

RURAL CRIME REPORT 2016



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

It's about time®

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NFU MUTUAL'S COMMITMENT TO REDUCING RURAL CRIME



Mathew Scott
Chief Claims Manager

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NFU Mutual is the UK's leading rural insurer. We've been in business for over 100 years, and we insure three quarters of the UK's farmers – and many thousands of country dwellers and businesses besides.
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Unlike most insurers today we do business with our customers through a network of over 300 offices in towns and villages rather than online. That gives us a close, and usually long-lasting, relationship with them.

As a mutual, owned by our policyholders and in business to support them, NFU Mutual aims to do more than provide cover and settle claims. Whenever we talk to our customers, rural crime is consistently high on their list of concerns. This is why we are so strongly involved in the fight against rural crime.

There are two main reasons farmers and many rural businesses are particularly vulnerable to crime: they can't always lock their machines, tools and livestock away at night in a secure compound as urban businesses can; and their comparatively isolated location means there are less people around and the police may take some time to respond to an incident.

So, what changed in the countryside to make it increasingly attractive to thieves? Well, firstly the structure of the countryside has changed considerably over the 30 years NFU Mutual has been monitoring rural crime trends. Rural crime has grown from an occasional nuisance typically involving the theft of a few tools or half a dozen sheep to a massive problem costing the industry over £42.5m in 2015.

The number of farms has fallen as units joined to form bigger enterprises, close-knit rural communities have dissolved in many places as job opportunities in the countryside have declined and commuters moved in to villages.

Improvements in road networks – particularly the motorway network – mean that few places in the countryside are now truly isolated. Thieves can be many miles away from the scene of a crime in a couple of hours.

Finally, the boom in international trade has opened opportunities to hide stolen machinery and vehicles in the thousands of lorries and containers which go through our ports to mainland Europe every day.



It's not only the cost of crime that impacts on farmers and the rural community. It's also the time taken to replace stolen kit like electric fencer units and combine batteries – and the stress to farmers who fear their property is being targeted by would-be thieves.

For the past 16 years we've produced an annual report based on our claims data, supported by a survey of our 300 local branch offices to provide a good indicator to the scale, cost and type of rural crime by country highlighting where in the country there has been success in challenging the criminals.

I know of one police force in particular who have focused resources with the reward of reducing rural crime. As a result they have achieved a lower position in our "top ten" of rural crime regions. This is a really positive achievement and will have a direct effect on the local population.

It's encouraging to see this great news, but we aren't for a moment suggesting rural crime has been beaten. Sadly thieves don't go away. They change tactics, seek new targets, and find ways to overcome security technology. There is also the risk of displacing the criminals to another area. So we must work together to keep one step ahead of them, encouraging farmers and country dwellers in all areas to regularly review their vehicle, livestock, farmyard and domestic security precautions.

RURAL CRIME DURING 2015

Every year NFU Mutual analyses its claims data to assess the state of crime in rural communities, identifying trends in the number of thefts and what cost that has on the UK economy.

The 2015 data reveals that the cost of rural crime to the UK has reached £42.5 million.

Whilst only costing slightly more than last year (0.4%) it is still disappointing as the cost in 2014 had reduced from that in 2013.

But despite little change overall, regionally, there are still winners and losers in the war on rural crime.

The worst affected regions remain the North East and East of England, costing £7.9 and £6.9 million. Whereas the Midlands and Northern Ireland saw the biggest rises, on 2014, with costs increasing by 10% and 13%.

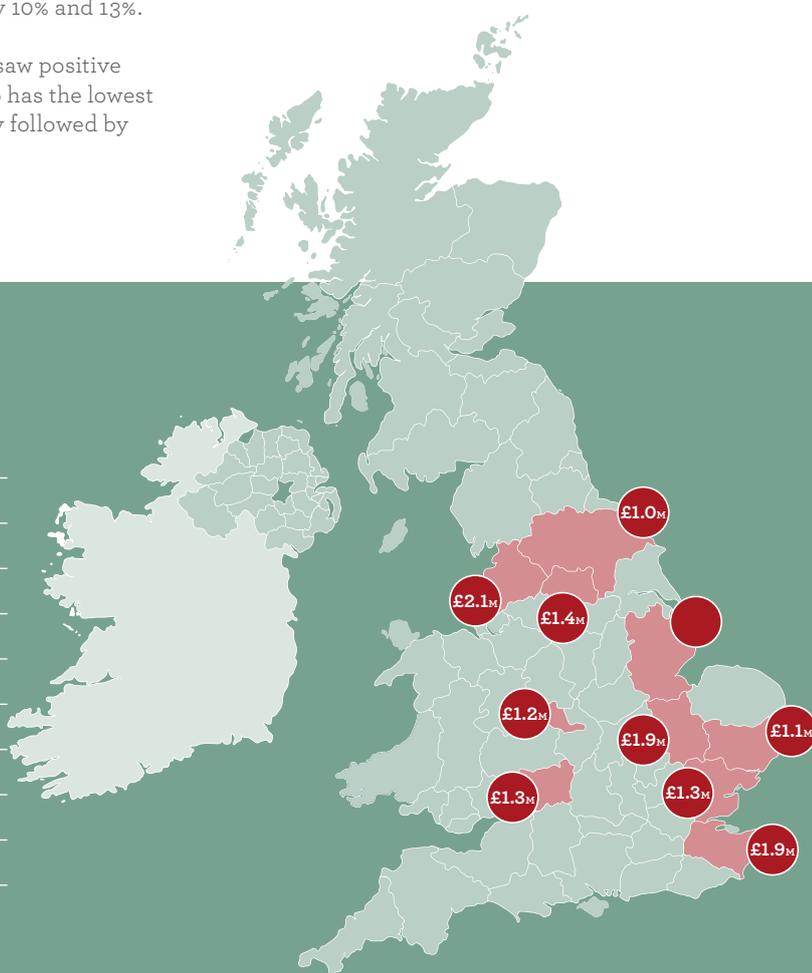
Scotland and the South East however saw positive reductions of 6% and 9%. Scotland also has the lowest cost of rural crime, £1.7 million, closely followed by Wales, costing £2 million.

“Rural thieves are becoming increasingly sophisticated and using computers rather than bolt cutters to steal from farms and country properties.”

In a survey of over 200 of NFU Mutual’s branch offices across the UK, 65% reported that thieves in their area are becoming more sophisticated in the way that they operate and cyber crime is also a growing concern amongst their communities.

MOST TARGETED COUNTIES

County	Cost to UK 2014	Cost to UK 2015	Percentage Change
Lincolnshire	£1.8M	£2.2M	▲ 19%
Lancashire	£1.8M	£2.1M	▲ 18%
Kent	£1.7M	£1.9M	▲ 9%
Cambridgeshire	£1.5M	£1.9M	▲ 28%
West Yorkshire	£1.2M	£1.4M	▲ 19%
Gloucestershire	£1.0M	£1.3M	▲ 36%
Essex	£2.2M	£1.3M	▼ 39%
West Midlands	£1.0M	£1.2M	▲ 15%
Suffolk	£0.9M	£1.1M	▲ 14%
North Yorkshire	£1.1M	£1.0M	▼ 6%



“Their tactics now include cloning tractor identities, advertising non-existent machinery in agricultural publications and stealing the GPS computer systems which are a key part of modern farming.

“Farmers are having to regularly update security measures at considerable cost to keep high-tech criminals at bay. They are using Tracker devices on tractors, video and infra-red surveillance in their farm yards and even DNA markers to protect sheep from rustlers.”

Tractors proved particularly vulnerable in the East and North East of England where a spate of high value thefts occurred and accounted for almost half of the total cost across the UK.

Livestock rustling remains a huge problem with costs stubbornly high in Northern Ireland and the North East and South West of England. At a total cost to the UK of £2.9 million, 70% came from these three regions alone.

However, successes have been seen. The costs of quad bike (ATV) theft saw a 6% reduction, with Scotland seeing an impressive 40% drop following a large scale initiative to provide specialist training to affected police forces.

Equine tack and equipment thefts have reduced by 41% - a huge reduction seen across almost every region. This is testament to Horse Watch Schemes now in operation across the UK.

REGIONAL COST

Region	Cost to UK 2014	Cost to UK 2015	Percentage Change
East	£7.1M	£6.9M	▼ 3%
Midlands	£6.0M	£6.6M	▲ 10%
N Ireland	£2.4M	£2.7M	▲ 13%
N East	£7.9M	£7.9M	
N West	£3.9M	£4.0M	▲ 3%
Scotland	£1.8M	£1.7M	▼ 6%
S East	£4.5M	£4.1M	▼ 9%
S West	£5.9M	£6.1M	▲ 3%
Wales	£2.0M	£2.0M	



The number of tractor thefts has fallen slightly (9%) however the cost has risen by 0.6%



The cost of ATV thefts has fallen by 6%



The cost of livestock theft has risen by 7%



Equine crime is down by 25% on 2014 figures and the cost of thefts has reduced by 41%



The cost of thefts from rural homes decreased in 2015, £6.2m down from £7.1m in 2014

FARM VEHICLE CRIME



Clive Harris
Agricultural Vehicle Specialist

In 2010 NFU Mutual entered into a rather unique working partnership with the National Vehicle Crime Intelligence Service (NaVCIS) to help reduce farm vehicle crime. NaVCIS, with the support of an Agricultural Vehicle Police Officer services has been very successful and key in turning the tide on agricultural vehicle crime.

NFU Mutual is also one of nine stakeholders from the insurance industry funding the Plant & Agricultural National Intelligence Unit, PANIU.

Even with the support of NaVCIS and PANIU, since Land Rover ceased production of Defenders at the end of January, we have seen an 8% increase in theft claims across the UK. It seems as though Defenders - and their parts - are becoming more valuable as the vehicle gains 'classic' status. And with Land Rovers used right across the globe, there is a growing international market for parts.

Happily, although Defender thefts have risen, tractor thefts are running at nearly half of the 2010 peak.

Although the number of tractor thefts has fallen slightly (9%) across the country, thieves are now targeting smaller and older models which have a higher value in less-developed countries, as well as being easier and less conspicuous to move around than larger more modern models.

This change of focus may in part explain an unchanged cost - now totalling around £5.4m a year.

We have also recently seen the reappearance of tractor GPS guidance component thefts too. These are expensive pieces of kit - typically £5,000 - £15,000 or more - and even though they have a relatively small price tag compared to other agricultural machinery, the market for both assets is world-wide.

Quads and All-Terrain Vehicles continue to be the most targeted choice for many thieves due to them being easier to steal and sell for a quick return compared to the larger agricultural vehicles. However, after providing extensive awareness and training schemes in conjunction with some of the affected police forces, the cost of ATV thefts has dropped slightly (6%) across the UK with key areas seeing huge reductions during 2015.

Northern Ireland and the North East however have seen increases of 58% and 38% which prove there is still much work to be done.



NFU MUTUAL FUNDING FOR AGRICULTURAL VEHICLE SCHEMES

To date, NFU Mutual has invested more than £600,000 funding police specialist units to coordinate activity on agricultural vehicle crime. This has helped reduce tractor theft by almost half, from a record £10 million in 2010 to £5.4 million in 2015.

NFU MUTUAL INITIATIVES PAY OFF AS KEY AREAS SEE A DECREASE IN THE COST OF ATV THEFTS

45% ■ East of England

40% ■ Scotland

37% ■ Wales

LIVESTOCK CRIME



Tim Price
Rural Affairs
Specialist

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Since 2010, the theft of livestock has re-emerged to plague farmers following a decade of historically low levels. The scale of the crime has changed however, instead of a handful of sheep; we are now seeing hundreds of sheep being stolen from farms.
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Now however, high meat prices and improved security on farms vehicles appear to be leading to a resurgence in livestock rustling.

We often see a close correlation between the price of commodities and the level of theft. In recent years it has been increases in metal theft when scrap metal prices have been high and similarly diesel thefts when oil prices rise. Now the same pattern appears to be happening with livestock.

Based on our claims data we estimate rustling is costing agriculture over £2.9m a year, however many farmers do not insure their livestock meaning the true value could be much higher. Cost is not the only concern; livestock theft can leave farms in turmoil, with breeding programmes in tatters and production disrupted for years. Not to mention the welfare of the animals themselves.

In the past, farmers have had few effective means to deter and bring determined livestock thieves to justice. And police have not had the facilities to identify or handle or identify livestock when they are recovered.

To try and tackle the issue head on, NFU Mutual has become partners with the Lancashire Livestock Initiative, or 'Ewe Hostels'. This is a ground-breaking

initiative full of innovative thinking and its success is due to the excellent collaboration within the whole community.

The brainchild of Lancashire farmer John Taylor, the Lancashire Livestock Initiative involves the NFU, NFU Mutual, Lancashire police, auction markets and a range of organisations working together to identify suspicious livestock, and to care for them if they are found to be stolen.

If the animals need to be retained, auction markets and local farmers make up a database of people who will provide care and accommodation. In line with the scheme, police have had training on identification, handling, paperwork and fitting evidence tags to animals that continue their journey, in order to prevent future theft of the same animal.

It's great to see how the community has united to use their specific expertise and tackle the issue together. With a huge reduction in livestock thefts and Lancashire police already making two prosecutions with custodial sentences; the opportunity for other UK police forces to make an impact is vast and we are already working to support Yorkshire, Cumbria and other livestock rearing counties across the country.



GREEN-FINGERED THIEVES



Victoria Walton
Rural Affairs
Specialist

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The cost of thefts from rural homes has followed a similar trend for the past couple of years, seeing a slight overall decrease to the cost in 2015, £6.2m down from £7.1m in 2014; however, the average claim was still significant at over £2,400.
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Regionally we have seen large variations in the extent of the problem; the East and South West of England have been the worst hit by theft from homes, whereas, Wales, Scotland and Northern Ireland tend to experience less of a problem in this area.

We have seen a shift in the items being targeted at rural homes though; in the latest survey of NFU Mutual's Agency network, the theft of garden equipment was sited as the biggest growing trend along with 4x4's. Garden equipment was also a new entry to the top five most targeted items at number four, having not appeared until further down the list in 2014.

With thieves increasingly turning their attention to gardens, which are often easier targets, homeowners are advised to install extra security measures in the garden as well as the home to protect them from green-fingered thieves. Commonly targeted and costly items include lawnmowers, heating oil and tools. Interestingly, solar panels, garden gates, and pets are also among the commonly targeted items.

Our gardens are now, more than ever, an extension of our homes, often with expensive contents so it's worth checking what cover your home policy provides.



HOW TO PROTECT YOUR GARDEN OR STABLES

- Use SmartWater or other identification methods to identify your property
- Fit heavy-duty padlocks to sheds, tack rooms and other outbuildings
- Make sure hinges and latches are bolted from the inside – not screwed – so they cannot be removed
- Don't leave items lying around on view
- Keep external gates locked
- Keep garden/yard tools and vehicles secure and out of sight
- Consider outside security lighting and CCTV
- Display signs which advertise your security measures
- Ensure you have adequate insurance to protect items outside your home

HORSE WATCH SCHEME SUCCESS

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The equine industry has been a major success story, seeing huge reductions in the number and cost of thefts during 2015.
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The number of equine related thefts were down by 25% compared with 2014 and the cost of thefts also reduced by 41% - this is particularly encouraging as 2014 saw a rise in thefts compared with 2013.

Tack and trailers remain the most targeted items in the horse world; however the theft of tack has fallen by 35%, while trailer thefts remained at similar levels.

Horseboxes also seemed to be less attractive to thieves during 2015 with the number of thefts down by 29% - although the number of thefts in the North East was disproportionately high with one quarter of all horsebox thefts occurring in the region.

The North East has been heavily hit in general with a spate of thefts costing more than twice the value of thefts in other regions - making it the most vulnerable region.

Cybercrime has caused big concerns amongst the equine community recently as more and more people fall foul to online scams surrounding the purchase of horseboxes, tack and equipment that turn out to be fake adverts where the goods never arrive as they never existed. This could be one reason that thefts have decreased.

Whether you keep your horse at home or at a livery yard security measures should be regularly evaluated - making improvements where necessary. It is important to remain vigilant and report any suspicious activity to the local police but also community and horse watch schemes which are especially active on social media to help warn against and prevent crime in their area.



“This huge reduction in the number and cost of equine related thefts is testament to the fantastic work that Horse Watch Schemes in operation across the UK are doing every day.

“We have seen decreases across almost every region, although we are still seeing targeted thefts across pockets of the UK.”

NFU MUTUAL POLICE AND SECURITY PARTNERSHIPS



Over the years NFU Mutual has supported many local farm watch schemes and since 2010 has invested over £600,000 supporting police partnerships.

We've worked with individual police forces, Regional Rural Crime Action Groups and set up initiatives to encourage local schemes to spread the message about how local communities can tackle rural crime by working with police and other agencies.

These schemes have often had an impact – at least on a local level – and they have also helped overcome beliefs that little can be done to tackle rural crime because of the difficulty in patrolling the wide expanse of the countryside.

However, a limitation of these local schemes is that they often don't have the strong intelligence links across police forces which are essential in bringing criminals operating across the UK to justice. Our experience has shown that working together and sharing information is vital if we are to successfully reduce rural crime over the long-term.



As many of you may already be aware, in 2010 we joined forces with the National Vehicle Crime Intelligence Service, NaVCIS, to support the services of an Agricultural Vehicle Police Officer to reduce the number of thefts and recover stolen vehicles from the UK and abroad – we are currently seeing a continued reduction of agricultural vehicle theft as a result.

We were also one of the nine funding stakeholders from the insurance industry supporting the Plant & Agricultural National Intelligence Unit, PANIU. PANIU helps to assist in the accurate recording of theft data and by gathering and disseminating intelligence nationally; it aids police in their investigations into the criminal networks that steal plant and agricultural machinery.

FIGHTING AGRICULTURAL VEHICLE CRIME

Another initiative NFU Mutual is involved in is SPARC, the Scottish Partnership Against Rural Crime. This partnership was formed in 2015 by Police Scotland to target the increasing rural crime trend in the country.

NFU Mutual's work with SPARC supported the creation of a National Rural Crime Co-ordinator role, encourage accredited CESAR training and, most recently, heightened awareness of rural crime across the country by specific training activities.

FIGHTING LIVESTOCK THEFT

At last year's National Rural Crime seminar, NFU Mutual agreed that it would finance and support the Lancashire Livestock Initiative, or 'Ewe Hostels'. Already seeing great success, the partnership was formalised at this year's seminar with the signing of a structured agreement between the NFU Mutual, the National Police Chiefs Council (NPCC), through its Rural Crime lead, Chief Constable Simon Prince with the intention of rolling out the scheme to further counties.

We believe that partnerships are key in tackling rural crime. The people living in the countryside know more than most about what is happening in their surroundings. By working together and pooling the technology and expertise available we will be able to get a better idea of what is working and to understand best practice.

THE FUTURE OF RURAL CRIME

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Looking further into the future, possible rural crime trends may bring further challenges to keeping your property secure.
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Robotic machinery is currently being developed to perform a range of agricultural tasks. Indeed, robotic milking has been with us for some time. Automated machines to do a variety of outdoor farming tasks are being trialled by research organisations and agricultural manufacturers all over the world.

How long it will be before we see widespread robotic operations in the UK depends on economic as much as technological development factors - but it is possible that before too long we may have driverless tractors and robots doing a range of routine tasks in our fields.

This creates several security issues which would need to be addressed. Robotic equipment could be vulnerable to criminal activity. At a basic level, thieves could physically stop machines in the field (they will have sensors to stop them if a person appears in front of them).

There's also the potential for IT-savvy thieves to electronically summon robots by remotely accessing the machines' IT systems. They could then simply guide the equipment to their own vehicles, load it, and disappear.

Farmers, criminals, and police forces alike can use drones for a variety of uses and this may change the nature of, not just farming, but both crime and policing in the near future.

Cybercrime is also growing fast. It affects all sectors of society and businesses large and small. Our own "Mutual Voice" research of farmers and country people shows the risk of cybercrime as one of the fastest

growing concerns of individuals and businesses.

As a result, we all need to be vigilant about online security and to alert the public and business to new threats from criminals who have hung up their boots and bolt cutters to commit crimes from the comfort of their homes.

One thing is crystal clear, while there has been success in some of the battles against specific types of crime and regional hot spots, criminals are adaptable. When they are beaten in one area, they look for new opportunities to steal and new markets to sell on stolen property.

So in summary, to stay one step ahead of the thieves we need to become even better at working together and sharing information about emerging crime trends and the ways they can be defeated.

Criminals are taking advantage of new technology to commit crime and we must embrace new technology to meet that challenge. Social media is now the main resource for sharing information about crime in rural communities and it can be a valuable tool - not only for the prevention of rural crime but also catching criminals and returning stolen goods.

While technology will undoubtedly play an increasing part in future rural policing and security, it's the people behind it - you - who are the key drivers to beating rural crime.



NFU MUTUAL'S FARM SECURITY CHECKLIST

- Remove keys and secure cars, tractors, and other vehicles when unattended
- Keep gates to farm yards closed and locked whenever possible
- Fit CESAR marking systems and immobilisers to tractors
- Use security lighting and CCTV in yards and drives
- Have the Vehicle Identification Number etched on vehicle windows
- Consider immobilisers and tracking devices for more expensive machines/cars
- Physically secure ATVs using suitable locking devices or heavy duty security chain and padlocks
- Record machinery serial numbers and take photographs
- Mark livestock clearly and count them regularly
- Mark valuable tools and equipment with unique identification like SmartWater
- Ensure any outbuildings are properly secure
- Lock up tools, equipment and vehicles out of sight.

For more information and advice on how to beat rural crime in your area visit nfumutual.co.uk/ruralcrime

Follow us on Twitter: [@NFUM](https://twitter.com/NFUM) and join in the conversation [#RuralCrime](https://twitter.com/hashtag/RuralCrime)

To contact your local NFU Mutual Agent please visit nfumutual.co.uk/branches



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