsibility should be collective: para.14. (cited in Walker, 2005).

What seems to have happened in the move towards police accountability and managerialism not only in the context of relationships with other competing organizations but also with the public, are the outcomes (or cost benefits) of crime reduction initiatives which are meant to be of interest to the public as consumers and not as citizens.

In 2002 the Police Reform Act was passed. According to Jones (2003), David Blunkett, appointed Home Secretary in 2001 introduced a radical Police Reform Bill which led to protests by the police service. The Act contains significant provisions for police governance including:

- "The introduction of an Annual Policing Plan setting out the government's strategic priorities for policing and requiring police authorities to produce a three-year strategy plan consistent with the National Policing Plan.
- Provision of powers to the Home Secretary to ensure consistent application of good practice across the country through statutory codes of practice, plus a power to make regulations governing policing, practices and procedures.
- Provision of powers to the Home Secretary to require a police force to take remedial action where they are judged by Her Majesty's Inspectorate of Constabulary (HMIC) to be inefficient and ineffective.
- Strengthening police authorities' powers to require the early departure of, or to suspend, a chief constable in the public interest" (ibid: 611).

The National Policing Plan 2004-2007 published by the Home Office, sets out the framework for local police planning during this period and highlights ways to improve police performance. The document states that "The police service remains a service in which the public places great trust. At the same time, public expectations rightly continue to increase and, in some areas, crime and the 'fear of crime' remain high. The Home Office's Public Service Agreements commit it to improving the performance of all police forces, including significantly reducing the gap between the best and worst performing forces and significantly increasing the proportion of time spent on frontline duties. Performance needs to be measured and compared consistently (both between similar forces and Basic Command Units and over time) to support the development of best practice. The Policing Performance Assessment Framework enshrines this approach. Significantly reducing the performance gap will require forces to get within 10% of the current performance levels of their most similar force comparators by 2005/06.

In respect of the target to increase the proportion of time spent on frontline duties, a measure for frontline policing has been agreed based on existing data collection requirements. It includes elements such as visible patrolling, responding to incidents, interviewing and working with the Crown Prosecution Service to prepare cases for court. It aims to help the police service to focus police officer time on core policing activities. The aim is to increase the proportion of time (currently estimated at 61% on average, outside of London) spent on those activities which contribute directly to key policing outcomes, as reported and assessed in the new performance monitors.

A first set of police performance monitors (...) provide, for the first time, a high level summary of relative force performance across different police business areas and between

families of most similar forces. Further performance data is now available on line with forces and authorities able to access regular updates on performance and crime statistics” (ibid: 7).

During my interview with another senior police officer I asked his views about the changes he had noticed in relation to targets and key performance indicators and how much of an effect Home Office policy has on the police. He replied:

“I think that the whole perspective of what the police do has been changed by Home Office policy. Now because of the impetus on crime prevention and making arrests, particularly targeting volume crime and crimes that the public are particularly fearful about like house burglars and stuff like that - the Home Office has really drawn away a lot of the experienced police officers from front line policing to target task force scenarios in these areas of crime (...). That migration of experience away from what the public see as police has been to specialist task force areas, targeting Home Office inspired problem crime areas that they have defined.

Street robbery is the best example. Suddenly the crime statistics come out and we’ve got a fall or levelling of crime except with muggings and there’s a 79 percent or whatever rise in muggings. So immediately everything comes out of all these other things that we’re keeping a lid on and put them into street offences, so then street offences all go down and everything else goes up again (...). Now that might be simplistic, but that’s the way it goes”.

The observations of this police officer highlight the conflict between how the police are required to fulfil government targets and their obligations to the community at large. Loader (1999) argues that the commodification of policing has fragmented the police force and the result of this has led to the confinement of police to specific tasks and limitation as to their role in the regulation of communities and has effectively atrophied the dynamics of the police due to the fact that police accountability is continually under scrutiny and open to public criticism.

I asked a specialist in vehicle crime, how the police focussed their attention on the spectrum of vehicle theft. He replied:

“Ten years ago there were a lot of experts, we had 30 odd specialists. 30 odd people working – the network was incredible. There was a lot of knowledge which was passed freely about. Looking at different things, you knew what you were talking about. In the last five or six years, things have changed. They now want multi-talented officers who can do anything from interviews to speaking in court, running the whole thing. But they aren’t any good, because they are all multi-talented and the thing is, they don’t where anything is and so now, neither do we. And we don’t have traffic divisions anymore or specialists because they won’t allow the people to go out and do their job, so now there’s no specialist knowledge”.

The concerns that are raised here in relation to the changes in policing over the last ten years are echoed by Neyroud (2003) who argues that performance management in policing is very complex because the expectations and purpose of what the police should deliver is unclear and change over time. Even the publication of league tables for crime levels fail to exemplify public concerns and what is measured is effectively what is actually done and prioritised. Collier cited in Neyroud (2003) describes the relationship between the inputs, outputs and outcomes of policing and the new public management control system in this country and that the rationality of the system as it is perceived does not hold up to detailed analysis. This dichotomy means that police managers are left trying to link together a ritualistic system of

accountability based on targets (which have inevitably been set by the Home Office) with the capability and capacity of the constabulary along with the expectations of the police by the public.

Loader believes that “the provision of policing and security appears to be moving towards a higher level of commodification. There is great unease about the ‘packaging’ of policing and certain forms of security technology because there is a risk of adopting a ‘potentially uncomfortable identity’” (1999:386). While products such as alarms and immobilizers for vehicles are now standard equipment, the more sophisticated forms of security technology such as CCTV and ANPR are destined to become more and more the focus of disapproval and censure, due to the fact that on the one hand these systems are not mass marketed thus not a recognisable consumer good but also because of implications of the more wide scale creation of middle class offenders through for example, non payment of road tax and insurance. The censure of such forms of technology is due to the fact that these systems may offend against a sense of home and community and be dismissed as “not for the likes of us or not wanted in a place like this” (ibid: 387).

However the police are still viewed as the principal source of security and protection and are symbolic of law, order and nation. In fact Girling et al (cited in Loader, 1999) argue that it is largely due to these images that underpin much of the disappointment in police performance felt by many such citizens. The reluctance to consume policing may stem from the “lack of stigma that currently attaches to a reliance upon public police provision; and though this is coming under increasing pressure in this (...) consumer age wherein police managers are insisting that ‘customers’ refrain from making unreasonable demands” (Loader, 1999:389), the police do not as yet ‘appear as a liability in the symbolic rivalry serviced by consumption’ (Bauman 1988:70 cited in Loader 1999).

By examining changes in the complex relationship between government, situational criminology and police in relationship to law and order, it seems that the focus on the impact of the consumption of security in the form of technology and the relationship between the private sector and policing has seen dramatic changes in Great Britain, commencing with the previous Conservative government and developed during New Labour.

Ultimately however the discourse of how civil society has reacted to these changes and to the development of risk and ‘fear of crime’ is the result of changes in state power, which is the central theme of this book. In the conclusion of his analysis of state power and the police, Neocleous argues that it is impossible to make sense of the police concept – in all its manifestations – “without aligning it to the concept of the state and conversely one can only really make sense of state power by thinking about the ways in which this power is used to police civil society” (2000:118).

Neo-liberalism and Criminology

Ericson et al view neo-liberalism as a model for governance “beyond the state in which people are presumed to have enough self-restraint, willingness to share and capacity for self-governance...so that civil society can be a self generating basis of social solidarity. Furthermore, market fundamentalism is stressed” (2000:533). They identify the core issue of actuarialism and the technology of risk management within neo-liberalism. “In the sense that a ‘free market’ is supposed to provide security and prosperity by encouraging fragmented individuals and collectivities to participate in market relations that stimulate economic growth and in the case of insurance, manage risk”(ibid: 533). Indeed, private insurance is symbolic of neo-liberalism in that it has become central to governance in terms of “risk management, security provision and population management” (ibid: 533).

Pat O'Malley argues that "There is every reason to expect a continued expansion of government through statistically calculable risk (...) as neo-liberalism continues its promotion of enterprise culture (...) then we may expect such approaches to expert risk-management will continue to be applied to the government of more and more harms"(2000:461). Peters argues that this enterprise culture, "represented a profound shift away from the Keynesian welfare state to a deliberate attempt at cultural restructuring and engineering, based upon a neo-liberal model of the entrepreneurial self – a shift characterised as a moving away from a 'culture of dependency' to one of self-reliance" (2001:58).

In Britain, McLaughlin et al (2001) argue that the implications of New Labour's policies in relation to the changes in legislation in law and order are identified in their 'modernization' project. In consideration of New Labour's fixation with clamping down on disorder, a new reterritorialisation and remoralisation of crime control strategies has emerged. They explain that at the heart of New Labour's modernization programme is the promotion of strategic co-ordination and collaboration of joined-up partnerships. In criminal justice, there is a commitment to reducing crime and disorder, 'fear of crime' and their social and economic costs and finally dispensing justice fairly and efficiently while promoting confidence in the rule of law (ibid).

New Labour's pre-election position paper on crime prevention indicated that an automatic requirement would be the monitoring of progress and the evaluation of any impact in order to identify what works, why it works, under what condition it works and whether it is cost-effective (Labour Party, 1996). Phillips et al, 2000 argue that from 1998, the statutory crime and disorder partnerships have had to follow strategies driven by a performance management agenda in which cost-effective measures for the realization of specific outcomes and reduction targets are prioritized. In over half of all local strategies, these reduction targets focussed on vehicle crime, burglary and violent crime. According to Hughes (2000), while reflecting the recommendations of the Audit Commission, effectively they were the targets most easily achievable, thus it has become apparent that what can be reduced in crime and disorder, is what can be counted, audited and easily targeted.

McLaughlin et al (2001) point out that these partnerships however are subject to the initiatives of criminal justice policy which has been driven by 'tough on crime' initiatives to placate right-wing tabloid press and other newspaper law and order campaigns. They believe that the result of this is New Labour's attempt to institutionalize managerialism and at the same time, employ the partnerships to institutionalize intolerance, thus entrenching discourses of crime control within the language of 'communitarianism' to create and model citizens and law abiding communities (ibid).

Hughes (1998) argues that the promotion of citizenship and participation is fraught with difficulties. He points out that in a society that has made every aspect of life an economic issue, altruism has been undermined with the increasing participation of those that 'have' receiving most of the benefits, as opposed to the 'have nots' who are effectively those in need of these benefits. Kemshall (2003) maintains that with an increasing emphasis on individualism and market, it is difficult to see how the consumer society will accept the need to foster public good. In fact Hughes believes that "at present, solidarity is not based on the positive feeling of connectedness but on the negative communality of fear" (1998:156-7).

This so-called 'inclusivity' raises important questions regarding values and the desired outcomes of crime prevention, moving from technical issues of effectiveness and outcomes to moral and ethical questions, as the discourse of responsabilisation turns crime risk management into an individual and community issue. This rhetoric is considered the fuel of penal populism, which is, according to Kemshall (2003) a key driver in state displacement

and legitimizes responsibilisation which in turn makes crime prevention a risk-based discourse.

In the Netherlands, the argument that has been developed with regards to risk and risk management highlights the stance of the Dutch Ministry of Justice which has focused on risk factors in a more holistic context and points out that “science, often under the collective name of criminology, searched for the causes of criminal behaviour in both young and old” (2002:5).

The authors of the Ministry report argue however, that “over the past decades, the discussion of causes has slowly but surely given way to a discussion of *risk factors*. Gradually the realisation has emerged that no single cause can be pinpointed, but that there is always an accumulation of, and an interaction between, numerous different factors that collectively can lead to divergent forms of criminality” (ibid).

The divergence with the British stance on criminality and risk especially with regards to youth is notable because the Dutch Ministry’s report takes the view that “The counterparts of risk factors are protective factors; they protect against the emergence of delinquency. Both risk factors and protective factors can occur in different areas of life. For example, a distinction is made between child, family, school, leisure time and environment. In the course of his life, each child is confronted with a number of development tasks that are crucial for his further development (social skills, association with peers, positive self-image, active learning attitude, school skills, moral awareness and self-reliance).

Complementary to development tasks, there are, for parents, specific parenting tasks. The emergence of criminal behaviour is therefore not simply the result of exposure to more risk factors, it depends particularly on the nature of the risk factors; not only for the emergence of criminal behaviour, but also for its nature and seriousness” (2002:5).

Chapter Four - Risk and Criminology

Introduction

Karstedt and Farrall identify a dichotomy within the risk discourse which calls into question the effects of risk and the individualisation process of neo-liberal governance. They argue that “neo-liberal market policies, de-regulation of markets and privatisation of government services have weakened the oversight and regulation of the space of consumption and business” (2003:2).

Parallel to this lack of formal control is the emergence of new regulations and controls by private organisations such as the Association of British Insurers and banks as well as government authorities such as the National Health Service and the department of Social Services with the aims of tackling fraud. According to Karstedt and Farrall, these institutions have established their own definitions of crime and their own procedures of tracking and prosecuting or sanctioning – which by and large – excludes citizens from their services.

This paradox highlights institutions and organisations that see themselves as victims of customers who take advantage of their good faith and consumers who feel victimised by the practices of insurers and finance companies who sell useless products and omit to provide clear information about their products. These consumers find themselves caught up in programmes of inadequate health care, finance, insurance, taxes which appear to be a “vicious cycle of unfair behaviour, erosion of good practices and normative standards” (2003: 3).

The result is that there is far less willingness to comply with rules and regulations from both government and the private sector. For example consumers may inflate insurance claims as a reaction towards small print rules or overpriced premiums.

For this reason, Karstedt and Farrall pose the question: “Is a predatory society emerging from its very centre and the central sphere of the market place and consumption?” (ibid: 3). They argue that the “changes of the moral economy have engendered mass victimization and offending in the market place and have had an impact on the economic morality in everyday life (...). The shifts in the moral economy have created a ‘moral maze’ in which the image of crime and control has become blurred by small-print rules (...) where they (consumers) adopt attitudes of legal cynicism and surround their shady and sharp practices by neutralisations and justifications, which keep their images of crime and those who commit it, unscathed” (ibid:4).

What is crucial about these shifts in the moral economy is how to define criminal and non-criminal behaviour. In this context, public perception is important. Karstedt and Farrall argue that the norms and moral framework of our neo-liberal societies engendered through market policies have had a fundamental impact on the definitions of crime, both in the market place and beyond (ibid). Citizens are expected to view themselves as consumers in relation to government services including health, education and even as recipients of social services including the police, rather than as part of a community with shared responsibilities. It seems that the result of such policies pushes the public and private businesses to exploit any advantage available to them.

As the development of managerialism within the public sector has strengthened, the impact of risk assessment and mandatory insurance appear to have had major repercussions within communities and these repercussions appear to have had profound effects on voluntary organisations. I will develop this discussion in chapters seven, eight and nine in my analysis of motorcyclists and motorcycle theft.

Risk and Actuarialism

Giddens (1990a) argues that the notion of risk is central to modern politics and the current debates in post-socialist politics across the world. He points out that pre-modern societies were 'environments of trust' based on family and community as a focal point for religion and tradition. The local community existed as a spatial and social place providing familiarity for its members. Trust was central in maintaining social control. In contrast, he identifies the late modern world where trust exists within a dichotomy of personal, intimate relations and abstract systems of expert knowledge. The most important stabilisers of social ties, personal relationships of friendship or sexual intimacy have now replaced kinship and "abstract expert systems now act as the means of stabilising relationships across indefinite spans of time and space" (1990:102).

According to Simon (1988) the contemporary cultural concern with risk is due to the confluence of two specific historical processes. He identifies the first as the growth of a set of techniques for aggregating people in order to represent them as locations in a population distribution which deals with people on the basis of this distribution. The second process is a set of political and economic strategies that has developed the concept of security as a specific task for the state and other large organisations. The creation of risk from these two social processes involved the management of the distribution of harms in society and the pivot on which the proliferation of these processes was based is law.

Simon points out that since the end of the 19th century, most Western countries have provided systems to cover risks generated by groups of people and usually these systems refer to the politics of the welfare state which include pensions, unemployment schemes, medical costs, education etc. Countries vary in the management of these schemes (ibid).

Simon argues that some are more actuarially based investment schemes involving commercial insurance such as the U.S. medical scheme which provides privately purchased security. However, there are schemes both in the U.S. and in other countries that are directly paid for by the state to provide publicly funded welfare. "The common theme between the two processes is the provision of security for all segments of the population" (ibid: 66-69).

Simon believes that risk generated from these two processes effectively creates its own collective order. Its method of channelling people through an environment which is designed to minimize their harm to each other, without punishing, moralizing or redeeming "provides the security and harmony of the social body by coordinating risk and access(...) It is the subtle but totally co-ordinated order of an actuarial table" (ibid: 87-88). He views risk as a hegemonic ideological fact where its pervasive rationality is inextricably linked to the development of the social world. Burchell, Colin and Miller (1991) and Beck (1992) argue that risks are a bottomless barrel of demands. Characteristic of this process is a referential but self-sustaining interplay between risk and economy.

Beck (1992) acknowledges that risks are phenomena mediated by people's dependence on social institutions. In fact, the argument of risk is integral to the finance and insurance practice of identifying districts and towns populated by low income residents to minimise economic risk. However, risk itself has become problematic in the sense that individuals are overwhelmed throughout their daily lives with actions that are judged as potential risks. Simon argues that "the practices and methods of handling these risks are social and the social practices we create to deal with these risks, such as insurance, are changing society" (1988:61).

Ewald explains that the reason people choose specific insurance policies is due to the fact that “insurers ‘produce risk’ and make risks appear where each person had hitherto felt obliged to submit to the blows of fortune” (1991:200).

Ericson, Barry and Doyle (2000) identify private insurance as a market-based alternative to dependence on the state for managing risk. They argue that private insurance has become a central institution of governance beyond the state especially in terms of risk management, security provision and population management. They identify private insurance as configuring risk in all other important institutions and not only does it define and manage risks, but it also creates them. They believe that in the age of neo-liberalism, the private insurance industry is increasingly involved in policing and the management of crime risks. Their premise is that crime is a social construct and that systems of control “not only govern crime but govern through crime” (2000:534), accordingly private insurance operates to socialise risk. Their study demonstrates that there is a tendency in insurance to segment more risk, ironically, this means that the insurers break down larger pools of potential insured in search of smaller less risky pools, which are advantageous for some but exclude others and thus premiums can be kept lower and claims higher for those fortunate enough to be included (ibid).

O'Malley and Palmer argue that a risk society relies on the mathematics of aggregate statistics to classify order and ‘know’ populations. “Expert systems adopt an ‘insurance-based’ managerial order so that institutional decisions become increasingly dependent upon the production of risk knowledge” (1996:139).

Ewald (1991) commented that insurance can be defined as a technology of risk. He believed that nothing is a risk in itself and that there is no risk in reality, though depending on how one analyses danger, anything can be a risk. Paraphrasing Kant, Ewald argued that ‘the category of risk is a category of the understanding; it cannot be given in sensibility or intuition’ (1991:199). His view was that in insurance, “the term (risk) designates neither an event nor a general kind of (unfortunate) event occurring in reality, but a specific mode of treatment of certain events capable of happening to the values or capitals possessed or represented by a collective of individuals” (ibid:198).

In a society which is defensive about risk, concerned with risk avoidance and the prevention of harms, the regulation of risk necessarily attracts public concern which ultimately carries a spectre of blame. Carson (1996) points out that although accidents happen, risks are caused and are thus subject to hindsight scrutiny and open to litigation. The response to the uncertainty of risk and blame is the imposition of regulation through increasing prescriptive rules. Failure to negotiate a risk is considered an individual failure rather than the result of social processes outside of the individual’s control (ibid).

Thus Wright Mills (1970) argues that social inequalities remain hidden or rather public concerns are transformed into a private affair. He contends that the state has taken on the role of the facilitator of actuarialism¹⁰. This requires its citizens to adopt a calculating attitude about their decisions relating to risk management which could be riding a motorcycle or the risk of becoming a victim of crime.

¹⁰ In the Oxford dictionary of Economics, the definition of actuarialism is “The use of statistical records to predict the future. These are records of the occurrence of uncertain events, such as death at given ages, or fire, theft and accidents to vehicles, to predict how frequently similar events are likely to occur in the future. Such predictions take account of observed trends in health and crime, as well as past facts. Actuarial expertise enables insurance companies to write policies with an expectation of making profits, but not with complete reliability.” (Black, 1997:4)

In consideration of the framework of punishment and the cultural, economic and social processes that have been developed, it appears that the containment of the 'dangerous' appears to be a viable option open to governments. Pratt (1996) suggests that this infers the isolation of those who do not seem sufficiently rational to be deterred from crime. In this sense, central issues of modern criminology remain at the forefront of approaches taken to 'governing the dangerous'

According to Cockerell and Green (1976), following the second world war, there was a reclassification of dangerous offenders from characters who were considered a threat to property, to repeat violent/sexual offenders who are now part of a widening group identified as 'social dynamite'. This is due to changes in attitude towards property crime, made possible by increasing recourse to insurance against theft. Pratt (1996) argues that insurance taken out by individuals against the dangers of this group of people (thieves and fraudsters) made the state provided insurance (welfare) redundant and the growth of post war mass-market consumerism, made property replaceable, thus reducing risk of danger.

Garland (1990) explains that from the 1970s new laws of policing and punishing offences which specifically threatened the body were introduced, as it has become more consumerised. People become more obsessed to behaviour threatening their bodies (as can be seen in cases of moral panic in the media in relation to violent crime). So laws have come to reflect these interests. Pratt (1996) identifies the state as remaining throughout, the main provider of penal resources which is the insurance provided to its citizens in modern society against 'the dangerous'.

Gamble (1988) argues that parallel to the freeing up of economic and social sectors, was the introduction of more coercive and wide-ranging crime control programmes, which in fact reflect the changes in the modalities of government shifting from welfare to neo-liberal rationality. Contrary to popular belief, under neo-liberalism the state does not wish to extend the number of people classified as dangerous, but in order to avoid unnecessary expense, it would rather use its powers when they need to be deployed with maximum certainty and accuracy. With growing evidence that psychological experts are unable to provide such guarantees, it requires instead both a method and technology that will eliminate the possibilities of human error (Pratt, 1996).

Pratt (ibid) argues that in this context the individual, not society is identified as the object of risk management. So the individual who does not choose wisely becomes reckless, blameworthy and responsible for their own acts of imprudence. Furthermore, the disadvantaged or socially excluded are so because of choice, not because of structural processes.

Rose (1996, 2000) contends that those who fall into the category of blame and imprudence are seen as those in need of remoralisation, through training, counselling, empowerment and community action. Ericson and Haggerty (1997) comment that crucial to the classifications made either by insurance or by police are the statistical data providing the evidence that risk categorisation or risk management (in the form of crime reduction technology) should be warranted.

Thus, according to Ericson and Carriere (1994), the regulatory professions are deployed to ensure self-surveillance and self-regulation through which the individual is encouraged to pursue rational choice. Reddy argues that "the social construction of risks is what individuals and societies choose to pay attention to, or rather it is a culturally determined affair" (1996:223).

Risk and Culture

Furedi (2002b) maintains that when the editors of the British Medical Journal¹¹ banned the word ‘accident’ from its pages, their reasoning was that “most injuries are predictable and preventable therefore the word accident should not be used to refer to injuries or events that produce them” (2001:1320). While accepting that there are occasions whereby events causing injuries may be due to bad luck or ‘acts of God’ even in cases such as avalanches or earthquakes, they claimed that it is possible to take preventative measures simply by adopting precautionary strategies or simply, by not being there in the first place.

Furedi (2002b) suggests that whenever there are events with a tragic outcome, there is a need to explore these events to find lessons that would help illuminate the reasons behind them. The common response to tragedies such as train crashes or a child dying from an accident, is that ‘this must not happen again’ as if to state that by learning the true meaning of the tragedy, a similar event can be avoided. If a child dies, typically family members are paraded in front of television cameras to give messages to the public that something good must come from their child’s tragic ending. The act of being seen to do something conveys the message that the event has meaning even if it is no more than an unexpected accident. Furedi contends that “contemporary culture rejects the idea that the death of a loved one has no intrinsic meaning” (2002b:12). So, rather than attribute death to an act of God or chance, our culture has moved towards blaming a person or institution.

There has been a growth of companies offering legal assistance for compensation claims for such injuries. In fact, Furedi argues that the development of accident claims companies has taken the responsibility of an accident from the injured person to one of blaming someone else. Therefore what once seemed as a risk worth taking is now open to interpretation as culpable negligence. In our litigious society blame has taken over from personal responsibility, which is why tripping over on a footpath or in someone’s house means that individuals now feel entitled to sue for compensation from their local council or even from friends (ibid).

According to Furedi (2002b), “an enlightened society recognises that human beings need to take risks and that in so doing, they will sometimes experience an adverse outcome. Risk is part of life and a society that adopts the view that preventing injury is an end in itself will have to ban a variety of creative and challenging activities” (ibid: 12). He believes that “safety at any price is a symptom of compulsive behaviour rather than a virtue of scientific thought and that the fear of taking risks is creating a society that celebrates victimhood rather than heroism. The virtues to be followed are passivity rather than activism, safety rather than boldness” (ibid: 12).

As a result, the somewhat diminished individual in a world of impending doom is praised - just for surviving. Furedi argues that “the use of the risk discourse signifies a world view in which technical factors outweigh social ones and that risk analysis developed in relation to technological domain with the growth of the risk discourse, demonstrates the spread of technical calculations into the social domain. Thus the concern with probabilities and predictions inherently points towards outcomes which are to a considerable extent independent of human action” (ibid: 63).

The development of risk, primarily in Western culture has impacted on people’s reactions to disaster or events as in the case of the attack on the World Trade Centre in New York in 2001 (what has become known as ‘9/11’) or the murder of two young school children by a school

¹¹ BMJ bans “accidents”: British Medical Journal 2 June, 2001, p.1320.

caretaker in Soham, Cambridgeshire in the summer of 2002. In spite of the fact that the murder of young children is rare in this country, the impact of the reporting of this case led to a national reaction of fear and panic. This included drastic action by government in order to carry out identity checks on all school employees throughout the country and resulted in the delay of children returning to school that year.

The impact of the terrorist attack on the World Trade Centre in New York has led to profound changes in security not only in the United States but in this country as well. Such was the British government's concern to placate public fears about disasters, that in August 2004, a brochure was posted to every household in the country with information about how to cope with terrorist attacks and other emergencies. Government agencies such as the Department of Transport and the DVLA are now driven by policies which have been directly influenced by the September 11th spectre¹². Irrespective of the fact that this country has lived with IRA terrorism for the last forty years, the commercialisation of risk and the globalisation of panic in Western culture appears to have affected the British government's response to these situations.

Morality and Actuarialism

The growth of public/private partnerships in the arena of crime reduction in the community has seen an explosion of companies promoting goods and services through the auspices of the Home Office and the various Crime reduction agencies throughout the country. As previously mentioned, integral to this argument is the finance and insurance practice of identifying districts and towns populated by low income residents to minimise economic risk. This type of risk selection runs parallel to intensified efforts by the insurance industry to regulate moral hazard.

Baker (2000) points out that moral hazard or risk compensation is defined as a reduction of an insured person to avoid risky situations or to minimise loss through preventative security. In other words, because the person is insured it is assumed that they are less careful - which implicitly has negative consequences for the company insuring that person. However it has become apparent that if there is a lot at stake financially, the insurance industry will apply methods to reduce the burden of moral hazard either by loading premiums with the obligation of security devices or safety systems as well as adopting sophisticated surveillance technology to address the problems of moral hazard amongst its clients and to control its own operatives.

Baker (2000) argues that paradoxically, moral hazard has little to do with morality. Risk and insurance are deemed amoral forces acting in the individuals best interests within a given population. However if we look more closely at the economics of insurance, there is a very distinct embodiment of morality as it divides pools of insured into good or bad risks and identifies virtue as a yardstick for an orderly society. In fact Baker suggests that the

¹² An example of just how influential the impact of Sept. 11th has had on systems such as the driving licence system in the union is explained in the 3rd European Driving Licence Directive which will ultimately be adopted in this country through the DVLA. The consultation paper for the Directive states that "An estimated 60% of the Union's population holds a valid driving licence, around 200 million citizens. A great number of these Europeans make cross-border trips within the Union for private or professional purposes and every year many Europeans and their families move to another EU country. (...) It is thus paradoxical in this context that the free movement of EU drivers is still not completely achieved. More than 80 different driving licence models with different entitlements and validity periods are circulating today in the Member States. Hardly any proper enforcement of driving licences is therefore possible. Yet a driving licence not only gives access to all kinds of vehicles, possibly with considerable weights and dimensions, in many EU countries it can also be used as an identification document to open a bank account or to book flights. After the 11 September 2001 terrorist attacks in the US, an **anti-fraud protection** aspect to the driving licence has thus been identified as a major cause for concern." www.dft.gov.uk downloaded November, 2005.

application of economic analysis is no more than an attempt to replace a reflexive, traditional morality with rational morality based on the principle of maximising social welfare (ibid). The inference is of course the continuity of a moral high ground. Indeed, moral hazard derives from the 19th Century relationship between character and temptation (ibid).

As a consequence, for the character centred insurance underwriter, the prospective individual to insure is “the normal individual – flawed but not too flawed, who can withstand normal, but not excessive temptations” (ibid: 561-563). The old concept of risk as a test of character and insurance as a discipline is still apparent today. In fact risk as a test of character is imbedded in popular culture.

Baker (ibid) believes that the concept of moral hazard and insurance creates a bridge between two competing moralities of risk, which share the idea that helping others could have harmful consequences by encouraging a bad or weak character for the one requiring help and increasing social loss for the other. He identifies two paradigms: one being individualistic/character centred/disciplinary/ moralistic and the other collective/utilitarian/probabilistic/technical and he argues it is easy to see how the latter – ‘actuarial’ in economic terms can appear to de-moralise identities and relationships while the former moralises identities and relationships in insurance terms. In other words, Baker argues that while insurers may talk about good risks rather than good people, both are implicitly given a moral connotation and are distinguishable from bad risks or bad people (ibid).

Conclusion

Rigakos argues that “actuarial criminology can be described as progressive insofar as the goal is to seek perfection for the current risk management system” (1999a:142). In essence, risk may change but it is essentially calculated through formal tools of assessment such as statistically based actuarialism or structured interviewing schedules such as the British Crime Survey. Paradoxically, these methods of calculation can produce high-risk responses when presenting low risk offences on the grounds of the “likely risk of serious harm to the public” (Kemshall, 2003:63).

According to Brown (2000), policy makers have a fluid concept of risk and as such frame risk as a changing but measurable entity. However, fluid and categorical risks differ, the former is rational in which the ‘individual’ is developed by the statistical aggregates of actuarialism as well as clinical judgements, while the latter is essentially ontological or rather, in which human qualities such as evil are taken into consideration and routinely used to identify offenders. Brown believes that the legitimacy of this ‘common-sense’ knowledge can be found within the “social and institutional order from which it emerges” (2000:103).

Pratt (1997) explains how this common-sense knowledge has been crucial in the development of policies relating to dangerousness. Essential to this legitimacy are the concepts of morality and belonging, which would exclude and define any offender as unworthy or even evil. In fact Norris and Armstrong (1999) point out that risk assessment requires the assignment of individuals and events to categories and classifications in order to manage strategies.

Thus individuals become targets for covert technical or human surveillance. Crucial to this argument is that the emphasis on risk makes everybody become a legitimate target for surveillance, or rather “everyone is assumed guilty until the risk profile assumes otherwise” (ibid: 24). In other words, actuarial criminology is based on the premise that everybody is a potential offender, therefore the real shift of crime control is “towards the control of whole groups, populations and environment – not community control but the control of communities” (Cohen, 1985:127).

Underlying this discourse is the presentation of supportive criminological data. However, Garland believes that crime statistics can be distorted and even misused to support theories which underpin the “present day world of private-sector crime prevention” (2000: 366). He argues that the strategy of preventive partnership is dependent on the relationships between “the practical recipes of the commercial sector managers and the worked-out rationality of academic criminologists and government policy-makers” (ibid: 366).

In the following chapter I focus on crime statistics and in chapter six, I develop the discussion about motor insurance in relation to crime statistics, risk management, regulations and the governance of crime.

Chapter Five - Comparative Crime Statistics and Crime Surveys

Introduction

The compilation of official statistics is according to May (1999) dependent on two criteria which directly influence their validity and reliability and are a set of discretionary procedures and institutional practices. The format can be influenced by instruction and culture and the latter by police and/or government policies. May argues that by focussing on the organizational culture of the police, 'criminal facts' do not necessarily 'speak for themselves' but could tell us more about organizational practices and power relations within society.

Schools of thought on official statistics can be divided into three broad areas. May (1999) identifies the first as the 'Realist' school which is characterized as taking official statistics to be objective indicators of the phenomena to which they refer. Therefore they tend to be considered as drawing their inspirations from positivism and empiricism.

The 'Institutionalist' school of thought on the other hand, rejects the idea that official statistics are objective indicators of the social conditions they seek to describe. In fact they view official statistics as neither valid nor reliable indicators of objective phenomena. In their view, official statistics tell us more about an organization's behaviour or the actions of the individuals in the organisation, i.e. its priorities and actions. May identifies these as the 'iceberg phenomenon', because only the tip of the iceberg is seen and most crime is out of sight and undetected.

Accordingly, May argues that this school of thought 'parallels idealism', because of its emphasis upon the social construction of statistics. The third school of thought is the 'Radical' school which argues that crime statistics represent an organization's priorities or are the product of discretionary practice (same as the Institutionalist school) however they would locate these within the wider theory of the dynamics and structure of society for example using data to impose "order and regulation of the population" (1999:75).

In May's view, what is of importance is that data are ultimately both a reflection of research and opinion, in the sense that these data have been socially constructed and are therefore in part, a reflection of the person or people involved in their construction. In other words, May argues that existing data are as much social construction as they are records or measures that the researcher wishes to know about (ibid). Thus, according to Pole and Lampard (2002) the researcher needs to consider the purpose for which the existing data were originally intended:

- "Were they generated for research purposes, or for some other purpose?
- If they were generated for research purposes, how close a match is there with the researcher's own agenda?
- If the data were not generated for research purposes, were they generated as an incidental by-product of some administrative process, or were they constructed as a source of information aimed at a specific audience?" (ibid: 150)

Edwards and Hughes comment that within the Anglophone world, comparative criminology has been dominated "by a distinctively American tradition that emphasizes explanations like 'law -like generalizations about human conduct that will be universal, not 'American'" (2005:358). They suggest that "there are necessary qualities of social relations that are indifferent to context and which consequently make comparison meaningful, but whose concrete outcomes are conditioned by diverse social contexts" (2005:359).

Specifically, they argue that mainstream American criminology has created a conceptual standpoint in criminology which identifies the rationally self-interested individual which ignores the interplay between crime and social reaction. Edwards and Hughes believe that effectively this concept masquerades the projection of American cultural and political-economic values of individualism (ibid).

A consequence has been the promotion of the indigenization of criminological thought in accordance with contemporary emphasis on ‘the local’, as if external influences played no part in social relations. The International Crime Victim Survey (ICVS) (Mayhew and van Dijk, 1997) and institutional responses to crime through policing (Bayley, cited in Edwards and Hughes, 2005) claim to offer generalizations which can “generate unbiased knowledge for policy discussions within and across nations” (Bennett, cited in Edwards and Hughes, 2005:348).

Overview of the International Crime Victim Survey, 1989-2002

According to Alvazzi del Frate and van Kesteren (2003) the International Crime Victim Survey (ICVS) which was initially called the International Crime Survey, was carried out for the first time in fourteen developed countries in 1989. Subsequently, in 1992, a face-to-face interview for the questionnaire was developed to enable the participation of countries in which telephone interviews would not have been feasible at the time. The third survey was conducted in 1996 and the fourth in 2000; the project now includes more than 70 countries, all of which have participated in the survey at least once. The fourth Survey was carried out in 2000 and included 17 national surveys and 31 city surveys (sixteen capital cities in Central and Eastern Europe, four in Asia, seven in Africa and four in Latin America).

van Kesteren, et al (2002) explain that the reason for setting up the ICVS was due to the inadequacy of other measures of crime across country. Figures of offences recorded by the police are problematic due to differences in the way the police define, record and count crime. They argue that since victims report most crimes the police know about, police figures can differ simply because of differences in reporting behaviour. van Kesteren et al (ibid) consider the difficulties of making comparisons of independently organized crime surveys, due to the difference in design and coverage.

For the countries covered in ICVS 2000 report, interviews were mainly conducted by telephone. The overall response rate in the 17 countries was 64%. Samples were usually of 2,000 people, which mean that there is a fairly wide sampling error on the ICVS estimates (ibid). The ICVS is intended to serve the purpose of overcoming these variations in recording crime. However, as discussed in the previous chapter, risk and culture have a considerable impact on how people respond to crime.

One of the authors of the European Sourcebook of Crime and Criminal Justice Statistics explained the relationship between victimization surveys and the impact on the perception of crime. He commented that:

“For example in America in the last week or so¹³, the victim surveys have come out showing crime coming down and they (government) probably would have said that. Maybe in a few more weeks we’ll see the police publishing their crime statistics showing different things, so that will be a new fact. So what’s the latest figures in crime, or rather sometimes it’s what’s the worst figures in crime counts. So if the British Crime Survey is saying something different, they will then go more towards

¹³ The interview took place in August, 2003

the police statistics as well. This is the UK and the USA and Holland as well where you've got a lot of information. In other countries where you've only got police statistics, there is no prominence given to it and so it doesn't have an effect. Something like the International Crime Victim Survey doesn't reach the public.

Thus the perception of crime appears dependent on the publication of the results of studies and surveys and is dependent on the prominence given to crime in different countries. As explained previously, the surveys cannot give precise estimates of crime in different countries. However for the purpose of identifying risk, the principle reason for the surveys, is that they are used for comparative purposes and one of the most common denominators to define risk is vehicle theft, mainly cars.

In the ICVS 2000, for example, the results highlight that risk for car owners (from theft) were highest in England and Wales, where 2.6% had a car stolen in 1999. Risks are next highest in Australia (2.1%). Amongst those facing lower risks were the Netherlands (0.5%) and Japan (0.1%)¹⁴. As would be expected, the ICVS results are similar to other sources of data such as those highlighted in figure 5.1 which identify Australia and England and Wales as having the highest levels of vehicle theft. These data are sourced from and refer to theft as a proportion of population¹⁵.

Table 5.1:

COMPARISONS WITH MOTOR VEHICLE THEFT IN COMPARABLE DEVELOPED NATIONS

THEFTS PER 1,000 POPULATION, SELECTED NATIONS	2000	2001	2002
Australia	7.0	7.0	5.5
United Kingdom (England & Wales)	7.1	6.5	6.3*
Canada	5.2	5.5	
France	5.2	5.4	4.8
Japan	4.4	5.0	
USA	4.1	4.3	
Italy	4.2	4.1	
Belgium	1.7	3.0	
Germany	1.0	0.9	0.9

* Sources: UK Home Office, *Crime in England & Wales 2002/03*; Australian data from CARS database; All other data from Interpol (www.interpol.int)

Cultural Hegemony and Crime

The link to the previous chapter on risk can be identified through the comparison of international crime data and as discussed, these data are a reflection of an historical and cultural development within any given society. Risk and the perception of crime as a reflection of cultural values are ultimately dependent on the knowledge that crime exists in the first place and the way in which they are presented to the public in different countries.

¹⁴ Victimization in the year preceding the survey (prevalence and incidence rates for vehicle owners - Percentage victimized at least once; Appendix Four, Table 3 pages 182-3.

¹⁵ Downloaded 22nd April, 2006: <http://www.carsafe.com.au/pdf/AnnualReport2003.pdf>

In that respect, Furedi carried out a study relating to national reactions to panic and found that differential responses were “culturally informed and that some societies like those of Great Britain and Germany, responded in a confused, panic-like fashion - while countries like France, Belgium and Hong Kong adopted a more calm and measured approach” (2002a:1). These responses may be a clue to attitudes and perceptions of crime reporting by government and the media.

In 2003, I interviewed an authority on international criminological statistics to discuss comparative crime statistics and the difficulties that researchers encountered. I also asked him how much of an influence the victimization surveys have on people’s perceptions of crime. He commented that:

“What is obviously interesting is the prominence that different countries give to crime statistics. For example in England and Wales, the headlines of the newspaper and the news always comment when the crime statistics come out, whereas in another country, they don’t exist. They don’t come out, there’s no publicity and politicians don’t see it as their responsibility. They see it as a social issue, they would think, ‘it’s there but it’s nothing to do with me so I shouldn’t do anything about it’. (...) If you go and ask the public about the latest crime figures, nobody would know. But you would know in the U.K. and you would know in America where they have them (surveys)”. (...) You do find that in some countries, crime is recorded by the police and in others by the prosecutor, so their figures will be lower”. (...) And if you look at a country like Italy, where they don’t record all their statistics and Greece does the same”.

These observations highlight the relevance of culture and crime statistics, however, as discussed in the previous chapter there are other influences which may affect the outcome of crime. This appears to be more evident in Anglo-Saxon countries as a reason for panic or fear, with the United States and Britain held up as exemplar countries with higher levels of crime than in others. A crucial element in the discourse about international victimization surveys is the assumption that Anglo-Saxon countries are deemed ‘High Crime Societies’ while conversely countries such as Japan are ‘Low Crime Societies’. But what if the reasons behind these assumptions are simply a result of cultural differences of perception and a misinterpretation of crime statistics?

This is perhaps a key to reactions and responses to international victimization surveys. If there is a perception of high crime, this could induce the individual to perceive him/herself as a victim. Possibly more so in one country such as Great Britain than in an Asian country such as Japan, which could result in higher victimization rates - in the former rather than the latter.

The reason for the choice of Japan is because as mentioned previously in this chapter, the key findings from the 2000 International Crime Victims Survey¹⁶ showed the risk of having a car stolen was highest in England and Wales (2.6% and lowest in Japan (0.1%) (van Kesteren et al 2001:2). According to the Home Office report International Comparisons of Criminal Justice Statistics 2000, in 1998, there were 705,431 vehicle thefts in Japan compared to 390,891 in England and Wales.

However, for whatever reason, the Japanese decided to review their method of recording statistics and from 705,431 vehicle thefts, that number in 1998 has been replaced with 282,248 vehicle thefts. (The Japanese authorities gave no explanation and vehicle theft for

¹⁶ Victimization in the year preceding the survey (prevalence and incidence rates for vehicle owners - Percentage victimized at least once); Appendix Four, Table 3, pages 182-3.

Japan was reviewed retrospectively. Thus data from 1996 onwards follow a similar reduction). What happened to the remaining 423,183 thefts in 1998? What were these vehicles? Were they ever stolen in the first place? Why did the Japanese feel the need to change the data? It is a mystery, but one that begs the question: just how do Japanese perceive levels of crime?

Irrespective of this change in their statistical presentation of vehicle crime, the Home Office International Comparisons of Criminal Justice Statistics 2000, stated that vehicle theft represented 12.7% of all crime in Japan while in Great Britain in the same year, it represented 6.5% of all crime (Industrialized countries and Europe : av.7.7%). Furthermore, between 1996 and 2000 vehicle theft decreased by 27% in Great Britain and increased by 13% in Japan during the same period. Relevant to this analysis is that the ICVS suggests that the Japanese do not feel there is a great risk of crime, indeed, as previously mentioned, Japan is held up as an exemplary country of low crime.

In her study of culture and crime, Susanne Karstedt argues that “general conceptual frameworks and theories of crime (...) have been mostly developed within the US-American and Western culture, and refer to the specific problems of crime in these countries, criminology therefore is simultaneously culture-bound and culture-blind” (2001:295). She explains that these frameworks and theories give momentum to the development of indigenous theories and concepts that reflect back on the cultural context in which crime and social control are observed.

With regards to Japan she looks at modernisation and crime in her paper and suggests that the relationship between the two clearly deviated from what was assumed according to the Western model of modernisation. She argues that this process of cultural modernisation cannot claim to be a universal model a priori and that the culture of crime waves “will reveal unique paths of historical and cultural transformation of crime and social control” (2001:298). She comments that crime and social control are social and cultural phenomena and that “this is the main universal principle in criminology that simultaneously accounts for the profound differences between societies and cultures” (2001:286).

Karstedt's findings appear to support Furedi's (2002a) research about different cultural reactions to panic. Though what is perhaps pertinent in trying to understand the implications of panic, fear and victimization surveys in this context, is that the word 'risk' does not exist in the Japanese language. Mary Douglas argues that in spite of this omission in their lexicon, the Japanese are perfectly capable of a discourse which includes issues of formal probability, technical limits of certainty, degrees of safety and danger, but that they “obviously do not need the word 'risk' in its new political sense” (1994:40).

Further, she suggests that all considered it is doubtful whether Europeans or anybody else needs it either. She believes that invoking very low probabilities of a particular dangerous event makes very little difference to the understanding of choice. This, she argues “is not because the public does not understand the sums, but because many other objectives which it cares about have been left out of the risk calculations” (ibid: 40).

Douglas considers however, that there are other issues which are fundamental in Western society and are related to the individualisation process and the history of the theory of probability. Her view is that the outcome of these processes has produced a response to risk that has been individualised and that public perception is treated as an aggregate of individual responses to the issues of risk. She believes that “analysis that fails to register risk perception as a culturally standardised response misses the central part of its problem” (ibid: 40).

The author of the European Sourcebook of Crime and Criminal Justice Statistics cited previously, explained that

“They (surveys) highlight issues or the information we have on crime. Like crime trends, they don’t in themselves answer the questions, but they perhaps create a situation where governments think about it. (...) What has happened in the U.K. is that the government came in and said that we had to reduce crime, and they set targets and they introduced policies for those targets, but they haven’t always been able to meet those targets. So they’ve given themselves a target but often it’s something that they can’t actually control. (...) But it comes back to the other countries where crime statistics aren’t prominent because they feel they can’t control it. (...)”

In fact, Van Dijk and Kangaspunta (2000) argue that the dangers of using official reported statistics as a reflection of crime within an individual country are well documented. “Reported crime is not the same as actual crime, and statistics are collected for administrative purposes, not to satisfy research interests. The vagaries of changing laws and statistical practice and the idiosyncrasies of defining criminal incidents make it difficult to draw conclusions when comparing statistics from different areas or different times” (2000:36). They point out that in addition, the ‘traditional’ offences noted in the statistics, may not necessarily have the greatest economic and social consequences for society.

Comparative International Crime Statistics

As previously mentioned, measurements of crime either through Official Statistics or through the British Crime Survey (BCS) suggest that there is proportionately a higher level of crime in Britain than in many other countries. In the European Sourcebook of Crime and Criminal Justice Statistics published in July 1999, specific reference is made to the methodology of Counting Rules and identifies differences in the definitions of crime in Europe. The study showed that there were considerable differences in the definitions of theft and temporary use and the point in time of reporting the crime varied from country to country.

According to the European Sourcebook of Crime and Criminal Justice Statistics, “police statistics do not in themselves provide a good measure of crime” (1999:29-31). The sourcebook highlights various issues relating to the Counting Rules throughout Europe and identifies various aspects of why methodologies should be considered very carefully when comparing international statistics that influence the final count. Also, the position of the police in the criminal justice system throughout Europe is relevant to the extent in which crime recorded at police level may be seen as a measure of the input into the criminal justice system. This may directly influence the number of offences recorded and their classification.

In some countries, police may be quite independent in its activities, while in others they work under the close supervision of the prosecutor or court. Secondly, the police may have the power to label the incidences they investigate as specific offences or they may have to leave it to the prosecution. Finally, another issue influencing the final count of crime statistics is that of multiple offences, it is necessary to know whether the offences committed were counted separately or whether the principal offence rule was applied (1999: 29-31).

Vehicle Crime Counting Rules in Europe

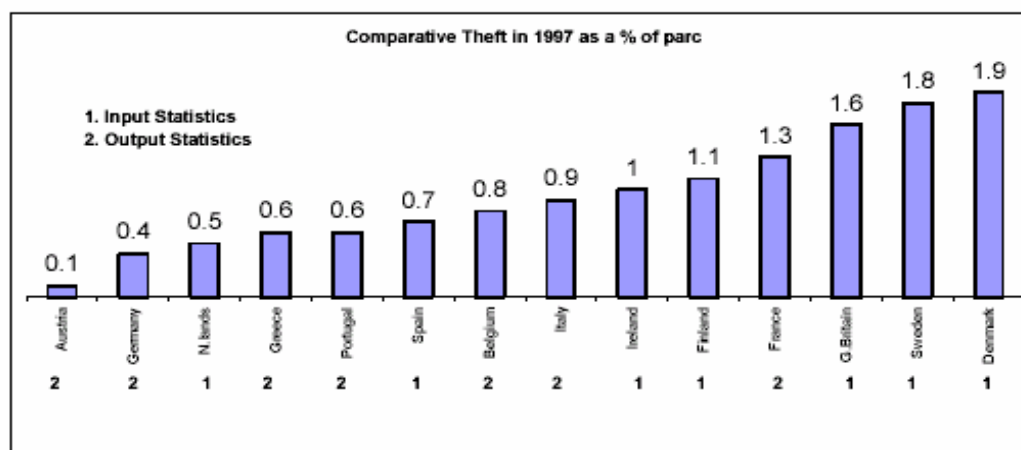
As highlighted above, variations in counting rules can and do, play an important role in defining levels of vehicle theft in different countries. The European Sourcebook of Crime

and Criminal Justice Statistics 1995 and 1999 identify a number of elements within (vehicle) crime records which determine the outcome for different countries. These are as follows:

Timing of recording incidence

It is important when analysing crime data to consider the timing, because this can and does change the outcome of the count. In the European Sourcebook of Crime and Criminal Justice Statistics prepared by The European Committee on Crime Problems and published in July 1999, specific reference is made to the methodology of counting rules. "The point in time in which the data are recorded varies between countries (...). It is difficult to interpret these findings but it seems safe to assume that the answers 'immediately' and 'subsequently' imply that the legal labelling of the offence is the task of the police (input statistics) while the answer 'after investigation' seems to indicate that the labelling is done by the prosecuting authorities (output statistics) once the police enquiry has been completed¹⁷" (1999:32). Input statistics tend to be more inaccurate and might over-estimate the amount of reported crime, since an investigation has not yet been conducted¹⁸. What is therefore more relevant in this discourse, is that the official data give an image of levels of crime which has an impact on the perception of crime and ultimately 'fear of crime' in different countries.

Fig 5.2: Vehicle Theft in Europe – Input and Output Statistics



Source: Council of Europe Sourcebook Of Crime and Criminal Justice Statistics
1999:Parc Data: European Car Distribution Handbook 1998/HarbourWadeBrown

Figure 5.2 is an analysis of vehicle theft rates in fourteen European countries. Theft is weighted against registered vehicles in each country. The markers '1' (input statistics) and '2' (output statistics) indicate the method of recording crime in each country. The '2' markers are more predominant to the left of the graph. Conversely the '1' markers are more predominant to the right of the graph which suggests that methods of recording do effect the outcome of the data.

¹⁷ European Sourcebook on crime and criminal justice statistics (Council of Europe), 1.A.2 Comments, 1.A.2.1. Methodology, (21) July 1999, page 32.

¹⁸ European Sourcebook on crime and criminal justice statistics (Council of Europe), Counting Rules June, 1995, page 4.

Definition of Theft

According to the standard definition in the Council of Europe's Crime & Criminal Justice Statistics sourcebook, 'theft' means 'depriving a person or organisation of property without force with the intent to keep it'. In some cases this may or may not exclude embezzlement (appropriate fraudulently). However, there is no clear interpretation in the sourcebook as to which statistics are included or indeed excluded. For example in most continental countries, theft by employees is considered embezzlement and so may or may not be included.

Misappropriation

In some other countries in Europe, theft also includes misappropriation or theft by deception – whether this can also be interpreted as embezzlement is unclear. With regards to vehicle theft, England and Wales and possibly Ireland include 'conversion': hire vehicle theft and may include fraud. Also in some countries, this definition may exclude 'taking property not in control of the owner'. So within the boundaries of these interpretations, a proportion of vehicles will be excluded from being recorded in many countries.

Temporary use

The theft of a vehicle leaves the recording of this offence open to interpretation if the vehicle is recovered within a specific point in time. Each country appears to have a specific definition of 'temporary use' and in some countries this means that by definition, 'temporary use' is excluded from the count of recording that offence. Throughout Europe, joy-riding is generally defined as 'temporary use'. This would affect the final count when recording vehicle theft. In Britain for example the Home Office estimates that joy-riding represents 75% all vehicles stolen. According to the study carried out by the European Conference of Ministers of Transport in 2001, Belgium, Germany, Hungary, Italy and Luxembourg do not include temporary use when recording vehicle theft.

Definition of temporary use

In England & Wales, there is the offence of 'unauthorised taking of a motor vehicle'. In 1960, the length of recovery which determined the offence became 30 days. However, if a vehicle is recovered within this time and it appears that the offender has 'assumed the right of the owner' then this would be recorded as theft. This is also the case for Ireland, thus for both these countries, 'temporary use' as such is subjective. In Finland, temporary use is defined as unauthorised use, usually one week but a time limit is not defined in the Penal Code. In Ireland, the term 'unauthorised taking' is used for theft of vehicles for a period of two months. After two months it is recorded as a larceny.

The authors of the European Sourcebook of Crime and Criminal Justice Statistics, put considerable effort into collecting quantitative statistics in order to see how comparable data on crime and criminal justice statistics in Europe actually were. They found that there were vast differences in counting, which was due to the variation of legal concepts in Europe and the way that each nation collects and presents its statistics. They commented: "the lack of uniform definitions of offences, of common measuring instruments and of common methodology makes comparisons between countries extremely hazardous" (1999:32).

While attending a conference in Europe, I conducted an interview with a British police officer who is an expert in vehicle crime. We discussed the methodology of other European countries in the recording of vehicle crime. I asked him whether he thought output statistics would be a more 'realistic' method of recording crime than the system adopted in Anglo

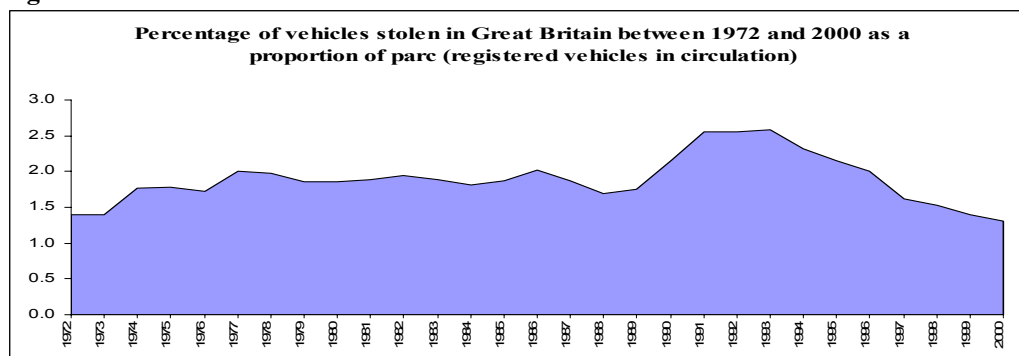
Saxon countries, which is input statistics, or the recording of crime when it is reported¹⁹. He explained that:

“Only about 30% of crimes ever get to court and only about 4% of those are found guilty. The idea is that you find out the truth about what happened. Now it’s another argument about whether you do. But that 30%, theoretically, are the only ones you ever test whether that crime has actually happened. A crime is always recorded as a crime even though the court process has actually shown that that crime has not happened, (...) So, I don’t think that (we live in a high crime society). I think that proportionately we are at no greater risk than any other society. I do think though that we have more disposable items that are available to be stolen. Vehicle crime is an example, we’ve got 30 odd million cars on the road – whereas there are only half a million in Cyprus and they have only 200 offences²⁰ while we have 300,000 of them. So if they recorded for example joyriding too, proportionately they’d probably have the same amount of crime. I don’t think that crime is a greater problem in the UK than in Cyprus, I think that more or less it’s related to population and counting methods”.

Trends in vehicle theft in Great Britain

In 1972 there were 202,999 vehicles stolen throughout Great Britain, in 1998 there were 421,762. However this does not take into consideration that the number of vehicles on the road (or parc) doubled during that same period²¹. The value of using data on vehicles is that it is possible to identify the rates of the property stolen. Because vehicles are taxed, they are counted annually they can offer an insight into the levels of property crime. This is useful in determining the degree of crime over a period of time. Because while it is clear that property crime has increased over the last thirty years, so have the number of items that can be stolen, not to mention the increase in the population. What Figure 5.3 highlights is that the vehicle theft rates in 2000 have returned to the same level as in 1972 (1.4%).

Fig 5.3: Trends in vehicle theft in Great Britain 1972 - 2000



Source: Home Office Vehicle theft statistics (RDS); Parc data: Society of Motor Manufacturers and Traders

¹⁹ Input and Output statistics are the definitions given by the European Sourcebook of Crime and Criminal Justice Statistics 1999.

²⁰ Cyprus does not count joyriding in its vehicle theft statistics.

²¹ Nor that the definition of ‘theft’ changed in 1968. As a result, the number of thefts recorded from the previous year increased dramatically. In 1968, recorded vehicle theft was 21,338 and in 1969 recorded vehicle theft was 137,565 which is a six-fold increase in one year. (Ref. Home Office Research Development and Statistics, Historical Crime Statistics).

Policy on Vehicle Theft in Great Britain

The Home Office is responsible for the policy concerning vehicle theft prevention. The main activities are: national publicity, targeted publicity, persuasion of manufacturers and motorists to improve vehicle security, introduction of legislation (e.g. motor salvage operators regulations), promotion of security of car parks, encouragement of police to give priority to vehicle crime reduction and (although not strictly Home Office policy) modernisation of vehicle registration and licensing.

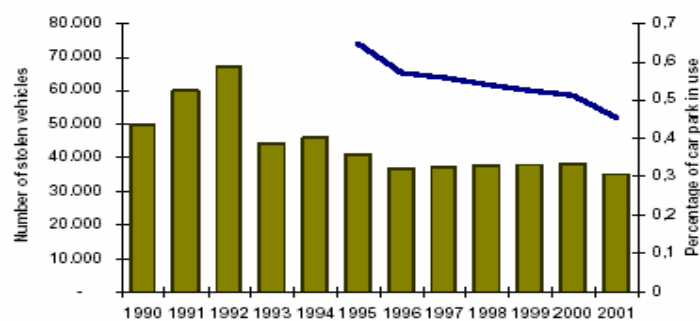
In 1999 the British government set up the Vehicle Crime Reduction Action Team (VCRAT)²² to develop and execute a five year strategy to tackle vehicle crime. The main goal was to meet the Government's target for reducing theft of and from vehicles by 30% over the five year period from 1999 to 2004 (recently measured by the British Crime Survey, 2005). In VCRAT police, manufacturers, insurers and motorist organizations co-operate to introduce and develop a range of measures to prevent vehicle crime and to disrupt vehicle crime activity.

The measures concentrate on (potential) victims and on interventions in (potentially) high risk situations in which vehicles could be stolen. It is possible to identify measures which affect the (potential) offenders, such as proposals to decrease the 'ringing' of vehicles, but the application of these measures seem to be less frequent. The VCRAT implements the mentioned publicity campaigns to raise motorists' awareness, improve vehicle security measures; encourage police prioritization of vehicle crime and shape partnership activities with local authorities, the private sector as well as voluntary and community sectors.

Trends in vehicle theft in the Netherlands

According to an EU Report on Vehicle theft²³, the number of vehicles stolen in the Netherlands has stabilised around 35,000 vehicles²⁴. The percentage of the car parc (registered cars) stolen each year decreased from 0.6% in 1993 to 0.45% in 2001. This percentage is below the average of other EU Member States (see Figure 5.2).

Fig. 5.4: Total Vehicles Stolen in the Netherlands 1990 -2001 and percentage of vehicle theft to car parc.



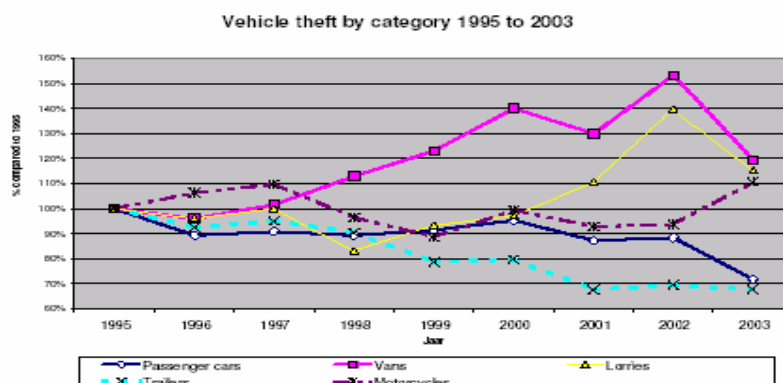
Source: WODC/European Sourcebook of Crime and Criminal Justice 2003 and Anfac

²² Refer: <http://www.crimereduction.gov.uk/vcrat6.htm>

²³ Report On Vehicle Crime In EU Member States From 1990 To 2002 Statistics, Policies And Good Practices (p.31) published in 2004.

²⁴ As highlighted in figure 5.5, vehicle theft in the Netherlands includes cars, trailers, vans, lorries (trucks) and motorcycles. In Great Britain and in Australia, vehicle theft includes cars, vans, trucks, motorcycles, scooters, mopeds and plant machinery (ref: RDS Home Office; Australian Institute of Criminology, Crime Facts Info, N.112, 6th Dec. 2005).

Fig. 5.5: Vehicle theft by category in the Netherlands 1995-2003



Source: AVc Foundation, Netherlands

Policy on Vehicle Theft in The Netherlands

An EU report on Vehicle Crime²⁵ comments that since 1997, the Dutch ‘Stichting Aanpak Voertuigcriminaliteit’, also known as the Foundation for Tackling Vehicle Crime (AVc), is the public-private umbrella for all organizations involved in vehicle crime (ministries, police, public prosecutor, insurance companies, car branch, register authority etc.). It has the main responsibility in developing a policy that tries to prevent vehicle theft.

The foundation is a joint partnership comprising a relatively large number of parties; which may be a key factor of its success, as none of the parties exerts a dominating influence over the others. Moreover, the selected chairman of the foundation is an independent party. The format is one comprising several straightforward starting points.

Wesselink and Hoek (2003)²⁶ explain that initially these parties were the Dutch Transport Ministry, the Ministry of Justice, the Ministry for Home Affairs and Kingdom Relations, the Public Prosecution Office, Association of Chiefs of Police, the RDW (Government Transport Authority), ANWB (Dutch road watch), the car branch, represented by RAI (manufacturers and importers association), Bovag (dealers associations), and the Insurers’ Association. These parties had in fact handed over some of their policy flexibility at the time in terms of crime management, to the designated representative of the collective, the AVc foundation. The approach method that the collective was to pursue was subsequently outlined from within the foundation.

The number of governing parties has been reduced somewhat since, with the Ministry for Home Affairs withdrawing from the foundation’s committee. On the other hand, productive structural policy talks have been conducted with the Ministry of Finance (concerning matters relating to the involvement of Customs and Excise and the Central Bureau for Road Tax) and strong working relations have developed with the transport sector and the Ministry of Economic Affairs.

²⁵ Report On Vehicle Crime In EU Member States From 1990 To 2002 Statistics, Policies And Good Practices (p.31) published in 2004.

²⁶ Guus Wesselink & Arend Jan Hoek: Successful Joint Approach Vehicle Theft Reduction Through Unique Cooperation. Downloaded 22nd April, 2006

According to the EU report (page 32), the Dutch policy developed by the Foundation ranges from policy directed to (potential) offenders and (potential) victims and to interventions in (potential) high risk situations in which a vehicle could be stolen. The objective of the Foundation is to reduce vehicle crime by 10 per cent per year, an objective that according to the foundation has been achieved in recent years. Apart from that, the majority of the many projects are still in operation.

Furthermore, the Foundation states that the achieved results in an institutional sense can also be judged on their qualitative merits such as the increased enthusiasm and commitment from the parties involved, the establishing of a central coordination point (i.e. AVc), the inception and utilisation of overall expertise and the availability of unequivocal numerical data.

Wesselink and Hoek (2003) explain that the operational methods of Foundation for Tackling Vehicle Crime are indicative of an extremely fruitful public-private joint partnership (as described previously). It is in line with a decision to transform the temporary nature of the foundation into a more permanent existence, which can be seen to be the ultimate recognition for both the format and efficacy of this joint approach. Several factors have played a role in this recognition, which with hindsight can be judged to be the conditions for success, namely:

- a simple format without extensive contracts containing little or no room for manoeuvre, therefore providing trust among parties and an open cooperation without sides or hidden agendas;
- all parties maximise their efforts through collective commitment;
- the value of the mutual cooperation can be assessed at any given moment;
- the reduction of the theft level will lead to a significantly higher feeling of safety among the general public, and generate a markedly lower loss burden in the private domain;
- the parties may relinquish some of their policy flexibility, but can still retain sufficient grip of the situation due to the decentralized implementation of the projects;
- each party involved will benefit by the approach used (2003: 3).

Vehicle Crime Statistics in Great Britain

In this country there are three sets of vehicle crime statistics used for research. The first set of statistics is the analysis of the findings from the data gathered through the British Crime Survey (BCS). The second set originates from the police constabularies and is gathered by the Research, Development and Statistics Directorate of the Home Office (RDS). The third set of vehicle crime statistics used as the foundation of the Car and Motorcycle Theft Indices and for research, originate from the Police National Computer (PNC) Vehicle Online Descriptive Service (VODS) that relate to descriptions of vehicles stolen.

The PNC VODS is an operative database²⁷ used by all the constabularies. When a vehicle is stolen, the information is input into the PNC VODS so that police throughout the country can identify any vehicle that they may have reason to suspect of being stolen. There are limitations due to the fact that the database is not uploaded during weekends, therefore if for example a vehicle is stolen on a Friday evening, it would not appear on the database until the following Monday morning. Another limitation is the identification of the vehicles which is

²⁷ The PNC VODS is used by the police constabularies to alert all those making enquiries about stolen vehicles that a specific vehicle has been reported as such. It identifies vehicle descriptions including postcodes.

not always accurate²⁸. These issues create problems when using the PNC VODS for analytical purposes.

In preparing the Car and Motorcycle Theft Indices, Home Office researchers have taken into consideration the inaccuracies of the data sets and in fact, these indices are more realistically estimates of the level theft for cars and two wheeled vehicles in Great Britain. This is because the data derived from the PNC are of very poor quality.

The British Crime Survey (BCS)

The BCS is primarily a ‘victimization’ survey, similar to the ICVS in which respondents are asked about their experiences of property crime. The reference period relating to the questions in this survey run from January in the calendar year preceding the BCS up to the date of interview covering overall a period of 13-14 months. Both the reference period and wording of the series of questions asked to elicit victimization experiences, have remained constant throughout the BCS surveys which commenced in 1982 through to 2001 (UK Data Archive, SN4463 - BCS, 2000:1).

Survey Sample

The 2002 BCS had a target sample of 40,000 households in England and Wales. Minority groups have increased in policy prominence in recent years. Therefore, the need for additional information about minority ethnic populations to inform policy development has also been recognised more broadly. For this reason, the British Crime Survey (England and Wales) now incorporates a boosted sub-sample of 8,000 minority ethnic respondents. However the procedure remains standard each year. One adult is selected per household.

The spatial units are Standard Regions; the observation units are individuals and the kind of data is numeric and individual at a micro level. The sampling procedures involve multi-stage stratified random samples (UK Data Archive, SN4463 - BCS, 2000:2). In the quarterly update of Crime in England and Wales to December 2002 page 11, (Povey D. et al. 2003), notes relating to the coverage of the BCS conducted between January and December 2002 highlight the fact that the survey effectively had a coverage of 37,779 adults ages 16 years and over, but that the response rate was 75 percent (this was based on BCS interviews issued during the year ending September 2002).

On page four of the quarterly review, the authors point out that 2001 Census counted 42 million adults in England and Wales and that “The BCS may produce estimates which differ from figures which would have been obtained if the whole population had been interviewed. The size of this difference depends on the sample size, the size of the estimate and the design of the survey”. Furthermore they argue that “because of this difference (...) changes in estimates between sweeps of the survey may occur by chance. In other words the difference may be simply due to which adults were randomly selected for interview. However they conclude that they were able to measure whether this was likely to be the case using standard statistical tests (ibid:4).

Methods

In the BCS (2003), topics cover aspects such as people’s perceptions of their neighbourhood, ‘fear of crime’ and victimization experiences. The method of data collection includes face–

²⁸ For example a BMW or Honda motorcycle may be classified as a car and vice versa or the name of the make may be input incorrectly

to-face interviews using laptop computers (CAPI)²⁹ and self completion forms covering drug and sexual victimization, which are administered to respondents less than 60 years of age. Two different versions of follow up questionnaires are used. Version 'A' queries respondents about their views on issues relating to the police. Version 'B' queries respondents about attitudes to sentencing, witnessing crime, their community and security (ibid: 2).

According to De Vaus, "the reliability of a survey is dependent on whether the same result can be obtained on repeated occasions"(1987:47). As highlighted previously, there has been significant criticism of certain aspects relating to the reliability and validity of the BCS due to the fact that attitudes may be difficult to measure. Data relating to vehicle theft are the driving force behind government policy and are linked to crime reduction technology. The influence of the BCS in determining government policy since 2002 has overtaken the statistics gathered by the police authorities.

However, as Jackson argues, "from the early 1990s, the British Crime Survey became a consumer survey, eliciting levels of public satisfaction with the criminal justice system and indicating areas of priority.

The new 'managerialism' in criminal justice agencies saw the transformation of discourse in this regard, where the public may be seen as 'customers' and the agencies themselves as 'service providers'" (2002:19).

Irrespective of the purpose of the BCS and indeed all crime data, (apart from aspects relating to problems of validity and reliability), what is not normally considered is just how the data are disseminated and manipulated by the government, media and industry. Perceptions of crime and the manipulation of the crime data originating from the British Crime Survey or Crime Statistics gathered from the police forces by the Research Development and Statistics Directorate (RDS) at the Home Office are central to criminological debates, but as highlighted in this chapter, there are problems.

Within the BCS there are specific themes which are put to respondents. One such key theme is the question 'How safe do you feel walking alone in this area after dark?' which relates to both direct and indirect experiences of victimization. Indirect experiences can mean knowledge of others who have been victimised or hearing about criminal activity in the area. (Jackson 2002:17). Analysis of the BCS data indicate relatively high levels of expression of a lack of perceived safety, especially for women and the elderly, which in fact exceed the average risk of becoming a victim of crime. (ibid: 12). This question may potentially lead the respondent to believe that he/she may fall victim to attack from crime.

According to Hough and Meyhew "(...) the real message of the BCS is that it calls into question assumptions about crime upon which people's concerns are founded. It emphasises the petty nature of most lawbreaking (...). The public should have a balanced picture of crime - especially in view of the likely consequences of sensational presentation: excessive anxiety about crime not only impoverishes people's lives, but also makes it difficult to secure rational discussion of criminal policy." (1983: 33-34).

²⁹ CAPI : Computer Assisted Personal Interviewing

Police Statistics in Great Britain³⁰

According to Maguire (1997), criminal statistics in England and Wales currently list the notifiable crimes recorded by the police under a total of 64 headings, each assigned with a Home Office classification number and are then grouped under eight broader headings. The accuracy of these data (and all crime data in this country) has been highly contested over the years and is the centre of current criminological debate. Bottomley and Coleman (1991) argue that accusations are made they may be excluded simply to avoid work or improve the overall clear-up rate

In Her Majesty's Inspectorate of Constabularies 2000 report 'On the Record' issues of exactly what the police should record as a crime found that "there was no consensus as to the primary purpose of crime recording" (Chap.1: 4). The Inspectors found that many operational officers saw crime recording as "an administrative burden on behalf of the Home Office rather than as vital operational intelligence" (ibid: 4). Furthermore police forces are influenced due to assessments and comparisons by the Home Office on their crime figures, yet at the same time they are asked to collect and present the figures by which they would be judged.

This whole method of assessment creates tension and is a determining factor in a reluctance to change police mentality to improve records. The reason being that this affects a force's relative performance in terms of crimes per head of population and "could have profound political consequences both at a national and local level" (ibid).

According to the Audit Commission (Criminal Justice National Report, December 2004), in 2002 the Association of Chief Police Officers introduced the National Crime Recording Standard (NCRS) with the support of the Home Office. The standard seeks to promote greater reliability and consistency in collecting and recording crime data. It requires police services to take an approach that focuses on the victim's perspective and requires all forces to record crimes according to a set of clear principles.

The Audit Commission reviewed crime recording at all 43 police authorities and forces in England and Wales in 2003 and again in 2004. This work was carried out in partnership with the Police Standards Unit at the Home Office, which is responsible for supporting improvement in police forces. The reviews tested compliance with the NCRS and Home Office Counting Rules against a selection of crime categories and examined the management arrangements in place to ensure compliance.

Conclusion

van Dijk and Kangaspunta (2000), argue that international comparisons are rife with misunderstandings, as has been repeated throughout discussions about the UN surveys. They contend that "the major problems with comparing international crime data are differences in laws and in definitions of legal terms, improper statistical classifications, procedural differences among countries, ambiguous coding structures and differences in the units of count used" (ibid:36). In his analysis of the BCS, Hough argues that surveys are "undeniably blunt instruments for assessing people's anxieties about crime" (1995:3).

³⁰ The presentation of 'British' crime data internationally is confusing. Data from Scotland are collected by the Scottish Executive, while data from Northern Ireland are collected from the Northern Ireland authorities. Generally however, European analysis of crime data cite the 'UK', though normally these data tend to be either from England and Wales or England, Wales and Scotland.

With regards to police statistics in this country, the Inspectorate of Constabularies 2000 report 'On the Record' identified the problem of differing interpretation of the Counting Rules for recording criminal statistics, resulting in inconsistent recording practices across forces. The report concluded "the ambiguity and lack of clarity within the rules is a distinct weakness and unless remedied will continue to undermine the usefulness of recorded crime statistics." (2000:4)

According to May (1999), in order to sustain the validity and reliability of official statistics on crime, the following conditions must hold. "First, a similar incident or act of breaking the law must be categorized in the same way by those responsible for compiling the crime statistics (...). Second our statistics must be mutually exclusive so that two different occurrences cannot be categorized in the same way (...). Third, the categorization of criminal acts must be exhaustive"(1999:68).

May explains that the act must be defined as such by criminal law, and someone, apart from the perpetrator must know that this act took place. The definition of the act is important because what is a criminal act in one society may not be in another and the definition of criminal varies across time, in other words, the idea of what is criminal "changes in societies with history, culture and the power that particular groups have to frame social definitions (...). The idea of a 'criminal' is not a static definition, but changes with time: it is a diachronic not synchronic concept" (ibid).

In this chapter, I have attempted to explain just how complex the gathering and dissemination of crime data can be. I focussed on international comparisons and more specifically, on the methods of recording crime in Great Britain. The purpose of this was to highlight issues of culture, history and the influence of policy in the presentation of crime data, to suggest that the complexity of 'crime' is highly susceptible to interpretation.

As discussed in chapter four, the relationship between crime and risk has, developed through the analysis of crime surveys and police statistics and their dissemination, in tandem with the development of 'actuarial' criminology. Actuarialism and risk management are central to the criminological discourse and to society.

Feeley and Simon identify situational crime reduction as 'actuarial' because of its concern with the techniques of "identifying, classifying and managing groups assorted by levels of dangerousness, and because it takes crime for granted. This is because situational or actuarial crime reduction seeks to regulate groups as part of a strategy of managing danger" (1992:173). In the following chapter I link the discussions concerning risk, crime statistics and actuarialism. I expand this by considering the role of insurance.

Chapter Six - Actuarialism and Insurance

Introduction

It is relevant in the context of this book to expand the debate surrounding the interactions between insurance, risk and society, but also because it is pivotal to the discussion regarding 'fear of crime'. This is due to the actuarial methods used by insurers to assess risk and define motor insurance policies, irrespective of whether the risk of theft actually exists. The other reason is due to its application in criminology.

In Great Britain and Europe, the processes of identifying risk aim to provide the insurer with reliable calculations for the type of policy holder to suit their portfolio. The following determinants explain the actuarial concepts.

Asymmetric Information and Signalling

From an actuarial perspective, asymmetric information leads to large amounts of inefficiency throughout national economies. If it is possible to withhold information from the other party involved in an economic transaction in order to make the outcome more favourable, it is human nature that this will happen, leading to an often less efficient outcome. Asymmetric information occurs in two forms, moral hazard and adverse selection, which will be discussed in more detail later in this chapter.

Within asymmetric information is 'Signalling'. A signal can be defined as a behaviour or phenotype produced by one individual (the signaller) that serves to influence the behaviour of a second individual (the signal receiver) by transmitting information. Maynard Smith and Harper (1995) consider the terms and definitions associated with signalling and highlight two important aspects of signalling 1) Signals carry information from a signaller to a receiver; 2) Signals influence receiver behaviour.

In the case of motor insurance, the signal can be identified when the consumer has to buy the product (policy) because it is compulsory but he or she may wish to choose certain other additions that the insurance company sells. The advantage that the insurers have is that they can use the signal as a means of eliminating certain consumers rather than differentiating on price to attract other consumers.

As motor insurance is compulsory, every driver or rider must have at least Third Party insurance (TPO). While this leaves the market for Fully Comprehensive and Third Party Fire and Theft (TFPT) insurance open to all the arguments above, it means that insurance companies do not have to worry as much about only attracting high risk riders, since low risk consumers are obliged by law to buy the product. In effect, the separation of TPO from Fully Comprehensive or TPFT insurance is a very efficient signalling mechanism in itself, because high risk riders will pay for Fully Comprehensive, TPFT insurance, which can then be made more costly, without affecting sales to the lower risks.

Furthermore, by signalling that theft is a 'problem' and by not offering third party only insurance at all (or dissuading riders to buy it), the insurance company is guaranteed far greater returns. Thus, although prices may be raised through a screening process, price increase can also occur through signalling methods, and these are paid for not by the insurance company but by the low risk consumers - which is much more appealing (and profitable) to the insurance company.

Screening

Rothschild and Stiglitz argue that “screening is the process by which the uninformed side of the market uses signals to sort the informed side of the market” (1976:631). In this case, to enforce a separation of riders into separate markets, the insurers must undertake this process.

Screening is, in its simplest form, an examination of individual cases in the marketplace in an attempt to establish which type they are. The problem comes when the screening process is flawed in some way and so if the possibility of flaws in the screening process exists, the process itself is completely invalid. Screening in the insurance market is often a costly process, due to the nature of the individual characteristics that need to be determined (Spence, 1973). In order for a motorcycle insurer to accurately screen and price individual riders, it must test them all on their riding ability (rating on a flexible scale), relevant lifestyle details, PTW reliability etc. The insurer must decide which screening methods are profitable.

In principle the concept of screening is an attempt to move towards this full information market without unfairly burdening the cost on one section of society. In theory, the insurance company will bear the majority of the cost of screening processes, but it is able to pass this on equally to the consumers by increasing premiums for everyone. By paying for personality evaluations, and vehicle quality examinations, the insurer is increasing its consumer base to include those at a lower risk, and thus increasing potential profits. These higher profits (mainly due to the fact that not all those insured are going to require paying out, unlike the situation when only high risks are insured), will reduce effects on the premium levels, leading to a situation similar to the full information market (ibid).

Moral Hazard

According to Katz and Rosen (1998), moral hazard is a name given to situations of hidden action because in such cases, the informed side (the insurance companies) may take the “wrong” action. By this it means that a policyholder might do things that affect the probability that he or she will suffer a loss and file for an insurance claim. Because this person may not have done enough to prevent an accident or theft – that is to say that the person took the “wrong” action, then this is called moral hazard. The principle behind this relates to the fact that once a person has acquired insurance, they are less careful. In terms of perfect competition and moral hazard, motor insurance is an anomaly and this is due to the fact that third party motor insurance is compulsory, (and in Britain, subject to the discretion of the insurer) so can oblige motorcyclists to buy (more expensive) comprehensive or third party fire and theft. As a consequence, motor insurance companies are in a much greater position to dictate terms and restrict choice.

An important issue to consider in Great Britain is the potential to perpetuate the fear of theft of vehicles, due to asymmetric information from the Police, government and the insurance companies themselves. This gives insurers opportunities to increase the premiums for insurance, irrespective of whether there is effectively a problem. Within motorcycle insurance there are various ways of reducing the cost of the premium, irrespective of age or type of motorcycle. Motorcyclists may take a series of precautions to protect their motorcycle. They may use various types of security and ensure that the motorcycle is kept in a safe place when not in use. They may prove to the insurance companies that they are careful by having a no claims discount for a long period of time. In short they show that they are careful and this reduces the risk of theft or accident.

The most important way of reducing insurance is the no claims discount, which can equate to a discount on the cost of the policy of up to 50% for five years. Further incentives to reduce

the cost of the premium are related to voluntary excesses, when the rider accepts responsibility for part of the costs and security.

Adverse Selection

According to Black (1997) adverse selection is the tendency for any contract offered to all comers to be the most attractive to those most likely to benefit from it. In trying to be non-selective, adverse selection causes the worst risks to select themselves. In other words, different characteristics of insurance policies will appeal to different categories of customers. As consumers self-select the policies, they may separate into groups with different average risk characteristics. In particular, an insurance policy may be attractive only to a high risk or “adverse” pool of customers and therefore will become more expensive to provide. In the absence of government intervention, insurance firms will charge different prices for policies depending on the risk characteristics of the customer pool selecting that policy (ibid).

Wilson (1997) explains that when insurance companies have insufficient information to categorize customers according to risk, or they are prevented from using the information at their disposal, there will nevertheless be competitive pressure to design policies that separate people into homogeneous risk classes. In particular, there will be a tendency to restrict coverage (by the use of high deductibles) for individuals who believe they have a low probability of claiming on the policy in order that those policies remain unattractive to individuals who believe they have a high probability of suffering a loss.

According to Rothschild and Stiglitz (1976), a key requirement for adverse selection to result in under-insurance for low risk individuals is that the insurance companies lack any means to discriminate between customers on the basis of risk, or are prevented by law from discriminating on the basis of particular sorts of information. Motorcycle accident insurance provides an example of adverse selection in operation. Motorcycle insurance policies having a low premium but a high deductible are more attractive to people who do not travel at peak hour when the probability of accidents is higher, or do not travel on dangerous streets, or people who think they are good riders. As a result, policies with higher deductibles will tend to select the low risk individuals from the pool of potential customers.

Motor Insurance in Europe

Hans Dieter Meyer, the Executive Secretary of the German Consumers’ Association - Bund der Versicherten participated in a Pan European project on behalf of the EU Competition Commission³¹ due to concerns that in third party motor insurance, there appeared to be an increasing lack of transparency due to a variety of tariff criteria. Meyer (2000) argued that “it is completely unclear, which tariff criteria are authorized and which are not. Tariff criteria with risk relevance stand side by side with those which have nothing to do with the insured risk, as for example rating according to zodiac signs (England) or to the ownership of a garage (Germany). Other tariff criteria could also be difficult such as citizenship, age, sex, profession, health or place of residence. There may not even be any risk relevance for these factors” (2000:1).

As a consequence, Meyer argued that “it is possible that good drivers (without claims) for instance, because of their age or their skin colour, their sex or citizenship, may be classified into rate categories with high claims expenses without any chance of doing something about

³¹ Elaboration of Fundamental Principles for Decisions of the EU Commission Concerning a Pan-European Third Party Motor Insurance Rating Structure.

it. In view of such cases, it is at least reasonable to think about the question of discrimination on account of tariff structures. This question also imposes itself, as third party motor insurance in the European Union is a compulsory insurance” (ibid).

Legal rules of Third Party Motor Insurance in Europe

According to a report published in Ireland by the Competition Authority in 2005³², the scope of the legal rules that govern the compensation rights of road accident victims vary markedly from one territory to another in Europe. First, there is a broad distinction between ‘no –fault’ schemes, and; ‘liability-based’ (or tort-based) systems.

Under a pure no-fault scheme road accident victims are entitled to compensation without any requirement to prove fault or legal liability on the part of another. The compensation may be payable by a private insurer (the victim’s own insurer or the insurer or another), or a public insurer or government agency. However, the accident victim will not usually be entitled to ‘full’ compensation, but have only limited redress. Furthermore, and as a corollary of the entitlement to no-fault benefits, the accident victim is precluded from making a tort claim against a wrongdoer who may have caused the accident. These systems are thus analogous to workers’ compensation programmes.

The report claims that under liability or tort-based systems, compensation can be secured only from another person (normally a vehicle owner, user or driver) who is held responsible for the injury under civil law. Tort-based systems are almost invariably backed by compulsory private insurance. In some countries or states there are schemes that combines no-fault benefits with tort liability. For example, quite common are ‘threshold’ schemes under which limited no-fault benefits are available for all injuries, but tort actions available only in the case of injuries that are serious.

The report highlights that no-fault schemes are uncommon in Europe, where tort or liability systems prevail. However, there are significant differences in the conditions of liability from one European country to another. In particular, most European countries have a tort system based on strict liability, or at the very least, a system where the driver, or other person responsible, is presumed to be liable for any injury to others that he causes and is required to pay damages unless he can rebut that presumption. The report found that the UK (and Ireland) is unusual in that there is no system of strict liability associated with the operation of motor vehicles, but one based on negligence which, at least nominally, places the burden of proof of such negligence on the accident victim (ibid).

Accordingly, the report finds that the claimant must in every case prove fault on the part of the alleged wrongdoer. The latter will generally be the driver of a vehicle involved in the accident, but may exceptionally be another person (e.g. a passenger or user of the vehicle who was not driving). There is no restriction in the amount of compensation that may be claimed or the types of loss or injury in respect to which damages may be sought (e.g. no restriction of claim material losses only). Damages are reduced proportionately where the victim is partly to blame (contributory negligence). Besides the national differences in the conditions of liability, there are significant variations in other matters, for example: the extent to which social insurers and other public bodies (e.g. public hospitals) have rights of recourse against motorists who cause accidents and the insurers of the latter (ibid).

³² Report on the Economics and Regulation of Insurance, March 2005, published by the Competition Authority in Ireland, Volume 2, Part 2 Liability and Motor Insurance, 2.9.3 Motor Personal Injury Claims.

Motor Insurance Structure in the Netherlands

In a report by Ulrich Meyer on Third Party Insurance in Europe (1999), a total of about 150 domestic and foreign insurers were active in the Dutch motor insurance market in 1998. In that year, third party motor insurance made up about 57% of motor insurance³³. In Meyer's view, the Dutch motor insurance has been dominated by a keen competition for the last few years which has led to an intensification of premium differentiation as well as to deficits on the part of motor insurers (ibid).

Meyer (1999) comments that the Dutch motor insurance market displays a low degree of concentration, with the 5 leading insurance groups holding a market share of no more than a little over 30% in 1997. The sales structure of the Netherlands differs greatly from that of the most other EU countries. One-company agents are insignificant. Insurance brokers holding more than 50% of the market share play the greatest role. This means that, as a rule, it is the broker rather than the insured who decides on the choice of the underwriter. Direct sale, too, is of relatively great importance in the Netherlands, holding about 20% of the overall market share and a considerably higher share in the motor insurance sector.

Third Party Motor Insurance Ratings in the Netherlands

Meyer (1999) maintains that there has never been any obligation in the Netherlands to have the rates calculated by insurance companies approved by government, nor have there been other types of major intervention in the rating system. He argues that the creation of the Single European Market for the insurance sector, did not necessitate any changes in rating regulations. The Dutch regulating authority intervenes only to a limited extent in the establishment of rates by third party motor insurers. There are no prohibited rating factors. However, Meyer points out that the prohibition of discrimination laid down by the Dutch basic law calls for equal treatment of everybody seeking insurance coverage. Underwriters are free to use the instrument of general franchise at their discretion (ibid).

Meyer highlights that there is no contracting obligation for third party motor insurance in the Netherlands. He states that as a rule, a number of risks are not insured by normal underwriters because of the degree of seriousness or because of their special nature. For these risks it is possible, however, to obtain coverage with a special insurance company whose stocks are held by other underwriters and where special risks (in motor and other insurance sectors) can be insured. Premiums are always based on the individual case (ibid).

General Insurance in Great Britain³⁴

The task of issuing licences in Great Britain is carried out by the Financial Services Authority (FSA) whose role is to regulate and monitor the insurance industry³⁵.

The most important regulation applied by the FSA appears to be the restriction of business to insurance, the FSA Interim Prudential Sourcebook. 1.3 (1) comments that "An insurer must not carry on any commercial business in the United Kingdom or elsewhere other than insurance business and activities directly arising from that business". Thus the FSA restricts entry for the insurance industry by creating a series of regulations and limitations to ensure

³³ This fact is important in comparison to UK insurance. This suggests that the regulations for insurance allow the consumer to choose third party as a separate product, if s/he wishes to – which is not the case in the U.K.

³⁴ downloaded 18/12/2005 <http://www.thesite.org.uk/homelawandmoney/money/insurance/motorinsurance>

³⁵ The FSA commenced regulating Non-Life Insurance in January 2005.

that the public are protected from unscrupulous companies³⁶. Furthermore, entrants from outside the EU are restricted entry due to the obligations imposed by EU law, though the EU itself has given the insurance companies far more freedom under the Block Exemption³⁷.

Motorcycle Insurance Market in Britain

According to the Datamonitor report UK Motorcycle Insurance 2003/04, Norwich Union held a 32.1% share of the motorcycle insurance market in 2002. AXA (11.4%) is the second largest motorcycle insurer and NIG (9.3%) is the third. All three insurers are members of the Association of British Insurers (ABI). Lloyd's syndicates are also motorcycle insurers, the most prominent being Equity Red Star which has a major share of the motorcycle market. However, the report concentrates on ABI members and highlights that some of the more prominent insurers have scaled back their exposure to the motorcycle market in recent years, for example Norwich Union's market share reduced from 54.2% in 1998³⁸. This was due to new entrants and Norwich Union's efforts to focus on the most profitable risks. Allianz Cornhill and Zurich FS both withdrew from the market.

Datamonitor's analysis of the market predicts that competition will have an effect on premium growth and premium income is estimated to increase at an average annual rate of 3.4% until 2007. Allianz and Zurich's withdrawal from the market led to a surge in premium income as the remaining competitors raised premium rates. There was a significant jump in the average motorcycle premium between 1998 and 1999 when a 30.5% rise was observed. In 1992 the average cost of a claim was £1,082 and claims frequency represented 8.8% of all policies. In 2001, the average claim was £1,985 while the claims frequency represented 7.1% of all policies³⁹.

The purpose of this analysis is to explain the structure of motorcycle insurance in relation to market power. For example the parent companies of Norwich Union (Aviva plc)⁴⁰, NIG (Royal Bank of Scotland)⁴¹ and AXA⁴² are all transnational corporations. AXA is a French

³⁶ Ref: FSA Prudential Sourcebook for insurers : www.fsa.gov.uk

³⁷ Block Exemption is a mechanism adopted by the EU Competition Commission which in this case has exonerated the non-life insurance industry from competition laws which are generally applied to all sectors of EU commerce and industries. The insurance directives have ended any interference in the manner in which insurance companies fix their charges by both establishing the home Member State's competence in supervising the constitution of technical provisions and by providing for freedom of tariffs. (Ref. email from Javier Palmero Zurdo DG MARKT/C/2 (Sept. 25th 2001))

³⁸ Datamonitor Report UK Motorcycle Insurance in 2003/04, Page 35

³⁹ Datamonitor Report UK Motorcycle Insurance in 2003/04, page 23.

⁴⁰ **Aviva plc** is the holding company of the Aviva group of companies. The group's main activities are long-term savings, fund management and general insurance. Aviva is the world's sixth-largest insurance group* and the biggest in the UK. It is one of the leading providers of life and pensions products in Europe and has substantial businesses elsewhere around the world. Its main activities are long-term savings, fund management and general insurance. It has premium income and investment sales of £33 billion** and £291 billion*** of assets under management. The group has 60,000 employees serving 30 million customers worldwide. Aviva plc was launched on 1 July 2002 as the new name for CGNU plc. The group was created by the merger of CGU (Commercial Union and General Accident) and Norwich Union on 30 May 2000, and can trace its history back over three centuries. Main business is - Long-term savings, pensions and investments, life assurance and health insurance. Norwich Union the leading long-term savings provider in the UK, with a life market share of around 12%, and produces about 43% of Aviva's worldwide long-term savings new business. It is also a market leader for stakeholder pensions. * Based on gross worldwide premiums.;** Based on gross worldwide premiums, including share of associates' premiums.;*** at 30 June 2005 downloaded May, 2006 www.aviva.com; <http://en.wikipedia.org/wiki/aviva>

⁴¹ **The Royal Bank of Scotland Group** is one of the world's leading financial services providers and one of the oldest banks in the UK. By the end of 2002, it was the second largest bank in Europe and the fifth largest in the world by market capitalisation. The Royal Bank of Scotland itself was founded in Edinburgh, by royal charter, in 1727. It merged with National Commercial Bank of Scotland in 1969 and registered in England (No 90312) on October 31, 1984. During the 1980s the Group diversified, setting up an innovative car insurance company, Direct Line, in 1985 and acquiring Citizens Financial Group (established 1828) of Rhode Island in the USA in 1988. During the early 1990s the Royal Bank refocused on its core business of retail banking, acquiring the private bank of Adam & Company (established 1983) in 1992. It launched Direct Banking in 1994, which quickly became Britain's fastest growing twenty-four-hour telephone

transnational corporation. The Royal Bank of Scotland owns three other insurance companies apart from NIG, (including Churchills which is a motorcycle insurer and Devitts, a motorcycle insurance broker⁴³) in Great Britain. The loyalties of the directors of these corporations are to their share holders and the business dealings of these corporations are not intended to be in the interest of the public welfare of any specific country, because this is the nature of global corporations and market. Indeed, Branston, Cowling and Sugden point out that “the prime duty of directors is to act in the interests of the company but this is essentially equated with shareholders’ interests”. (2001:14). In terms of compulsory motor insurance, public welfare is an important aspect of governance because mobility and social inclusion are dependent on the ability to have an affordable means of transport.

Motor Insurance Structure in Great Britain

The Road Traffic Act⁴⁴ in Great Britain ensures that drivers or riders must meet liabilities they incur should they injure other people or cause damage in an accident. The person who is injured is known as the third party. The first and second parties are the car driver and their insurance company respectively. The third party may be a pedestrian, a passenger in the car driven by the insured person, or the driver or passenger in another vehicle. The injured third party can claim compensation from the driver of the offending car. The driver then relies on his or her insurers to pay the other person's claim.

Motor Policies

The law (Road Traffic Act 1988) explains that vehicle drivers must have insurance against third party injury or damage claims and that the insurer must give to the insured a certificate of motor insurance. However motor insurance policies provide far more extensive cover than this basic coverage. Furthermore, motor insurers in this country are not obliged to sell Third Party insurance as a ‘stand alone’ product, in other words, providing Third Party insurance is part of the ‘package’ insurers can insist that consumers buy Third Party Fire and Theft or Fully Comprehensive motor insurance. According to the Insurance Ombudsman whom I contacted in 2003, the consumer had to accept what the insurers offered, “or go elsewhere”. Furthermore, in most European countries, third party insurance covers not only the keeper of

banking operation, and in 1997 announced the UK's first fully-fledged on-line banking service over the internet, as well as joint financial services ventures with both Tesco and Virgin Direct. In 2000 the Royal Bank acquired National Westminster Bank plc, in the biggest takeover in the history of British banking, to create a huge Group, with a highly diversified portfolio of services for personal, business and corporate customers. A full range of personal and corporate banking services are provided under The Royal Bank of Scotland and NatWest brands. In addition, the Group also includes: Ulster Bank: provides banking and financial services to customers throughout Ireland; Coutts Group: the international operator in the private banking sector, with offices throughout the world; RBS Insurance: incorporates some of the best known insurance brands including Direct Line, Churchill Insurance⁴¹, NIG, Devitt Motorcycle Insurance Brokerage, Green Flag, UKI Partnerships and Inter Group. http://en.wikipedia.org/wiki/Royal_Bank_of_Scotland; Website: <http://www.rbs.com>.

⁴² AXA, a French-based company, is the third largest insurance company in the world. It has grown in twenty years from a small French property casualty insurance company to a truly global financial empire, with a major presence in the UK, Germany, US, Australia, Japan, and China. Like most insurance companies, AXA combines actual policy writing with financial and investment services. It is the number three insurer in the world, after German-based Allianz and Dutch ING. The company has its origins in the early nineteenth century, from a couple of Parisian insurers. In 1986, after adding a few more French insurers, the company adopted the name AXA. The company continued to acquire other European insurers, then in 1992 AXA bought out several major US companies: the Equitable Life Insurance company, Alliance Capital Management, an asset manager (in which it has a majority stake), and Donaldson, Lufkin & Jenrette (DLJ), the investment bank (In 2001 it exited from the US investment bank business by selling Donaldson, Lufkin & Jenrette (DLJ) to Credit Suisse.) By 2002 its revenues (around US \$70 billion) were ten times what they were in 1990. <http://www.oligopolywatch.com/2004/01/31.html> Downloaded 1.5.2006.

⁴³ Churchill Insurance Group plc is the UK's fifth-largest general insurer, with a customer base of 7.5 million and 9,200 staff. (www.rbs.com) downloaded May 2006.

⁴⁴ Road Traffic Act 1988 (c. 52) http://www.opsi.gov.uk/acts/acts1988/Ukpga_19880052_en_1.htm downloaded May 2006.

the vehicle but also other drivers of that same vehicle. This is not the case in Britain, unless requested which requires additional payment.

The relevance to the discussion surrounding insurance and ‘fear of crime’ in this book is that most insurers tend to limit the offer of ‘Third Party’ insurance for motorists and riders and indeed some major motorcycle insurance companies do not offer the option of Third Party insurance at all.

This ‘loophole’ in British insurance regulations together with accentuated perception of motorcycle theft in Great Britain appears to have impacted on the outcome of the results of the survey which is discussed in chapter nine. There are four basic types of cover available in Great Britain which are set out in detail in the Appendix.

Calculations of Motorcycle Insurance Premiums⁴⁵

In this section I explain how the risk factors for motorcycle insurance are determined. The reason for this is to highlight how the permutations of actuarial calculations are used to exclude so called high risk takers. The premium for a motorcycle insurance policy varies with a multitude of factors; these are almost identical to car insurance. The determinants used by motorcycle insurance companies are as broken down into four categories: 1) Group rating; 2) Type Term; 3) District rating; 4) Cover and age of policy holder.

The insurance groups and ratings are determined primarily by identifying the following elements:

1. Age
2. Type (of insurance)
3. Location (Risk of theft and/or accidents)
4. Engine Size, parts and model
5. Employment
6. Sex
7. Convictions

Calculation of Premium ratings:

- Group rating
- Type term
- District rating,
- Cover and age of policy holder

The following sub- rating factors are then applied:

- Accident and conviction loadings
- Advanced Rider Qualification discount
- Garaging discount
- Age of vehicle
- Security discount
- Type term
- Voluntary excess discount

This is followed by another sub rating:

- No claim discount
- Add Protected NCD charge
- Add excess value charge

⁴⁵ The breakdown of premium calculations is from insurance documents which were shown and explained to me by an insurance broker.

- Add insurance premium tax 5%
- Add any other charges
- Add personal accident cover
- Add breakdown and recovery service
- Add administration fee for monthly payments

All these calculations are considered to determine the premium payable.

Table 6.1 gives an overview of typical third party only motorcycle insurance by age and district. There are seventeen groups and the age ranges from sixteen through to 99 years of age – of which the latter pays the lowest premiums, however tables 6.1 and 6.4 highlight groups one through to ten, because of the restrictions for age and district beyond group ten which apply to younger riders.

Table 6. 1: Third Party Only Motorcycle Insurance

	District 1		District 6	
Age	Group 1	Group 10	Group 1	Group 10
18	€ 374	€ 1,987	€ 819	€ 4020
24	€ 223	€ 700	€ 386	€ 1,747
45	€ 181	€ 221	€ 262	€ 440

N.B. These are an example of motorcycle insurance ratings in 2002-2003 in Great Britain, converted into Euros. These ratings were sourced from an insurance broker)

Uninsured drivers in Great Britain

In Britain, according to the Driver and Vehicle Licensing Agency (DVLA), there have been problems with uninsured drivers in recent years. The overall ‘problem’ has been identified as 6% of vehicles on the road. According to the Association of British Insurers (ABI), this has increased losses for motor insurers and as a consequence the average motorist pays an extra £30 per year for their motor insurance policies⁴⁶. The reason given by the insurance industry and government is that there is a ‘criminal hardcore’ of drivers who persist in breaking the law. These have been called ‘the Underclass’ by the vehicle registration authority the DVLA and police⁴⁷ and as a consequence, both government and insurers have worked together to ‘crack down’ on these uninsured drivers.

In October, 2003, the Department of Transport commissioned an Economist, Prof. David Greenaway from Nottingham University to undertake a study of the problem of uninsured drivers in Great Britain. According to an accompanying DVLA report, at that point in time, this problem represented an estimated 6% of all car drivers and up to 23% of motorcyclists (the latter estimate was later corrected to 14% in 2004: it was explained that the variation was due to sampling error).

The recommendations of the report which was published in August 2004, would give the police the power to seize and destroy uninsured vehicles and link the DVLA vehicle register and the Motor Insurance Database (MID), allowing police to know which vehicles are

⁴⁶ Press release ABI – Uninsured Drivers www.abi.co.uk downloaded, November, 2005

⁴⁷ DVLA Vehicle Crime Conference 2005. Haydn Madoc, Head of Crime Reduction for the DVLA gave a presentation in which he outlined the DVLA policy of ‘Tackling the Underclass’ which included the continuous registration scheme which changed the method of re-registering vehicles in Great Britain to placing the onus on the keeper of the vehicle to re-register or face a fine of £80. According to Mr Madoc, this initiative had helped to reduce VED and insurance evasion.

uninsured. However, the insurance companies are not permitted to have direct access to the DVLA database⁴⁸, but the government authorities have access to the Motor Insurance Database.

The Government proposed to introduce legislation making it an offence to be the registered keeper of a vehicle, the use of which is not insured in accordance with section 143 of the Road Traffic Act 1988⁴⁹. Such an offence would not require the police to prove that the vehicle was in use on the road. Subject to certain exemptions, the possession of a vehicle without valid insurance would be an offence. Liability would rest with the keeper of the vehicle which requires the keeper to insure the vehicle at all times. This proposal became law in November 2005. The principle reason behind this proposal was – according to the insurers and legislators – that uninsured drivers were responsible for the increased cost of motor insurance because the Motor Insurance Bureau (MIB) had to pay out for injuries received and pass on these costs to the general motoring public.

The typical offender for driving a vehicle without insurance was identified as young males, predominantly from deprived areas. Prof. Greenaway maintained that “whilst it is certainly true that young drivers pay a higher premium on average than older drivers, it is also true that the variation around this average is very wide – between €2,066 to €3,473 for an 18 year old; €965 to €2,313 for a 20 year old” (2004:23). He suggested that an average of €2,770 for an 18 year old and €1640 for a 20 year old for the price of motor insurance is sufficiently competitive and affordable⁵⁰.

⁴⁸ 16 Aug 2004 Norwich Union Insurance, Aviva's UK general insurance business, acquired the entire share capital of HPI Group Holdings Ltd from Phoenix Equity Partners for £118.5 million in cash and £1.5 million in loan notes. HPI is the UK's leading provider of vehicle status checks for used-car purchasers in the UK, with around 60% market share. (www.aviva.com) N.B. HPI has access to DVLA registration data and its main objective is to use the DVLA data and other datasets to identify fraudulent, stolen and written off vehicles, this information is available to the public for a price. (www.hpicheck.com) downloaded April, 2006.

⁴⁹ Excerpt from ‘Insuring the Driver or Insuring the Vehicle’, Department for Transport Report on Uninsured Drivers “4.28 There are differences between the United Kingdom and other Member States in the EU in the risk that is insured. Most countries in Western Europe insure the vehicle whilst in the UK it is the driver that is the insured risk. The Jill Dando Institute Report specifically drew attention to this and raised the issue of whether this had anything to do with differences in the incidence of uninsured driving across countries. That Report speculated that proof of insurance might be easier when the vehicle is the insured risk than when an individual motorist is insured, because it is currently easier to verify the identity of a vehicle than it is to verify the identity of an individual at a roadside check. If it could be established that insuring the vehicle rather than the driver did benefit enforcement and did so without any offsetting adverse consequences, then change would be worth contemplating.

4.29 The fact that there are differences between the UK and the rest of the EU is largely due to the historical evolution of the industry in the UK. Specifically, it has been less heavily regulated, direct government provision has been absent and it has generally been a more competitive market. The core argument for insuring the driver is that it is the driver, not the vehicle, that is responsible for the risk and it is possible to relate price much more closely to risk than would be the case in a vehicle based system (my italics). Safer drivers with a good driving record then pay a lower premium than those with a history of being involved in road traffic accidents. Given the very strong correlation between age and risk, this means among other things that younger drivers pay higher premia.

4.30 In principle, with vehicle-based insurance, once a policy has been issued, anyone can drive the vehicle as long as he or she has the registered keeper's permission. In practice it is not quite that straightforward as, increasingly, insurers writing business in continental Europe are requesting driver details and using this information to inform their pricing.

4.31 If the UK were to move to a regime grounded on insuring the vehicle, several consequences are probable. First, it is likely that there would be a narrowing of the range of premiums charged, because underwriters would not be able to discriminate individual risk as finely as at present. This would almost certainly mean that (current) high-risk drivers would pay less and low risk drivers more. Second, with fewer risk factors on which to price, it is probable that average premia could increase as insurers attempt to cover for greater uncertainty. **Finally, the offence of driving without insurance would effectively be de-criminalised. This follows because driving without insurance would only be deemed to have occurred if an individual were driving without the permission of the registered keeper. This would be a civil matter between the registered keeper, his/her insurance company and the driver. If the overarching objective of policy is to reduce the incidence of uninsured driving, one would need to question what kind of signal this sends to those minded to break the law”(my italics).**

(downloaded 26th April, 2006) http://www.dft.gov.uk/stellent/groups/dft_roads/documents/page/dft_roads_030393-06.hcsp

⁵⁰ Exchange rate: 1.49909 Euro

Compulsory Third Party (CTP) Insurance in Australia

Comparison with other countries that have strict regulations to ensure that compulsory motor insurance is available as a service to motorists (rather than a product) highlights considerable discrepancies in price. In Australia, in most states, neither age nor sex is calculated as a means for determining the price of a policy (with the exception of New South Wales). There are only two variables: type of vehicle⁵¹ and area or zone to determine risk, furthermore, CTP is paid together with annual road tax directly to the registration authorities in each state.

Each state in Australia operates its own CTP insurance scheme, with varying levels and types of benefits and a range of operational arrangements.

There are principally three types of schemes operating in Australia, providing two main types of benefits. These are:

- ‘No-fault’ (or ‘scheduled’) benefit schemes providing benefits to any person injured in a motor vehicle accident regardless of level of ‘fault’ in causing the accident. The benefits include coverage for medical costs, rehabilitation and future care. The provision of such schemes is based on the premise that it is in the community’s interest as a whole to have injured persons appropriately treated, thereby being able to recover from their injuries at optimum capacity in a timely manner, without putting an undue burden on individual families or taxpayers.
- ‘Common Law’ schemes providing benefits only to those who can demonstrate the fault or negligence of a third party. The scheme operates to provide an opportunity for the injured parties to bring actions based on negligence for compensation against an owner/driver.
- ‘Full Coverage’ schemes that provide a combination of common law and no-fault benefits. Under this approach, certain benefits such as: medical; rehabilitation; future care; and loss of earnings, are provided regardless of whose fault the accident may have been. In addition, some motorists are able to pursue compensation under common law for general and other damages arising from the accident⁵².

In the Appendix, there is a breakdown of a State by State comparison of CTP insurance premiums for private motor cars as at July 2005 which averages A\$345.80 or €209.51⁵³. Motorcycle insurance, however averages €57 for smaller PTWs such as scooters or mopeds and €204 for larger motorcycles (rates are calculated for the higher risk areas) with the exception of New South Wales, where age is calculated and the average premium for an under 25 year old rider is €260. For a detailed breakdown of motorcycle rates in each state, see the Appendix.

In 2004, an analysis by the OECD⁵⁴ identified the average national wage in Australia as \$53,222 equal to €32,246 compared to the average national wage in the United Kingdom which was €31,435. Therefore one can suggest the difference of tariffs in compulsory Third Party insurance between the two countries would not be due to variations in annual wage per capita.

⁵¹ Some states also include varying definitions of engines sizes for motorcycles

⁵² The details of this analysis for Compulsory Third Party insurance in Australia is outlined in the document Investigation into the Pricing Policies of the Motor Accidents Insurance Board, May 2000

⁵³ Downloaded from www.ft.com Currency Converter November 2006.

⁵⁴ www.oecd.org/dataoecd/33/28 comparison of wage levels Table 1: Downloaded 23rd March 2006.

CTP Schemes by State

The types of schemes provided in Australia are summarized in Table 6.2. Tasmania and Victoria are the only two states that provide full coverage, that is, both no-fault and common law benefits. Tasmania is the only one to provide unrestricted access to common law benefits. Victoria has certain statutory limits on its scheme relating to excesses and thresholds for access to common law benefits. The Northern Territory is the only other jurisdiction to provide no-fault benefits to its residents.

The other States and the ACT all have common law schemes based on the concept of fault. Visitors to the Northern Territory also have access to common law. Of the jurisdictions providing common law schemes, Queensland and ACT are the only other jurisdictions not to impose restrictions on such access.

Table 6.2 Australian CTP Scheme Types

State/Territory	Description of Scheme	Underwritten by
Victoria	No-fault Common law with statutory limits	Transport Accident Commission (TAC)
Northern Territory	No-fault Common law for non residents only, restrictions apply	Territory Insurance Office(TIO)
New South Wales	Common law with statutory limits	11 private sector insurers
South Australia	Common law with statutory limits	Motor Accident Commission (MAC) – with claims managed by SGIC General Insurance Ltd) (Now Allianz – 2005)
Queensland	Common law with no restrictions	6 private sector insurers
Western Australia	Common law with restrictions	State Government Insurance Commission (SGIC)
Australian Capital Territory	Common law with no restrictions	private sector insurer(NRMA)
Tasmania	No-fault Common law without restrictions	Motor Accidents Insurance Board

Source: Report on the Investigation into the Pricing Policies of the Motor Accidents Insurance Board, May 2000

The key points to note are:

- all states, except the Northern Territory, provide common law benefits for residents. The Northern Territory only provides no-fault benefits (for residents). Tasmania and Victoria provide both No-fault and common law benefits;
- in New South Wales, Queensland and the Australian Capital Territory (ACT) CTP⁵⁵ insurance is provided through the private sector. However, all state schemes operate with some degree of government regulation providing oversight of premiums aimed at maintaining community rating principles and relatively stable prices.

⁵⁵*In the ACT, competition is allowed, but only one insurer, the NRMA, operates.

CTP in South Australia⁵⁶

In South Australia, the legal requirements for Compulsory Third Party (CTP) Personal Injury Insurance which compensates accident victims with personal injuries involving a registered South Australian motor vehicle are as follows:

CTP Personal Injury Insurance:

- Covers passengers, pedestrians, cyclists and other road users;
- Covers injuries to the driver proportionally according to degree of fault - unless driver is entirely at fault;
- Provides cover 24 hours a day, Australia-wide;
- Provides compensation for reasonable medical and hospital costs and other related expenses;
- Provides compensation for lost time at work (greater than seven days);
- May provide a lump sum payment for non-economic loss (e.g. loss of function; pain and suffering);
- Does not cover damage to vehicles or other property.

Insurance as a Service for the Community

At a conference held in Adelaide on Compulsory Third Party Insurance in 2001⁵⁷, Mr M. Brooks, the director of the Motor Accident Commission (MAC), which oversees CTP in South Australia, commented that the scheme has been remarkably successful. He pointed out that it has not made huge profits or losses, has at times, required legislative intervention and endured the occasional controversy, but what it has achieved is to maintain a fine balance between the interests of the motoring public and injured persons. Brook argued that premiums (in 2001) for motorists remain among the lowest in Australia and the benefits for injured persons are competitive. He pointed out that the scheme was owned by the motorists of South Australia and that the state of the scheme is that it has successfully balanced the competing interests of motorists, who are concerned with premiums, with those of injured persons, who remain concerned with benefit levels. It is intended to provide a service to the community.

As discussed in the previous chapter, according to the ICVS, Australia has high levels of vehicle theft. However the policies that cover theft in this country are distinct from CTP insurance. Thus, similar risk assessments for Third Party Fire and Theft and Fully comprehensive insurance which are products made available by private insurance companies, apply as in Europe and to some extent, in Great Britain.

According to the report 'Motorcycle Theft in Australia' (2002)⁵⁸ 6,160 motorcycles were reported stolen in Australia during 2001, accounting for c.1.7% of registered motorcycles and 5 per cent of total vehicle thefts⁵⁹. Fewer than 30 per cent of stolen motorcycles were recovered.

⁵⁶ Motor Accident Commission <http://www.mac.sa.gov.au> downloaded April, 2006.

⁵⁷ M. Brooks, Adelaide Convention Centre, "State Of The Nation Address" Compulsory Third Party 2001 Seminar, 9 November 2001:

⁵⁸ Published by the National Motor Vehicle Theft Reduction Council, 2002.

⁵⁹ Off road motorcycles are not registered, therefore not included in the theft figures. These bikes are estimated to make up two thirds of motorcycles in Australia. There were 422,000 registered motorcycles in Australia in 2004.

The report includes findings from a survey in which over 400 motorcycle riders from across Australia responded. The sample group consisted mainly of recreational riders who own large capacity motorcycles which they use for weekend riding and touring, often as part of a motorcycle club activity.

According to the report, the rider respondents indicated that they had a high level of insurance coverage and while most paid under \$600 (€358.34) per annum for their policy, many believed that the cost of insurance was too high. A third of insured respondents indicated that their policy covered their motorcycle for market value but the highest proportion (59%) reported being covered for an agreed value. Eighty-two per cent (82%) of respondents indicated that they paid less than \$600 (€358.34) annually for motorcycle insurance with the median cost being between \$200 (€119.45) and \$399 (€238.30).

The report highlights that the riders indicated a high level of insurance coverage (82%) with the overwhelming majority of these riders (91% of those insured) reporting that they had fully comprehensive cover. According to the report, anecdotal accounts suggest that motorcycle theft is under-reported due to the low value of some motorcycles, the perceived apathy amongst some in the value of reporting theft and low overall levels of insurance coverage on motorcycles⁶⁰.

Conclusion

The discussion in this chapter has been deliberately detailed, because throughout this book there is continual reference to actuarialism, risk management and statistics that are applied to determine insurance policies, crime and victimization. Within this chapter I have examined the government regulation of compulsory motor insurance and the relationship between government regulations and motor insurance companies.

As highlighted, there are significant variations between the premiums for Third Party car and motorcycle insurance in Australia compared to Britain due to the way in which compulsory Third Party insurance is regulated. Even within Europe where the conditions of 'competitive' motor insurance are applied, the following table 6.3 shows a comparison of motorcycle insurance in Europe and demonstrates the variations therein.

The following comparison of motorcycle insurance carried out at the end of 2005 is based on a Yamaha XT600E motorcycle, a 25 year old male with 3 years motorcycle experience.

⁶⁰ According to National Motor Vehicle Theft Reduction Council (June 2004) the total number of Australian motorcycle registrations in that year was 422,408. Total recorded motorcycle thefts were 6,011 or 1.4% of parc. Seven per cent (7 per cent) of all stolen vehicles reported in 2004 were motorcycles, a 1 per cent increase over the previous year. This equates to 200 fewer motorcycles stolen than four years ago compared to 52,000 fewer for other passenger vehicles. Motorcycles have an extremely low recovery rate of only 29 per cent, indicating that they are primarily targeted for profit. Unregistered motorcycles have an even lower recovery rate of just 17 per cent. Almost one third of reported stolen motorcycles in 2004 were unregistered.

Table 6.3: Motorcycle insurance in Europe (in Euros)

Country	Insurance Type	€
Austria	Premium	184.75
	All Risk	190.38
Belgium	Premium	427.33
France	Premium	458.00
	All Risk	769.00
Germany	Premium	130.70
	All Risk	128.20
Italy	Premium	738.00
Netherlands	Premium	126.58
Spain	Premium	249.76
	All Risk	472.78
UK	Premium	545.00
	All Risk	781.00

Source: Bikes (Motorcycles) in the Fast Lane - Daily Motorcycle News⁶¹ N.B.: Premium means Third Party Insurance; All Risk means Fully Comprehensive.

As table 6.3 highlights, the variations between motorcycle insurance are notable and are dependent on the application of the (so-called) 'no -fault' schemes, and; 'liability-based' (or tort-based) systems as previously mentioned. Thus as a reflection of EU competition and national legislation, third party motorcycle insurance varies for this policy holder, from the lowest - €126.58 in the Netherlands, to the highest - €545.00 in the U.K.

The comparison between Dutch and British motorcycle insurance will be developed in chapter nine in the analysis of my survey of Dutch and British riders. As previously mentioned, the purpose of discussing the different methods of motor insurance is to highlight how the regulation of the private general insurance by the EU Commission and the British government can impact on policies of social governance. The legal requirement for compulsory motor insurance in Great Britain is set out in the Road Traffic Act 1988, but is almost impossible to obtain. In the Netherlands, 57% of motorists choose Third Party insurance.

In Australia, Third Party motor insurance is regulated to maintain community rating principles and relatively stable prices. The cost of insurance for a moped (motorcycle under 51cc) varies from €21 in South Australia to €104 in Tasmania (motorcycle under 101cc). Insuring the person (or keeper) of a vehicle in Britain appears to have a direct influence on crime reduction policies with regards to uninsured drivers. In other European countries and in Australia, Third Party insurance is a vehicle based system whereas in Britain, the person and vehicle are insured.

The Department for Transport (DfT) report points out that if the insurance were to be vehicle based - the offence of driving without insurance would effectively be de-criminalised. Their reasoning is that driving without insurance would only be deemed to have occurred if an individual were driving without the permission of the registered keeper.

As previously mentioned, this would be a civil matter between the registered keeper, his/her insurance company and the driver, as is the case in the Netherlands and Australia. Thus if insuring only the vehicle were applied in Britain, there would be one less criminal offence to count.

⁶¹ Downloaded 12/12/2005: <http://blogs.motorbiker.org/blogs.nsf/dx/10252005103202MWEC24.htm>

The dichotomy of motor insurance and governance is highlighted in the application of the EU Block Exemption and the emphasis in Britain to promote market forces and competition. Insurers are left to decide tariffs and rates with little or no interference from government, but with the added bonus (for insurers) of compulsion.

The following table is an overview of Third Party Fire and Theft for motorcycles.

Table 6.4: Third Party Fire and Theft Motorcycle Insurance in Great Britain

District 1		District 6		
Age	Group 1	Group 10	Group 1	Group 10
18	€ 815	€ 3384	declined	declined
24	€ 444	€ 1378	€ 811	€ 3505
45	€ 287	€ 353	€ 405	€ 589

NB N.B. These are an example of motorcycle insurance ratings in 2002-2003 in Great Britain, converted into Euros. These ratings were sourced from an insurance broker. (Declined = this policy is not offered)

Table 6.1 highlights the cost of a third party policy for a 50cc moped which ranges from €374 (District One) to €819 (District Six) for an 18 year old. Table 6.4 above shows however, that the insurance rate for the same policy holder (for third party fire and theft) commences at €815 (District One) and in areas of high crime rates, insurance is declined. In reality, due to the fact that insurers are not obliged to offer Third Party as a stand alone product, the 18 year old could be obliged to accept Third Party Fire and Theft. Indeed s/he would most probably wish to accept that type of policy due to the perception of high rates of motorcycle theft in this country.

As explained in the document ‘The Extent of Motorcycle Theft’ issued by the Home Office in 2003⁶², there is a significant problem with the theft of smaller one year old mopeds or scooters. The Home Office document suggests that this may be due to high insurance. There are special offers to younger riders by dealers which may include finance, protective clothing and helmets with one year’s free insurance. It is suggested that when the time comes to re-insure, the rider may ‘get rid’ of the vehicle, rather than have to face the cost of finance and expensive insurance.

According to British insurers, a major reason for the high cost of motorcycle insurance is due to the risk of accidents by young riders and because of theft (‘joyriding’ is considered a risk factor even in Third Party only insurance⁶³). Thus, insurers may require proof of the application of security devices to vehicles before issuing insurance policies even for Third Party insurance. The ‘problem’ of motorcycle theft in Great Britain will be discussed further in the following chapter, where I will test my hypothesis that the insurance and security industries may have an impact on the perception of crime. I also examine how the respondents to my survey have reacted to constant warnings from insurers, security companies, government and peers that motorcycle crime is a major problem in this country.

⁶² “It may be the case that insurance and maintenance payments can no longer be kept up by the owner. The motorcycle may be disposed of, reported stolen and the insurance claimed by the owner” (2003:2) Findings 269 Extent of motorcycle theft; Greg Braun and Michael Wilkinson; Findings are produced by the Research, Development and Statistics Directorate.

⁶³ Ref. Prof U. Meyer, University of Bamberg, Third Party Insurance in Europe

Chapter Seven – The Motorcycle Action Group UK

Introduction

Over the years, motorcyclists have been a source of numerous ethnographic studies (Harris, 1986; Cohen, 1980; Thompson, 1966; MacDonald Walker 2000), but little has been written about the impact of legislation and commercial interest on these individuals. This chapter aims to evaluate how a riders' organization has endeavoured to survive and to maintain the interest of its members by attempting to minimize the impact of government policies.

The Motorcycle Action Group (MAG UK)

In order to determine the effect of government policies and the impact of insurance and security on 'fear of crime', I chose to carry out my research primarily amongst members of MAG UK. This was for a specific reason, MAG UK is one of two Riders' Rights organizations in the United Kingdom that actively promote and defend the rights of motorcyclists. This organization is voluntary, in the sense that its activities are largely dependent on the work of volunteers with the support of a small handful of employees.

"MAG UK campaigns and lobbies government to promote and protect motorcycling from negative legislation that threatens the pleasure of riders". (cit. Director of Public Affairs, MAG UK).

Established in 1973 specifically to campaign for the repeal of the mandatory helmet law, MAG UK has since then broadened the scope of its activities. The membership of MAG UK is estimated to be around 10,000 with a further 40,000 members through affiliated clubs.

Background

Over a period of three years, I interviewed MAG UK members which gave me the opportunity to engage with riders who had helped shape the organisation over the last thirty years.

MAG UK has in place a system whereby officials are democratically voted into office by the members of the organization and are bound by its constitution to represent the views and opinions of its members. MAG UK works through a network of local MAG groups. The local groups are arranged into 22 regions and each region has its own Regional Representative. Within each region there can be any number of local groups depending on the density and distribution of population in the region. The members of each local group elect their own Local Representative. All members in each region are likewise entitled to elect their 'Regional Rep'. These Regional Reps comprise the voting members of MAG UK's National Committee (NC).

The organisation has a Chairman, Vice Chairman, a National Committee and elected National Officers. There are five employees, three are office staff. The remaining two are the Director of Public Affairs and the editor of Streetbiker (now 'The Road'), the organisation's bimonthly magazine.

I interviewed one of the longest serving members in July 2003 at a rally and we discussed the development of the organisation and the threats and opportunities that it has faced. I asked him to explain why MAG UK was formed and when. He replied:

“What MAG started out as, was something extremely simple, it was a bunch of people who didn’t like being told what to wear and the helmet law was really the founding issue. (...) What had been challenged was a fundamental civil liberty. Because what the government was saying was “We have the right to make you do what we think is right for your own good” (...) I couldn’t think at that time of another law which in the same way fundamentally attacked the civil liberties of an individual. (...) Subsequent to the helmet law being passed, they were not able to prove that it had saved any lives what so ever”.

I asked him how influential MAG UK had been over the years to promote motorcycling and he replied:

“I think it is very influential now, (...) we’ve become very proactive in that we are trying to generate a culture not only in which motorcyclists are viewed not just as an acceptable form of transport, but as a preferred form of transport and that marks a radical change from the early days, even as late as the late 80s (...). But a lot of people within the government and life generally don’t recognise the extent to which people feel very emotional about motorcycles (...)”.

In his analysis of pressure groups, Grant (1999) identifies the importance of organizations like MAG UK and argues that “insider groups are regarded as legitimate by government and are consulted on a regular basis. Outsider groups either do not wish to become enmeshed in a consultative relationship with officials, or are unable to gain recognition. Another way of looking at them is to see them as protest groups which have objectives that are outside the mainstream of political opinion. They then have to adopt campaigning methods designed to demonstrate that they have a solid basis of popular support” (ibid: 15).

His view is that MAG UK provides an example of a group which has moved from outsider by necessity to potential insider status. However, he points out that improving the political standing of an organization like MAG is not easy. (...) As the Parliamentary Under-Secretary for Transport, Robert Key, who had accepted MAG's offer of 'a serious cross country bike ride', commented: *“they are great people . . . sometimes the image of motorcyclists is built up by the media, by films ... as very macho, very aggressive and one of the things I like about MAG is that they perform a very useful function in the community”. MAG has made a sustained effort in the 1990s to show 'that we are a serious pressure group that we really know what we're talking about' (Magnews, April/May 1994, p. 28; cit.op. Grant. 1999:15).*

I interviewed a Director of MAG UK and we discussed the organization’s function as a Rider’s Rights organisation and its image. He explained that

“We were always perceived in a certain image, the radical group knocking on the doors of parliament, wanting to get in and that didn’t work, so a decision was made that if we wanted to talk to MPs and MEPs, civil servants, then we had to play the part. I think that now it’s a done thing, we go to meetings in suits or tidy trousers and a shirt and tie. However, if we were to turn up now in leathers and biking gear, I don’t think that they would really care. (...). If we want to abide by the law, there needs to be a reason behind it and we’ve found that in most cases there usually isn’t a good reason, which is why we stand up and say that we won’t do that. This is typical of lobbying groups in Parliament, but really, they say the same things and then negotiate usually by compromising, but MAG and FEMA⁶⁴ won’t do this. We start

⁶⁴ Federation of European Motorcyclists Association

from a position and then fight, so we say the same things and explain the reason and why we want government to do whatever we think is right”.

Grant explains that “this has been done in a way that has made effective use of limited financial resources. MAG (...) has placed an increasing emphasis on discussions with local MPs and the establishment of contacts with civil servants. Recognizing the importance of the European dimension, it was involved in the establishment of a Federation of European Motorcyclists Association, with an office near Brussels staffed by a MAG UK member. In order to understand the operation of the EU, it sought free advice from political scientists, recommending a list of standard texts to its members. (...) When it has held discussions with ministers, it has raised not only substantive issues, but also questions about how the consultation process is undertaken and who is included. (...) it has shown considerable political sophistication in the way in which it has improved its bargaining position” (1999: 16).

Grant believes that “the value of the insider/outsider distinction is that it focuses attention on the choices that have to be made by groups and government and on the exchange relationship that develops between them” (ibid: 16).

MacDonald Walker’s research on Bikers, Culture, Politics and Power (2000), concludes that riders’ rights movements differ from traditional politics because they do not have a coherent belief system to offer explanations to different aspects of life. However, this point of view fails to recognize that the very existence of these movements is to protect and promote motorcyclists and their way of life which is the *raison d’être* of MAG. By not participating in political debates on issues of life such as terrorism and by focusing on threats to motorcycling, organizations such as MAG have endured for over 30 years. However, as MacDonald Walker points out, there are strong cultural foundations underlying riders’ rights movements such as MAG. She argues that these philosophical concerns stem from the social networks and lived experience of the motorcycling community (...). In relation to current theorizations of the politics of choice (...) MacDonald Walker concludes that the political fight for the right to ride is cultural and that the two (culture and politics) are intertwined. She believes that “they are bikers first and came to political involvement in order to defend a culture perceived to be under attack” (2000:198).

In her book entitled ‘Risk and Blame’, Mary Douglas summarises trust within voluntary organisations and pressure groups and how threats are dealt from within. She argues that “the cosmic plot provides an idiom for bringing hidden hostilities into the open. At one point the threat of being accused controls and at another point it fuels factional discord, allowing the social unit to get rid of elements it cannot contain peacefully. In all these cases, disasters, natural and man made, trigger the enquiries which trace the real distribution of power and its challengers” (1994:77) Douglas suggest that perhaps this language is too dramatic to bridge the gap between anthropological work and the current bemusement about perceptions of risk. “But fetish power, ancestors and cosmic plots are not more dramatic than what we commonly read about impending catastrophe or the vituperations against the deceits of the tobacco industry, advertising interests, the industrial-military complex, and the aggressive ploys of the nuclear industries” (ibid). In Douglas’ view the language of civic criticism should be dramatic.

According to Douglas, another reason why the bridge is difficult is that this sort of analysis takes the focus off physical dangers and turns it inward to the state of trust in political life. She points out that as people are being asked to attend to the physical dangers on the horizon, this argument turns to the kinds of political contests in which they are made to figure. “The

key point is the way that nature is politicised and engages in the legitimisation and de-legitimation of power” (ibid).

Douglas argues that organisations which are most keenly alert to low probability, high consequence danger are religious sects, political lobbies, new political movements, public interest groups, i.e. voluntary organisations. The difficulty they have in holding their membership together and getting common dues paid, the more they are tempted to call in the cosmic plot as a low-cost solution to their organisational problems.

Mancur Olsen (cited in Douglas 1994:74) contends that when there is no coercion and no selective individual benefits – such as in a voluntary organisation, this group is going to be bothered by free-rider problems. Each member will expect to be able to enjoy the public benefits created by the others without anyone noticing whether or not he puts in his bit. Olsen argues that such a group has a problem even in raising funds for its minimum organisation costs and must be judged to be especially fragile and especially vulnerable to internal dissension.

Douglas believes that the voluntary organisations need the existence of ‘the dangerous Other’ to keep membership and she argues that “the first step towards a solution for this kind of organisation when trying to collect contributions and prevent secession, is to draw a clear boundary around members against the outside world, painting the latter as a corrupt and nasty place. Second, it will need to keep the hundred per cent participation rule so as to prevent any one member from seeming to reap more benefits than the others and so creating discord. Further, the organisation works much better if an ambitious power-hungry member is said to reveal those very corrupt tendencies which make the outside world so threatening” (ibid:74).

Douglas maintains that “being committed by internal political needs to make a virtue of equality, this organisation will be led to associate ambition with inequality, corrupt stratification, and the inhumane machinations of the outside world. So long as there are no internal crises, this is enough of a shared metaphysic to promote latent intentions that the organisation should survive” (ibid:74).

Finally, Douglas comments that voluntary organisations are prone to factionalism. She identifies faction leaders as a threat and accordingly “one way to control them is to accuse them of treacherous alliance with the bad outside world. The more the internal crises heat up, the more it suits the latent goals of the organisation for everyone committed to it to shade their eyes, staring at the horizon, spotting there, the signs of conspiracy and cosmic disaster which can only be staved off for the world if everyone converts into the egalitarian doctrines of the group. In a more extreme case, the disasters on the horizon justify expelling the unpopular faction leader” (ibid:75).

Due to the structure of MAG UK, the regions are fundamental to its financial strength. Specifically there are two regions which provide the bulk of funds. This is achieved from the profits of the rallies that are held each summer⁶⁵. By reading the archives of MAG from the minutes of the first meetings in 1973 and publications over a twenty year period, I found that over the years there have been personalities in MAG who have suffered the fate of the ‘cosmic plot’ as described by Douglas. Though, in spite of (or because of) the identification of potential ‘conspirators’, the organisation has survived and continues to thrive.

With regards to the outside world as a nasty and corrupt place, the increase in insurance premiums in 1991 was the catalyst for a campaign against motorcycle theft which began at

⁶⁵ In one of these regions, their major rally held as a fund raiser attracts around 9,000 motorcyclists at this one event.

the beginning of 1992 by the organisation. Motorcycle theft appears to have provided the instrument to identify the division between the organisation and the ‘dangerous outside world’ as described by Mary Douglas.

The Motorcycle Action Group (MAG UK) and Motorcycle Theft

On 13th November 1991, Motorcycle News, the most important weekly publication for motorcyclists in Great Britain, dedicated four pages⁶⁶ to communicate the announcement by Norwich Union, one of the biggest motorcycle insurers in Great Britain that it had decided to restrict policies for motorcyclists less than 28 years of age and to increase premiums for motorcyclists in general. This insurer claimed that the reason for this was due to high levels of theft. At a glance, there was no reason to doubt them, because there had been a steady rise in property crime since 1988, with an increase of 16% in 1991 and 3% in 1992⁶⁷. Although there were no crime statistics issued by the Home Office to identify whether motorcycle theft had increased over that period⁶⁸.

Ever since that announcement was made in 1991⁶⁹ the motorcycling press and motorcycling associations have constantly alerted motorcyclists about the risk of theft and the need for security. Organisations involved in motorcycling, including the Motorcycle Industry Association (MCIA) and voluntary pressure groups such as the MAG UK, took the claim at face value. In other words, there was never any doubt that motorcycle theft was a problem because there were no alternative data available to counter this claim – until in 2003 when the Home Office published its first ever analysis of motorcycle theft in Britain.

From the early 1990s, the government, insurers, the motorcycle industry and voluntary organisations were fundamental in raising awareness of motorcycle theft. This brought the development of coordinated teams of ‘experts’ under the auspices of the Home Office. The Motorcycle Crime Reduction Group (MCRG): In April 1999 the Government set up the Vehicle Crime Reduction Action Team (VCRAT) with a target of reducing vehicle crime over a five year period by 30%. (In chapter eight the structure of the MCRG will be discussed in further detail).

In the event, MAG UK not only accepted Norwich Union’s (and subsequently the remaining insurance companies) reasons for increasing insurance premiums but it supported them (as did the government and industry) by blaming thieves for the problem. MAG UK became the driving force in the fight against motorcycle theft in this country, with other organizations following their lead.

In an interview with a member who had held a prominent position within MAG UK for eleven years, I asked when the problem of theft of motorcycles began and when MAG became involved - he replied:

⁶⁶ Motorcycle News pages 9 to 12, carry articles entitled ‘Union Bashing’; ‘Insurers hit panic button’; ‘High cost of keeping thieves at bay’, all in reference to the announcement that Norwich Union and subsequently Devitt’s DA and TT motorcycle insurance intended restricting motorcycle insurance, due to the high level of motorcycle theft.

⁶⁷ “When the property market nose-dived in 1990/1991 and the recession began to bite, according to an insurance report, many insurers found to their cost that their mortgage guarantee business, far from being the goose that laid the golden egg that they had thought it was during the preceding boom years, was in fact rather more like a turkey. Many insurers promptly withdrew from the market whilst others sought to cover their losses by restricting other areas of insurance”. (report General Insurance and the Public Interest - downloaded 23 March, 2006)
http://www.actuaries.org.uk/files/pdf/library/proceedings/gen_ins/1999gic/gipubint.pdf

⁶⁸ The Home Office published its first report on the Extent of Motorcycle Theft in 2003.

⁶⁹ Prior to this communication, MAG NEWS issue (August/September 1991) carried an article entitled ‘Bike Insurance to Soar’ which gave details of a consultation document by the Lord Chancellor’s department looking at a proposal of ‘no fault’ compensation. This was the first mention of any problems with insurance in the members’ magazine.

"I guess it was 1990-91 (...), certainly by '93 there was a real climate of fear verging on paranoid concern amongst motorcyclists that their bike would be stolen – like medium and larger capacity machines. (...) What the cops said was that people used to go and do an armed robbery at a post office and get £2-£3000 and risk getting 14 years in jail for it had realised that they could go and nick a bike that they could cash in for £2-£3,000 with no where near the risk of the same penalty if they were caught. I mean you don't go to jail for thieving bikes – you read every week how somebody's nicked a bike and gets community service. So there was a lot of theft going on and there was a massive tightening in the insurance market because of the cost of theft being so bad".

I then asked him who had actually approached MAG to say that theft was a big problem and he replied:

"No one person or organisation came to us and said that bike theft was a problem. Hundreds if not thousands were saying simultaneously that it was a problem. All the bike magazines were reporting theft more and more. It became a real climate of fear and concern (...). We got involved in the Theft Action Group which comprised of ourselves, representatives of the industry and representatives of retailers, (...) the insurance companies – one of which was Norwich Union; the other was the brokers Devitts (...). We were the ones who were putting in money that kept the Theft Action Group going and we were probably the poorest organisation represented (...).

In the 1992 February March issue of MAGNEWS, a centre spread was dedicated to the problems of increased insurance and theft. The headings on pages 22 commences with: 'Will Biking Survive?' and comments "everyone involved is to blame to a greater or lesser extent for the insurance increases. Bike theft has been escalating for years and it's the biggest reason for the increases". Under the heading 'Wake up and do it!' - on the same page, a list of suggestions was published for riders which included security tips and advice from the police as well as identity marking products and advice about insurance. This article was then followed by the heading 'Theft Group Agreed Action' under which a series of short and long term initiatives by government, police, insurance, security companies and public interest organisations are identified.

On the following page in MAGNEWS, two articles explain how MAG UK had come to a business arrangement with a security company to identify motorcycles (specifically discounts for members in exchange for publicity for the product). The process of this type of security is by creating a unique number which is stencilled on various parts of the vehicle in order for the police to identify the vehicle if it were stolen. The last article relating to motorcycle theft in the 1992 February March issue describes the contract entered into with an insurance broker identified as the MAG insurance facility scheme. The purpose of this scheme was "to negotiate from a position of strength to reduce the premium increased and get discounts" (page 23).

In the December January 94/95 edition, Issue 78, the article 'Double Boost for MAG's Anti Theft Campaign' announced that a policeman from Scotland Yard 'joins' MAG's National Committee to become MAG's Anti Theft Officer. This was followed by a further announcement that 'Norwich Union Backs MAG Reward Scheme and explains that "Norwich Union had agreed to joint with the Motorcycle Action Group in underwriting the MAG Anti-theft Reward Scheme"' (page 19). The policeman played an active role within MAG and wrote articles in a page dedicated to the issues of motorcycle theft regularly in the members' magazine MAGNEWS until mid 1998 (Issue 99, June/July 1998). Throughout the 1990s through to 2003, the members' magazine was very influential in disseminating news about

motorcycle theft, as well as promoting security products and insurance discounts for MAG members.

In my interview with another senior member, we discussed motorcycle theft and MAG UK. I commented that from reading through the MAG archives, I noted everybody became involved. I asked him whether the 'theft' campaign had been beneficial for MAG members and motorcyclists in general. He replied:

"I think at the very start it created an "us and them" scenario and pulled MAG together. (...) Bikers don't see their bikes as an inanimate object but as a friend or animal, like a pet. So that enemy sort of gelled the organisation together and that had a positive effect on MAG as a community because it was being attacked. What that whole story was based on was what people like the police and insurance companies were telling MAG and we had no reason not to believe it, so we kept it going. Theft is an issue that is personal, it happens to yourself, but then you have the whole aspect of how you are treated afterwards, by the insurance companies, the police, the authorities and so forth and that adds to the problem".

Conclusion

These comments and those from the preceding interview highlight how MAG UK became a victim of its own success, because they placed their trust in the insurance industry and because they believed the articles in Motorcycle News that motorcycle theft was a major problem. Paradoxically, by supporting the insurance industry and government in the fight against motorcycle theft, MAG inevitably became part of the process of increasing awareness of motorcycle crime. At that point in time (1991-1992) motorcycle theft may have been a major problem, but there were no data from government to confirm or deny any potential problem with theft. The only organizations to have data about theft were the insurance companies and they were (and still are) not required divulge it.

MAG's motorcycle theft campaigns during the 1990s appear to have played an important role in exacerbating the perception of motorcycle theft. Thus unwittingly, these campaigns may have assisted in creating an atmosphere of 'fear of crime' amongst riders. The MAG UK campaigns were based on trust in the insurance and security industries and government. In the following two chapters I discuss the results of the surveys I carried out through this organization in consideration of the apparent heightened awareness of motorcycle theft in Great Britain.

Chapter Eight - Vehicle Security and Crime Reduction

Introduction

In this chapter, I examine the impact of security technology and crime reduction in order to determine whether there is a relationship with motorcycle insurance. I also examine the impact of vehicle security and its influence on government policy in terms of crime reduction. I conduct a survey of motorcyclists through the Motorcycle Action Group U.K. The purpose is to highlight the way in which adverse selection is used by insurers to divide riders into groups of bad and good risks as explained in chapter six.

Motorcycle Crime Reduction Group (MCRG)

As mentioned in chapter three, in April 1999 the Government set up the Vehicle Crime Reduction Action Team (VCRAT) with a target of reducing vehicle crime over a five year period by 30%. The team is divided into subsections by type by vehicle and each is lead by a representative of the private sector. These teams influence government vehicle crime policy. A component of the team that focuses on motorcycle theft is called the Motorcycle Crime Reduction Group (MCRG).

This group consists of representatives of motorcycle activist groups such as MAG UK as well as trade organizations; representatives from security companies; motorcycle manufacturers; representatives from a popular motorcycling publication; insurers; a representative from the Home Office and police officers.

The objectives of the MCRG are to investigate the extent and nature of motorcycle theft to inform the public of the risk of theft and to seek ways of reducing motorcycle theft. Research from the Home Office is the source of information which is divulged to the public either directly or through the components of the MCRG.

According to Paul Eklom, a Home Office researcher, "crime reduction is 'present and future orientated' and is concerned with reducing the number of crime and disorder events and the seriousness of their consequence, by intervening directly in the events and in their causes"(2000:60). Eklom contends that a key rationale of crime reduction policy, either within the national Crime Reduction Programme or local community safety or Crime Reduction Partnerships is how to make best use of the resources currently available to bring about a reduction in the volume and consequences of crime. Eklom argues that in order to do that, it was necessary to look at the cost effectiveness of crime reduction achievable by a particular activity for a given resource input – typically expressed in money (cit.op Eklom in Walklate 2002).

As mentioned in chapter three, the Morgan Report (1991) imposes a clear duty on local authorities to do all that it reasonable can to prevent crime and disorder in its area. The New Labour government enhanced this approach with the Crime and Disorder Act of 1998 making the development of community safety partnerships between the police and local authorities a statutory requirement (Crime and Disorder Act, 1998, Section 17). This includes conducting local crime audits and planned crime reduction strategies.

The significance of this Crime and Disorder Act was the shift of emphasis from crime prevention to crime reduction and community safety (ibid). The legislation also introduced a range of other measures such as the anti-social behaviour order. Accordingly, crucial to the developments of crime reduction and community safety is the location of responsibility for the development of crime prevention policies – which is placed squarely within the Home

Office. However, other government departments also support and are actively involved in a range of crime prevention activities (ibid).

A policeman's perspective

In November 2003, I interviewed a senior police officer who is an expert in vehicle crime. The purpose of the interview was to discuss crime reduction and crime reduction technology from the point of view of an experienced policeman. We talked about the advantages of security technology in crime reduction for the police and whether it was effective or not as a deterrent or as a means of social control. I also asked him how far government would be willing to go to control crime and he replied:

“There has been a lot of change driven by arguments that have no evidence which makes it very difficult to evaluate the impact of the change afterwards. But I have to say with motor vehicles the change for me has been that it is no longer easy for criminals to do things. It is harder for most because you are forcing them into a specialist environment and (...) they are exposed to a law enforcement intervention.”

I then asked him how he thought government had addressed the issues of technology as a means of crime reduction and prevention. He replied that it was a very complex issue and argued:

“The reality is that there is no economic justification from adopting technical devices that inhibit it (vehicle) from being stolen if it's over five to seven years old. People won't spend money on things that are old (...) and won't be inconvenienced in any way, shape or form (...). I think there is a lot of crime reduction that is meaningless (...). I think that the biggest difficulty around crime reduction partnerships is that you must never forget that nobody owns that problem. (...) So there are major inherent problems to overcome. The other issue is that we need to convince insurance companies and manufacturers that there is no competitive edge with information or data which is for crime reduction because the whole issue here is that they keep the data close to their chest. This is because they don't want to tell their rivals what their volumes are or what they are doing.

But nobody in industry does anything for philanthropic reasons, the only reason (..) is that it's good for business, (...) but you should be able to work with that partner by putting in all the controls in place to stop them (...) profiting from that partnership. The police are totally inept at anything to do with corporations. They (the police) are good at dealing with communities on a one to one basis. But they are almost frightened to do anything with corporations because they see it as alien to core policing skills. They are running their police forces like a business but they are avoiding some of the skills that are needed in good businesses”.

The comments provided here identify the complexities of police management and police managerialism as discussed in chapter three. They offer insight into what appears to be, on the one hand, a relationship aimed at defeating a common enemy - the criminal - but on the other hand, the motivation to combat criminality by the private sector and the police. This brings into play dynamics which need to be considered in more detail.

Crime Reduction Strategies and Security

Within the context of public/private crime reduction strategies, greater security manufactured and supplied by private industry to support policies of law and order have become the rationale for uninterrupted processes of surveillance. These processes are now the imagination of all risk-reducing organisations or institutions (Dandeker 1990; Shearing, 1992). Since 1998, responsibility for crime reduction in England and Wales has been devolved to local partnerships made up of agencies and privatised bodies. As previously mentioned, these are driven by performance management agendas in which cost-effective measures for the realisation of specific outcomes and reduction targets are prioritised (McLaughlin et al, 2001). In focusing on opportunity crime reduction, the ideology of 'situational' criminologists puts considerable emphasis on security technology as 'prevention measures that can spread beyond the targets of intervention' (Rigakos 1999b).

There is a close relationship with the security industry and the insurance industry. The insurance industry's research centre 'Thatcham' was specifically set up to test vehicles for safety but also to determine the degree of reliability of security technology for vehicles (such as immobilizers) either produced or adopted by individual manufacturers. The reason for this is to allow the insurance companies to determine prices and/or offer discounts on insurance premiums if vehicle owners adopt these devices, or conversely to increase premiums if these devices are not applied to the specific vehicle.

I interviewed an experienced stolen vehicle expert and asked him about his work as a specialist. I commented that the Home Office had published a report on Motorcycle theft which highlighted the fact that the majority of PTWs stolen were small bikes. I asked him to give his opinion about the view held by the police that as the motorbikes became more expensive, the more likely the theft would be professional crime. He argued that:

"You have to dissect it to understand it – to try to get people to deal with it is difficult enough, so you have to dissect it into areas that they can understand. So let's look at the statistics and let's say it's about 20,000 units a year and 60% relate to scooters and maybe a few scramblers, that's a local issue. The remaining 40% leaves you the bigger bikes. That's where the money's being made and that's where organised crime exists and (...) that's where the lack of recovery happens, because they are bloody good at what they do. One in cloning, two in stripping for black market spares. So we have one end of the market which involves young people and by and large this can be overcome by fitting ground anchors. Then there's the other end which is totally professional where you can pay someone £500 to target a bike".

I commented that there appeared to be a lack of understanding of baseline data and of all the issues surrounding PTW theft which had created a situation whereby on the one hand the police were desperate to do their job and on the other hand there were organisations that appeared to be profiting from the situation. He replied:

"Of course, but it (the information on theft) is held by the insurance companies and their systems. For example, I can't help living in East London and I've had two bikes stolen, I've taken all the crime advice, put on two chains, 5 alarms, whatever, but it's still been lifted. But organised criminals don't care, all they know is that bikes are easy and the reason why the police go off about tagging and stuff like that is simply because they can see it as an easy answer to the problem, that is without calling in specialists, they can see that they can arm their men with a scanner or UV lamp and saving money. That's all they see".

The response from this expert highlights what appears to be a difficult relationship that exists between the public and private sector. This may be due to government policy in relation to situational criminology which emphasises the importance of designing technology to reduce and prevent crime as discussed in chapter three.

Security devices, identified as solutions to resolve motorcycle theft, are now an important part of the 'risk management' arsenal used by the insurance industry. In this context, this chapter commences the practical discussion of my book in which I develop my theory that motorcyclists have become victims of crime.

This is not just because their motorcycles have been stolen, but because crime has become commercialized by both the insurance and security industries as a result of campaigns and publicity by the police and by government to reduce crime. Further, the conduit between the commercialization of crime and the perceived victimization of motorcyclists appears to be the application of crime reduction strategies which will be analysed in this and the following chapter.

Survey of Owners of Stolen Motorcycles and Control Group

Between September 2002 and January 2003, I surveyed 922 motorcyclists. I asked questions about theft and security and I collected information from 174 riders who had their bikes stolen and 748 of those who did not – which I used for comparison. I surveyed riders at motorcycle rallies, through the website of MAG UK and Motor Cycle News which is a popular bikers' magazine and website. Furthermore, questionnaires were sent to police constabularies for distribution. Throughout this chapter, I will use the terms Powered Two Wheelers (PTW) for the official data and 'bikes' for the survey data, both of which identify motorcycles, scooters and mopeds.

As tables 8.1 and 8.2 highlight, the definitions of PTW engine sizes identified by the Home Office are slightly different than those determined by the motorcycle industry⁷⁰. However, for the purpose of comparison, I calculated the total parc⁷¹ for PTWs under 400cc which is 46.3%, whereas the total for PTW thefts under 400cc is 80.2% of all PTWs. This suggests a higher representation of PTWs stolen in this category compared to PTWs of bigger engine sizes (+33.9%).

Table 8.1 - Total PTW Parc in Great Britain in 2000

Engine Sizes cc	PTWs in use	% of parc
0 - 50cc	175,200	15.1
51 - 125 cc	196,957	17.0
126 - 400 cc	164,303	14.2
401 - 700 cc	284,058	24.5
701 - 1000 cc	232,614	20.1
>1000 cc	104,581	9.0
Total	1,157,713	100.0

Parc data: MCIA. The percentages refer to the proportion of vehicles in use.

⁷⁰ N.B. Mopeds and scooter typically have engine sizes between 50cc and 125cc

⁷¹ Parc: vehicles in use i.e. registered and in circulation.

In my survey, the group of stolen PTWs highlights of 48% of PTWs under 400cc compared to the control group with 10% of the same engine sizes. The comparison with the national baseline data shows a similarity in terms of the stolen bike group but the control group is less represented for this category of engine sizes.

Table 8.2 Home Office Findings on PTW Theft 2000

Type of PTW and Engine Size	Total thefts	% of total PTW thefts
Moped/Scooter	16,151	55.8
Motorbikes: 101 - 200cc	5,043	17.4
201 – 400cc	2,025	7.0
401 – 700cc	2,922	10.1
701 – 1050cc	2,218	7.7
>1050cc	598	2.1
Total	28,957	100.0

Source: The Extent of Motorcycle Theft 2003, Home Office Findings 193.

In the survey, both groups display similar proportions in the categories 126 – 400cc and 401 – 700cc. This is probably due to the fact that the responses were mainly representative of motorcyclists who would typically ride motorbikes which have bigger engine sizes than scooters or mopeds. As highlighted in table 8.1, the parc for Great Britain, identifies engine sizes of >400cc as 53.6% of all PTWs, this compares to 52% for the Stolen Group and 89.9% for the Control Group from the survey.

Table 8.3 Engine Sizes and Motorcycle theft

Engine Size	Stolen Bike Group		Control Group	
	%	Sample size	%	Sample size
<51cc	10	10	0.7	5
51 – 125cc	22	22	2.8	21
126 – 400 cc	16	16	6.5	48
401-700cc	28	28	28.3	209
701-1000cc	17	17	32.9	243
>1000cc	7	7	28.7	212
Total	100	100	100	738

(Stolen bike group: 74 missing⁷²; Control Group: 10 missing)

There are variations in the comparisons with national baseline data in the identification of the probability of theft for smaller PTWs. However, what is more relevant in this study, is not so much the proportion of theft in comparison to national data, but the reactions of these two groups in terms of ‘fear of crime’, as well as the impact of security usage and insurance cover and how this has affected PTW owners for both groups.

In 2000, according to the Home Office report, a total of 36,822 Powered Two Wheelers (PTWs) were stolen. This figure was a guesstimate from the Home Office Crime Reduction Research Unit. Effectively, only 28,957 PTW thefts were analysed. Thefts of PTWs with engine sizes from 400cc upwards were estimated at 5,736. According to the Home Office

⁷² Table 8.3 highlights 100 of 174 responses. 74 did not respond to this question. This group answered two questions on engine size, for the vehicles that were stolen and for those they rode when answering the questionnaire.

report on the extent of Motorcycle theft in 2003 (referring to thefts in 2000), motorcycle theft is proportionately far less a problem than scooter and moped theft. In fact statistically, over 73% of PTWs stolen in 2000 were mopeds, scooters or small motorbikes.

Table 8.4: Theft of all PTWs in Great Britain in 2000

PTW group (Engine Capacity cc)	Number stolen	PTW Parc data for 2000	Stolen as % of parc
Moped/Scooter	16,151	247,031	6.5
Motorbikes: 101–200cc	5,043	160,127	3.1
201–400cc	2,025	129,302	1.6
401–700cc	2,922	284,058	1.0
701–1050cc	2,218	239,418	0.9
>1050cc	596	97,777	0.6
Combined Total	28,957	1,157,713	100
Mopeds/Scooters and Motorcycles			

Source: Extent of Motorcycle Theft; Home Office Research Paper 193; Parc data from MCIA. In this analysis I used MCIA parc data to identify percentages of PTWs stolen. The Home Office used DVLA parc data which are considered to be less accurate by the automotive industry data analysts.

The survey of (stolen bike) riders in table 8.3 highlights the results from 100 of 174 responses. A possible reason for not giving all the details on the bikes that were stolen could have been an unwillingness to give more explicit information or uncertainty about the engine size and age (table 8.5). This has limited the potential to evaluate the impact of theft for owners of smaller PTWs, however, while this limits the discussion about the extent of theft, it has not affected the results relating to security and concerns about theft, which are the primary aims and objectives of this chapter.

Table 8.5: Motorcycles by Age from MAG UK Survey

Age	Stolen Bike Group		Control Group	
	%	Sample size	%	Sample size
2 years and under	28.8	23	25.0	187
3 to 4 years	18.8	15	17.9	134
5 to 7 years	7.5	6	15.4	115
8 to 10 years	13.8	11	11.1	83
11 to 15 years	8.8	7	11.1	78
>15 years	22.5	18	14.7	103
Total	100	80	100	700

(Stolen bike group: 94 missing; Control Group: 48 missing) Mean age of bike for Control group was 3 years and 3.2 years for the Stolen Bike Group

Nationally, crime statistics rely on whether the crime is actually reported in the first place and in my survey only five of the respondents did not report the theft of their bikes to the police. I asked the respondents of those that had their bikes stolen what action the police had taken following the theft and subsequent reporting. Overall, 36 replied that the police did nothing. Other responses were as follows:

“The police found the bike after one week but let me know 3 months later then charged over £150 (€225) to get the wreck back.”

“Police did very little. Took details, found bike less than one mile from home, it was then taken 10 mile to a garage and they charged me £300 (€450) for storage.”

“I found out myself where bike was and who had stolen it. I threatened police with a formal complaint. They arrested the thief eventually.”

“They didn’t do much, we retrieved it ourselves. The police knew who took it.”

“The police took the details, a month later we got a questionnaire through the post.”

“I told police who took the bike and they did nothing.”

Generally, if the PTW is newer (typically five years old or less), motorcyclists tend to be covered by Fully Comprehensive insurance as highlighted in the following tables 8.6 (a) and (b): 65.8% of the stolen group and 81.8% of the control group had Fully Comprehensive insurance.

The respondents for the stolen bike group gave two sets of information about engine size. One set (see tables 8.3 and 8.5) refers to the engine sizes and age of the bikes that were stolen and the second set (used from table 8.6 onwards) refers to the bikes that they owned when responding to the questionnaire.

Table 8.6 (a): Age of Bike and Type of Insurance for Stolen Bike Group

Age of Bike	Type insurance			Total
	TPO	TPFT	Fully Comp	
1-5 yrs	7 7.1%	28 28.3%	64 64.6%	99 100.0%
>5 yrs	8 13.3%	35 58.3%	17 28.3%	60 100.0%
Total	15 9.4%	63 39.6%	81 50.9%	159 100.0%

Table 8.6 (a) Pearson Chi Square test (with 2 degrees of freedom) identifies a significance of .000 and Cramer’s V value is .352.

Table 8.6 (b): Age of Bike and Type of Insurance for the Control Group

Age of Bike	Type of Insurance			Total
	TPO	TPFT	Fully Comp	
1-5 yrs	7 1.9%	70 19.1%	290 79.0%	367 100.0%
>5 yrs	15 4.6%	163 49.8%	149 45.6%	327 100.0%
Total	22 3.2%	233 33.6%	439 63.3%	694 100.0%

Table 8.6 (b) Pearson Chi Square test (with 2 degrees of freedom) identifies a significance of .000 and Cramer’s V value is .346.

In both tables (8.6 a and b) Cramer's V highlights a moderate strength in the relationship between age of bike and type of insurance. In the stolen bike group (table 8.6 (a)) there is a higher percentage of those with third party only insurance. However, equally relevant is the age of the bikes not only for the type of insurance, but also as a motive for theft. Of the stolen bike group, 62.4% had bikes aged 5 years and under, compared to 52.6% in the control group (table 8.6 (b)). Policies for TPO are infrequent for both groups, however, 9.4% of the stolen group had this type of insurance (Only 3.2% of the control group had TPO).

Of the respondents from the group that had their bikes stolen, 39 stated that they did not claim on their insurance policies. The reasons they gave for not claiming from their insurers, varied from those that had Third Party Only insurance and those who did not have any insurance (due to the seasonality of motorcycling, many riders cancel their policies during winter). Others gave the following reasons:

"My insurance is high enough as it is"

"I have £500 (€750) excess and don't want extra loading for next year's policy"

"It's cheaper to repair the bike (which was recovered) than lose my no claims bonus"

"I didn't claim because I have 9 years no claims bonus"

"The value of my bike is less than the value of the increased insurance premium"

Table 8.7 (a): Age of Bike and Cost of Insurance – Stolen Bike Group

Age of Bike	Cost of Insurance Premiums			Total
	£1-£200	£201-£500	>£500	
1-5 yrs	22 22.9%	51 53.1%	23 24.0%	96 100.0%
>5 yrs	41 71.9%	14 24.6%	2 3.5%	57 100.0%
Total	63 41.2%	65 42.5%	25 16.3%	153 100.0%

Table 8.7 (a) Pearson's Chi square test (with 2 degrees of freedom) highlights .000 significance. Cramer's V value is .491.

Table 8.7 (b): Age of Bike and Cost of Insurance - Control Group

Age of Bike	Cost of Insurance Premiums			Total
	£1-£200	£201-£500	>£500	
1-5 yrs	86 23.8%	228 63.0%	48 13.3%	362 100.0%
>5 yrs	216 66.7%	103 31.8%	5 1.5%	324 100.0%
Total	302 44.0%	331 48.3%	53 7.7%	686 100.0%

Table 8.7 (b) Pearson's Chi square test (with 2 degrees of freedom) highlights .000 significance. Cramer's V value is .446.

As identified by the Cramer's V test, in both tables (8.7 a and b), there is a stronger correlation between the age of bike and the cost of the premium for both groups compared to the age of bike and type of premium for both groups (tables 8.6 a and b).

Security

Overall, the group of riders who had their bikes stolen were less likely than the riders in the control group to own a garage (68.2%); a higher proportion of those from the stolen bike group with engine sizes over 1000cc used a garage (93.3%) while 79.5% of those owning bikes with 701-1000cc engine sizes used a garage from this group. Only 44.9% of owners of bikes from the stolen bike group with engine sizes under 401cc owned a garage compared to 65.3% of those with the same category of engine size in the control group. In total, 26 (15%) of the 174 respondents stated that their bikes were stolen from garages. Of the control group, 91% had bikes with engine sizes over 1000cc and 85.8% had engine size between 701-1000cc. Overall, 84% of the control group owned a garage.

Table 8.8 (a):Engine Size of Bike and Garage Ownership - Stolen Bike Group

Engine size	Own a Garage?		Total
	Yes	No	
<401cc	22 44.9%	27 55.1%	49 100.0%
401-700cc	35 67.3%	17 32.7%	52 100.0%
701-1000cc	31 79.5%	8 20.5%	39 100.0%
>1000cc	28 93.3%	2 6.7%	30 100.0%
Total	116 68.2%	54 31.8%	170 100.0%

Table 8.8 (a) Pearson's Chi square test (with 3 degrees of freedom) highlights .000 significance. Cramer's V value is .370.

The Cramer's V analysis for table 8.8 (b), highlights a rather weak relationship (.197) between the two variables, whereas the relationship appears stronger in table 8.8 (a) (.370).

Table 8.8 (b): Engine Size of Bike and Garage Ownership - Control Group

Engine size	Own a Garage?		Total
	Yes	No	
<401cc	47 65.3%	25 34.7%	72 100.0%
401-700cc	169 81.3%	39 18.8%	208 100.0%
701-1000cc	205 85.8%	34 14.2%	239 100.0%
>1000cc	193 91.0%	19 9.0%	212 100.0%
Total	614 84.0%	117 16.0%	731 100.0%

Table 8.8 (b) Pearson's Chi square test (with 3 degrees of freedom) highlights .000 significance. Cramer's V value is .197.

The following tables 8.9 (a) and (b) reveal the type of security used by both groups. The respondents from each group used more than one form of security, generally, those with bigger engine sizes used more sophisticated technology such as alarms and immobilizers, which were frequently combined with more rudimentary types of security such as chains and padlocks or U locks.

Table 8.9 (a) Security by engine size used by Stolen Bike Group

Engine Size (cc)	Type of Security													
	1		2		3		4		5		6		7	
		%		%		%		%		%		%		%
<401	8	17.4	5	10.0	4	8.2	33	66.0	8	16.0	6	12.0	2	4.0
401-700	34	65.4	11	21.2	12	23.1	40	76.9	16	30.8	18	34.6	16	30.8
700-1000	21	53.8	13	33.3	15	38.5	21	53.8	12	30.8	5	12.8	10	25.6
>1000	15	51.7	10	33.3	10	37.0	23	76.7	10	33.3	6	20.0	10	33.3
Total	78	47.0	39	22.8	41	24.6	117	68.4	46	26.9	35	20.5	38	22.2

Code: Tagging/Etching: 1; Alarm: 2; Immobilizer: 3; Chain Lock: 4; U Locks: 5; Ground Anchor: 6; Disc/cable lock: 7.

The response for ground anchors (6) highlights low usage for this form of security by all engine size categories in table 8.9 (b). This may be due to the fact that this type of security - which is typically a ring of steel (anchor) fixed into the ground - to which the motorcyclist can chain his/her motorcycle - is not available. This is because this method of security is not generally adopted by local councils and bike parks in Britain.⁷³ Chain locks were the commonly used for all groups (av.62.6%) while tagging/ etching was popular for the >400cc categories, for both the control and stolen groups.

⁷³ Ref. MAG Foundation Secure Parking Booklet (www.mag-foundation.org)

Table 8.9(b) Security by engine size used by Control Group

Engine Size (cc)	Type of Security													
	1	%	2	%	3	%	4	%	5	%	6	%	7	%
<401	16	21.6	7	9.5	8	10.8	48	64.9	20	27.0	9	12.2	5	6.6
401-700	122	58.4	58	27.9	62	29.8	120	57.4	76	36.4	36	17.2	65	31.1
700-1000	123	51.3	74	30.7	68	28.3	148	60.9	79	32.5	43	17.7	67	27.6
>1000	115	54.8	96	45.5	85	40.9	146	68.9	53	25.0	43	20.3	55	25.9
Total	376	51.3	235	32.0	223	30.5	462	62.6	228	30.9	131	17.8	192	26.0

Code: Tagging/Etching: 1; Alarm: 2; Immobilizer: 3; Chain Lock: 4; U Locks: 5; Ground Anchor: 6; Disc/cable lock: 7.

I asked the respondents from the stolen bike group whether they thought the theft of their bike was opportunistic or professional. 76 (43.7%) thought the thieves were opportunists, while 42 (24%) thought the thieves were professional (the remainder answered that they did not know).

Fifteen replied that they or acquaintances had found the bike following the theft, either abandoned nearby or because they saw or knew who had stolen the bike and managed to recover it. The non-recovery of a vehicle is considered an indicator of professional theft by the Home Office, in my survey 38.5% of the respondents had their bikes recovered, compared to 32% recorded by the Home Office in the report 'The Extent of Motorcycle Theft 2003'.

I then asked the respondents if they used security for fear of theft or to protect their property. A proportion of the riders indicated both reasons, although the stolen bike group data suggest that this group used security slightly more for fear of theft than for protection - in comparison to the control group as seen in tables 8.10 (a) and (b).

Table 8.10 (a): Age of bike of owner and reasons for using security - Stolen Bike Group

Age of bike	Fear of theft		Total	protect bike		Total
	Yes	No		Yes	No	
1-5 yrs	81	22	103	73	30	103
	78.6%	21.4%	100.0%	70.9%	29.1%	100.0%
>5 yrs	43	19	62	46	16	62
	69.4%	30.6%	100.0%	74.2%	25.8%	100.0%
Total	124	41	165	119	46	165
	75.2%	24.8%	100.0%	72.6%	27.9%	100.0%

Table 8.10 (b) Age of bike of owner and reasons for using security - Control Group

Age of bike	Fear of theft		Total	protect bike		Total
	Yes	No		Yes	No	
1-5 yrs	256	112	272	272	96	368
	69.6%	30.4%	100.0%	73.9%	26.1%	100.0%
>5 yrs	216	116	257	257	75	332
	65.1%	34.9%	100.0%	77.4%	22.6%	100.0%
Total	472	228	700	529	171	700
	67.4%	32.6%	100.0%	75.6%	24.4%	100.0%

In the response for fear of theft as a reason to use security varied between the two groups, 67.4% of the control group used security for fear of theft compared to 75.2% for the stolen bike group. In both cases there was a higher degree of fear of theft as a reason to use security

for the owners of newer bikes - +9.2% for the stolen bike group and +4.5% for owners of newer bikes in the control group.

When the respondents were asked if they were worried about theft, there was a notable increase of those who were constantly or extremely worried in the group that had their bikes stolen.

Table 8.11: Concerns about Motorcycle Theft

Are you worried about theft?	Stolen Bike Group		Control Group	
	Sample size	%	Sample size	%
Not worried	17	10.0	99	13.3
Sometimes	67	39.4	493	66.1
Constantly	62	36.5	126	16.9
Extremely	24	14.1	28	3.8
Total	170	100	746	100

Tables 8.11 highlights issues in relation to ‘fear of crime’ and perception, the group that had their bikes stolen were more constantly (+ 19.6%) and extremely (+10.3%) worried compared to the control group. Whereas there is a reversal in the responses for those who sometimes worried: 66.1% of the control group sometimes worried compared to 39.4% for the group of riders who had had their bikes stolen.

These comparisons appear to support the view that the data identify issues of “consumption and the ‘perfect images’ it enables people to contemplate” (Campbell 1987:213). Loader argues that the assumption is that “protective security products offer a sort of allusion of victory against the criminals.

The result of theft therefore can lead to a powerful capacity to disenchant because it has failed to satisfy the expectations offered which is the idea of control over an unpredictable and insecure future” (1999:381). Tables 8.10 (a) and (b) and 8.11 suggest that after the event (theft of the rider’s motorcycle), anxiety increases. As Crawford argues, “once ‘security’ (technologies or people) have been invested in, its failure to secure may deal a severe blow to any trust relations which that person had sought through expert systems or personnel, one which is subsequently hard to repair” (1999:271).

According to situational criminologists, the majority of crimes committed are opportunistic. The paradox with that assumption is that it may be true that the technology used to reinforce security in vehicles minimizes the effect of theft by opportunists, thus reducing the volume of theft of vehicles. However, the police and the Home Office Crime Reduction Group offer anecdotal evidence that the theft of the majority of vehicles (specifically cars, mopeds and scooters) are carried out by joyriders who are considered opportunists. The question therefore remains: if security deters theft, then why is there still a large proportion of vehicles stolen by opportunists?

The typical vehicle stolen by a joy rider (or opportunist) has also been identified by the Police and Home Office statistics as an older vehicle. As previously mentioned, there does not appear to be any economic justification for putting technical devices that inhibit vehicles from being stolen if they are old, due to the cost of the vehicle in comparison to the cost of the security equipment. Conversely, the owner of a newer vehicle may be more likely to apply various types of security in order to protect his or her property. However it is far more probable that a newer vehicle would be stolen by a professional thief because it would be more economically viable.

Table 8.12 (a) Age of bike and Technology used by the Stolen Bike Group

Age of bike (Years)	Alarms			Immobilizers			Tagging/Etching		
	Yes %	No %	Total sample	Yes %	No %	Total sample	Yes %	No %	Total sample
1 to 2	26.3	73.7	57	38.6	61.4	57	50.9	49.1	57
3 to 4	31.3	68.8	32	37.5	62.5	32	54.8	45.2	31
5 to 7	23.1	76.9	26	19.2	80.8	26	73.1	26.9	26
8 to 10	12.5	87.5	16	6.7	93.3	15	33.3	66.7	15
> 10	11.8	88.2	34	9.7	90.3	31	15.6	84.4	32
Total	22.4	77.6	165	26.7	73.3	161	46.6	53.4	161

Table 8.12 (b) Age of bike and Technology used by the Control Group

Age of bike (Years)	Alarms			Immobilizers			Tagging/Etching		
	Yes %	No %	Total sample	Yes %	No %	Total sample	Yes %	No %	Total sample
1 to 2	46.2	53.8	186	55.4	44.6	186	61.8	38.2	186
3 to 4	38.8	61.2	134	41.4	58.6	133	65.4	34.6	133
5 to 7	28.9	71.1	114	24.1	75.9	112	68.4	31.6	114
8 to 10	21.7	78.3	83	10.8	89.2	83	39.8	60.2	83
> 10	17.3	82.7	179	10.1	89.9	179	22.9	77.1	179
Total	31.6	68.4	696	30.6	69.4	693	50.9	49.1	695

With regards to motorcycles and security, as the previous two tables 8.12 (a) and (b) highlight, the older the bike, the less inclined the owners are to use expensive security technology. This is especially evident in the age of bikes eight years or over for both groups, whereas the newer bikes in both groups use more technology, though less so by those in the Stolen Bike Group. However, according to police vehicle crime specialists, a professional thief is experienced to bypass most if not all devices including immobilizers.

Conclusion

According to Loader (1999), there is nothing particularly mysterious about people wanting to buy security products in order to protect themselves and their home and family or business. This may be due to previous experiences or simply in order to meet the requirements of finance and/or insurance companies, which have become a part of everyday life. He comments that explanations as to why there is such an expanding security industry, needs to consider a variation of reasons which go beyond a simple rational calculation.

Loader believes that the consumption of both police services and security products are an expression of acting out an emotionally-laden cultural performance. In essence, choices of consumption express and generate culture and effectively create patterns of identification and discrimination. He argues that consumer goods and services are social markers that either reinforce or undermine existing boundaries (Loader citing Douglas and Isherwood, 1999). Acts of consumption are also preceded by a desire to be satisfied by the purchasing of a particular product or service. This, according to Campbell (1995), is integral to the pleasures of modern consumption.

However as Loader (1999) points out, the corollary of this is that reality may fail to meet these expectations and could bring both disillusionment and disenchantment with the whole experience. This is reinforced by the way in which products or services are a means of identification and status within society, markers to separate out them and us (Bourdieu, 1984).

If the purchase of security or policing services is based on assessments of a mixture of experiences which may be personal or gathered from local stories, media information and so forth, this cultivates a view that the individual is capable of participating in the fight against the bad criminal 'Other'.

In this context, Loader (1999) explains that the consumption of policing and security becomes a mixture of pleasure and anxiety. But the paradox of this consumption is that by making their home or business (or vehicle) more and more secure, this infers that the world outside is more dangerous than ever and effectively creates disenchantment and a failure to satisfy. It would be worse if the product or service were to fail then there would be a breakdown of trust.

A way out of this would be the opportunity to repair or upgrade the product in order to protect it from theft. Thus, according to Loader, the dynamics of disappointment and fear are sentiments which "the crime control industry has a vested interest in cultivating and sustaining" (ibid:382).

Chapter Nine - Riders in Great Britain and in the Netherlands

Introduction

In chapter three I examined the governance of crime in The Netherlands and Great Britain in order to evaluate regulations and the role between public and private sectors in relation to crime management. The purpose of this evaluation was to enable me to develop the substantive background for my field research which focused on fear of crime and motorcyclists in both countries. In chapter six, I evaluated insurance in both countries to understand whether regulations and the relationship between the public and private sectors may affect the marketing of insurance policies.

In 2003, I carried out two parallel surveys of motorcyclists through the Motorcycle Action Group (MAG UK) and from the Motorrijders Actie Groep Netherlands⁷⁴ (MAG NL). The reason for the surveys was to identify whether there was any difference in perceptions of crime in Britain and the Netherlands and to understand whether security, insurance or government policies on crime reduction had influenced the riders' perceptions of motorcycle theft. Other reasons for the survey were to determine whether there were any differences in the type of security or premiums for insurance in each country and whether these differences could be traced to perceptions of theft.

A Survey of Dutch and British Riders

In order to determine whether there were any similarities in the profiles of the rider in each country, questions were asked regarding age, sex, and club membership. Further questions were asked, relating to the motorcycle each person owned such as period of ownership, age of bike, engine size, type of security used, insurance details and whether the rider had been involved in accidents or had his/her bike stolen. The two organisations supporting my research, MAG UK and MAG NL have 10,000 and 5,000 individual members respectively.

There were 451 responses from the MAG NL riders and 844 responses from the MAG UK riders. Furthermore, theft data of two wheeled vehicles for the period 2000 to 2003 was obtained from the Home Office in Britain and from the AVc Foundation in the Netherlands. The survey of 451 Dutch riders was carried out through the MAG NL website, while 288 of 844 were carried out through the MAG UK website.

Although 47.9% (405) of those responding in the British survey were MAG UK members, a significant proportion of the survey was carried out at MAG UK rallies, therefore the non MAG members would have either been affiliated club members, or at least sympathetic to the philosophy of the Motorcycle Action Group. In the British survey, 24 did not respond to the question about membership and one did not respond to the question about age.

Table 9.1 is a profile of the age and sex and club membership of both Dutch and British respondents.

⁷⁴ These two groups are Riders' Rights organisations that in their respective countries promote and defend the freedom and right to ride motorcycles without interference from government or industry. These sister organisations are both represented in the Federation of Motorcyclists in Europe (FEMA).

Table 9.1: Profile of Dutch and British Riders

	Dutch response	British Response
Average Age	37 (av. MAG NL member 38 yrs)	38.5 (av. MAG UK member 42 yrs)
Sex	90% male	86% male
MAG member	63% (283)	47.9% (405)

According to the OECD, the average national wage in 2003 in the Great Britain was £21,079 (£31,435) and in the Netherlands, £22,458 (€32,457)⁷⁵.

The objective of table 9.2 is to demonstrate that overall, there is very similar motorcycle usage by both groups of riders. In fact it demonstrates that the vast majority of riders interviewed had motorcycles with engine sizes from 400 cc upwards in both surveys (97.4% of Dutch riders and 90.6% of British riders). Four did not respond to this question in the Dutch survey.

Table 9.2: Engine size of Motorcycles

Engine Size	Dutch Response %	Sample Size	British Response %	Sample Size
<50cc	0	0	.4	3
51-125cc	0	0	3.7	31
126-400cc	1.8	8	5.3	45
401-700cc	33.6	151	32.7	276
701-1000cc	35.5	159	32.1	271
>1000cc	29.1	129	25.8	218
Total	100	447	100	844

The age of the riders (average 41 years) has an influence on the engine size of the motorcycles. In both the Netherlands and Great Britain, there are age restrictions to access, a rider under the age of 21 years is restricted to a 125cc motorcycle and must undergo a 'Direct Access' exam to progress to a bigger motorcycle. As explained in the previous chapters, insurance policies also eliminate younger riders due to the high cost.

The following table 9.3 identifies the age of the motorcycles and this highlights the similarities between the age of the motorcycles owned by the Dutch and British riders.

Table 9.3: Age of Motorcycles

Age of Motorcycle	Dutch Response %	Sample Size	British Response %	Sample Size
1 year or less	17.5	79	16.6	140
2 years	10.4	47	9.7	82
3 years	9.3	42	10.8	91
4 years and over	62.7	283	62.9	531
Total	100	451	100	844

The purpose of highlighting the age of the bikes (and indeed, type of bike, age of rider) is to determine whether these two groups of riders are comparable in terms of lifestyle. This is to enable me to identify a common denominator for analyzing the relationship with type of insurance, value of motorcycle and age of rider (tables 9.4, 9.5 and 9.6).

⁷⁵ www.oecd.org/dataoecd/33/28 comparison of wage levels Table 1: Downloaded March 2006.

As discussed in chapter six, there are generally three types of motor insurance on offer throughout Europe: Third Party Only (TPO) which is mandatory and covers accident damage against other road users and passengers.

Third Party Fire and Theft (TPFT) and Fully Comprehensive (Fully Comp) are products which extend insurance coverage for vehicles. From the survey (table 9.4) there is a difference in the proportion of third party only policies for the Dutch riders (17.9% of all policies) compared to the British riders (3.3% of all policies).

Table 9.4: Type of Insurance for Dutch and British Riders

Insurance	Dutch Response %	Sample Size	British Response %	Sample Size
Third Party only	17.9	79	3.3	27
Third Party Fire and theft	33.3	147	38.2	315
Fully Comprehensive	48.9	216	58.5	483
Total	100	442	100	825

Tables 9.5 (a) and (b) and 9.6 (a) and (b) refer to the responses to questions regarding the type of policy that the riders had. The reason for this was to determine whether there were any significant differences between the two groups and whether these differences could be due to the regulation of insurers in Britain and to the perception of theft in either country.

Table 9.5 (a): Age of British Riders and Type of Insurance

Age of British rider	Type of insurance			Total
	TPO	TPFT	Fully Comp	
16 to 30 yrs	14 10.8%	77 59.2%	39 30.0%	130 100.0%
31 to 50 yrs	12 2.2%	204 36.8%	338 61.0%	554 100.0%
>50 yrs	1 0.7%	34 24.1%	106 75.2%	141 100.0%
Total	27 3.3%	315 38.2%	483 58.3%	825 100.0%

The Pearson Chi-Square test (with 4 degrees of freedom) for Table 9.5 (a) highlights .000 significance for the British riders. Cramer's V value is .214.

Table 9.5 (b): Age of Dutch Riders and Type of Insurance

Age of Dutch rider	Type of insurance			Total
	TPO	TPFT	Fully Comp	
16 to 30 yrs	26 20.6%	39 31.0%	61 48.4%	126 100.0%
31 to 50 yrs	47 17.9%	91 34.7%	124 47.3%	262 100.0%
>50 yrs	6 11.1%	17 31.5%	31 57.4%	54 100.0%
Total	79 17.9%	147 33.3%	216 48.9%	442 100.0%

In table 9.5 (b), the Pearson Chi-Square test (with 4 degrees of freedom) highlights .512 significance. Cramer's V value is .061.

The Cramer's V test suggests a weaker relationship between age of rider and type of insurance in the Dutch Group of riders and suggests a moderate strength (.214) for the British Group of riders. This is what I would have expected, considering that TPO insurance in the Netherlands covers the vehicle and not the person and there is no obligation to buy the other insurance products (TPFT or Fully Comp).

The following tables 9.6 (a) and (b) compare the value of the bike and type of insurance for the Dutch and British riders. As mentioned previously the Dutch have a far higher population of riders with TPO insurance, the majority of which insure the lower valued bikes – under €5,000 with TPO (42.8%) compared to only 6.1% of the British riders. (The national average for TPO in the Netherlands for motorists in general is 57%, see chapter six for further details on insurance in this country).

Table 9.6 (a): The value of the bike and type of insurance for Dutch Riders

Price of bike	Type of Insurance			Total
	TPO	TPFT	Fully Comp	
€1-5000	62 42.8%	65 44.8%	18 12.4%	145 100.0%
€5001-10000	11 7.4%	61 41.2%	76 51.4%	148 100.0%
€>10000	4 3.4%	12 10.2%	102 86.4%	118 100.0%
Total	77 18.7%	138 33.6%	196 47.7%	411 100.0%

In the table 9.6(a), the Pearson Chi-Square test (with 4 degrees of freedom) identifies .000 significance. Cramer's V value is .458.

The Cramer's V test highlights a stronger relationship between the price of the bike and the type of insurance for the Dutch riders than for the British riders as shown in Table 9.6 (b). The reason there are fewer British riders with third party only insurance may be due to the restrictions imposed by the insurance industry as explained previously or because of the riders' concerns about theft (as discussed in chapter seven and considered later in this chapter).

Table 9.6 (b): The value of the bike and type of insurance for British Riders

Price of bike	Type of Insurance			Total
	TPO	TPFT	Fully Comp	
€1-5000	22 6.1%	203 56.4%	135 37.5%	360 100.0%
€5001-10000	1 0.4%	80 31.1%	176 68.5%	257 100.0%
€>10000	4 1.9%	32 15.4%	172 82.7%	208 100.0%
Total	27 3.3%	315 38.2%	483 58.5%	825 100.0%

In the table 9.6(b), the Pearson Chi-Square test (with 4 degrees of freedom) identifies .000 significance. Cramer's V value is .283.

As shown in the following table (9.7), the Dutch riders made fewer claims than their British counterparts. The purpose of analyzing these data is to determine the reasons for paying different levels of insurance in either country. There is a variation of -21.1% for no claims discounts of 5 years or more between the Dutch and British riders, which tends to suggest that the Dutch riders have less reason to claim for accident damage or theft. This analysis supports the comparison of data in table 9.14 (page 199) as to why these claims were made and whether they equate to theft or are due to accidents or own fault.

Table 9.7: Period of No Claims Discount

No Claims Discount	Dutch response %	Sample Size	British Response %	Sample Size	% (+/-) Variation
None	7.5	33	13.5	112	+6.0
1 year	6.6	29	10.8	89	+4.2
2 years	5.7	25	11.5	95	+5.8
3 years	6.2	27	9.9	82	+3.7
4 years	7.3	32	8.7	72	+1.4
5 years or more	66.7	292	45.6	377	-21.1
Total	100	438	100	827	

Five of the British riders explained the circumstances of their claims:

"The accident was deemed entirely other driver's fault - he was insured with same insurer as me, but they instructed the 3rd party legal adviser to recover for me - a waste of time and money. It was only when I wrote to them pointing this out, and pointing out the conflict of interest involved that a full settlement was made."

"I've never actually been able to own the bike I've wanted not because I couldn't afford it, but strictly because of insurance restrictions."

"Insurance is far too expensive. I am lucky that I can afford the huge premiums that are charged, however, this is not the case for all. I believe that high insurance premiums are driving the number of uninsured drivers/riders up, which can only be bad news for everybody."

"I want to pass my test and get a bigger bike. The only thing stopping me is the stupid cost of insurance. My car costs the same to insure fully comp as a 125 bike does for TPFT, there is no logic to it."

"The additional premium was ridiculous since the accident was entirely the other parties fault. He had no driving license, and no insurance, therefore I had to claim and lose my no claims plus get credited with the blame (lost no claims bonus and higher risk). Despite significant evidence from the traffic police, the courts and my solicitors all my insurers kept saying were 'sorry, it's a no claims bonus, not a no blame bonus', they did not care at all that the other party was found entirely at fault. I wanted to reinsure the same kind of bike, but simply could not afford to. (...) I'll hopefully be getting paid out by the MIB (Motor Insurer's Bureau)."

In the Netherlands, after a five year period in which the rider has a No Claims Discount (NCD), is taken into consideration when claiming and a graduated scale is used so that the

claimant maintains a proportion of the NCD. Therefore the higher proportion of NCD of 5 years or more may include those that have actually claimed.

The following table 9.8 demonstrates that overall, 40% of the Dutch riders paid less than €201 compared to 19.3% of the British riders. The table highlights that 10.6% of the Dutch paid between €201 and €300 which compares to 19.2% of the British riders. Of the Dutch riders 12.1% paid between €301 and €400, compared to 16.2% of the British riders. Fewer Dutch riders paid premiums between €401 and €700: 26.1% compared to 31.7% of the British riders) for cover and fewer paid for the most expensive level of cover: >€701 (11.1% of Dutch riders compared to 13.4% of British riders).

Table 9.8: Cost of Insurance for Dutch and British Riders

Cost of insurance	Dutch response % (Euro)	Sample Size	British Response % (Euro)	Sample Size
<€101	14.7	57	0.7	6
€101-€200	25.3	98	18.6	154
€201-€300	10.6	41	19.2	158
€301-€400	12.1	47	16.2	134
€401-€700	26.1	101	31.7	262
>€701	11.1	43	13.4	111
Total	100	387	100	825

Overall, the British riders pay higher insurance premiums than their Dutch counterparts, which could in part be explained by the higher level of third party only policies for the Dutch riders or simply due to the restrictions that apply to British motorcycle insurance policies, as discussed in chapter six.

The following tables 9.9 (a) and (b) facilitate a comparison of the type of insurance by garage ownership for both groups of riders. In both groups the majority of riders with Fully Comp insurance use garages. This may be due to concerns about security or insurance requirements, but as explained in chapter eight, this may simply be due to the fact that the newer and more valuable the vehicle, the more inclined the owner is to take better care of it.

Table 9.9 (a): Dutch Riders - garage owners and Type of Insurance

Garage owner	Type of insurance			Total
	TPO	TPFT	Fully Comp	
No	47	65	64	176
	26.7%	36.9%	36.4%	100.0%
Yes	32	82	152	266
	12.0%	30.8%	57.1%	100.0%
Total	79	147	216	442
	17.9%	33.3%	48.9%	100.0%

In table 9.9 (a) Pearson Chi-Square test (with 2 degrees of freedom) highlights .000 significance. Cramer's V value is .230.

There appears to be a stronger relationship between the type of insurance and garage ownership for the Dutch riders as indicated by the Cramer's V test, compared to the British riders.

Table 9.9 (b): British Riders - garage owners and Type of Insurance

Garage Owner	Type of Insurance			Total
	TPO	TPFT	Fully Comp	
No	13 6.3%	100 48.5%	93 45.1%	206 100.0%
Yes	14 2.3%	215 34.7%	390 63.0%	619 100.0%
Total	27 3.3%	315 38.2%	483 58.5%	825 100.0%

In table 9.9 (b) Pearson Chi-Square test (with 2 degrees of freedom) highlights .000 significance. Cramer's V value is .170.

The following table 9.10 shows the type of security used by riders in each country. Riders were given the option to answer 'yes' or 'no' to these questions.

Table 9.10: Security used by Dutch and British Riders

Type of Security Used	Dutch			British		
	Yes %	Yes	No	Yes %	Yes	No
No security	3.1	14	437	2.0	17	827
1) Tagging/Etching	3.1	14	437	46.0	388	456
2) Chain & Padlock	25.1	113	338	59.7	503	340
3) U Lock	29.0	131	320	18.7	158	685
4) Ground Anchor	11.1	50	401	22.1	187	656
5) Alarm	25.5	115	336	35.2	297	547
6) Immobiliser	23.5	106	345	33.9	286	558
7) Garage	60.0	186	124	75.1	634	210

There is a notable variation between the responses for each group. The most obvious is the response to Tagging/Etching. The Home Office Crime Reduction Group, the MCRG, the Motorcycle Industry Association and voluntary organisations (as mentioned in chapter seven) have constantly publicized the need for specific types of security such as tagging or etching – which requires the marking of parts of the vehicle with a code. The code is supplied by security companies who charge a fee for the product and if the vehicle is stolen, these companies claim to be able to supply details on request to the police to identify the owner of the vehicle stolen, which would require the police to have a scanner to identify this product⁷⁶. The proportion of British riders using this security was 45.9% compared to 3.1% of the Dutch riders.

Security installed by manufacturers can be immobilizers and alarms. The type of security used on the bike which would be dependent on the individual rider's decision are chain and padlock, disc or U locks, ground anchors and tagging/etching, though in Britain, this last form of security is now being applied by some manufacturers at the dealerships or prior to distribution to dealers.

With the exception of U locks, there is a substantial difference in the proportion of security used by the British compared to the Dutch riders. In many cases the respondents used more than one type of security, the British riders typically used tagging/etching, a chain and padlock with other types of security technology. Just over one third of the British riders used

⁷⁶ If the vehicle is sold, the new owner is required to re-register with the security company for a fee.

alarms and immobilizers, while around a quarter of the Dutch riders used these forms of security. Seventy five percent of British riders use a garage compared to 60% of Dutch riders.

The proportion of security used and the responses given in table 9.11 are suggestive. The British riders use security more for fear of theft (77%) than the Dutch riders (61%). However, the majority of both groups used security both for fear of theft and to protect their bikes from theft (67.6% Dutch and 72.5% British). There is a high proportion of Dutch riders who use security to get their insurance, while there is a higher proportion of British riders that use security to get a discount.

Table 9.11 - Reasons for using security by Dutch and British Riders

Why use Security?	Dutch			British		
	Yes %	Yes	No	Yes %	Yes	No
Fear of theft	61.2	276	175	77.0	651	193
Insurance Discount	8.9	40	411	22.9	193	651
To get insurance	46.1	208	243	17.1	144	700
To protect the bike	67.6	305	146	72.5	612	232

The responses from both British and Dutch riders with bikes of higher values suggest that the type of preferred insurance was Fully Comprehensive. Conversely only 6.1% of the British riders with bikes valued under €5,000 took out Third Party insurance while 42.8% of their Dutch counterparts took out this type of policy for those bikes valued under €5,000.

The variation of the responses in table 9.12 suggests that British riders were far more concerned about the theft of their bikes than the Dutch riders. 84.1% of the British riders agreed that they were concerned about the theft of their bike compared to 42.8% of the Dutch riders.

Conversely, only 9% of British riders disagreed with that statement compared to 55.2% of the Dutch riders. The results of the response 'I don't know' however, demonstrated that there were very few of the riders who had doubts about their sentiments in relation to fear of theft.

The responses in tables 9.12 and 9.13 were measured with a Likert 5 point scale.

Table 9.12: Riders were asked to agree or disagree with the statement. "I am worried about Theft".

	Dutch response %	Sample size	British Response %	Sample size	% (+/-) variation
Strongly Disagree	7.4	32	2.1	17	-5.3
Disagree	47.6	207	6.9	56	-40.7
Don't know	2.1	9	6.9	56	+4.8
Agree	35.6	155	49.3	399	+13.7
Strongly Agree	7.4	32	34.8	282	+27.4
	100	435	100	810	

Table 9.13: Riders were asked to agree or disagree with the statement “Theft is a bigger problem in this country than in other European Countries”.

	Dutch response %	Sample size	British Response %	Sample size	% (+/-) variation
Strongly Disagree	0.2	1	0.6	5	+0.4
Disagree	28.9	125	2.4	20	-26.5
Don't know	51.6	223	52.7	431	+1.1
Agree	16.2	70	26.7	218	+10.5
Strongly Agree	3.0	13	17.6	144	+14.6
	100	432	100	818	

The proportion of riders who stated that they did not know whether theft was a bigger problem in their own country than in other European Countries was very similar, the data highlight a slight variation of 1.1%. However, in the British Survey, 26.7% agreed and 17.6% strongly agreed that motorcycle theft was a bigger problem in Britain compared to 16.2% of the Dutch respondents who agreed and only 3% who strongly agreed that motorcycle theft was a bigger problem in the Netherlands.

Conversely there was a notable difference of the riders who disagreed with the statement, only 2.4% of the British riders disagreed that theft was a bigger problem in their country compared to 28.9% of the Dutch riders. These results suggest that there is a considerable difference in the perception of theft by the riders in each country.

Table 9.13 highlights a high proportion of both Dutch and British riders who were unable to decide whether other countries had bigger problems with regards to theft than their own. In consideration of the discussion in chapter four regarding international comparisons of victimization surveys, the results in tables 9.12 and 9.13 could perhaps be considered in the ‘fear of crime’ debate. This is because as the unification of Europe becomes a reality, the understanding of comparative studies of fear crime could encompass groups of citizens with similar backgrounds and lifestyles.

This analysis could help to determine whether there are elements apart from crime itself that may have an effect on their concerns about crime. In other words, there should be a debate on the effect of the marketisation of security as a solution for the prevention of property theft and the relationship between the private sector and government.

The following comments were from seven of the riders who gave reasons for why they thought that motorcycle theft was a bigger problem in Great Britain:

“Due to inaction by police and the government to produce a sensible anti-theft policy, and appalling light sentencing of bike thieves (gangs or individuals) by the criminal justice system.”

“The Government does nothing for public bike security/parking.”

“Because of high cost of motorcycles.”

“The thieving attitude of the British.”

“Because the police can’t be bothered to catch the filthy scrotes who nick bikes. They have more important things to do like prosecute people doing 85 mph on motorways in the middle of the night.”

“My perception is that it’s worse (in Britain) but I suspect it’s because of media and police. I did have a bike stolen 25 years ago, but it was in Amsterdam, and the police saw a known thief riding it and caught him. Perhaps I’ve been too careful since.”

“The high price of spare parts, fuels bike theft for braking into parts. This combined with woeful security devices as standard, makes the manufacturers partly to blame. And the police do not appear to be adequately targeting such methods of disposal of stolen bikes. Everything I have read (including police reviews) looks at ringing as the prime outlet for organized bike crime.”

“Because of high part prices, the ease of stealing a motorcycle and the lack of police action against bike thieves.”

Conclusion

The following table 9.14 suggests that reality is perhaps different than perception. Considering that this is a sample of riders in both countries, with very similar lifestyles, types of motorbikes, age and sex, the theft claims vary by only +0.2%, which would seem feasible. The results are calculated as one claim per respondent.

Table 9.14: Disclosure of claims made between 2000 and 2003

Claims	Dutch response %	Sample Size	British Response %	Sample Size	% (+/-) variation
Theft	2.9	13	3.1	26	+0.2
Own fault	5.3	24	2.4	20	-2.9
Collision	7.5	34	7.5	63	0.0
Fire	0.4	3	0.1	1	-0.3
Total claims	16.1	74	13.1	110	-3.0

Although the riders who answered this question all had a reason to claim (as highlighted above), seventeen of the Dutch riders and ten of the British riders decided not to proceed with their claims. This was partly due to the fact that some had TPO insurance – which does not cover theft or due to concerns about losing their no claims discount or because the excess cost more than the value of the bike.

Two of the British riders commented:

“I didn’t claim to avoid an increase in my premium.”

“I did not claim for the theft. I have never managed to get a reduction in my insurance for the security devices I have fitted. When I have questioned insurance companies about this, they claim it does not entitle you to a reduction (e.g. Datatag⁷⁷ approved locks).”

⁷⁷ Formed in the early 1990s, Datatag is a subsidiary of Mitsui of Japan, one of the world’s largest companies with a turnover in excess of \$150 billion. Based around electronic transponders that provide an electronic “finger print” to key components, the kit also uses chemical etching and includes microdots for minor components. The Datatag electronic anti-theft system consists of tiny transponders that are hidden in your motorcycle, as well as Datadot

Three of the Dutch riders commented:

“The value of bike was less then the claimed damage.”

“I was advised not to do because of loss of discount.”

“The bike that was stolen was under a year old (11 months) and that insurance did not cover ‘new value’.”

The Dutch riders made more claims than the British riders (16.1% compared to 13.1%). However the proportion of claims for theft is very similar for both groups surveyed. The claims in Table 9.14 refer to the period 2000-2003 (the questionnaire stipulated that the respondents should give details of claims over a three year period). Thus the average claims per year for theft were around one percent for both groups. This average for British riders is consistent with the British government data for motorcycles of 400cc and over (0.9%), which represents the profile of the majority of motorcycles ridden by both groups in the comparative survey (97.4% for the Dutch riders and 90.6% for the British riders).

Table 9.15: Theft of Motorcycles in Great Britain in 2000⁷⁸ for engine sizes between 401cc and 1500cc

CC Band	Motorcycle parc	Thefts	Thefts as % of parc
401 – 900cc	431,831	4,240	1.0
901 – 1500cc	189,422	1,496	0.8
Total	621,253	5,736	0.9

Source: MCIA for PTW Parc data; Home Office for Theft data.

Data from the Dutch government (AVc Foundation) for PTW theft in table 9.16, suggest that the average level of motorcycle theft is only 0.4% of parc. However the Motorcycle theft data released by the AVc Foundation does not identify engine size. The data are separated into categories of PTWs which are Mofas⁷⁹, typically less than 25cc; Mopeds; which are typically 50cc and under and Motorcycles which are typically 100cc and over and to which table 9.16 refers. Therefore there may be categories of bikes that are not included in these data and could therefore explain the difference.

Furthermore, riders with Third Party insurance cannot claim against theft, which may be a reason for not reporting the theft to the police – if – as discussed in chapter eight, the value of the motorcycle is not considered sufficient to warrant the bother. Indeed the report on ‘Motorcycle Theft in Australia’ mentioned in chapter six, highlights that “motorcycle theft is under-reported due to the low value of some motorcycles, the perceived apathy amongst some in the value of reporting theft and low overall levels of insurance coverage on motorcycles” (2002:26).

The results of this survey raise questions about the way in which riders are influenced by security and insurance companies to consume in order to protect their property. Government data from the two different countries appear to give different messages. A factor to consider

microdots and other identification technology. Downloaded May 2006 from http://www.nxgn-ltd.com/ezweblite/PUBLIC/STYLES/datatag_2005/news

⁷⁸ N.B. The data presented by the Home Office for PTW theft in Great Britain were the result of analysis of thefts in 2000, but were only published in 2003.

⁷⁹ A Mofa is a small (typically 25cc) motorized bicycle.

is that in Britain, there were no official statistics for PTW theft prior to 2003⁸⁰. What was observed is that there was a general perception that motorcycles were at risk, but as highlighted in chapter five, reality and perception seem to be reliant on the management of crime data.

Table 9.16: Theft of Motorcycles in the Netherlands between 2000 and 2003

	2000	2001	2002	2003
Thefts	1696	1582	1598	1886
Parc	437,798	460,822	494,450	516,567
% parc	0.4	0.3	0.3	0.4

Source: AVc Foundation for theft and data; BOVAG NL (Dutch Dealer Association) for parc data.

In spite of these observations and in consideration of the reasons highlighted above, the perception of motorcycle theft in each country seems to vary considerably as has been identified in the survey carried out between the Dutch and British riders. Perhaps it is the case that the perceived overall high level of motorcycle theft in Great Britain has had a strong impact on the behaviour and attitude of riders in this country in relation to the security used and consequentially this may be why bikers in Britain see themselves at risk, possibly far more than in other European countries with regards to the theft of their motorbikes.

⁸⁰ According to Home Office sources, the methods to determine thefts have been recalculated and the estimations for the 2003 study (published in 2005 and carried out by the DVLA) identify an increase of c.18% over the 2000 analysis of PTW thefts, bring the total to c.50,000. However, the methodology to identify this substantial increase was not clarified, in consideration of the consistent decrease in other vehicle crime in Great Britain over the same period.

Chapter Ten - Conclusion

Introduction

The changes in economy and society over the last 25 years have had profound repercussions in the way in which crime is dealt with, not only by the Criminal Justice system. In fact, as discussed in this book, the definition of crime, the systems of reporting crime, culture, the depth of the relationship between the public and private sector, have all influenced the governance of crime by degrees, especially within the Anglo-American criminological sphere.

The Right Realist criminological literature concerning the analyses of property crime, tends to consider an economic approach to the understanding of criminal behaviour based on the premise that “crime is a rational behaviour, a choice that is made by a person or persons in deciding how best to spend their time” (Hellman and Alper 1997:1). Indeed, as discussed in chapter two, Situational Criminology identifies Rational Choice Theory (RCT) as central to its theory and promotes the linkage between economic theory and criminology. Whether Rational Choice actually defines the way criminals behave or not, there are contrasting views to this theory (Green and Shapiro: 1994; Schotter: 2004; Becker: 1993) and regarding the adoption of RCT to understand human behaviour and crime.

From an RCT perspective, Steve Machin and Costas Meghir from the London School of Economics (1999), looked at the link between rising property crime and declining labour market opportunities from the mid 1970s to 1996. The premise of their study was that the standard economic approach to crime is that of weighing up the expected costs and benefits from crime. That is to say, if an individual is making a choice between work or crime, then a crucial factor will be the level of wages he or she can obtain⁸¹. As highlighted in chapter two, Situational Criminologists seem to sidestep this aspect of RCT and view the immediate causes of crime as the most relevant. However, this book has attempted to demonstrate that irrespective of motive and reward, property crime – specifically vehicle crime - has created not only an industry in its own right but that this industry has been influential in the governance of crime.

Crime Control

Beckett argues that “advocates of the new penology (actuarial criminology) profess no ideological affiliation, but see themselves as planners and systems engineers seeking to implement crime control policies aimed at the efficient management (rather than elimination or reduction) of criminal behaviour” (1997:103). She points out that in the discourse of the new penology, “the language of probability and risk supersedes any interest in clinical diagnosis, social context, or even retributive judgement. These ‘risk assessments’ are based not on knowledge of the individual case, but on actuarial or probabilistic calculations” (ibid).

Christie identifies the essential features of modernity in crime control and argues that this is “illustrated in the privatization movement” (1994:109). Although his comments refer to prisons, the discussion surrounding the expansion of the private sector is central to systems

⁸¹ Machin and Meghir found that crime rates increased between 1975 and 1996 in areas where wage prospects were at the bottom end of the wage distribution or rather that property crime rose by more where wage opportunities declined by more. They argued that this reinforces the view that what happens in the labour market is important in explaining why individuals turn to crime in the absence of anything better. A buoyant labour market with good wages on offer at all points on the income distribution could therefore be central in reducing the potentially large social costs of crime. They concluded that the economic models of crime emphasising the role of market wages in the incidence of crime were in line with the experience (of property crime) in England and Wales between the mid 1970s and 1996.

based on privatization. Indeed Feely asks “to what extent privatization does expand and transform the state’s capacity to punish?” (cited in Findlay, 1999, p.109). In this book, I have attempted to link the influence of the private sector, specifically the insurance and security industries to the criminological theory and to crime statistics and crime surveys which are “research based on prediction and classification” (Beckett 1997:103).

Findlay (1999) argues that “governments as custodians of economy can put in place regulatory policies which benefit certain commercial sectors and organizations amenable to the utilization of crime opportunities to achieve profit” (p.178).

Furthermore, Findlay considers the debates surrounding the study of crime prevention (Joutsen, 1994 cited in Findlay) and victimization (Alvazzi del Frate et al 1993, cited in Findlay) where internationalism is accepted both at the level of research and policy. He argues that “while a global contextualization of the relationship between crime and development can prepare the way for useful research into such questions, the reality of crime as a particular issue for people and places is the essential starting point from which all analysis must radiate. This is the difficulty facing a balanced appreciation of crime as a comparative concept or a trend in development and crime as a local problem” (1999:66-67).

He points out that “the tendency to universalize crime against political and social movements may overlook the peculiar characteristics of crime within (...) market structures” (ibid:67). I would add that the tendency to universalize crime may also overlook the peculiar characteristics of the governance of crime and government regulations in relationship to the private sector, as discussed in chapters three and six.

Edwards and Hughes (citing Crawford) comment that in criminological thought “the enrolment of new actors from other statutory, commercial and voluntary organizations into multi-agency partnerships for crime prevention and security has been interpreted through arguments in social and political theory about the shift from state-centred government to governance” (2005:261). In my analysis of British and Dutch governance, I have attempted to identify variations in these interpretations of ‘crime control’, of the multi-agency partnerships and their influence on the public perception of and reaction to crime.

The voluntary organization The Motorcycle Action Group UK reacted to the insurance industry announcements that motorcycle theft in Britain was a ‘problem’ by publicizing the need for awareness of the problem to protect its members and in doing so, promoted security and advice to protect motorcycles.

The results of my first survey demonstrated that 67.4% of the control group (riders who had not had their motorcycles stolen) used security for fear of theft compared to 75.2% for the group of riders who had had their motorcycles stolen. However, the group that had their motorcycles stolen was more constantly and extremely worried compared to the control group.

As Loader argues, “the result of theft therefore can lead to a powerful capacity to disenchant because it has failed to satisfy the expectations offered which is the idea of control over an unpredictable and insecure future. (...) Thus the dynamics of disappointment and fear are sentiments which “the crime control industry has a vested interest in cultivating and sustaining” (1999:381-382). The results of the survey highlight this disenchantment in the ways in which riders looked for ways to protect their property. Within the group of riders that had had their previous bikes stolen, the category that used the most security was those with motorcycles between 1 to 2 years old (26% alarms; 39% immobilizers and 51% tagging): far less than

compared to the control group with motorcycles between 1 to 2 years old (46% alarms; 55% immobilizers and 62% tagging⁸²).

Governance

The private security sector has, according to Singh (2005), expanded within the context of changing forms of governance and so private security practices come to embody rather different and contradictory assumptions about individuals. Singh argues that “the marketing of security products and services emphasizes the problem of crime” (ibid:153).

Garland comments that “the reaction of the commercial sector has been to develop a repertoire of private security arrangements” including supply side approaches to crime and its prevention (2000:365). He argues that “crime consciousness with its dialectic of fear and defensive aggression has come to be built in our physical environment (...) and thus the habitual routines of our everyday lives (...). This security consciousness was also encouraged, of course, by the commercial security industry, whose sales of security devices fuelled the public’s fear and insecurity at the very moment that it claimed to allay them” (ibid 365:66). In chapter eight, my survey of riders and their concerns about theft have highlighted issues of commodification and trust.

According to Bevir and Rhodes (2001), we use the notion of governance to develop a more diverse view of state authority in its relationship to civil society. They argue that “although there are equivalent trends of governance towards markets and networks in other advanced industrial democracies, we know little or nothing about how national governmental traditions shape responses to these trends”.

Bevir and Rhodes point out that New Labour’s emphasis on individual choice and involvement overlaps with themes found within the New Right. In promoting customer-focused services, New Labour adopts features of the new public management agenda when it considers them suitable. They comment that New Labour’s model of service delivery does not follow the New Right’s vision of the new public management and that the Third Way, in contrast to the vision of the New Right, is supposed to develop networks that enable public and private organizations to collaborate (ibid).

As such, New Labour’s networks for public service delivery are supposed to be based on trust. Bevir and Rhodes argue that, “trust matters because we are interdependent social beings who achieve more by working together than by competing. Quality public services are best achieved through stable, co-operative relationships”(ibid:19). They comment that New Labour promotes building relationships of trust between all actors in society. Accordingly, the New Labour ideal is that “trust should be promoted between organizations and inside organizations through forms of management that allow individual responsibility and discretion increasingly to replace rigid hierarchies: individuals should be trusted to make decisions and implement policies without the constraint of strict procedures” (ibid).

Finally, trust is promoted between organizations and individuals: “citizens should trust organizations to provide appropriate services, and organizations should trust citizens to use

⁸² As the responses from British riders demonstrated in chapters eight and nine, tagging is a popular means of motorcycle security in Britain and the most successful company ‘Datatag’ is an approved supplier of Secured by Design which is the “UK Police flagship initiative supporting the principles of ‘designing out crime’ by use of effective crime prevention and security standards for a range of applications. Secured by Design supports one of the Government’s key planning objectives - the creation of secure, quality places where people wish to live and work”.(<http://www.securedbydesign.com/index.asp>, Downloaded May 2006)

services appropriately” (ibid:20). However, Bevir and Rhodes observe that “marketisation undermines trust, cooperation and reciprocity in networks. Organizational complexity obscures accountability. The search for co-operation impedes efficient service delivery” (ibid:22).

Insurance

As mentioned in chapter six, the general consensus of European governments⁸³ is that “competition is central to the free market (...) it continuously raises economic efficiency while simultaneously exercising effective control on economic power. Generally speaking, competition for consumer favour is the best means of consumer protection. The state (...) mandates standardized contracts and minimum standards for the quality of goods” (2000:1).

According to Meyer⁸⁴, “anyone who reads this description of competition and its objectives and apprehends both the general nature of insurance (as the provision and distribution of money) and the specific distinguishing feature of premium-insurance (...) will see that competition is impossible in respect of insurance in general and of premium-insurance in particular, and why this must be so” (2000:20).

He argues that “the random circumstances of insurance and its dependency on loss expenditure – that is, on events beyond the control of insurance companies – cannot ‘raise economic efficiency’ on its own. In insurance, nothing – bar services – is produced and nothing is consumed. There is no consumer sovereignty to channel labour and capital to the production operations and production processes in which they can best produce social utility. No price is stated for the services, so there is no economical output on which to place a value” (ibid:20). Thus, Meyer contends, consumers are vulnerable to the decisions of insurers, who finance and preside over their expenditures and their profits on the surpluses from premiums.

In chapter six, the discussion about motorcycle insurance in Great Britain highlighted the restrictive practices of insurers, due to the regulatory freedom availed to the General insurance sector by both the EU Block Exemption and also by the Financial Services Authority in Great Britain. I focused on three British motorcycle insurers: Norwich Union which held the biggest share of the motorcycle insurance market in 2002; AXA, the second largest motorcycle insurer and NIG, the third. I explained that these companies are all owned by Transnational Corporations.

Due to the close relationship between insurers and the police, this industry has had the opportunity to influence policy making and economic decisions by governments including in areas of crime control. As mentioned in chapter six and seven, lobbying is an effective way to get the desired message through to legislators.

In fact, Mancur Olsen (1982) believes that democracies will inevitably be subverted by narrow special interest lobbying groups. He argues that the larger the number of individuals or firms that would benefit from a collective good such as climate change, the smaller the share of the gains from action in the group interest that will accrue to the individual or group that undertakes the action. Thus, he contends that “in the absence of selective incentives, the

⁸³ The Commission on Insurance Deregulation appointed by Germany’s Federal Minister of Economics submitted a report in March 1990 entitled *Abbau marktwidriger Regulierungen* (Elimination of Regulatory Controls Incompatible with the Free Market).

⁸⁴ Hans Dieter Meyer, Director of the Bund der Versicherten (insurance consumer organization of Germany), consultation paper promoted by the Commission of the EU Tariffs in Automobile Liability Insurance Downloaded April, 2006; http://www.bundderversicherten.de/Wissenschaft/Car_Insur_Tariffs_E.htm

incentive for group action diminishes as group size increases, so that large groups are less able to act in their common interest than small ones" (1982: 168).

What this means is that lobbying government for the general good such as climate change or universal health care, is not going to gain as much as a somebody lobbying for a smaller group such as the insurance industry. As highlighted previously, insurers gain a great deal in favours through the EU Block Exemption and in Great Britain, through legislation that criminalizes non payment of motor insurance.

During the course of my research on lobbying and the private sector, I found instances of potential conflicts of interest due to the roles that certain actors play. For example a peer sitting in the House of Lords who is actively involved in crime reduction projects and is also chairman of one of the biggest insurance companies in the UK and the world, may be in a position to express opinions that are supportive of policies favouring the insurance industry. There is another instance of a non executive director of the same insurance company sitting on a parliamentary standards committee. Could this person be influenced by his or her position towards legislative decisions that may favour this industry? Concerns about transparency in government fill newspapers, but the line in the sand between working for the service of the community or for the interests of industry can easily be blurred even without intent. Such close proximity between legislators and the private sector raises concerns about these actors and the consequential legislation that could ensue as a result of their shared interests and loyalties.

Governance and Regulation

In chapter three, I considered the governance of crime in the Netherlands and the contrasts with the British model in relation to public and private sector collaboration. I mentioned Hulsman and Nijboer cited in van Swaaningen (1997:23) who argued that in the Netherlands, there was a wide trust in and respect for the various players in the judicial system and their colleagues in social services and public health institutions; a 'family like' trial atmosphere. This was due to a rather strict separation between law and morality which was considered quite pragmatic. As mentioned in chapter three, van Swaaningen argued that "if a particular moral judgment is not forced upon people who do not share that morality, if treatment by police and judiciary is perceived as decent, the length of sanctions reasonable and prison conditions acceptable the risk of revolt and escalation of violence becomes less and the penal system manageable"(1997:27-28).

Following the terrorist attack on the World Trade Centre in New York on the 11th of September 2001', there was a notable change in governance in the Netherlands, but even so, the present divergence with the British stance on criminality and risk is notable because as highlighted the Dutch Ministry's report mentioned in chapter three, the view is that the counterparts of risk factors are protective factors. Furthermore, Dutch policy on crime control refers to administrative prevention, handled by civil rather than penal authorities and the so-called 'integral' multi-agencies include the police, youth carers, housing authorities and primarily the local authorities.

van Swaaningen highlights that the most important deviation from the British model is that generally, there has been very little involvement of the private sector. Even within the AVc Foundation's vehicle crime reduction projects, the relationship with the private sector appears to be limited to trade associations rather than individual companies or lobbying groups⁸⁵.

⁸⁵ www.stavc.nl Guus Wesselink & Arend Jan Hoek; AVc report: Successful Joint Approach (2003) Vehicle theft reduction through unique cooperation; How a simply set up public-private joint partnership can lead to astonishing results.

As mentioned in chapter three, van Swaaningen (1997) commented that the value people attribute to normative or pragmatic considerations and the trust they put in other persons or institutions are quite different in Britain compared to the Netherlands. In spite of the changes in governance in the Netherlands since then and the influence of Situational Crime Prevention over crime control, there still seems to be a difference in attitude between the Dutch and the British. This is not only the attitude of the policy makers themselves, but consequently, the public perception of crime which appears to reflect the decisions of law makers in the Netherlands to limit the involvement by the private sector in decisions of crime control. This can best be identified in the way in which the crime discourse is communicated to the Dutch public and their reactions to questions about crime.

The 2000 ICVS (van Kesteren et al, 2001) suggests that there are fewer concerns about vehicle crime in the Netherlands compared to Britain. However, my survey of Dutch and British riders gave similar results in terms of claims for motorcycle theft. Indeed the variation was only 0.2% between the two groups. The data from the Home Office in Britain demonstrates that theft for bigger bikes (>400cc) was 0.9% of parc in Britain in the 2003 report which is very similar to my findings. The theft for motorcycles in the Netherlands was 0.4% for the same year according to the AVc Foundation statistics⁸⁶.

A significant proportion of Dutch riders in the survey with motorbikes valued less than €5000 had Third Party only insurance (42.8%). Due to the nature of this type of policy, the riders cannot claim against theft. If these riders do not claim for the theft of their motorbike, then do they report the theft to the police? In consideration of the debate on the 'Dark Figures' and the fact that there is no monetary return, the owners may not see any benefit to do so.

As discussed in chapter eight, riders use far less security for older, less valuable motorcycles. If the cost of the property is not significant, perhaps the process of reporting the theft may be a deterrent, or of no interest to the owner, simply because the loss of the property is not that important (as highlighted in the Australian report on motorcycle theft 2002, discussed in chapter six).

When I questioned a Dutch rider and asked whether he was concerned about the theft of his motorcycle, he replied that he really didn't think about it and didn't really care. He commented "I have more important things to think about". Accordingly, what the second survey has attempted to highlight, is the variation in the perception of theft by riders in these two countries.

As mentioned in chapter nine, 28.9% of the Dutch riders disagreed that theft was a problem in their country, compared to only 2.4% of the British riders. Conversely, 16% of the Dutch riders agreed that there was a problem compared to 26.7% of the British riders while only 3% of the Dutch riders strongly agreed compared to 17.6% of the British riders.

In chapter six, I considered Australian CTP insurance. I did so to demonstrate that this country which has similar methods to the British of counting crime, i.e. of reporting crime when recorded⁸⁷ with regards to police statistics, differs in terms of the regulation of motor insurance by the state governments (with the exception of New South Wales). As highlighted in chapter six, there is a difference in the manner in which these states takes responsibility for road safety by offering CTP as a service to the motoring public⁸⁸ rather than as a profit making product as is the case in Great Britain and Europe.

⁸⁶ The Dutch theft data do not specify engine size.

⁸⁷ See European Sourcebook of Crime and Criminal Justice Statistics 1999

⁸⁸ This may change as there has been considerable pressure put on the individual state governments to open up CTP to private insurers by the Federal government in the name of 'competition'.

Results from the 2000 ICVS survey (van Kesteren et al, 2001), identify Australia as having the worst record for vehicle crime in the Western world, even more so than Great Britain. However, contrary to Great Britain, this is not reflected in the risk discourse in relation to CTP motor insurance. This is because the cost of insurance premiums is not related to the theft of the vehicle.

As discussed in chapter six and seven, a major reason for high motor insurance premiums - including third party - in Great Britain is, according to the insurance industry, theft. Yet Australian motor insurance demonstrates that in spite of documented high levels of vehicle theft, this does not equate to high insurance premiums for compulsory Third Party (a service) while it does effect TPFT and Fully Comprehensive (a product).

In consideration of the findings of surveys between the Dutch and British riders and the evidence from Australia with regards to the regulation of motor insurance, it would seem that this lack of regulation and freedom to determine 'risk' by insurers in Britain, gives them the opportunity to charge high insurance premiums and enforce or encourage requirements for security products. I argue that these opportunities and requirements could be due to the influence of the public-private relationship between government and the insurance and security industries to control crime in Britain.

As Bevir and Rhodes (2001) observe, governance is not just about corporate management and marketisation but also the changing nature of government, how we are governed and how to understand such changes. Edwards and Hughes point out that the "generalizations about human conduct inevitably misrepresent culturally and historically specific values as universal" (2005:359). They argue that in contrast "there are necessary qualities of social relations that are indifferent to context, and which consequently make comparison meaningful, but whose concrete outcomes are conditioned by diverse social contexts" (ibid).

This book aimed to test my hypothesis that 'fear of crime' and the vested interests of the private sector (specifically the insurance and security industries) draw from these diverse social contexts and the application of criminological strategies. Or rather, it aimed to suggest that the direct participation of commercial and voluntary sectors have thus generated "new objects and places of control signified by notions of 'safety' and security" (Edwards and Hughes, 2005:345). I found that there are notable differences in policies and the governance of crime control between Great Britain and the Netherlands and that the analysis and presentation of crime data can be utilized in different ways by different agencies in these two countries.

According to Cowling and Tomlinson, "company ethics and sponsored projects"⁸⁹ are initiated from the perspective of the private sector at least, in the (short-term) strategic interests of the corporation" (2005:37). They contend that the short term interests of corporations utilize their dominant positions in the absence of "a proper regulatory framework and public support for essential services and welfare"⁹⁰ (ibid:50).

As highlighted in Chapter Six, the major motorcycle insurers in Great Britain are owned by Transnational Corporations. Cowling and Tomlinson argue that corporate control influences consumer preferences and citing Galbraith (1958), comment that "advertising – in the broadest sense – provides a powerful instrument for creating and sustaining wants by creating psychological or even physiological dependence" (ibid:37). They argue that advertising is a characteristic of corporate power and in turn sustains and enhances it. Furthermore, they argue

⁸⁹ e.g. public private partnerships to reduce crime

⁹⁰ Such as compulsory third party insurance.

that there is a conflict of interest between the aims and objectives of the corporate sector and the general welfare of society.

Advertising is important for 'market' and as Loader (1999) argues, products require an emotional acceptance by the consumer. In this context, there is no reason to doubt that 'fear of crime' could be included in the marketing tools of insurance and security companies and if criminological theory and government crime control strategies provide the means (crime statistics) to support their marketing and advertising, then the consumer is more trusting and the impact more powerful.

As previously mentioned, trust is recognised as a kind of social 'glue' that enables business and communities to operate more effectively. Yet as indicated in chapter four, our society is dictated more and more by and through risk management, so it is no surprise that the marketing of fear is becoming widespread, and even more disturbingly, that it works so well. Its effectiveness has the power to determine strategies which may be morally questionable.

In that respect, Furedi argues that "in the private sector, numerous industries have become devoted to promoting their business through the fear market. In some cases, entrepreneurs seek to scare the public into purchasing their products. Appeals to personal security, constitute the point of departure for the marketing strategy of the insurance, personal security (...) industries" (2005:1). The criminological debate on fear of crime has focussed much of its attention to the development of 'fear of crime' through government strategies, crime statistics and surveys. This book has aimed to complement this debate through the findings from my examination of the complex nature of governance, vested interests and 'fear of crime'.

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Abbreviations

ABI: Association of British Insurers
ACPO: Association of Chief Police Officers
ANPR: Automated Number Plate Reader
ANWB: Dutch Road Watch
AVc Foundation: Stichting Aanpak Voertuigcriminaliteit
BCS: British Crime Survey
Bovag: Dutch Auto Dealers Association
CAPI: Computer Assisted Personal Interviewing
CCTV: Closed Circuit Television
CPTED: Crime Prevention Through Environmental Design
CTP: Compulsory Third Party
DfT: Department for Transport
DVLA: Driving and Vehicle Licence Agency
EU: European Union
ECMT: European Conference of Ministers of Transport
FEMA: Federation of European Motorcyclists' Association
FSA: Financial Services Authority
HMIC: Her Majesty's Inspectorate of Constabularies
ICVS: International Crime Victim Survey
MCIA: Motor Cycle Industry Association
MAG UK: Motorcycle Action Group United Kingdom
MAG NL: Motorrijders Actie Groep, Nederlands
MCRG: Motorcycle Crime Reduction Group
MIB: Motor Insurance Bureau
MID: Motor Insurance Database
MEP: Member of European Parliament
MP: Member of Parliament
NC: National Committee
NCD: No Claims Discount
NCRS: National Crime Recording Standard
OECD: Organisation of Economically Developed Countries
PIOV: Politie Instituut Openbare Orde en Veiligheid
PNC: Police National Computer
PTW: Powered Two Wheelers
RAI: Dutch Auto Manufacturers' Association
RCT: Rational Choice Theory
RDS: Research, Development and Statistics Directorate (Home Office)
RDW: Dutch Department for Road Transport
SVI: Stolen Vehicle Identification
TPFT: Third Party Fire and Theft
TPO: Third Party Only
VCRAT: Vehicle Crime Reduction Action Team
VED: Vehicle Excise Duty
VIP: Very Important Person
VODS: Vehicle On-line Descriptive Service

Appendix

Motor Insurance in Great Britain – Types of Insurance

- **Road Traffic Act⁹¹**

Road Traffic Act insurance is the minimum required by law - third party liability risks incurred on public roads. Policies of this type are very rarely issued. However this type of policy is the legal requirement for motor insurance on British roads as determined by the Road Traffic Act 1988 which are as follows:

145.—(1) In order to comply with the requirements of this Part of this Act, a policy of insurance must satisfy the following conditions.

(2) The policy must be issued by an authorised insurer.

(3) Subject to subsection (4) below, the policy—

(a) must insure such person, persons or classes of persons as may be specified in the policy in respect of any liability which may be incurred by him or them in respect of the death of or bodily injury to any person or damage to property caused by, or arising out of, the use of the vehicle on a road in Great Britain, and

(b) must insure him or them in respect of any liability which may be incurred by him or them in respect of the use of the vehicle and of any trailer, whether or not coupled, in the territory other than Great Britain and Gibraltar of each of the member States of the Communities according to the law on compulsory insurance against civil liability in respect of the use of vehicles of the State where the liability may be incurred, and

(c) must also insure him or them in respect of any liability which may be incurred by him or them under the provisions of this Part of this Act relating to payment for emergency treatment.

(4) The policy shall not, by virtue of subsection (3)(a) above, be required—

(a) to cover liability in respect of the death, arising out of and in the course of his employment, of a person in the employment of a person insured by the policy or of bodily injury sustained by such a person arising out of and in the course of his employment, or

(b) to provide insurance of more than £250,000 in respect of all such liabilities as may be incurred in respect of damage to property caused by, or arising out of, any one accident involving the vehicle, or

(c) to cover liability in respect of damage to the vehicle, or

(d) to cover liability in respect of damage to goods carried for hire or reward in or on the vehicle or in or on any trailer (whether or not coupled) drawn by the vehicle, or

(e) to cover any liability of a person in respect of damage to property in his custody or under his control, or

(f) to cover any contractual liability.

⁹¹ Road Traffic Act 1988 (c. 52) http://www.opsi.gov.uk/acts/acts1988/Ukpga_19880052_en_1.htm downloaded May 2006.

- **Third Party Only**⁹²

There is an extension of Road Traffic Act insurance which is known as Third Party offered by insurers which not only covers the insured when driving on public roads, but also applies on private property. It covers third party claims and provides protection against other legal liabilities. For example, it offers passenger indemnity to cover the possibility of a passenger in the vehicle causing an accident. It also provides cover against certain legal costs.

- **Third party fire and theft**

In addition to the protection given by third party insurance, this type of policy covers loss or damage to the policy holder's own vehicle as a result of fire, theft, or attempted theft.

- **Comprehensive**

This is the widest form of cover available although it cannot protect against every conceivable risk. In addition to the covers described above, comprehensive cover protects in other ways. The most important of these is accidental damage cover policyholders can have their own damaged vehicle repaired or replaced. Comprehensive policies also include personal accident insurance, providing payments for death and specified serious injuries such as the loss of a limb or sight. Such payments are usually restricted to the policyholder and his or her wife or husband. Other cover with a comprehensive policy can include small amounts of medical expenses cover for anyone in the insured vehicle, who is injured in an accident and for loss or damage to personal effects in the vehicle.

Location and Theft Claims

On mainland Britain, the lowest rating for motorcycle insurance is 'one' and the highest is 'six'. An example of how claims are calculated for theft can be identified within the Coventry Postal Code. Areas CV1- CV3 and CV6 have a rating of '5'; in CV4- CV5, the rating is '4' and in CV35- CV37 the rating is '1'. The areas CV35 to 37 are within the Warwickshire Constabulary and include rural areas and Stratford-upon-Avon, which is a wealthy tourist town in England. The areas including CV1- CV3 and CV6 are areas in the centre of Coventry where there is a higher concentration of unemployed. The postal codes CV4 and CV5 include the University of Warwick and a pocket of wealthier home owners, which however border the postal areas where the inhabitants are more economically disadvantaged. Furthermore these postal codes fall within the West Midlands Constabulary that records a higher level of reported vehicle theft than the Warwickshire Constabulary.

CTP car insurance in Australia (average cost of premium)⁹³

State	Cost in A\$	Cost in € Euros
Northern Territory	\$388	€232.29
Australian Capital Territory	\$351	€210.14
Victoria	\$347	€207.74
South Australia	\$341	€204.15
Tasmania	\$302	€180.80
New South Wales	\$296*	€177.21
Queensland	\$276*	€165.24
Western Australia	\$228	€136.50

* For New South Wales, lowest premium on offer amongst private insurers is shown. NB exchange rate November, 2006: 0.5987 (www.ft.com currency converter)

⁹² <http://www.thesite.org.uk/homelawandmoney/money/insurance/motorinsurance> downloaded 18th December 2005.

⁹³ Downloaded 30/01/2006 http://www.icwa.wa.gov.au/mvpid/mv_premiums.shtml

4) Comparison of CTP motorcycle insurance in Australia (2005)

State	Cost in Australian \$	Cost in € Euros ⁹⁴
Northern Territory	(1) High risk; (2) Low risk	(1) High risk; (2) Low risk
Not available		
Australian Capital Territory		
0-300cc	\$82.85	€50.18
301-600cc	\$393.65	€238.40
>600cc	\$393.65	€238.40
Victoria		
Under 61cc (all zones)	\$63	€38.15
>60cc and under 126cc	\$251.90 (1) \$192.50 (2)	€152.62 (1) €116.63 (2)
>125cc and under 501cc	\$333.30 (1) \$264.00 (2)	€201.94(1) €159.95 (2)
>500cc	\$455.40 (1) \$355.30 (2)	€275.92 (1) €215.27 (2)
South Australia⁹⁵		
Under 50cc	\$56 (1) \$34 (2)	€33.91 (1) €20.59 (2)
>50cc up to 250cc	\$173 (1) \$75 (2)	€104.77 (1) €45.42 (2)
>250 up to 600cc	\$225 (1) \$113 (2)	€136.32 (1) €68.46(2)
>600cc	\$319 (1) \$216 (2)	€193.27 (1) €130.87 (2)
Tasmania		
<101cc	\$172.00	€104.21
>100cc – 250cc	\$421.00	€255.07
>500cc	\$421.00	€255.07
Trail Bike, Mini bike (off road with restricted or not requiring registration)	\$172.00	€104.21
New South Wales*		
101cc – 300cc Rider under 25 years ⁹⁶	\$198.00-\$264.00 (1) \$119.00 - \$158.95 (2)	€118.54 - €158.05 (1) €71.24 - €95.16 (2)
>300cc Rider over 25 years (rates for under 25 years not available)	\$364.30-\$582.01 (1) \$364.30-\$582.01 (2)	€218.10- €348.44(1) €218.10- €348.44(2)
Queensland		
Motorcycles (with 2 or 3 wheels), including motorcycles for hire, with seating only for the driver	\$94.20	€57.07
Motorcycles (with 2 or 3 wheels), including for hire, with either or both of the following: a) seating for pillion passenger; b) a sidecar.	\$276.20	€167.34
Western Australia		
(Any motor cycle licensed under regulation 21D of the Road Traffic (Licensing) Regulations and issued with registration plates in accordance with regulation 24 (1) of those Regulations as a farm vehicle shall be entitled to a rebate of 50 per cent of this premium.)	\$141.90 (all zones) Includes 10% GST (VAT)	€85.97

⁹⁴ Currency Converter www.ft.com November, 2006

⁹⁵ Includes Input Tax Credit - Under the Commonwealth GST Law, this is known as an 'Input Tax Credit' (ITC). Upon payment of any 'ITC Entitled' premium, a Tax Invoice is automatically be provided with the Certificate of Registration.

⁹⁶ Cost for insuring <100cc was not available for New South Wales