



OLIVA & ASSOCIATES
ADJUSTERS AND SURVEYORS

Italian Crime Statistics
Year 2003

Meeting “Jeweller’s Block” for the Italian Market

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Statistic trend of robberies and
consequent risks’ improvement
consequent risks, improvement

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Statistic trend of robberies and consequent risks' improvement

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Enclosures

- Robberies to jeweller's shops/workshops
and to jewellery carriers '94 - '03
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- Robberies to jeweller's shops/workshops
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Statistic trend of robberies and consequent risks' improvement

1. Introduction

The year end reports of the Italian Public Prosecutor's Offices, based also on the reports issued by police forces, once again draw a general criminal overview that does not practically differ from the trend of previous years, as it is confirmed by the statistics described ahead.

The statistics provided by ISTAT (National Institute of Statistics) show that the crimes registered by the Public Prosecutor's Offices (including those committed by unknown) have decreased from last year even though less than two years ago.

Even though some crimes are sensitively decreased, however the tendency to crimes' reduction confirmed by this data cannot be considered general because, on the other hand, it is registered an increase of those crimes that provoke a high social alarm (robberies, extortions and thefts).

As we will notice through the graphics that we will soon analyze, the situation is different for what concerns the trend of robberies in the jewellery sector; this sector comprises either the robberies to shops/workshops and the robberies to carriers. This second category does not include the sending losses.



Our analysis does not take in consideration the thefts because we do not consider them of great relevance in this field: the smash and grab and in general the thefts of valuables out of safes usually result in damages of low entity and the total thefts are extremely rare. Furthermore, not all the thefts are denounced to police forces.

We have arranged 12 graphics that we will comment in the next pages.

The first graphic shows the trend of total robberies in Italy and the trend of robberies to shops/workshops and to carriers.

The following four are similar but regard four macro-areas:

- north-west
- north-east
- center
- south (including Sicily and Sardegna).

The successive three regard three sample provinces: Alessandria, Milano and Ancon.

The final four, inserted in the section dedicated to Italian Regions, regard four sample regions: Veneto, Liguria, Sicilia e Puglia.

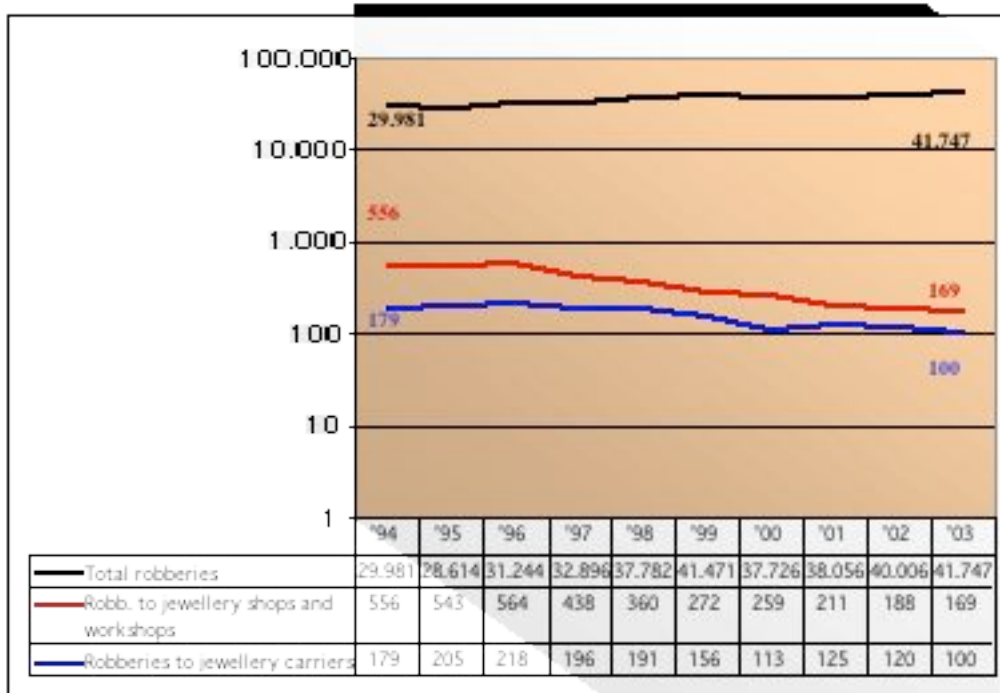
All of the aforesaid graphics are supported by the schedules of related data regarding the Italian provinces also summarized per region.

We will now try with these data, supported by our personal comments, to provide you with an overview of the Italian situation which, though certainly not exhaustive, should be a useful tool to evaluate the risks to be insured.



2. National situation '94 - '03

Italy: Overall situation



Graphic 1

It is clearly visible an increase of the robberies in general and a reduction of those to shops/workshops and to carriers.

These are surely the most significant data:

- in 1994 in Italy we have had 29.981 robberies out of which 556 to jeweller's premises and 179 to carriers;

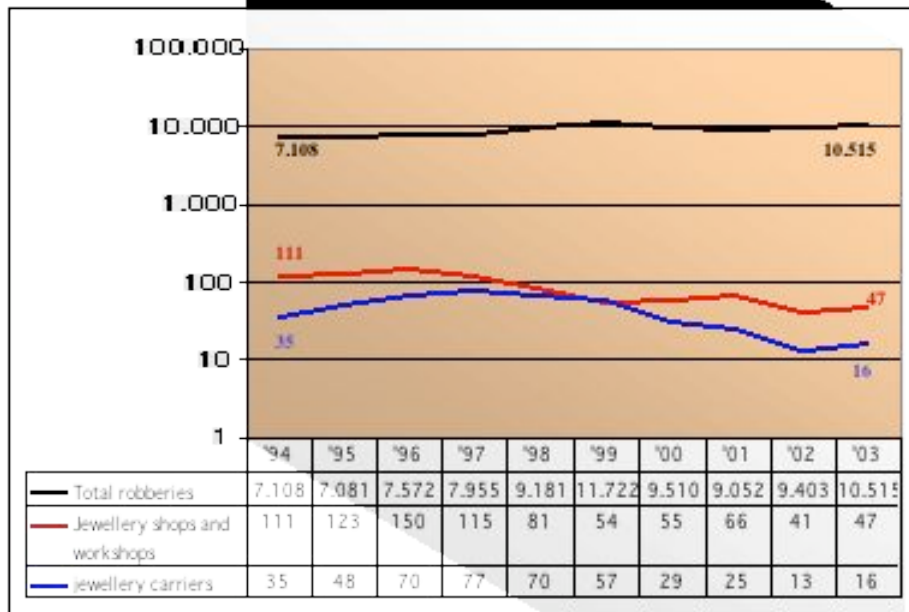
- in 2003 the total number of robberies has been 41.747 out of which 169 to jeweller's premises and 100 to carriers.



3. Macro-areas situation '94 - '03

Italy: North-West

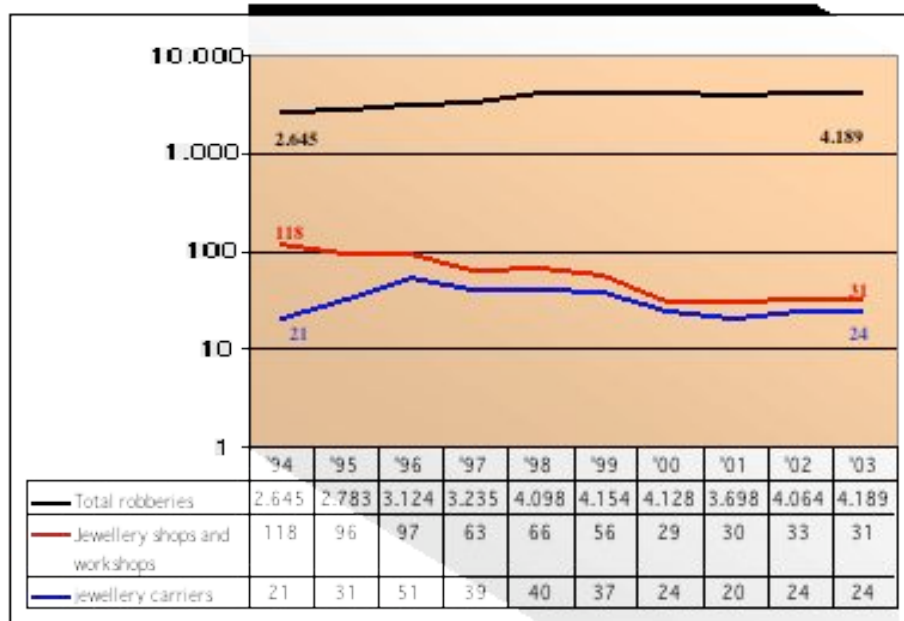
Piemonte
Lombardia
Liguria
Valle d'Aosta



Graphic 2

Italy: North-East

Emilia Romagna
Friuli Venezia Giulia
Trentino Alto Adige
Veneto

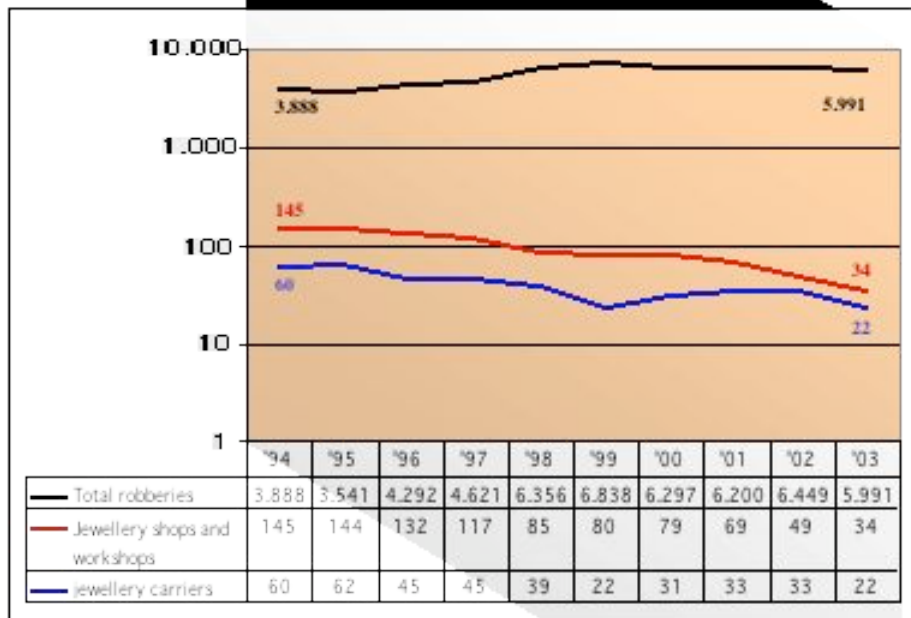


Graphic 3



Italy: Centre

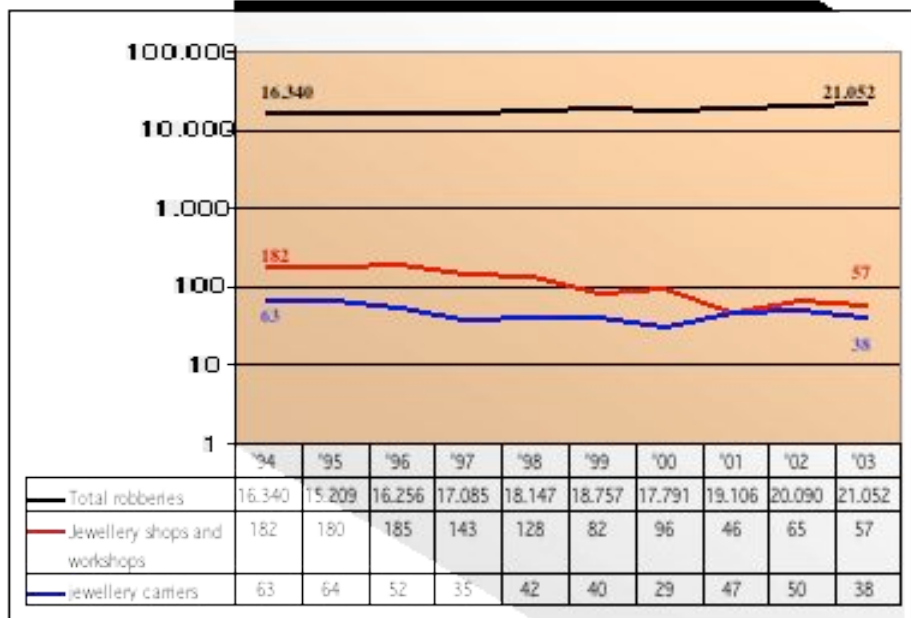
Lazio
Marche
Toscana
Umbria



Graphic 4

Italy: South

Abruzzo
Basilicata
Calabria
Campania
Molise
Puglia
Sardegna
Sicilia



Graphic 5

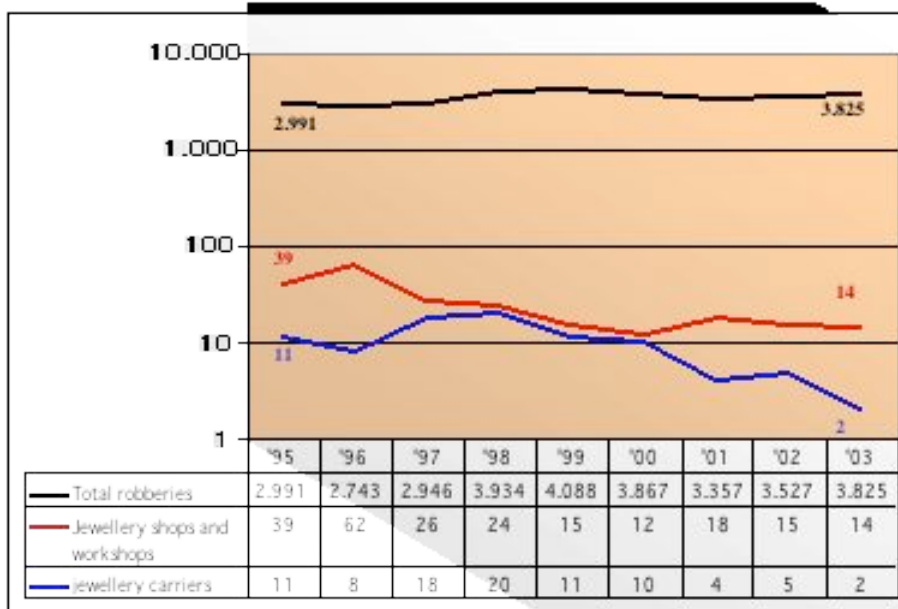


The graphics of Italy divided in 4 macro-areas obviously confirm the graphic of the national situation and do not show relevant differences among the macro-areas themselves. We note in detail that the number of robberies has sensitively decreased for the premises, and less decreased for the carriers but with the exception of North-East where this last one has even increased.

4. Provinces situation '94 - '03

We have arranged also the graphics of three sample provinces: Milano as an area characterized by a high density of population and production sites, Alessandria as a district specialised in gold and jewellery manufacturing and finally Ancona as a province of average dimensions without any specific features.

Italy: Province of Milano

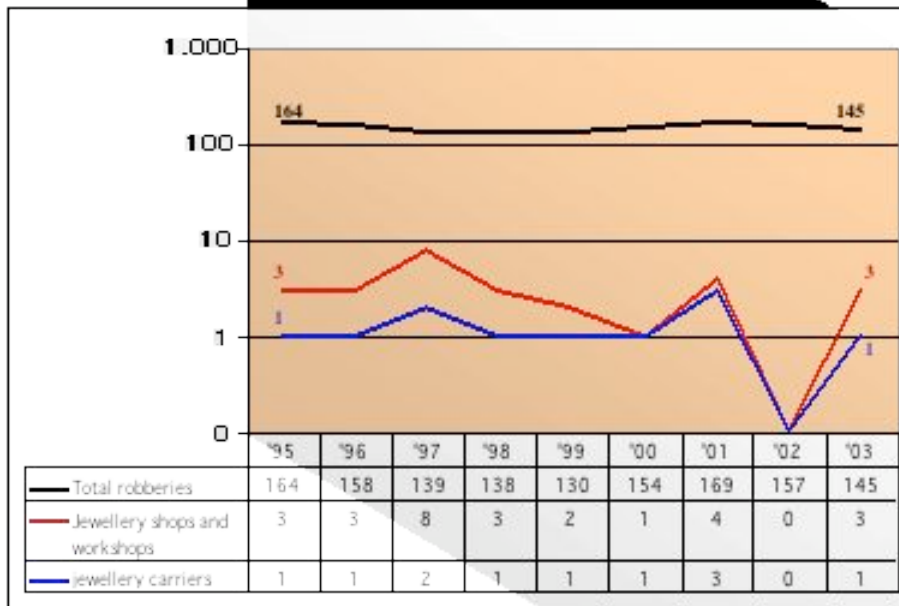


Graphic 6

The graphic of the province of Milano fully confirms the overall tendency showing a general increase of total robberies and a flexion of those directed to jewellers.

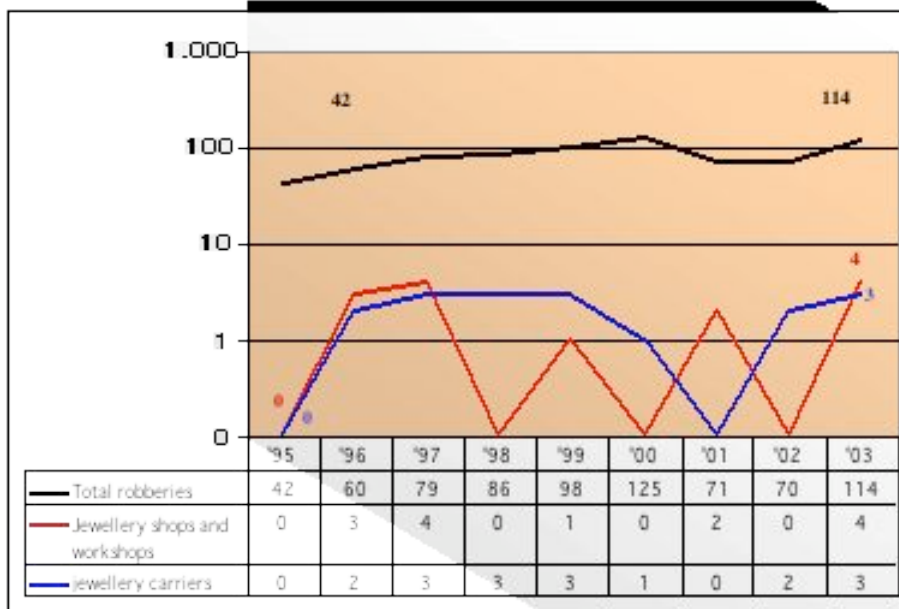


Italy: Province of Alessandria



Graphic 7

Italy: Province of Ancona



Graphic 8

The graphics of the provinces of Alessandria and Ancona instead, being the number of robberies to jewellers around 2/3 per year, can be misunderstood though in real it shows that the situation is settled on low numbers.



5. Regions situation '94-'03

Based on the data that we have just analysed, we have thought to prepare a classification of the most worthwhile regions, by taking in consideration not only the number of robberies occurred in year 2003 but also connecting this number with the amount of population.

Italy: Regions ranking 2003

Ranking related to total robberies (Jewellery)		
	Classif.	Total robberies
Valle d'Aosta	1	0
Basilicata	1	0
Molise	3	1
Liguria	4	2
Friuli	4	2
Trentino	4	2
Umbria	7	4
Sardegna	7	4
Abruzzo	9	7
Marche	10	10

Ranking related to total robberies (Jewellery) and population					
	Classif.	Total robberies	Populat. (x 1.000) (rounded up)	Comments	
Valle d'Aosta	1	0	119	no variation.	
Basilicata	2	0	608	no variation.	
Liguria	↑ +1	3	2	1.651	loses one position but confirms its good performance.
Friuli		4	2	1.186	no variation.
Trentino	↓ -1	5	2	919	loses one position.
Sardegna	↑ +1	6	4	1.663	gains one position.
Molise	↓ -4	7	1	331	this region loses few positions in the ranking, due to its geographical position; in fact it is located along the Adriatic coast, area that we consider at risk.
Puglia	↑ +4	8	16	4.088	its position is practically unchanged suffering the bad trend of the city of Bari (11 robberies in 2003)
Lombardia	↑ +11	9	36	8.959	the new position of this region is instead a surprise so that we can say that, even considering the population, this area is not at high risk.
Lazio	↑ +4	10	22	5.127	even the position of this region improves sensitively confirming the previous data: the great metropolitan areas are not at a higher risk than the others.



Italy: Regions ranking 2003

Ranking related to total robberies (jewellery)		
	Classif.	Total robberies
Calabria	11	11
Puglia	12	16
Toscana	13	20
Lazio	14	22
Emilia Rom.	15	23
Piemonte	16	25
Sicilia	17	27
Veneto	18	28
Campania	19	29
Lombardia	20	36

Ranking related to total robberies (jewellery) and population						
		Classif.	Total robberies	Populat. (x 1.000) (rounded up)	Comments	
Umbria	↓	-4	11	4	830	on the contrary this region, apparently safe, proves, considering the low amount of population, not to be so safe.
Campania	↑	+7	12	29	5.785	it definitely improves the position of this region usually considered one of the most dangerous; even suffering the bad results of the city of Napoli (20 robberies in 2003), however it shows a rather good performance in the other provinces.
Sicilia	↑	+4	13	27	5.101	even the position of this region, that usually does not have a good reputation, is not so bad especially if we consider the situation of the cities of Palermo, Catania and Messina (23 robberies out of total 27 in the region).
Calabria	↓	-3	14	11	2.074	the position of this region instead gets worse due to a recrudescence of the criminality even in other fields.
Abruzzo	↓	-6	15	7	1.274	same evaluations for Abruzzo that confirms the dangerousness of the Adriatic coast.
Toscana	↓	-3	16	20	3.525	even Toscana's position gets worse; it is worth to remember that in this region are settled some of the most important goldware and silverware manufacturers.
Piemonte	↓	-1	17	25	4.294	the position of Piemonte practically has no variation and unfortunately confirms the bad performance of the city of Torino (16 robberies out of total 25); 4 instead are the robberies in the area of Valenza (Alessandria).
Veneto			18	28	4.431	the position of this region is absolutely unchanged and we can repeat the same considerations done for Toscana.
Emilia Rom.	↓	-4	19	23	3.493	very heavy is the position of Emilia Romagna that registers an additional worsening in consideration of the population; the bad results include also the provinces facing the Adriatic coast plus Modena and Bologna.
Marche	↓	-10	20	10	1.442	the bottom position belongs to Marche, last region in this special ranking that we might consider as a sample evidence of the regions apparently safe but instead at risk; needless to say, this region faces the Adriatic coast.



In the past great results have been achieved, in the sense of a relevant reduction of the number of robberies, when the police forces have carried out a strong action against criminal gangs.

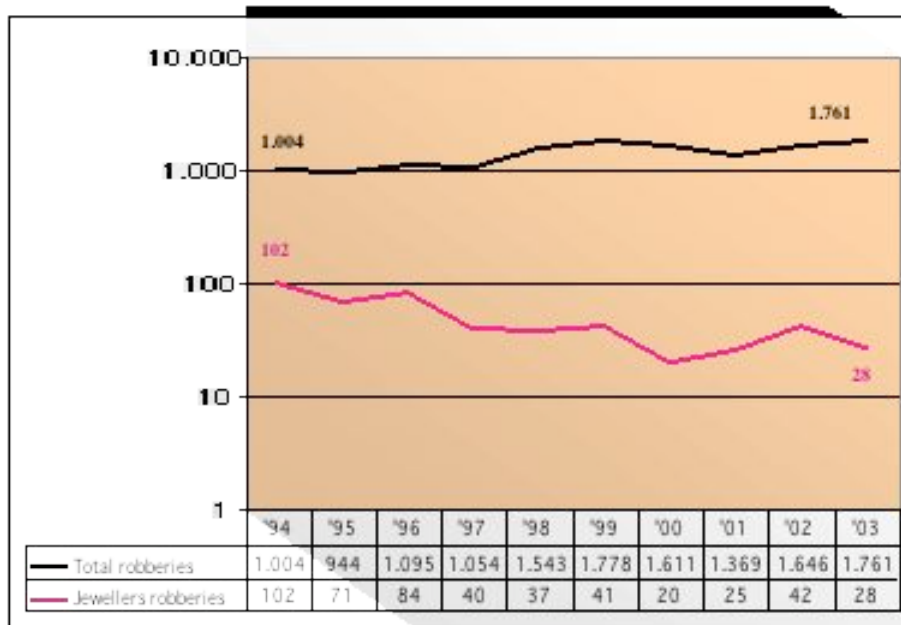
Here we can distinguish between police operations against specific gangs acting on precise targets (banks, jewellers, post offices) and great preventive police operations finalised to win back the territory even by using the army.

In Veneto, in the early nineties, a well organised operation conducted by the Public Prosecutor's Offices of Padova and Venezia, using the confessions issued to judges by the criminal boss Maniero after his arrest in Torino, determined the defeat of the so called "Mafia del Brenta", bossed by Maniero himself.

This criminal gang was based in the territory of Padova and was acting obviously in the province of Padova as well as in the surrounding ones of Vicenza and Venezia.

As a result of those arrests we notice:

Italy: Region of Veneto



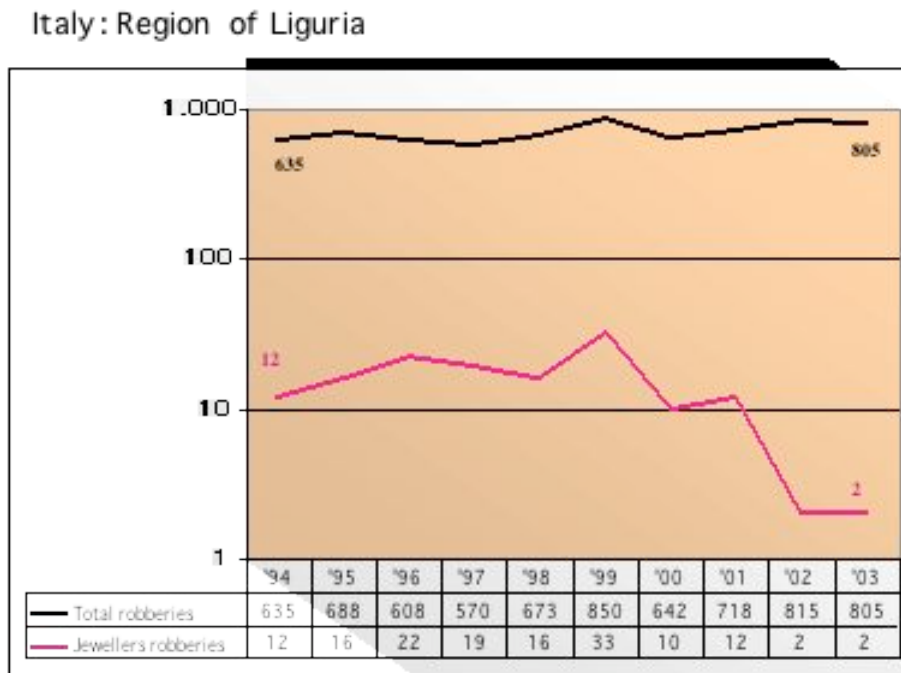
Graphic 9



The total robberies in year 1994 were 1.004 and those to jewellers 102, in year 2003 the total robberies became 1.761 while those to jewellers decreased at 28.

In Liguria instead, at the end of the nineties, Police, thanks to several arrests, routed few criminal gangs specialised in robberies to banks and jewellers.

Here we have the evidence in the graphic:



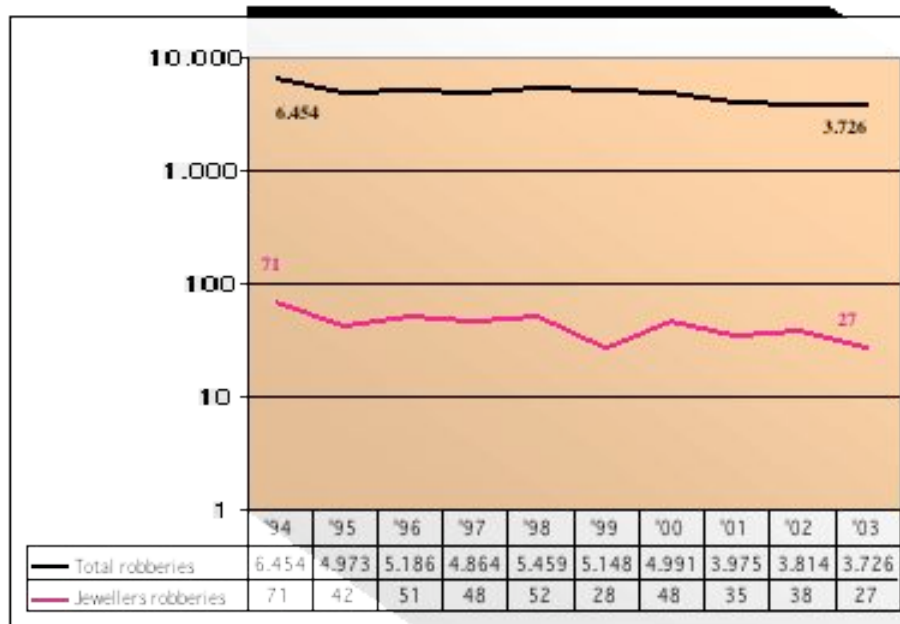
Graphic 10

The general robberies in year 1994 were 635 and those to jewellers 12, in year 2003 the general became 805 while those to jewellers decreased at 2.



In Sicily, after the ferocious assassinations of judges Falcone and Borsellino by local mafia, the Government decided, with the operation called “Vespri Siciliani”, to display the Army in some southern regions in order to protect the most sensitive state targets (Courts of Justice, headquarters of local government and others). Unlike the case of Veneto and Liguria, where repressive operations were carried out, the case in subject, far from being an operation against specific criminal gangs, was a wide preventive operation finalised to win back the territory that was progressively and dangerously falling in the hands of mafia.

Italy: Region of Sicilia



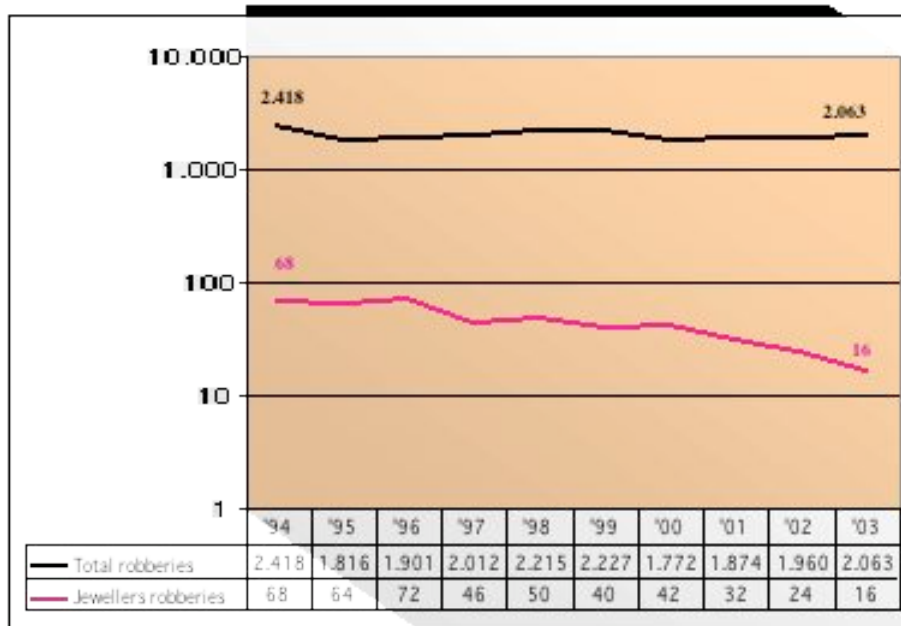
Graphic 11

The general robberies in year 1994 were 6.454 and those to jewellers 71, in year 2003 the general became 3.726 while those to jewellers decreased at 27.



In Puglia, same as in Sicily, the positive results regarded all the sectors concerned by the robberies.

Italy: Region of Puglia



Graphic 12

The general robberies in year 1994 were 2.418 and those to jewellers 68, in year 2003 the general became 2.063 while those to jewellers decreased at 16.



6. General and final considerations

For what concerns our possibility of intervention, although the graphics show that the trend of robberies to jewellers is quite decreasing in respect of the robberies in general, we believe that the action finalised to increase the security measures of the Assureds has to be improved.

In fact, even though the number of robberies is still high, however the increase of the security measures achieved until today, together with the efforts of police forces, allows us to consider the current statistics with reasonable satisfaction even considering that in the last ten years the number of robberies in the field of jewellery is sensitively decreased.

The criminality obviously hits those targets where the hope of profitability is higher but also where it is possible to operate with low risk and high results. The graphics show, as previously noticed, a higher reduction of robberies to the premises rather than to the carriers: it is our opinion that this is because our efforts to improve the security measures have been more successful for the premises simply because technically easier. In the last years the attention of criminality moved on commercial businesses that are less protected like gasoline stations, tobacco shops and chemist's shops.

We then believe it is necessary to persist in our preventive action. We hereby briefly list where and how it is worthwhile to operate:

A. Premises risks

a) During opening time, the valuables should be kept in several places and not only concentrated in few shop windows, in the sales counter and obviously in the safe. It would be more opportune to place the valuables in more than one safe but also in cupboards, cases, lumber-rooms or others and, if possible, even in nearby but separated areas where it should be advisable to position an additional safe.



b) At least for the most relevant risks, it would be advisable the combined use of a security entrance system (interlocking double doors) with an advertised video-recording system. The video-recorder should be always hidden or better kept in a remote place or at least connected to a computer file.

If adopted, these simple measures would be able to quite always reduce the amount of each loss as well as the number of total losses: in fact, the robbers with low professionalism and those well known by the Police should be obliged to select other targets either for their incompetence and/or not to run the risk to be recognised through the video-recording. Quite often, thanks to the video-recording itself, some robbers have been arrested and the statistics have clearly shown us that the arrests themselves produce a reduction of robberies.

B. Travelling risks

a) Utilisation of GPS system and related applications with the possibility to send an alarm or to stop the vehicle or the rear boot by means of a GSM that connects the vehicle's alarm system to a remote central operative room.

b) Utilisation of the sole rear boot to keep the valuables. With security lock for 3 volumes' cars or in alternative with security box for other kind of vehicles.

c) As described for the premises, to hide the valuables in several places to fraction the risk.

With these simple but efficient suggestions and hoping it to be useful and not annoying, my contribution is definitely over.

Thanks for your hospitality and good evening.



Enclosure 1

Robberies to jeweller's shops/workshops
and to jewellery carriers '94 - '03: Regions statistics

	'94			'95			'96			'97			'98		
	Tot. Robber.	Robber. Premis.	Robber. Carriers	Tot. Robber.	Robber. Premis.	Robber. Carriers	Tot. Robber.	Robber. Premis.	Robber. Carriers	Tot. Robber.	Robber. Premis.	Robber. Carriers	Tot. Robber.	Robber. Premis.	Robber. Carriers
Abruzzo	207	9	2	205	5	2	258	5	6	283	3	2	327	5	2
Basilicata	76	4	0	50	6	0	47	2	1	70	4	0	95	2	0
Calabria	707	17	11	796	31	9	795	21	6	815	21	2	699	10	4
Campania	5.899	42	10	6.819	58	20	7.566	46	11	8.524	35	12	8.772	32	5
Emilia Romagna	1.286	18	10	1.466	27	18	1.608	41	17	1.746	32	19	2.151	39	21
Fiuli Venezia Giulia	227	7	0	265	9	0	319	4	1	274	5	1	283	3	1
Lazio	2.873	123	51	2.410	109	44	2.884	91	19	3.139	69	18	4.755	54	20
Liguria	635	4	8	688	9	7	608	10	12	570	14	5	673	11	5
Lombardia	4.612	77	13	4.558	86	17	4.347	117	28	4.710	70	38	5.616	54	46
Marche	171	2	4	189	8	3	228	10	9	239	6	5	305	3	8
Molise	39	1	1	30	1	0	21	3	0	36	1	1	35	2	0
Piemonte	1.856	30	14	1.823	28	24	2.606	23	30	2.657	31	34	2.863	16	19
Puglia	2.418	45	23	1.816	49	15	1.901	57	15	2.012	36	10	2.215	30	20
Sardegna	540	5	4	520	4	2	482	10	3	481	2	1	545	5	1
Sicilia	6.454	59	12	4.973	26	16	5.186	41	10	4.864	41	7	5.459	42	10
Toscana	736	20	4	812	24	15	1.028	28	17	1.091	32	20	1.136	25	10
Trentino Alto Adige	128	2	0	108	2	0	102	1	0	161	4	1	121	5	0
Umbria	108	0	1	130	3	0	152	3	0	152	10	2	160	3	1
Valle d'Aosta	5	0	0	12	0	0	11	0	0	18	0	0	29	0	0
Veneto	1.004	91	11	944	58	13	1.095	51	33	1.054	22	18	1.543	19	18
Totale	29.981	556	179	28.614	543	205	31.244	564	218	32.896	438	196	37.782	360	191

	'99			'00			'01			'02			'03		
	Tot. Robber.	Robber. Premis.	Robber. Carriers	Tot. Robber.	Robber. Premis.	Robber. Carriers	Tot. Robber.	Robber. Premis.	Robber. Carriers	Tot. Robber.	Robber. Premis.	Robber. Carriers	Tot. Robber.	Robber. Premis.	Robber. Carriers
Abruzzo	335	1	6	298	4	3	241	4	1	261	1	5	315	4	3
Basilicata	59	2	0	65	0	0	37	0	0	51	1	0	46	0	0
Calabria	579	5	1	576	4	4	523	2	1	622	4	4	661	6	5
Campania	9.881	23	9	9.563	15	1	11.966	10	7	12.952	15	21	13.764	18	11
Emilia Romagna	2.014	29	22	2.097	20	9	1.974	14	7	1.985	6	5	2.001	15	8
Fiuli Venezia Giulia	214	0	0	276	3	0	224	3	0	259	4	0	273	2	0
Lazio	4.796	58	5	4.407	51	12	4.559	43	19	4.653	30	12	4.183	15	7
Liguria	850	9	24	642	9	1	718	4	8	815	1	1	805	1	1
Lombardia	8.158	31	19	5.780	27	16	5.481	40	8	5.496	24	7	5.805	25	11
Marche	508	5	3	345	5	6	263	3	2	269	2	5	315	6	4
Molise	25	1	0	34	0	0	27	0	0	32	0	0	26	1	0
Piemonte	2.688	13	14	3.064	19	12	2.840	22	9	3.077	16	5	3.880	21	4
Puglia	2.227	26	14	1.772	36	6	1.874	15	17	1.960	15	9	2.063	8	8
Sardegna	503	3	3	492	4	0	463	1	0	398	2	0	451	4	0
Sicilia	5.148	21	7	4.991	33	15	3.975	14	21	3.814	27	11	3.726	16	11
Toscana	1.319	15	12	1.277	21	10	1.170	21	10	1.279	16	15	1.240	11	9
Trentino Alto Adige	148	0	1	144	1	0	131	1	0	174	0	0	154	2	0
Umbria	215	2	2	268	2	3	208	2	2	248	1	1	253	2	2
Valle d'Aosta	26	1	0	24	0	0	13	0	0	15	0	0	25	0	0
Veneto	1.778	27	14	1.611	5	15	1.369	12	13	1.646	23	19	1.761	12	16
Totale	41.471	272	156	37.726	259	113	38.056	211	125	40.006	188	120	41.747	169	100



Robberies to jeweller's shops/workshops
and to jewellery carriers '03: Provinces statistics

Provinces	Tot. Robber. '03	Robber. Premis. '03	Robber. Carriers '03	Provinces	Tot. Robber. '03	Robber. Premis. '03	Robber. Carriers '03	Provinces	Tot. Robber. '03	Robber. Premis. '03	Robber. Carriers '03
Alessandria	145	3	1	Bologna	766	2	1	Avellino	55	0	0
Asti	67	1	0	Ferrara	75	0	1	Benevento	68	0	1
Biella	34	0	0	Forli	91	3	3	Caserta	1.652	2	1
Cuneo	123	3	0	Modena	235	4	0	Napoli	11.554	15	5
Novara	118	1	0	Parma	111	0	1	Salerno	435	1	4
Torino	3.346	13	3	Piacenza	88	1	0	Campania	13.764	18	11
Verbania	14	0	0	Ravenna	181	2	1	Bari	1.020	3	8
Vercelli	33	0	0	Reg. Emilia	133	1	0	Brindisi	180	1	0
Piemonte	3.880	21	4	Rimini	321	2	1	Foggia	362	1	0
Aosta	25	0	0	Emilia Romagna	2.001	15	8	Lecce	348	1	0
Valle d'Aosta	25	0	0	Arezzo	51	2	3	Taranto	153	2	0
Bergamo	314	0	2	Firenze	483	2	0	Puglia	2.063	8	8
Brescia	638	6	2	Grosseto	23	0	0	Matera	16	0	0
Como	193	0	0	Livorno	95	1	0	Potenza	30	0	0
Cremona	96	1	0	Lucca	142	0	4	Basilicata	46	0	0
Lecco	80	1	0	Massa Carrara	42	1	0	Catanzaro	73	0	1
Lodi	76	1	1	Pisa	108	2	1	Cosenza	175	0	4
Mantova	94	0	0	Pistoia	89	1	0	Crotone	42	0	0
Milano	3.825	14	2	Prato	180	1	1	Reggio Calabria	310	3	0
Pavia	190	1	2	Siena	27	1	0	Vibo Valentia	61	3	0
Sondrio	17	1	0	Toscana	1.240	11	9	Calabria	661	6	5
Varese	282	0	2	Perugia	202	2	0	Agrigento	78	0	0
Lombardia	5.805	25	11	Terni	51	0	2	Caltanissetta	69	2	1
Bolzano	65	0	0	Umbria	253	2	2	Catania	1.268	3	4
Trento	89	2	0	Ancona	114	4	3	Enna	25	0	0
Trentino Alto Adige	154	2	0	Ascoli Piceno	58	0	0	Messina	407	6	0
Belluno	19	0	0	Macerata	77	2	0	Palermo	1.488	4	6
Padova	500	3	7	Pesaro e Urbino	66	0	1	Ragusa	79	0	0
Rovigo	51	0	0	Marche	315	6	4	Siracusa	194	0	0
Treviso	299	3	3	Frosinone	80	0	0	Trapani	118	1	0
Venezia	318	4	0	Latina	150	0	0	Sicilia	3.726	16	11
Verona	368	1	1	Rieti	16	1	0	Cagliari	238	4	0
Vicenza	206	1	5	Roma	3.904	14	6	Nuoro	97	0	0
Veneto	1.761	12	16	Viterbo	33	0	1	Oristano	22	0	0
Gorizia	30	0	0	Lazio	4.183	15	7	Sassari	94	0	0
Pordenone	59	0	0	Chieti	77	1	0	Sardegna	451	4	0
Trieste	88	1	0	L'Aquila	31	1	1	TOTALS	41.747	169	100
Udine	96	1	0	Pescara	122	2	2				
Friuli Ven. Giulia	273	2	0	Teramo	85	0	0				
Genova	592	1	0	Abruzzo	315	4	3				
Imperia	63	0	0	Campobasso	16	1	0				
La Spezia	41	0	1	Isernia	10	0	0				
Savona	109	0	0	Molise	26	1	0				
Liguria	805	1	1								