

Risk A/T® Work

"An ounce of prevention is worth a pound of cure." Benjamin Franklin 1736



We are pleased to introduce the next edition of **Risk A/T® Work**, a forum dedicated to sharing safety and loss control tips with our brokers and insureds. **Risk A/T®** is our proprietary risk management approach which promotes informed risk analysis based on two behavioral factors — **Aptitude** and **Tolerance**.

ABOUT US

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Crime Prevention Through Environmental Design

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Over the past two years, property owners and managers have seen an uptick in criminal activity ranging from break-ins to arson to more violent crimes at residential, retail and commercial complexes and other gathering locations. To prevent these crimes, additional safety measures such as adding security guards and cameras and incorporating improved lighting between dusk and dawn have been implemented. Another preemptive strike is educating staff on best practices focused on reducing crime and critical procedures in the event of a security breach.

Crime Prevention Through Environmental Design

How many of you are familiar with the multi-disciplinary approach, **Crime Prevention Through Environmental Design (CPTED)**? This strategy uses architectural design and the management of existing buildings and natural environments to minimize the risk of criminal activity while instilling a greater sense of community through territorial control of buildings and surrounding areas. CPTED principles can be implemented in new construction and existing properties and consist of the following four basic principles:

- 1. Natural surveillance:** As criminals do not like to be seen, maintaining well-lit areas and landscaping to reduce hiding areas are important. Having a clear line of sight to building entry points and exits is also an essential natural surveillance.
- 2. Natural access control:** Fencing, landscaping, doors/gates and access controls such as physical, electronic and biometric locks are commonly used as deterrents. Other physical barriers and elements - like stanchions - are also natural access controls. Developing 'traffic' patterns that lead people to access controlled entries have also proven to be beneficial in crime prevention.
- 3. Territorial reinforcement:** The intent of territorial reinforcement is to discourage crime through clearly discernable boundaries. Identifying your property lines so that guests, tenants, visitors, and employees recognize the property borders is important. Incorporating "No Trespassing" and directional signage helps to define and reinforce boundaries, while camera systems may prove to be a solid adjunct to this CPTED principle.
- 4. Maintenance and Management:** A neglected property is more likely to be targeted for criminal activities. Repairing broken windows, removing graffiti, and ensuring building systems are inspected and maintained typically indicates a commitment and attention to safety and security. Utilizing a self-inspection process to regularly check these efforts will help keep-up the property and mitigate being a crime target.

Three-D Approach

Part of the CPTED process includes conducting a simple space assessment to help identify how a property is designed and will be used. Known as the **Three-D** Approach, once gaps or insufficiencies are noted, CPTED enhancements can be implemented.

Questions to consider when completing the assessment include:

Designation: What is the designated intent for the space/property? What purpose was it originally intended for, and if not being used for its original purpose, what is the property being used for? For example, apartments and industrial buildings both require security.



"CPTED seeks to enhance the safety of a building or complex and mitigate opportunities for criminal activity."

The apartment complex may have playgrounds, BBQ stations and walking trails – intended for tenants and not the general public. An industrial building also requires security measures, that according to CPTED principles, should match the need of the operation. Hence, the magnitude of natural surveillance, signage, cameras, security patrols and other measures will vary in each environment.

Definition: How is a property defined, such as ownership/management, space and borders? Are signs in place? Similarly, in the comparison used earlier between an apartment and industrial building, the means of marking property lines may vary. Both may have fields or large open spaces, however the apartment building's spaces are intended for tenant use, while in an industrial setting they tend to be buffers and not generally used for activities or open to the public. Such distinctions should be clearly defined by signage, fencing or other boundaries.

Design: Does the physical design of the space or property support its intended purpose and does the design help manage the desired behaviors of guests, visitors and others? A space should have a designated purpose that is clear to all constituents.

Conclusion

In many circumstances, concern and response for crime-related activities is handed over to the police and the judicial system. CPTED provides an opportunity for a community, building owner, homeowner, designer, architect, etc., to proactively plan for and provide a more secure environment for tenants, residents, visitors, and employees. CPTED seeks to enhance the safety of a building or complex and mitigate opportunities for criminal activity.

For more information on how to implement a successful CPTED strategy, please reach out to your Sompo International Risk Control Specialist or contact us at 1 877 667 5733 or RiskControlQuestions@sompo-intl.com.

Additional resources:

www.cpted.net - International CPTED Association

https://rems.ed.gov/docs/Mobile_docs/CPTED-Guidebook.pdf - Additional detail on the Three-D approach to assessments

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