

Theft deterrents angling for industry support

He says it's been like working two jobs for the past two years. Even so, devoting himself to a non-profit project without outside financial support hasn't diminished David Brierley's enthusiasm one bit. His zeal for Propertycop.org, an independent property registry that he's trying to build, is as strong now as it was when he first came up with the idea. Maybe it's even stronger.

Cops get excited when they talk about catching bad guys, and this Vancouver policeman is no different. Brierley says he feels the Internet database that allows the public to register valuables at no charge will be an important deterrent to petty theft. It will, he says, help law enforcement officers return stolen property and save the insurance industry a bundle on claims.

Brierley thinks the industry ought to be able to retain some of the 10% to 15% of premiums currently spent on false or exaggerated claims because the registry will provide proof of ownership. A growing group of claims managers tend to agree.

Two years ago when one of his superior officers suggested using PRIME – the province's police-records software – to build a property registry for that purpose, Brierley thought there had to be a better idea. PRIME was only accessible to police, he reasoned. Xtract, another database Vancouver city police use to match descriptions of goods in secondhand stores against crime reports listed in PRIME, was no better as a solution either. And because Xtract is only used in Vancouver, Chilliwack and Kelowna, it has limited value tracking stolen goods that are moved to or sold in other jurisdictions, and it relies on theft reports. Most other municipalities in the province require pawn shops and second-hand stores to mail or fax information to police on every item they take in and from whom they received it, but that is of limited value, too. Each of those items has to be checked against stolen-goods reports on the Canadian Police Information Centre (CPIC) system

individually and that is time-consuming. Brierley thought a provincial, perhaps international, solution had to be found.

The answer, he suggested, had to be getting the public to register valuables before they are stolen. Create a registry using the Internet and logging that registration in some secure fashion, he said. If owners used only first names and driver's licence numbers to record valuables, privacy could be assured with the registry and police would have a way to contact owners and return stolen goods. Insurance companies would have a way of verifying ownership at the same time.

When Intercon Security Ltd. agreed to donate call-centre functionality, which meant police officers had a number they could call and have a serial number checked, the idea for Propertycop became full blown. With the help of a programmer in Finland, Propertycop was born and will soon become a portal between police, the public and the insurance industry.

The secure Propertycop database is accessible at no charge. Owners register by first name only, no address or other identification besides driver's licence number is requested. Up to six pictures of each property can be loaded to the file. Owners can email a date-stamped inventory record from the Propertycop server to their broker or insurance company and if reporting a theft, verify ownership.

Brierley says bicycles, a hot theft commodity in Vancouver, were the first beneficiary of the database. In 2004, the VPD acquired 1,410 bicycles as either stolen or found property and only managed to return a quarter of them to their rightful owners. If they had been registered with Propertycop, each of them would have been returned.

Though registrations on the system number only in the thousands at the moment, Brierley says that is just a matter of incentive.

"All we need is for one insurance company to step up to the plate and offer a premium deduction" if a customer registers valuables on Propertycop, he says. That will be a cash incentive for the public to get involved, he thinks.

Tom Davis, claims manager for Wawanesa Insurance in Vancouver, has become an avid supporter of the Propertycop concept because of the potential savings it could represent to claims. "Claims managers tend to be skeptical of commercial products or systems, but one of the strong points of the Propertycop idea is that it is revenue-neutral," says Davis.

He has introduced Brierley to other claims personnel in the industry and has actively been encouraging support. "We're hopeful that companies will look at this and get behind it," he says.

Another commercial solution is also being touted, this one an Australian product being sold from Leduc, Alberta.

DataDot, available in Canada for the past three years, uses microdot technology as a theft deterrent. Unique PIN numbers can be invisibly applied to valuables using an adhesive in aerosol or paint form. Those PINs, along with any property serial numbers, can then be registered on a DataDot database which is accessible by police over the Internet.

Pat Cowman, a DataDot distributor, says the "DataDot registration process is an attempt to develop a national registry."

The PIN numbers on the microdots are like adding DNA to property according to DataDot promotion. The technology is utilized in Australia as part of the automobile manufacturing process. In Canada it is being employed at the point of sale for motorcycles, ATVs and RVs.

Consumers can also purchase a home package to apply DataDot to electronic equipment, for example. Kits retail for about \$29 and allow for up to 30 products to be marked, although only one can actually be registered in the database with the kit. Other options that allow more property registrations are available for more money.

Cowman hopes brokers will recommend his product once insurance companies provide premium discounts to customers who register products with DataDot. At this point, he says no company has broadly offered such a discount incentive to DataDot users. #