

Cost-Effective Crime Prevention

In today's economy, every dollar counts. As a small business owner, the costs for keeping your business safe from crime can add up quickly. Crime-related claims are some of the more frequently reported losses we receive from Markel clientele. By identifying cost-efficient risk management strategies you can help save money and prevent losses at the same time.

Try these strategies from The Resource Center for Buying a Gas Station/C-Store™ (www.howtobuygasstation.com) to help prevent crime losses:

- Install bright outdoor lighting. Criminals like the dark and will generally not victimize establishments that are well lighted.
- Minimize hedges, fences, and other sight-blocking features.
- Review police blotter records for an informed picture of crime in the area.
- Post signs to direct attention to highly visible surveillance cameras inside and outside your store. Cameras help deter stick-ups, shoplifting, and pilfering by your own employees.
- Retain video records. Consult an attorney for guidelines on how long you should keep video surveillance. It may require a slight financial commitment but can prove to be a valuable crime prevention tool.
- Install the latest equipment to monitor your inventory and detect any losses. This also proves to be beneficial for reporting inventory losses due to a crime or fire.
- Defend your building with good locks, and alarmed exit and office doors.
- Limit "drive-offs" by installing prominent outdoor video cameras and automated payment systems that require customers to pay in advance at the pump or inside.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.