

An evaluation of a restorative justice trial: where the victims are businesses and the offenders are insurance fraudsters

A report for the City of London Police

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CONFIDENTIAL

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Executive Summary

- The Trial attempted to break new ground by focussing on the use of restorative justice with insurance fraudsters.
- The project was based on engaging low-level offenders, with no previous convictions who admitted their offence. The offender, the insurer and the police all had to agree to support involvement in the Trial.
- Generating referrals from insurance companies was much more difficult than was anticipated. This was in part put down to the insurance companies' belief that it was a '*soft option*' and a failure to engage insurers in the benefits of the scheme.
- Once a referral was received it sometimes took an extended length of time to determine its suitability for inclusion in the Trial.
- There were a number of administrative difficulties, including inconsistencies within insurance companies in the process for deciding whether a case was eligible, the desire to know about offenders' antecedents, which the police could not reveal, and paperwork that was not fit for purpose.
- Whilst the scheme aimed to serve the whole country, it was administered in London, meaning that Trial facilitators sometimes had to travel long distances for meetings. Sometimes arranging suitable premises for the mediation and hiring interpreters were needed which became further complications.
- Although 12 facilitators were trained only three took part in the Trial. All of the facilitators were based in London and 11 were police officers. Any future scheme would be advised to think and plan differently; facilitators need to be readily available across the scheme area and it may be more suitable if they are not police personnel (who are associated with criminal sanctions in some people's minds).
- Videos that were developed to help facilitators draw out the impact of the offence also served as a proxy for the absence of victims (insurance companies) who were not involved in the restorative justice meetings. However, one video targeted investment fraud and this offence was dropped from the Trial. It is also worthy of note that the crash for cash video focussed on the serious consequences of offending (such as a road death), when all the offenders were low-level offenders.
- The video, when it was used, was perceived to be well produced and was generally seen as helpful in helping to highlight the impact of involvement in crash for cash offences.
- Where the offence was not covered by a video, a Victim Impact Statement was used. These were sometimes difficult to obtain and

some insurance companies queried the relevance of the template document for these, but some offenders felt that they had been effective.

- The insights from this small scale evaluation suggest some scope for optimism; after taking part in the restorative justice Trial participants were more likely to appreciate the impact of their offence both on the victim but also on those close to them, and more likely to not to want to commit similar offences again.
- An unanticipated benefit of participation was that some offenders found they had learned more than they thought they would about their own reasons for offending.
- After the Trial, all the participants were committed to not offending again, a belief that not all of them had held before being involved.
- Mediations were perceived to be well organised and offenders praised the way in which they were managed. While insurers were generally happy too, some claimed not to have been invited to mediations when they would have like to have been involved.

Recommendations

These recommendations are made following the evaluation of the Trial. It is important to note that the Trial involved only 14 participants, and therefore, any generalisations made from the findings must be done so with caution.

- There is a need for a clear and well researched strategy setting out the aims of restorative justice where it involves low-level first time offenders of insurance fraud and these need to be supported by structures and approaches geared to facilitating success.
- There is a need for more research to understand the role of the business as a victim in mediations. How can businesses, such as insurers, be most meaningfully engaged? What factors are important for them? What are the barriers to generating their support and how might these be overcome?
- Specific engagement strategies need to be developed and tailored for different stakeholders and centred on incentivising them to support restorative justice. It is striking that for insurers, scepticism was dramatically reduced when they took part in the Trial; when they received feedback from ‘their’ offenders they could see the benefits.
- Indeed the benefits need to be much more widely publicised. IFED are good at highlighting success in tackling serious offences in and some of the same energy is needed when successful restorative justice mediations take place.
- There needs to be more research or at least thought given to proxy measures for occasions when businesses cannot send a representative. Videos and Victim Impact Statements both appear to have potential, but determining how to use them to best effect, for example, with different types of offences, and different offenders and victims and focussing them on the issues that will have the most impact, needs work.
- Just as there is a case for raising awareness amongst insurers as to the benefits (including for them) in restorative justice, so too there is a need to engage others, including police officers. This is especially important for those charged with managing referrals. There was a plan to extend restorative justice to insurance fraudsters in prison and one of the prime reasons this did not materialise was that the Probation Service, and to a lesser extent, the Prison Service did not meaningfully engage. Engagement strategies are crucial with such an innovative initiative in an area where scepticism about its value abounds.
- The referral process needs rethinking. There are several elements to this, including; a clear strategy as to the types of cases that will

be eligible; insurance company and police officer 'buy-in' to the aims at all levels and, not least, those responsible for referrals, and; practical administrative procedures that are fit for purpose.

- A future scheme will need to facilitate more effective liaison between police and insurers (at different levels) to ensure that the right information is provided and decisions about suitability are made early and speedily, this also concerns decisions about more administrative factors, such as ensuring the paperwork is fit for purpose and its use is built into day-to-day practices.
- Determining geographical scope early is important. It guides how many volunteer facilitators will be needed and where they should be recruited from (both geographically and from which agencies, too much reliance on the police may be counter productive); and provides a focus on the types of premises needed, the facilities they have (for example, for showing videos) and their availability.
- Restorative justice schemes need to be sustainable. Setting up a scheme focussed on crash for cash and investment frauds and then changing to other frauds meant some of the original work (for example, in creating videos and in generating awareness) was not utilised.
- Where there is a focus on low-level frauds, the aim of making the offender more aware of the impact of his/her offences is laudable. More work is needed to determine whether this prevents repeat offending (of insurance frauds or other types). This may affect the perceived and actual cost-benefits assessment of any scheme especially in the absence of high levels of victim participation.
- Thought needs to be given as to the most appropriate role for the police in restorative justice. There seems much to commend the contracting out of mediations to specialist agencies with experience in this area. There was general acceptance that police officers may not be the best mediators and police stations not the best locations for meetings.
- Similarly, thought needs to be given as to whether the best return on investment is derived from focussing on low-level offenders. Investment fraud may be a good target for restorative justice because there are, sadly, a large number of vulnerable victims of it who may value participation in restorative justice more than insurance companies.

Section 1. Introduction

Restorative justice in perspective

- 1.1 Based on previous findings of the benefits of restorative justice interventions, particularly in terms of reducing reoffending and generating cost-savings, the City of London Police (Economic Crime Directorate) designed a Restorative Justice Trial, in conjunction with the Home Office, which focused on a group that has received little coverage - the victims and offenders of insurance fraud.
- 1.2 It is important to note that restorative justice schemes vary markedly in their scope and focus,¹ and are managed in different ways,² and they have developed considerably in recent years. This is reflected in the development of standards and guidance to improve the quality of service for all those involved.³ Being well organised, incorporating easy to follow referral methods, reducing bureaucracy, and retaining the support of partner agencies are all aspects of improving satisfaction with outcomes, not just for offenders but victims too.⁴
- 1.3 The existing research into the use of restorative justice suggests it holds the potential to reduce repeat offending; improve outcomes for victims; reduce the cost of criminal justice (when used as a diversion from the criminal justice route); and can be more effective in reducing reoffending than other interventions - notably prison.⁵ It has been observed to be more effective with violent rather than property related crimes; and when involving personal victims⁶. In light of this, a focus on low-level insurance fraud

¹ Kuppaswamy, C., McGetrick, K., Sabbagh, M., Gunner, J., Harbinja, E., Wild, C., (2015) Restorative Justice Strategy for Hertfordshire 2015-2018, UH School of Law & OPCC Hertfordshire Publication, Hertfordshire.

² For a discussion of the merits of different approaches see, Kirkwood, S. (2010) Restorative justice cases in Scotland: Factors related to participation, the restorative process, agreement rates and forms of reparation. *European Journal of Criminology* 7(2) 107–122. For a different take, see, Horan, R (2015), Restorative justice: the relevance of desistance and psychology, *Safer Communities*, Vol. 14 Issue 3, pp. 147 – 155.

³ See for example guidance offered by the Restorative Justice Council: <https://www.restorativejustice.org.uk/standards-and-quality>.

⁴ See, Criminal Justice Joint Inspection (2012) *Facing Up To Offending: Use of restorative justice in the criminal justice system*, A joint thematic inspection by HMIC, HMI Probation, HMI Prisons and the HMCPA, p11.

⁵ For a discussion about how restorative justice is used in different countries see, Shapland, J. (2014) Implications of growth: Challenges for restorative justice. *International Review of Victimology*, Vol 20(1) 111–127.

⁶ Sherman, L. & Strang, H. (2007) *Restorative Justice: The Evidence*, The Smith Institute. See also, Shewan, G (2010) *A Business Case for Restorative Justice and Policing*, (ACC Garry Shewan, ACPO Lead on Restorative and Community Justice.

where often the business (the insurer) is the victim presents an inherent challenge.

- 1.4 Using restorative justice in the context of fraud has been noted to pose a distinct set of challenges. Button et al., (2015: 208) following research with online fraud victims, note that the global nature of some types of fraud would pose practical challenges for arranging restorative justice conferences. They do not regard restorative justice as having a major role to play in economic cybercrime⁷. Nevertheless, it remains to be seen whether there are benefits for types of insurance fraud committed via more traditional routes.

The Restorative Justice Trial for fraud cases

- 1.5 The Restorative Justice Trial sought to include one-to-one sessions with suitable offenders who had committed insurance fraud; either crash-for-cash or investment fraud. These two offence types involved two distinct types of victim. The first a business, the insurer, the second individual victims. The original aim was to conduct mediations at different stages including for first-time offenders and also post-charge cases involving members of organised crime groups and their victims while offenders were still in prison. In the end the Trial focussed on a variety of offence categories where the victim was a business (the insurers) and involved only low-level offenders who had no (serious) offending background⁸ and where the offender agreed and the victim were supportive about engagement.
- 1.6 In the case of crash-for-cash, the aim was to involve a representative from the victimised insurance company directly, or where that was not possible by reading out a victim impact statement to the offender (or both).⁹ In the case of investment frauds the aim was to involve the victim directly. To help highlight the impact of both offences a specially designed video¹⁰ was produced to be shown to offenders¹¹ and this was to be supplemented by facilitator-led discussions about the impact of the offence on the victim. In

⁷ Button, M, McNaughton Nicholls, C, Kerr, J & Owen, R (2015). 'Online Fraud Victims In England And Wales: Victims' Views On Sentencing And The Opportunity For Restorative Justice?' *Howard Journal of Criminal Justice*, 54(2), 193–211.

⁸ The aim was to involve offenders who would otherwise have received a caution, and typically who had no prior convictions but in practice this could include just minor offences.

⁹ Where there is no victim present it is typically referred to as indirect mediation, this 'involves the passage of information between the parties but no direct meeting' (Shapland, J, Robinson, G. and Sorsby, A. (2011) *Restorative Justice in Practice: Evaluating What Works for Victims and Offenders*. Collumpton: Willan Publishing, p165).

¹⁰ Later it was realised another advantage of the video is that it served as a proxy for the non attendance by representatives of insurers at mediations.

¹¹ Upon commencement of the Trial, the City of London Police experienced difficulties recruiting those involved in crash for cash insurance fraud and therefore widened the criteria to include other types of insurance fraud. Since the original video was designed to cover two offence types, the victim impact statement was used to represent victims.

total 12 facilitators were trained (all but one was a police officer) by a restorative justice solutions company over three days.

1.7 The project was designed to break new ground, in focusing on insurance fraud offenders and was funded by the City of London Police with a grant from the Police Innovation Fund. As stated, in the end it focused on low-level offenders; people who would otherwise have received a caution. The police, who were the main drivers behind the Trial noted in justifying the potential benefits: the astronomical costs of fraud meant new approaches were needed and restorative justice had been effective in other areas including in reducing recidivism; it provided an opportunity for victims to vent their frustration in a controlled environment; reduced the victims' sense of isolation and in fact empowers them; and it enabled offenders to appreciate the impact of their offending while encouraging them to refrain from future offending. The broader incentives were as follows:

- The evidence on fraud victimisation is that it can cause considerable distress – in some cases as much as for violent offences - and this has been frequently underestimated.
- The costs of fraud are astronomical (£73 billion per annum), and reducing its incidence or impact is increasingly being seen as a priority. It can potentially offer cost savings to the police.
- The City of London Police, is the lead force on tackling fraud, and is one of the few to have a crime prevention strategy, which a focus on Restorative Justice supports; it also is supported by the Criminal Finance Strategy 2014/15.
- Restorative Justice has met with some success for other offences, in reducing repeat offending and also harm to victims, as such there is potential for it to work with fraudsters, albeit this has not been systematically attempted.
- Restorative Justice has ACPO¹² support, and can result in a variety of benefits which would be a welcome advance in dealing with fraud, for example in increasing victim involvement and satisfaction (providing them at least with an opportunity to vent their frustration), in providing the victim with reparation, reducing offending and enabling/requiring the offender to take responsibility (not least by realising perhaps for the first time the true impact their offending has had on the victim), and providing value for money.
- The Ministry of Justice has authorised the use of Restorative Justice as a potential alternative to criminal prosecutions.¹³

¹² Now called the National Police Chiefs' Council.

¹³ Taken from an internal Restorative Justice Trial proposal document prepared by the City of London Police.

- 1.8 In August 2015, Perpetuity Research was commissioned to undertake a small-scale evaluation of the Trial. The aims of the evaluation were two fold. First, to conduct a process evaluation to determine how the Trial was conducted and delivered to better understand the factors that aided or undermined its effectiveness. Second, to consider the impact of the scheme.
- 1.9 A full description of the methodology is given in Appendix A. Here it is sufficient to mention that elements of the 5Is framework was used to provide a structure for reflecting on the key learning points.¹⁴ This focuses on five key aspects of an initiative that are key to it being effective, namely *Intelligence* (in what context did the Trial operate); the key mechanisms of the *Intervention* that enabled it to work; the way in which it was *Implemented*; whether those *Involved* delivered on expectations; and the *Impact* the Trial had.
- 1.10 The project included a variety of approaches including interviews with five police staff/coordinator/facilitators, four representatives from insurers, and the organisers and managers of the Trial all of whom were police officers. In addition all 14 participants in the Trial was asked a set of questions about their experiences by the co-ordinator, this took place at the time of the facilitation. At this point they were asked if they would agree to a follow up interview and in the event six took place.

¹⁴ Ekblom, P. (2011) *Crime Prevention, Security and Community Safety Using the 5Is Framework*. Basingstoke: Palgrave.

Section 2. Perspectives of the Trial

Introduction The programme

- 2.1 This section draws on interviews with the coordinators and facilitators (who managed the mediations) of the Trial (all of whom were police officers), and representatives from insurers who had been involved in referring a case that resulted in mediation. It is structured around the key factors that caused difficulties in the delivery of the Trial, namely, the design of the initiative; the scepticism of insurers; practical management issues; the lack of clear incentives for insurers; the confused role of the police; the doubts about its fairness; the limitations of using videos and Victim Impact Statements as proxies for the lack of victim involvement; and the perception of effectiveness. These will be discussed in turn.

The design of the Trial

- 2.2 Soon after the start of the project two main difficulties became apparent which brought about an early change in the remit and focus of the Trial. The first was that many investment fraud offenders were found not to be suitable for the Trial. This was in part because their offences were often not low-level, but more so because they were often reluctant to admit to the offence (a pre-condition for being involved), and in any event many who were involved believed they were selling genuine insurance and so were not rational choice offenders in the typical sense.
- 2.3 Second, and coupled with this, there were fewer referrals of eligible crash for cash offenders than had been expected. Thus an early decision was made to extend the focus beyond just crash for cash and investment fraud offenders. And the problem then was that the videos produced were not relevant to some offenders. As will be shown, this was compounded by a lack of victim involvement. Indeed, by April 2016, when the Trial finished, only 14 offenders had been through the whole process, two of these, a brother and sister were involved in the same mediation. The referrals were received from eight insurance companies. It soon emerged that insurers were not convinced about restorative justice.

The scepticism of insurers

- 2.4 Restorative justice work with insurance fraudsters appears to mark new territory. What is clear is that the lack of an

evidence base showing that it worked, served to undermine support for the scheme. Although the police said they had set up a briefing session to engage insurers, and felt this has worked well, it did not manifest itself in active support in terms of referrals.¹⁵

- 2.5 There was general agreement with the view that insurers were generally sceptical about restorative justice as a disposal option. Police interviewees¹⁶ reported they had received feedback that suggested insurers were generally negative, one quoted an insurer arguing it *'is not for us'*. This was interpreted to mean that insurers like to see people punished for defrauding them, and restorative justice was often viewed as something of a soft option. The interviewee noted, *'they are struggling with restorative justice because it is not seen as punishment'*:

'They are still cautious and prosecution is their preferred method. So we have had continued resistance and despite our engagement they did not get it'. Police interviewee 4

- 2.6 Another interviewee reasoned that insurers pay for IFED to prosecute and may not feel that restorative justice is consistent with the image they want to create:

'I wonder if they think they fund IFED to arrest and don't see RJ as good value. It is either charge or caution and this is brand new. It is difficult to market'. Police interviewee 3

- 2.7 Insurers who were interviewed did not disagree:

'I can see there is a view that it is a soft option, IFED is funded by industry and there is an expectation they will seek the harshest remedy. Also there is a view it can be an easily way out, no CPS and not having to build a case. Also as insurers we want zero tolerance so publicising convictions may have an impact which people relate to while restorative justice is something most wont even understand...I suppose we could be concerned that it may become a remedy of choice'. Insurer 2

- 2.8 In interview, another insurer summarised reasons why insurers did not engage or may not have done so, citing: the

¹⁵ The reaction from insurers when the police discussed this with them at IFED stakeholder sessions led them to believe that insurers would be positive. In the event of the 90 or so insurance companies attending those sessions only eight were involved in referring cases and some of those only because of police proactivity.

¹⁶ We have not differentiated between facilitators and coordinators because there were very few of each and there is a need to provide anonymity.

way the scheme was set up with a focus on crash for cash and investment fraud which isolated some insurers who did not cover policy areas where claims of this nature would be made; concern that restorative justice might send the wrong message to stakeholders - that they were going soft on fraud, confirming the impression that some insurers, at least, viewed it as a soft option. Leading on from this, there were some who believed IFED should be devoting its attention to the more serious cases; it was noted that there was a lack of feedback on cases so insurers could see some of the early benefits not least in the wake of scepticism that it could work; and confusion as to how much it was the responsibility of insurers to identify relevant cases - there was a perception that this was exclusively a police concern. Clearly, the police and insurance companies both faced challenges to their involvement which were not dealt with effectively enough during the Trial.

Managing the Trial

- 2.9 Even when cases were referred a range of issues were encountered in processing them. Some background may be helpful here. The police discovered at an early stage, that the most suitable source of victims – in the absence of direct referrals from insurers – was IFED, and referrals were slow to materialise. Insurance fraud referrals are fed to the hub at IFED where staff assess the suitability of a case for restorative justice. The principal components are that it is a low-level offence (only IFED has a volume of these types of cases); that the offender has admitted the offence; that the insurer and the offender agree to restorative justice; and that offenders do not have a (serious) criminal record. Clearly it depends on the hub making the right identification – albeit the police coordinator was confident it did - but often cases that were referred to the Trial required more work by staff, not least to tease out their suitability. Indeed another comment made was that the quality of case presented by insurers was variable. As one police interviewee noted, an insurer may refer a case because it suspects an offence, whereas the police has to believe an offence had been committed. Some people who were interviewed for potential involvement in the scheme denied the offence, even when the evidence was persuasive. They may well have reasoned that without an admission the police were unable to pursue their enquiry and the amount of resources it would take to investigate would be too great to render it worthwhile, not least since cases of interest here were those that would have resulted in a

caution.¹⁷ In practice, there are often issues that pose a barrier to using restorative justice, namely that the accused denies the offence (and sometimes the investigation proves them right), and the offender had a criminal record which would typically preclude involvement.

- 2.10 Moreover, internal processes within insurers appeared not to have been adapted for the Trial. For example, it was noted that sometimes insurers who initially agreed to a case being put forward for restorative justice would change their minds, even after investigative work had been carried out by the police. As Interviewee 4 noted, insurers *'promised and said they had cases but there were no referrals'*. The difficulty here is that consent would always be sought by the police from the contact at the insurer, but in some cases that contact was not senior enough or had insufficient authority to make a decision, so a view expressed early, could be overruled by more senior personnel later. One interviewee felt that the person making referrals in one insurer, or rather, proving reluctant to make referrals, was adopting a stance based on personal opinion, reflecting a negative view of restorative justice. It was apparent that the process for making a decision was not streamlined or embedded in day-to-day practices within insurers including amongst those who had agreed to support the Trial.

'Some SPOCs make a decision themselves, some say, "I must refer to my line manager"; they don't have the power, and do you need a face-to-face with each insurer and identify who is the decision maker. One insurer who was initially keen with referrals waiting to go, then refused to send any referrals saying, "We are not part of RJ", and they said "it is not right for our company"'. Police interviewee 2

- 2.11 As a consequence, the process of managing the Trial was much more time consuming than was originally envisaged. To help ease the process of referral from insurers they were sent new forms that included a tick box for them to indicate the suitability of the case for inclusion in restorative justice. The problem was that insurers did not always use this, even when it would have been suitable; some continued to use old forms.
- 2.12 Another example of administrative or procedural difficulties was that some insurers would only agree to restorative justice on a case-by-case basis. One criterion considered important

¹⁷ In a one off case – undertaken in the preparatory stages of the Trial – a group of offenders involved in a boiler room fraud were engaged in restorative justice. One of the problems that arose was that many did not realise that were involved in a scam, so recognising the impact as a way of changing behavior was not possible. Moreover, they were not prepared to fully engage because they did not want to be seen to be admitting guilt.

in making a decision was details of the offender's criminal record but the police are not permitted to disclose this.

The incentive for insurers

- 2.13 One of the factors that impeded the Trial was that it was never entirely clear what the incentives were for insurers to take part. As stated above, insurance companies were not wholly behind the initiative; even those that had made a commitment to support it often did so in a lacklustre way. No insurers sent a representative to attend any of the mediations. While on one level this could be interpreted as a lack of interest, two insurers said that they had not been invited, and had they been so they would have made efforts to attend:

'We were not invited, and it was not spelt out to us, and reading the literature around it, then, personal victims were seen to be involved but there was not an option given that we are a business. Had we been invited we would have gone. It would have taken consultation with senior management but our view was that we would have gone'. Insurer 2

'I was not invited to the sessions. I would have gone along had it been convenient with work'. Insurer 3

Against this, one police officer noted that, *'If they had wanted to attend we would have arranged it [the mediation] around them.'*

- 2.14 Attending certainly posed potential difficulties though. It would have entailed a member of staff taking time away from normal duties, with travelling costs on top. As noted above, one insurer did not believe that there had been enough feedback on the potential benefits, and had there been, it may have changed minds. The interviewee contended: *'I don't think they do enough to publicise the outcome, whereas they do if people are prosecuted, they don't publicise cautions either'.*
- 2.15 Yet, a theme running through the interviews, and offering optimism for restorative justice going forward, is that if at first those involved had been sceptical, experience of the Trial left a very favourable impression. One insurer commented that the remorse shown by the 'former customer', reflected in a letter expressing regret was deemed both pleasing and surprising, and more generally noted:

'The outcome surprised me. When I shared it not a single colleague said it was a waste of time or mentioned not forcing prosecutions, that we had gone soft, Daily Mail type of argument, every single one has been supportive and surprised...The simplicity, cost effectiveness, benefits to insurer in getting the message out (on the impact of fraud) and the remorsefulness shown by the fraudster are all good...was very surprised the lady took the trouble to write to me, that was extremely difficult for her, I hope she was under no pressure...Overall I am a supporter, yes but based on a singular example'.
Insurer 1

- 2.16 There is, perhaps, another reason insurers may be positive about restorative justice; it was argued that it may encourage IFED to get involve in a case they might otherwise avoid because, for example, they were busy and had other and bigger priorities:

'...but at the end of the day if restorative justice is to become part of the process then I will not have any hesitation in accepting this because it may encourage IFED to take a job on and do something with it'. Insurer 1

- 2.17 The police accepted that the problem existed:

'Some insurance companies say, "We know you won't deal with them any other way, so just do it".'
Police interviewee 2

A sense of unfairness

- 2.18 There are many lessons that have been learnt about how better to manage a scheme of this kind. One, which is apparently being addressed, is the practice of only recording restorative justice mediations locally. So it is technically possible for a person to be included in the Trial on the basis of being viewed a first time offender when in fact a previous offence had been processed in a different area. Two, since insurance companies differ greatly in their support, so then the disposals available to deal with offenders vary. A police interviewee highlighted the dangers of what is an equivalent to 'enforcement by postcode'. A corollary of this is that the quality of investigation by insurers varied and little is known about their referral policies so it is likely that whether action against a fraudster is taken will in part be dependent on which insurer he or she victimises. Three, although the aim of

the scheme was to prevent people from receiving a criminal sanction, and restorative justice serves that purpose, it may also draw people into a restorative justice mediation that might otherwise not have received any contact from the police. For example, one interviewee admitted the offence because the investigator made the point that the alternative was a caution and it was made forcefully (at least according to the individual). And the police did feel under pressure to engage people in the Trial; the number of eligible referrals was lower than had been hoped. There is the possibility that had there not been a restorative justice Trial no action would have been taken against some. It is a matter of judgement perhaps as to whether this is a good or bad outcome.

The role of the police as co-ordinators

- 2.19 The Trial also raised questions about whether the police is an appropriate agency to play such a central role in this type of restorative justice scheme. After all, some officers were not able to take part in mediations because they had been involved in the investigation. One offender felt the mediation, though well managed, bore similarities to a police interview:

'The police should not give RJ because people can't differentiate and some of those involved don't trust the police. It didn't work because the police were part of that process and they were reluctant to take part because they didn't want to say they had knowingly been involved in criminality'.

Moreover, police officers were too often reluctant or unable to be available for facilitations when needed, despite the low number of referrals; and in any event, as one interviewee noted, the police are associated with prosecution and some officers were dubious about the benefits or even need for a restorative justice scheme. One felt this was because police, somewhat like insurers are prosecution oriented and restorative justice can seem a soft option. Another reported that some police colleagues were sceptical this scheme offered the best return on investment:

'If they are not going to recommit offences why are going down the restorative justice route? These people won't cause us problems so why don't we focus on those that will? ... [we should] just do post-charge, high-end insurance fraud, where people have lost their savings and where there is a true benefit to victims'. Police interviewee 3

- 2.20 Police officers faced practical difficulties in determining locations for the meetings. Consideration had been given to holding meetings at insurance offices but since these often looked opulent this might impinge on the intention to highlight the cost aspects of insurance fraud. The places that could be arranged the easiest were police stations, but these lacked the neutrality that was generally sought. In the event, most often practicality won over preference and it became a matter of finding the most suitable place in the police station and, *'the most un-police like room you can find'*. Still, suitable rooms were not always readily available, for example, one facilitator noted: *'On one occasion we couldn't get the IT to work so we had to go ahead without the video'*. And it did mean that for some, the neutrality that was important in restorative justice was lost. One interviewee reported that the location, and the fact that the police were involved in both the investigation and the facilitation (albeit involving different officers), as well as the lack of victim involvement, had made it difficult for one participant to make a distinction:

'Our training was based on that fact that offenders and victims were supposed to be there. But the victim was not there. So in the Trial we were just looking at what happens and it felt a little bit like a police interview, after all we are police officers. One individual said, "I have been asked this before." Well, that is true but here we are supposed to be asking someone to recount in front of a victim, that was the point, and the victim just was not there'. Police interviewee 1

- 2.21 Facilitation could take place anywhere in the country and so either the offender would have to come to London (where the facilitators and coordinator were based), or the restorative justice team (the co-ordinator and the facilitator) would have to go to where the offender lived/worked. The latter happened several times and it sometimes involved overnight stays away from the office. This was both time consuming and had the potential to be expensive. For this reason there were sometimes problems in finding facilitators for individual mediations. Some did not make themselves available, seemingly unprepared to travel away from London.
- 2.22 Occasionally an officer was ineligible because he/she had been involved in some aspect of the investigation of the case. Further complications occurred when an interpreter was needed. It was not just a case of arranging an interpreter to be there, it may also be the case that there is a skill set in engaging offenders in a meaningful mediation when facilitators need to speak via interpreters.

The video and the Victim Impact Statement

- 2.23 The views of the police officers involved in mediations were that the crash for cash video was general well received¹⁸. It achieved the dual aim of helping to show impact while serving as a proxy for the lack of victim involvement:

'We only showed the video for phantom passenger because it helped explain the bigger organised crime element they were feeding by allowing fraud to progress, they did not appreciate that beforehand. The video also helps if you don't have a victim in the room, it almost provides a balance, you can see victims in the video. That said the video were seen to be well produced.' Police interviewee 5

- 2.24 The problem was that the video that was applicable to only some frauds (crash for cash) and only some of those because it focussed on the more serious type of offence when the insurance fraudsters were all involved in low level offences:

'[it] was a bit harsh, people losing life when we were discussing cases where the offences were people pretending to be in a car. So the relevance was doubtful in some cases.' Police interviewee 1

- 2.25 Where the video was not applicable Victim Impact Statements were available instead. One problem with these is that they often took quite a considerable amount of effort to elicit from insurers (*'if you don't spoon feed them they wont partake'*) in part because the police wanted the statement to reflect the personal feelings of the person writing it on behalf of the insurer:

'We have made it as a personal as possible, as if someone who had worked for the insurer has written to you.' Police interviewee 3

- 2.26 In all, there were mixed views on the use of statements. One insurer felt the template provided was not fit for purpose, even when he was told that it had been used by other insurers, principally in not providing the right sentiment, another felt it was *'heavy handed'* adding:

'It was very much to provide an emotional response. Making it clear businesses suffer through financial hardship. It named businesses that folded due to financial hardship. The point was made that financial

¹⁸ Only one session was conducted with investment fraud offenders where the video shown to a group. Although engagement was compromised by their reluctance to admit the offence, they did say, according to a police interviewee present at the session that the video was 'impactive'.

institutions are not immune to being victims'. Insurer 4

2.27 Another reflected fairly positively:

'I wrote the Victim Impact Statement, we had a template and we took advice from the legal and Comms department and I think it was suitable. It touched on the effect on our income and the effects [on] jobs, so I think it was useful. We did not change it much, we were happy with the spec, it was short and to the point. There was a letter that he wrote, an apology, accepting what he had done. I thought it was fair comment, we were not expecting him to throw himself on floor and we saw what we got as good enough'. Insurer 2

2.28 It would seem that videos have potential, but they need to be applicable to the offence in question. Additionally, more work is required where Victim Impact Statements are used to represent businesses in order to determine the types of messages that are most likely to serve the needs of victims wanting to express their feelings, while honing in on the need for offenders to realise the impact of their offending.

Impact

2.29 Despite the concerns of some insurers that the evidence base concerning the use of restorative justice with fraudsters was too thin to inspire enthusiasm, those involved in managing the scheme were generally positive about its impact. One noted that he was very confident none of the offenders would commit insurance fraud again. Other comments included:

'From police point of view, we know the concept works, having sat with offenders we can see that they appear to be truly sorry and they won't darken the doorstep of insurance fraud again.' Police interviewee 3

'RJ definitely works, the 14 will never commit an offence again and they can continue with their employment. The reaction of the offenders says a lot, some were very tearful and remorseful and I don't think they put that on, I think the penny dropped and they got it'. Police interviewee 4

- 2.30 One of the key benefits noted was that the Trial enabled offenders to learn about the impact of their offence and facilitators could challenge the perception that insurance fraud was a victimless crime:

'It makes them think about it. One of the biggest factors for them was realising the impact on the company and on everyone else. Of everybody we spoke to, the impact was explained and they had not thought about it, and they had not thought that money was changing hands; they began to understand the costs'. Police interviewee 1

'All three said they would not reoffend and yes, I think it is because of the facilitation, definitely. They won't commit that sort of crime again, not low-level fraud because of the effect this has had'. Police interviewee 5

'It is an education, it opens people's eyes. Often they have not really thought about the consequences of what they had done, and had not really thought about the consequences at the time, and they think morally at the interview and come up with a view that "this is not for me"'. Police interviewee 5

- 2.31 Another key finding, upon which interviewees agreed, was that it was often the mediation session itself that generated a change of attitude. One facilitator noted that only some appreciated the impact of their offence prior to the mediation, and *'on a couple of occasions ... we had to impress quite strongly on how much impact this has had'*. However, it is important to view this finding in context; these were low level offences involving people who mostly had no criminal record (and definitely not with any type of serious offending history), they were mostly opportunistic¹⁹ and it is possible they would not commit offences again anyway.
- 2.32 Yet, based on the very limited amount of insight available, there was some evidence to suggest that interviewees felt involvement in the Trial had been beneficial. This was as much true of some police as it was of insurers:

'One [participant] wrote a letter and it took her an hour, she wanted to say she was really sorry, they are taking the effort to respond and you can see that

¹⁹ As one facilitator noted: *'They were just opportunists and thought they would get a few grand for doing nothing. Basically if you have solicitors and accident management companies getting referral fees and they are pushing people to make claims well that is the problem. It was not as if this was all planned. This massive carrot is dangled in front of people, they didn't plan they took an opportunity.'*

and you start to believe they get it. They understand the impact and that it is a crime'. Insurer 2

'I was a massive sceptic. People were having discussions about what was going to happen and they were sceptical. But I came away from my first one and my opinion had changed completely and I think it has a place for low level offences'. Police interviewee 5

- 2.33 One insurer reported that restorative justice was useful because it promoted the fact that insurance fraud was unacceptable, that insurers were taking action, and that they were targeting those who most needed to be made aware. The same insurer also made the point that tackling small claims may stop the slide into more serious offending:

'We find people who commit fraud do little claims before they do big ones, so if you can catch them on the small claim, then you will save money. It stops them bragging about it too'.²⁰ Insurer 3

- 2.34 Another insurer raised the point that preparing a case for restorative justice was much less demanding than preparing a case for prosecution and therefore:

'The amount of resources is much less with RJ than the criminal conviction process. A lot of evidence is needed for the criminal process, court documentation etc. ... RJ requires very little resources; there is no burden on lots of evidence, only to show it happened'. Insurer 4

- 2.35 It is not possible to undertake a full cost-benefit analysis on a small-scale evaluation. However, it is clear that just as the benefits may be important, so the costs were not inconsiderable. The vast majority of costs for administering the scheme were borne by the Police (albeit supplemented by a grant from the Home Office). As noted, all but one of the facilitators was a police officer, and so was the co-ordinator who in addition to liaising with insurers, also investigated the suitability of referrals for restorative justice, liaised with both victims and offenders, and arranged meetings which could be at locations away from London where travel time and staff costs were incurred. Plus, in one instance, a translator was needed. Additionally, the value for money of the scheme was impacted by the low number of referrals, the amount of time it

²⁰ This quote hints at a wider effect of participation, it helps to limit or stop the 'bragging' rights associated with success in making a false claim which may serve to prevent repeat offending or others from being encouraged/influenced to do so.

took to generate them; the failure to include investment fraud offenders and victims meant the video produced was never used; and the majority of facilitators who were trained were never used. All of these factors contributed to the following impressions:

'I am RJ advocate, but it is not cost efficient where we are at this time, definitely not to IFED, a shame because facilitations have been positive but at a massive cost to IFED, IFED provide facilitators and paid the bills'. Police interviewee 3

'It probably takes longer to do a RJ than bring them in and give them a caution, so it is not financially viable unless it stops people on a path of criminality'. Police interviewee 4

- 2.36 As one insurer noted, any assessment of cost effectiveness needs careful thought. This interviewee noted that what seems ineffective at a small scale may work on a larger scale, and specifically raised the point that restorative justice is probably much cheaper than prosecution as well as being more appropriate in some cases at least:

'My view changed as a result of being involved. I was not aware how good they [the police] were at selecting the right people, a lot of work goes into this. We investigate, you need witness statements, IFED do their investigation, it all costs, and I work for an insurance company trying to protect its business so we should have RJ because for some it is appropriate, and compared to prosecution can save money'. Insurer 3

Discussion

- 2.37 There was a range of issues that undermined the potential of the Trial to conduct restorative justice facilitations with low-level insurance fraudsters. Insurers did not engage in making referrals and in attending mediations (albeit at least sometimes because they were not invited). The Trial's focus was too narrow and had to change course, too many facilitators were trained in one place and they were overwhelmingly from one agency (the police service), the benefits to insurers were not expressed in a way that made them keen to participate, although good quality videos were produced that were often not applicable, and additional

difficulties were encountered from a local administrative structure of what was a national scheme.

- 2.38 One police interviewee felt that the initial challenges faced by the Trial caused delays but that towards the end the insurance industry was beginning to meaningfully engage. However, the evidence for this was slight and based on a single impression:

'I think insurers have changed, they are more positive and they understand now. RJ is a way of getting police action on referrals, so they are more supportive now than in the beginning, there is still some work to do though.' Police interviewee 4

- 2.39 It is important to note that the points made here should be viewed in light of the input from the participants in the Trial, which is covered in the following section.

Section 3. Participants' views about involvement in the Trial

- 3.1 It is important to stress that only 14 participants took part in the Trial, this is a very small sample, and too small to generalise the findings. Moreover, the scope of the evaluation was limited, so there were no measures in place to assess long-term impacts, for example, a follow up sometime after participation had been completed to check on any recidivism, or to compare the attitudes of participants with people who had not taken part in the Trial. The main anticipated impact was that offenders would become more informed about their offences, and via a better understanding of the consequences of their offending on the insurer reduce the chance of the participants offending again.
- 3.2 A full description of the methodology is provided in Appendix A. The data reported here were derived from two sources. First via a questionnaire completed at the time of the mediation when the help of the co-ordinator who invited them to complete a set of questions about their views at the time of the offence and then answer a separate set of questions after the mediation had been completed. This was available for 12 participants.²¹ Secondly, follow-up interviews with six of the participants.
- 3.3 Most of the participants had admitted involvement with car insurance fraud, 'crash for cash', and the remainder with either, travel, pet or home insurance fraud.

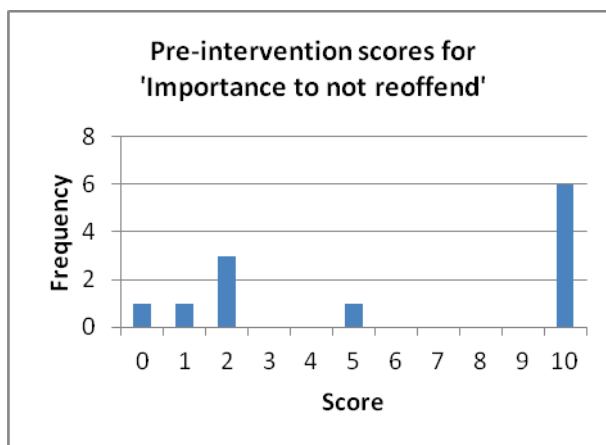
Offender perceptions

- 3.4 Participants were asked to rate what impact they believed their offence had on the insurer at the time of their offence. The mean of the scores was 2 with a range of 0 to 6, indicating that the participants felt that their behaviour had relatively little to no impact on their victims, in all cases this was insurance companies. The mode was 0. After the Trial the mean of the scores in response to the same question was 9.4 with a range of 7 to 10. The mode was 10 which seven participants selected.
- 3.5 The large shift in the mean score from 2 to 9.4 indicates a dramatic change in participants' perceptions of the impact of

²¹ Two of the participants' quantitative feedback has been excluded from the analysis because a review of the data suggested it had not been collected/recorded correctly. The co-ordinator and facilitators noted that in some cases the lack of grasp of English as a first language had complicated communications in at least two mediations; and in one case an interpreter was needed. This complication needs to be properly accounted for in the designing and costing of future evaluations.

their offence. Moreover, that all participants scored between 7 to 10 post-Trial, indicates very little variation in their belief afterwards that the impact of their offence on insurers was high.

- 3.6 Participants were asked to state how important it was for them to refrain from committing similar offences, both before and after the intervention. The mean score prior to the intervention was 6, with a range of scores 0-10. However, a more detailed examination shows that there were two distinct groups, those scoring very low and very high, indicating that about half of the participants already felt it was very important not to reoffend prior to the intervention. This is shown in Graph 1 below.



Graph 1 showing pre-intervention scores for the importance of not reoffending

- 3.7 After the intervention all of the participants provided a score of 10 indicating that it was very important not to reoffend. This suggests that those who previously didn't think it was very important not to reoffend had changed their view.
- 3.8 Prior to the intervention there was a broad spread of responses as to whether participants felt their offence had impacted on the lives of those they were close to. The mean of the scores was 4.4 but this hides a lot of variation in the scores with a range of responses from 0-10. The most frequent score was 0, reported four times, but the second most frequent score was 10, reported twice.
- 3.9 After the intervention there was a much smaller variation in the scores the participants provided, the mean of the scores was 9.7 and the range was 8-10. The most frequent score was 10, which ten of the participants reported. This indicates that after the intervention the participants felt that their offence had a higher impact on the lives of people close to

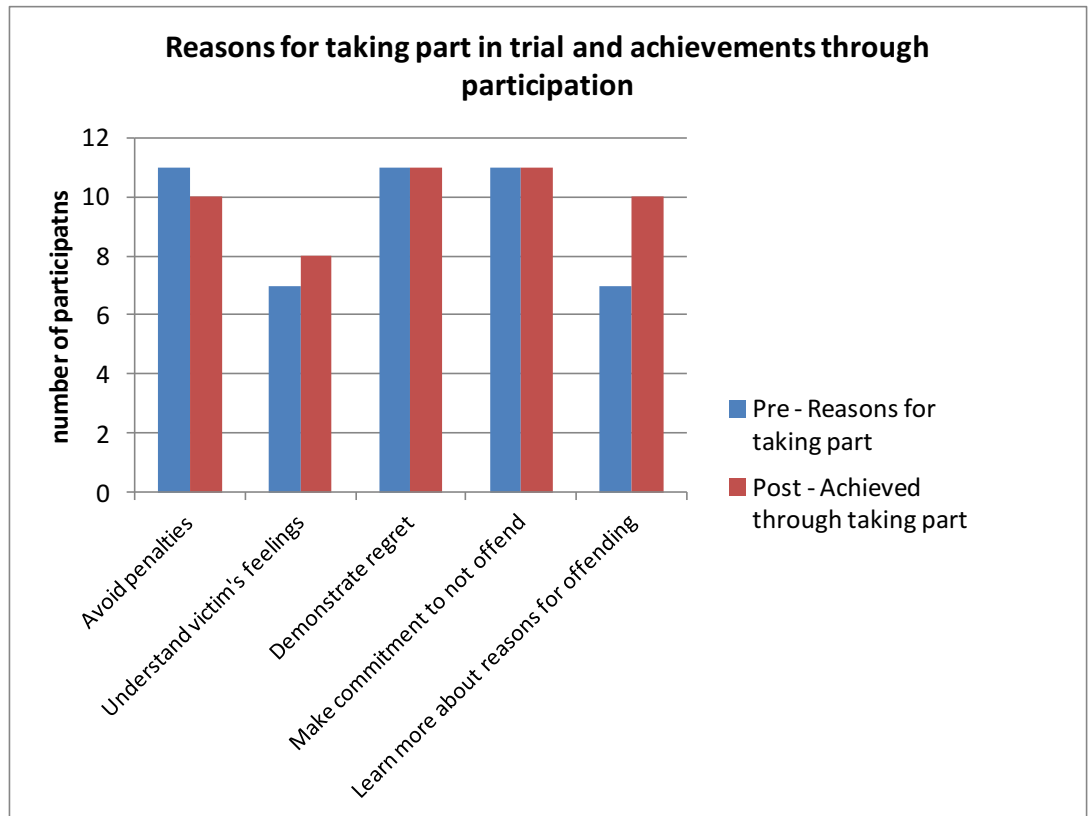
them.²² Moreover, going through the Trial was sometimes viewed as a chastening experience which would inevitably be felt by those closes to them:

'I gained a deeper understanding why my offence was wrong and had such an impact'.

'Got to know what the offence is and who it impacts'.

- 3.10 The participants were asked to indicate their reasons for taking part in the Trial. As Graph 2 shows the most frequently mentioned reasons were to avoid further penalties, actions or prosecutions, to demonstrate their regret, and to make a commitment to not reoffend. Around half of the participants indicated that they were taking part in order to learn more about their victim's feelings about the offence and to learn more about their own reasons for offending. In general, their feedback showed that their reasons for taking part were matched by their reported achievements. While the numbers the data are based upon make it difficult to generalise, there was a discrepancy between the number of people expecting to learn about their own motivations for offending, and those who found they did, future research might explore this further to establish if Trials like this give participants more insight into their own motivations for offending than they were expecting and whether this was a key benefit of participation.

²² This may be because principally because they were more aware of the impact of their offence and realised it was more serious, at least had more consequences than they originally envisaged. Clearly further research is needed on this point.



Graph 2 showing the reasons that participants gave for taking part prior to the intervention and what they felt they had achieved after having taken part

3.11 The participants were asked to provide feedback on whether, and the extent to which, their views on the offence had changed. The mean of the participants' scores was 9.1 representing that participants reported a significant change. Nine of the participants provided a score of 10. Only one participant scored below five, indicating a low change in their view, though this score was complemented by a statement which indicated that this was because the individual had considered and regretted their offence prior to taking part in the restorative justice Trial:

'I have already thought deeply about my actions and regretted them since I withdrew my statement'.

Of the remaining participants who provided qualitative feedback, all reported that their views of their offence had changed. The statements conveyed that they had gained new insight on their offences.

'I realise that what I did was wrong and it is something that I will never do again'.

Some of the participants emphasised how they had considered the seriousness of their actions.

'My views of offence, I learn a lot. This accident could kill someone ... just for a few thousand pounds. Every life is important and we are putting someone's life in danger or risk'.

'I now understand how this is serious (and) I will explain to people'.

In addition, some of the statements expressed how they regretted their actions and was in part influential in their decision not to commit a similar offence in the future:

'Because the seriousness of my offence is much clearer to me now and I have huge regret'.

'Have changed a lot because I know what mistake I have done and [I will] not to do [it] again'.

'We committed [a] big mistake and [it is] too dangerous, it could take someone's life'.

Video and Victim Impact Statements

- 3.12 As noted above, depending on the nature of the participant's offence, they were either read a Victim Impact Statement or shown a video as part of the Trial. The participants were asked to rate how much of an impact this had on them. With a warning about low numbers, the results indicate a high level of satisfaction with both. The mean for a Victim Impact Statement was 9.8, with all of the participants scoring either 9 or 10, and for the video 9.1. All but one of the participants scored the impact of the video as 9 or 10, with the most frequent score being 10.
- 3.13 There were three pieces of feedback about the video that emerged in answers to a variety of questions. The first, building on the positive view of effectiveness, was that these, if done well, could potentially be used on a variety of offence types. The second that the video needs to be tailored to the offence in question. The feeling of at least one crash for cash participant – mirroring a point raised earlier - was that the video explained the most serious consequences of the offence whereas their offending had a relatively minor impact. A third view was that although the video covered the more serious aspects of crash for cash and participants' offending had had relatively minor consequences, it did highlight the

dangers of the offence, not least that someone could be killed. Some indicative comments here were:

'By showing more videos and giving information as given to us. Very important and effective'.

'More relevant to lower impact crimes as I feel the situation I was in was very different and ... people will think "what I did wasn't as bad" but I do believe in the restorative justice process'.

The management of the Trial

3.14 The participants provided positive feedback about aspects of the Trial. For example, they were asked to rate the quality of the discussions they had with the staff running the Trial, the mean for this was 9.7 with a range of 8-10 indicating that all the participants thought the discussions were very good or excellent.

3.15 Moreover, when asked how the Trial could be improved²³ some took the opportunity to extol its benefits:

'I feel restorative justice is [a] very good way to make aware people like me how big impact could have happened on everyone involved in it, thanks'.

'It's already very good'.

Some of the feedback elaborated on what the participants felt they had achieved through participation in the Trial.

'This programme for me was really important because I learnt a lot and not doing this mistake again. I'm really sorry for my mistake'.

'Have changed a lot because I know what mistake I have done and [will] not do [it] again'.

'I realise that what I did was wrong and it is something that I will never do again'.

²³ Two respondents thought that some of the evaluation questions could have been clearer, and one of the facilitators added context to this in noting that the likert style questions were a challenge for some of those whose first language was not English.

'We committed [a] big mistake and too dangerous, it could take someone's life'.

'Had the full support of the two detectives No need to be clarified more'.

'I was treated very fairly and I appreciate the opportunity to attend the meeting and not going to court'.

Mini case studies

- 3.16 To provide further insight into the Trial, we present Five case studies drawn from the interviews. These focus on the aspects of the Trial that were most important to the participant. Names of the participants have been changed to protect their identities.

Idris

- 3.17 Idris is a 34 year old woman of Indian decent who was involved in insurance fraud with her brother. A friend had encouraged him to make a claim on an insurance policy for a car crash that never happened. He asked his sister to include him on her policy to facilitate this and she agreed. It was her first offence and one that she very much regretted; what she described as a, *'silly mistake'* that had far reaching consequences.

'I lost my job as well so I wanted to clear everything and tell the truth. Never been in this situation before – it's the biggest mistake in my life'.

- 3.18 Idris was most happy to take part in the mediation, principally because it enabled her to avoid prosecution, however, she felt that she had benefited from the experience in at least two ways. The first was that she was able to appreciate the consequences of her actions:

'I had no idea what the impact was before or that someone could get killed'.

- 3.19 The second was that she was able to apologise for something that she deeply regretted.
- 3.20 Idris was very positive about the scheme. She felt the aims were explained fully and the staff were supportive and helped

her to make the most of the experience. Not only was she committed to not being involved in any scams in the future, *'I will never do that again'*, she also noted that she felt better placed to advise others of the dangers.

Sanjay

- 3.21 Sanjay, a male in his thirties was involved in the same offence, and made the false claim. Once the offence was discovered he wanted to take part in restorative justice to avoid prosecution, but it also enabled him to move on from what he considered to be a serious error of judgement, he wanted to, *'continue with my life normally'*.
- 3.22 He was very positive about the mediation process. He felt he had been treated well by those managing the process and felt he had been fully informed about the aims and the purpose of the mediation and had been supported throughout. He claimed that it helped him to understand the implications of crash for cash offences:
- 'I learnt a lot – two officers – explained detail by detail what the consequences were, the dangers, and explained this is causing problems to everyone – they were excellent ... In the middle of the meeting I told the officers, this is a good initiative – definitely I got my lesson and it wouldn't happen again'*.
- 3.23 He too, having watched the crash for cash video was relieved no-one was hurt in his own case. He conceded that until the mediation he, *'didn't know how big this offence is'*. He wrote a letter²⁴ to the insurer acknowledging the impact of his type of offence in increasing the costs of premiums and apologising for his actions. He felt sure he would not be involved in anything similar again:

²⁴ Offenders were unable to apologise personally for their offending because there was no victim presence at the mediation, as a consequence the letter was an important part of the process.

'The two officers who attended, were both brilliant, they gave us a peace of mind, by clearing everything out. This is a very good chance for people to get over it and not to do it again, which we really appreciated'.

Jayne

3.24 Jayne was in her forties at the time she committed a fraud on her pet insurance policy. Her dog attacked another dog who was injured and incurred a vet bill. She made a claim on her policy for the cost of the bill but while, *'the facts of the case were true...it was not me walking the dog'*. She claimed that *'I did not think about it'*, and that it was the first time she had committed any type of offence. Because she felt guilty she telephoned the insurance company to withdraw the claim soon after making it.

3.25 Indeed, because she admitted the offence and because the, *'insurance company had said they would just put something on file, and I thought that was the end of it'* she was surprised when she was approached about being involved in the RJ Trial:

'It was explained that it would be to my benefit, that it was a pilot scheme and I was a bit frightened. I had not realised the consequences. The Sergeant explained in such a way that it felt that I should do it'.

3.26 That said, Jayne was very positive about the experience. She was pleased to be able to write to the insurance company to apologise. While she was contrite she also wanted to explain that she was not normally dishonest and that most of the facts about the case were true, other than she was not personally walking the dog as she had claimed, *'all the facts were the same, it was not for my benefit, but they wont see it like that. I understand that'*. She was positive about the way it was managed, felt she had the opportunity to ask questions, and felt that they were fully answered, *'he was a very nice man it was just an awful experience'*. Jayne summarised her experience;

'I liked the way he was able to put me at ease and did not make me feel like I was a criminal and we talked it through. He did not make me feel like a bad person, just talking it through and he put a different side to a faceless insurance company. He put across their side and made me feel what I had done and explained the fraud; I had not thought of it as a fraud'.

- 3.27 Jayne admitted that she had not thought about the costs to the insurance company, *'he did bring home to me that my actions caused losses'*, until the mediation she had not realised her actions could be defined as a fraud:

'... If someone had said to me do you realise that is fraud that would have stopped me, I didn't think of it like that. No I would not do it again and I would persuade others not to do it'.

- 3.28 There were a number of consequences for Jayne, including the stress of recognising that her behaviour was criminal and the feeling of shame about what she had done:

'The Sergeant said when I left the police station that it was all finished now, but not for me, I know I did it, it will be with me for a while, it is not as easy as that ... it has been quite stressful. Knowing that I lied, I had to answer questions from the insurance company, I am not a dishonest person. It was my own downfall I am responsible for...The trauma of going to a police station, talking it through, filling out forms which is a sort of punishment and it makes you think'.

Rahul

- 3.29 Rahul, a working man in his forties, claimed for car damage that was not incurred. His car broke down and the quote for rectifying it was £8,000. The idea of making a false claim was suggested by a friend, and in *'panic'*, at the costs he did just that. However, *'my conscience not allowing me to sleep properly'* resulted in him calling the insurer and letting them know about his false claim. It was his first offence.
- 3.30 He agreed to take part in restorative justice because he was scared of the alternative, *'the police...they told me I had to attend otherwise they would arrest me and caution me'* and he was worried about losing his job.

- 3.31 Rahul thought the mediation was very well managed. He had thought, as had others, that since he did not receive any money from the insurer, they had not incurred any losses, but via the process he learnt about the costs in managing and responding to suspected fraudulent claims. He felt the atmosphere in the mediation was conducive to learning rather than being punished, however, he was left under no illusion about the consequences of not participating:

'The good thing is they didn't treat me as a criminal, they told me that would only happen if I didn't turn up, and they explained what would have happened if I didn't turn up and the caution would have gone on my record and I would have lost my job'.

- 3.32 Rahul felt he was lucky not to receive a police caution and to keep his job, and said he was grateful both to the police and to the insurance company for allowing him to be part of the Trial. He felt that there had been consequences for him in his actions and that he had been punished in other ways. For example, he noted that the insurer cancelled his policy and it still had half its duration to run, they charged him £300 for the costs of his claim, the premium for his new policy was much higher, and he still had to pay for his car. Moreover, he was concerned that if he did make a claim in the future, and he said it would only be a genuine one, he might not be believed and he had left himself open to further accusations:

'I am not sure I would claim, unless it was a major loss, but only if this happened, not for anything minor, I would be too scared. Will they look into my claim even more next time because of my record'?

Sally

- 3.33 Sally, in her thirties, was disconcerted to find that her tablet had been damaged. To cover the costs she decided to make a claim on her policy, and when that was not pursued she took out another policy, with a lower excess and made a second claim. However, the insurer found out about the previous claim and it became apparent that the policy had been purchased to facilitate a claim for a fault that occurred before she purchased the policy. She said she felt *'ashamed'* of what she had done.
- 3.34 As she had not received any money from the second claim she assumed that was the end of the matter. However, one

day two police officers knocked at her door to discuss the insurance fraud:

'Well I had two police officers come to the house ... and I was told I had to go to the police station and they left. They said to me to go to the police station to make a recorded statement and be finger printed and all that'.

- 3.35 Sally said she was taken aback by the mention of the word 'fraud', she says she had not looked at it like that and was shocked when she realised what she had done was a crime of fraud. Her mood was lightened somewhat when the day after she had been to the police station the co-ordinator contacted her to offer her the opportunity to be involved in the Trial:

'I was upset about it and then the call the next day was good and they said it means you don't have to get a criminal record. This was really important, I had to be CRB checked for volunteering at the school, so it would have mattered, even for that. They thought I didn't deserve a criminal conviction; this is a way to avoid that and be taught a lesson, because even doing RJ was serious enough for me'.

- 3.36 Sally said she learnt a lot from the facilitation. Two particular aspects of the Trial influenced her view of the offence. The first was learning about the potential consequences to people who commit similar offences:

'The seriousness of what I had done came out, and what had happened to people who had done things on previous times, some who did not admit went in jail, that shocked me. I did not think about the effects on the insurance company...when the word fraud was mentioned it hit hard with me...it was awful that word'.

- 3.37 The second issue was a letter she received from the insurance company employee who managed her (second) insurance claim and who had contacted her to advise it was not going to be paid.

'The person had written me a personal letter and he took it (the insurance claim) very personally. I had thought it was not serious, not to the level it is. It did have an impact on me and created huge guilt...I got to know the effect it has and the personal effect on those who work there. Big insurance companies, it

may seem, but there are people who work there and I understand that now'.

3.38 Sally responded with a personal letter of her own, apologising for her actions.

3.39 She felt the Trial was well managed, and was full of praise for all those involved, '*decent nice people*' and the way in which she was treated:

'They just made me feel at ease, and it did not feel, now how do I explain, the seriousness of what I had done was put forward but it didn't make me feel I was an awful person, and they knew I was regretful so they did not need to push hard'.

3.40 She noted that she would never commit an insurance fraud again but said that as soon as she received the call from the insurer denying the second claim she felt she had learnt her lesson. What the Trial had done was taught her the consequences and reinforced her own sense of guilt at her actions and in being associated with a fraud. She had had her policy cancelled but had not taken out another one because '*I am ashamed to say I had something cancelled*', she was unsure what she would do going forward. The biggest deterrence had been her feeling of shame:

'I have not told anyone and it would have been worse if I had been treated more seriously. I don't know anyone who has been in trouble with the police; I don't live that sort of life. I have only told my partner no one else, not even my parents, I am too ashamed'.

Summary

3.41 By and large those involved considered their offence something akin to a 'rash error of judgement' albeit that the offences were sometimes premeditated, and sometime-opportunistic involving little planning or forethought which meant they were vulnerable to astute claims handlers at insurers noticing inconsistencies. Some withdrew their claim soon after making it and all were able to appreciate the impact of their actions. While it has to be emphasised that the findings should not be generalised, the insights from this small-scale evaluation suggest some optimism that participants were, as a result of the mediation, more likely to appreciate the impact of their offence both on the victim but

also on those close to them, and feel it was important to never commit a similar offence again, it may also have enabled some participants to reflect on their own reasons for offending. The video and Victim Impact Statements were viewed positively, with a word of caution that videos, though well produced, could be more commensurate with offences committed. They generally felt the Trial was well run.

Section 4. Reflecting on the Trial

- 4.1 The findings from this study were extremely diverse and reflected the organisational, legal and practical complexities of restorative justice, and of attempting to apply it, experimentally, in a new field with unfamiliar partners. There is no single conclusion that can be drawn, but we can draw from the range of practical issues (from strategic to operational) that were revealed by the observations and interviews undertaken.
- 4.2 In order to give structure to this summary, we have used the 5Is framework (Ekblom 2011 and <http://5isframework.wordpress.com>) as a way of structuring the findings. 5Is comprises a set of top-level tasks each of which is further subdivided as the subject matter requires. These tasks are: *Intelligence* (causes, context and consequences of the problem, and demand for and initiation of action), *Intervention* (the main response activity), *Implementation* (the practical actions necessary to make the Intervention happen), *Involvement* (ways of engaging people and organisations to Implement the Intervention) and *Impact* (Impact and process evaluation). 5Is is an analytic approach; no scheme for describing/articulating knowledge of practice is watertight and there are many overlaps and cross-linkages. That is the real world of practical prevention. Because we found overlaps in the 5Is areas (especially between Involvement and Implementation) we have refrained from using the 5Is as headings but retained the key principals which 5Is seek to focus on. This hopefully provides a point of reference for those interested in making comparisons with other 5I evaluations.

The context in which the Trial operated

- 4.3 The initiative was based on a new idea, to offer to victims and offenders of low-level insurance fraud the opportunity to be involved in face-to-face meetings as part of a restorative justice process. The view was that this would enable victims to express their feelings and experiences and for offenders to realise the consequences of their actions such that they would not commit offences again.
- 4.4 The Trial initially focussed on crash for cash and investment fraud offenders; an initial assessment of the number of people who would be suitable was proven incorrect. The

decision to change criteria for inclusion, while understandable, meant that some insurers were confused about its focus. The ways in which insurers were engaged and therefore the processes by which referrals made/received was faulty.

- 4.5 The context in which the Trial took place was impacted by a variety of factors, including the lack of buy-in from insurers, and the lack of clarity about how mechanisms might work (see below). There was also a rather confused thought process about how business victims could be involved.

The key characteristics of the Trial

- 4.6 Just as any Trial needs to clarify its objectives so it will also need to be clear about the way that it is intended it should work. For example, one mechanism is to increase fraudsters' empathy for the insurer – by better understanding the impact of the offence – so that they are more likely to desist from future offences. There was scope for believing this worked (on the limited evidence available) but better understanding of the ways this can occur, taking account of all the elements, for example, the facilitator, the video, the Victim Impact Statement, is a next step. Recognising that it is important to distinguish between very specific causal mechanisms and broad intervention principles, another mechanism might be to reduce the offenders' impulsivity by giving them the knowledge to recognise that some opportunities are fraudulent and must be avoided. A linked mechanism here might be to increase their sense of shame (understanding the consequences of their actions). All these (and others) are laudable mechanisms, but they need to be much better articulated so that they can be 'triggered' in the most appropriate way.²⁵

The process of converting the objectives into practice

- 4.1 The lack of engagement of victims (or to use 5Is language, the mobilisation of victims) meant a key means of generating awareness amongst offenders was lost. That said, a video which explained the dangers of crash for cash and its consequences was used as a proxy. This appears to have been effective in some cases at least. The video was well produced but focused on more serious crash for cash offences when all participants in the Trial were low level. For some of those involved this undermined its effectiveness. When the Trial was extended beyond its original focus to any type of insurance fraud clearly the video was not appropriate.

²⁵ I am grateful to Paul Ekblom for these insights (personal communication).

Here insurers were asked to produce a Victim Impact Statement. Some thought these were well done, others less so. Clearly more work needs to be done here, but there is some encouragement that these can be used to raise offenders' awareness of the consequences of their actions, especially when backed up by good facilitation.

- 4.2 The way the Trial was set-up left much opportunity for improvement. There is a range of factors here including; training too many police facilitators who subsequently were not able to help when called upon; basing all the facilitators in London when mediations took place in different parts of the country; not being able to find suitable venues and having to conduct them in police stations which served to undermine the neutrality of the restorative justice mediation; the inadequate engagement of insurers, and the lack of effective referral policies. All of these factors served to undermine the effectiveness of the intervention.
- 4.3 There appeared to be no lack of incentive for offenders to participate in the Trial, who were driven, in no small part by a desire to avoid prosecution and the consequences of having a criminal record. Watching a video, receiving a Victim Impact Statement, writing an apology might be viewed as small prices to pay for avoiding a criminal record. However, this was not reflected in the accounts of participants who agreed to be interviewed, nor does it match the impressions of those who took part in facilitation and co-ordinating mediations. That stated, care is needed to ensure that in other contexts or in relation to other types of insurance frauds, this does not happen:

'All three said would not reoffend and yes I think it is because of the facilitation, definitely. They won't commit that sort of crime again, not low-level fraud because of the effect this has had'. Police interviewee 5

- 4.4 There are many lessons that have been learnt about how better to manage a scheme of this kind. These include the need to ensure that restorative justice mediations are recorded on a national database so all previous offending can be visible, and developing effective referral policies and avoiding enforcement practices based on postcode as one interview alluded to. Moreover, although the aim of the Trial was to avoid the need for low-level offenders to receive a criminal record it may at the same time have brought people into the remit of criminal justice that otherwise would not have been the case. So, although the principle was that those involved were people who would otherwise have received a caution it is plausible some were involved when they otherwise may not have been approached at all. It raises

- questions, and important ones, about the processes for engagement, and these need close attention moving forward.
- 4.5 A general point raised was that the Victim Impact Statements needed to highlight the personal impact of fraud offences on insurers, but at least one interviewee from an insurer did not think that the draft or template Victim Impact Statement was fit for purpose, and of course the video was only viewed as relevant in some circumstances.

The involvement of stakeholders

- 4.6 Organisational arrangements interfered with the strategic plan and the nature of the Intervention. The Trial raised questions about whether the police is an appropriate agency to play such a central role in this type of restorative justice scheme (strategic). After all, some officers were not able to take part in mediations because they had been involved in the investigation (operational); one offender felt the mediation though well managed bore similarities to a police interview; police officers were too often reluctant or unable to be available for facilitations when needed, despite the low number of referrals; and in any event, as one interviewee noted, the police are associated with prosecution and some officers were dubious about the benefits or even need for a restorative justice scheme; in 5Is language, the climate setting was not always receptive to restorative justice. One felt this was because police, somewhat like insurers, are prosecution oriented and restorative justice can seem a ‘soft option’.²⁶ Another reported that some police colleagues were sceptical this scheme offered the best return on investment:

‘If they are not going to recommit offences why are going down the restorative justice route? These people won’t cause us problems so why don’t we focus on those that will?...[we should] just do post charge, high-end ... fraud, where people have lost their savings and where there is a true benefit to victims’. Police interviewee 3

‘I was a massive sceptic. People were having discussions about what was going to happen and they were sceptical. But I came away from my first one and my opinion had changed completely and I think it has a place for low-level offences’. Police interviewee 5

²⁶ That said it was noted by one police officer that those working in insurance companies most supportive of RJ were those who had experience of police work and were typically former officers.

- 4.7 There remains an ambition to explore the use of restorative justice in other contexts, such as prisons. This was considered during the project but the police were unable to get buy-in from other stakeholders; they were not sufficiently motivated. The Probation Service had not supplied details of where offenders were located. While the Prison Service were not adept at keeping the restorative justice team up-to-date on prisoner movements (essentially a failure to implement effectively).

Main successes and key learning points

- 4.8 The scope of the evaluation is too limited to provide insight as to whether this Trial of restorative justice with low-level insurance fraudsters caused any long-term behavioural change in participants.²⁷ Providing this kind of evidence requires a more comprehensive and resource intensive study. That stated, all of the offenders said that they would not commit offences again, and the police interviewees were unanimous in believing that the participants benefited from the mediation and would not commit offences again:

'It makes them think about it. One of the biggest factors for them was realising the impact on the company and on everyone else. Of everybody we spoke to the impact was explained and they had not thought about it and they had not thought that money was changing hands, they began to understand the costs'. Police interviewee 1

'From [a] police point of view, we know the concept works, having sat with offenders we can see that they appear to be truly sorry and they won't darken the doorstep of insurance fraud again'. Police interviewee 3

'It is an education, it opens people's eyes. Often they have not really thought about the consequences of what they had done, and had not really thought about the consequences at the time, and they think morally at the interview and come up with a view that "this is not for me" '. Police interviewee 5

- 4.9 Certainly, offenders highlighted two key factors that influenced them. The first was the impact of the offence on them. One lost a job and another was frightened as to how a future genuine claim might be treated, then there were the

²⁷ This of course is the long-term aim and certainly an issue meriting attention albeit beyond the scope of this enquiry.

costs of a cancelled policy, and having to pay more for a new one, and many felt shame in dealing with the police as an offender and a sense of horror at having their actions described as fraudulent: two felt guilty about what they had done and declared their own dishonesty to the insurance company before they were confronted. These though are consequences of being caught.

- 4.10 Nevertheless, through the mediations, offenders were invited to consider the consequences of their actions and many claimed to have learnt a lot, such that not only would they be less likely to commit offences, they were also alerted to warning others of the dangers. This is potentially an important finding if it helps to reduce or undermine tolerance of insurance frauds. And they may well have learnt more about the reasons for their own behaviour too.²⁸ This evaluation provides further evidence that awareness of the consequences of insurance fraud may serve as a deterrent to those who might otherwise be tempted,²⁹ and it demotivates them if they feel their action was wrong and shameful. It must be stressed that these findings cannot be generalised; they merit more research.
- 4.11 With another warning about small numbers it was found that the insurers who received referrals seemed positive about their involvement³⁰ and at least one potential route to engaging insurers (and for that matter the police and others) is to highlight successful outcomes. As one interviewee noted IFED is quick to highlight its success in prosecuting serious insurance fraud offences, if the Trial was to be rolled out there is much to commend IFED being engaged in promoting success with restorative justice outcomes.
- 4.12 It was outside the scope of this evaluation to undertake a cost-benefit analysis. That said, the costs of implementation were considerable. The lack of systems, the time-consuming process for getting referrals and managing mediations in locations across the country added up.
- 4.13 One idea raised in interviews, and related to the issue of costs, is the benefits that could be generated from explaining to offenders the range of actual costs incurred by insurer when they receive and act upon a fraudulent claim:

'I suppose if we could get insurers to give a breakdowns to say, how much they pay a solicitor, a doctor and so on, just to break down the costs so they can see how much is paid out and reserved for claim. Often they [offenders] say they didn't go ahead, so have not

²⁸ Any replication of the Trial might more deliberately build these mechanisms in from the outset and any evaluations seek to test them.

²⁹ See, Gill, M., and Randall, A. (2015) *Insurance Fraudsters*. Tunbridge Wells: Perpetuity Research and Consultancy International.

³⁰ The apology letters written by participants were seen to reflect genuine remorse, and the insurers interviewed were universally positive.

incurred costs but if we had a breakdown we could explain that that isn't right, there are very real costs'.³¹
Police interviewee 1

Final comments

- 4.14 The Trial broke new ground in working both with a group of offenders (insurance fraudsters) and a group of victims (businesses/insurers) who are typically excluded from the restorative justice process. As such, it was inevitable that there would be lessons to learn which will guide future practice.
- 4.15 The objectives of the Trial were rather general, and more thought will need to be given in future about how mediations can best be managed to generate positive outcomes. There is initial evidence to suggest that the Trial was good at enabling offenders to appreciate the impact of their offence, both on their victims and others close to them, and may even help them understand their own motivations (which are discussed below). Any future Trial would need to think about objectives and how they can be achieved more fully.
- 4.16 The process of involving the business as a victim needs to be better understood. The incentives for businesses need to be articulated and the success publicised. Different engagement strategies will most likely be needed for different agencies which challenge barriers they may have to being involved with restorative justice generally and this group of offenders specifically. We know for example that insurers sometimes see it as a soft option but are much less critical on the back of experience. Using a proxy, such as a video or a Victim Impact Statement have potential but more needs to be done to understand what content is suitable, not least how that can be used to engage with and best impact on offenders. Future schemes will need to consider what outcomes are sought and precisely what mechanisms will trigger them. Consideration needs to be given as to who should run the scheme and how a national pool of offenders can be targeted most effectively, for intervention to have the most impact.
- 4.17 More information is needed on costs and benefits; in the world of business these are always important and they were never properly articulated in this Trial. It is important to highlight – even if attributing cost savings are tricky – the benefits of contributing to the creation of a culture of less tolerance of insurance fraud.
- 4.18 The Trial was an ambitious intervention and throughout its course there were numerous challenges to its

³¹ Understanding the costs incurred would also enable the police to show how they saved money by thwarting the offence.

implementation, all of which have provided valuable learning on which any future Trials can be based. Evidence provided by participants and victims who engaged with the process suggest some cautious optimism that if the (considerable) obstacles to implementation are removed, restorative justice may be a useful method of disposal for low-level fraud offenders.

Appendix A: Methodology

Programme Data

At the beginning of the evaluation, a request was made to the City of London Police to collect key programme data for analysis. The information included:

- Crime number (as a reference to match offenders and victims)
- Age
- Gender
- IC code (ethnicity)
- Type of offence
- Role played in offence
- Date of intervention
- Location of intervention
- Setting of intervention
- Type of intervention
- Type of victim
- Application of intervention
- Number of relevant offences committed prior to the Trial
- Number of relevant offences committed after the Trial
- The number of participants that declined to take part in the Trial
- The number of participants that agreed to take part in the Trial but did not attend

In the event only 14 insurance fraudsters took part in the Trial.

Evaluation questionnaire

Within each restorative justice Trial session participants were asked to complete a short questionnaire (with the help of Trial staff), providing feedback on their experience of the Trial. For offenders they were given a set of questions which were answered at the beginning of the session (before any restorative justice work commenced) which were repeated at the end of the session to measure any change. They were also asked some additional questions to gain feedback on the session itself. They were advised that honest opinions were invited (there are no right or wrong or pass or fail answers) and their responses would be used anonymously to measure the outcomes of the Trial. It is of course possible that the participants may have reasoned that it would be unwise to say anything negative about the Trial to a police officer, not least one involved in managing their case. While this limitation needs to be borne in

mind it is significant that in follow up interviews with the research team very similar comments were made to those offered at the mediation.

Participant Interviews

Each participant in a Trial was asked for their permission to allow Perpetuity Research to contact them by telephone and conduct an interview to gain their feedback on the experience. Six offenders gave their consent and were subsequently interviewed.

Those participating in interview were advised that their information would be collected anonymously and that it would be used purely for the purpose of evaluating the Trial. They were informed that they did not have to answer any questions that they did not want to and that they could withdraw from the interview at any time. A semi-structured interview schedule was developed to guide the interviews which covered their experiences of the Trial and their perceptions of its effectiveness.

Stakeholder Interviews

There were three groups of stakeholders.

Police staff at the City of London Police - who were responsible for managing and coordinating the scheme and provided insight through interviews at different points in the Trial from the beginning to the end. Near completion of the study, two key individuals were interviewed on a one-to-one basis.

Facilitators - the three that had taken part in the Trial were all interviewed on a one-to-one basis. These individuals have been presented in this report as 'Police interviewees' rather than as 'staff' or 'facilitators' both because they were all police officers and to preserve some form of anonymity.

Insurance companies - four representatives from insurance companies were interviewed. They did not take part in any of the restorative justice sessions but they were the point of contact at their companies and so were involved in referring cases and agreeing (or not) to 'their' fraudsters being permitted to be put forward for restorative justice. Interviews were all arranged via the co-ordinator and this limitation should be borne in mind.

Approach

A very helpful framework for thinking about how to evaluate initiatives that permits use of different methodologies, and has previously been used in a range of studies is the 5Is approach. The framework developed by Professor Paul Ekblom, focuses in on five areas that constitute essential

components of successful programmes, and as such provide the key areas of attention for any evaluative approach. They are:

- **Intelligence:** What was the context in which the initiative operated?
- **Intervention:** What are the key characteristics of the intervention? Here the emphasis is on explaining the mechanisms that enable the initiative to work?
- **Implementation:** How are the objectives (including secondary ones) converted into actual practice on the ground?
- **Involvement:** Who was involved in the implementation process, what were they supposed to do and what did they do?
- **Impact:** Were the objectives met? Were other things achieved? What were the main successes?

The greatest impact of this framework is that it forces attention on the issues that are of most relevance to success and failure and can provide the focus on determining what is needed to facilitate good practice not least in any future initiative. Within the 5Is framework no specific methodology is ruled in or out, and, as is evident here different approaches were used. The findings themselves overlap the 5Is categories and so the general areas of action have been used as a framework rather than the 5Is headings.

About Perpetuity Research

Perpetuity Research is a leading research company with wide expertise in both quantitative and qualitative approaches. We have been extensively involved in evaluating 'what works' (and what does not). Our work has involved helping our clients to understand people's behaviours, perceptions and levels of awareness and in identifying important trends. Our mission statement is 'committed to making a difference', and much of our work has a practical application in terms of informing decision making and policy formulation.

We work closely with our clients. This includes businesses, national and local governments, associations and international organisations as well as charities and foundations. Our aim is to exceed their expectations and it speaks volumes that so many have chosen to work with us repeatedly over many years.

About the Authors

Professor Martin Gill

Professor Martin Gill is a criminologist and Director of Perpetuity Research, which started life as a spin out company from the University of Leicester. He holds honorary/visiting Chairs at the Universities of Leicester and London. Martin has been actively involved in a range of studies relating to different aspects of business crime including, the causes of false burglar alarms, why fraudsters steal, the effectiveness of CCTV, the victims of identity fraud, how companies protect their brand image, the generators of illicit markets and stolen goods, to name but a few. Martin has been extensively involved with evaluation research and with the offender's perspective looking at how they target certain people and premises and aim to circumvent security measures. He has published 14 books including the second edition of the 'Handbook' of Security' which was published in July 2014. Martin is a Fellow of The Security Institute, a member of the Company of Security Professionals (and a Freeman of the City of London), he is a member of both the ASIS International Research Council and the Academic and Training Programs Committee, and a Trustee of the ASIS Foundation. In 2002 the ASIS Security Foundation made a 'citation for distinguished service' in 'recognition of his significant contribution to the security profession'. In 2009 he was one of the country's top 5 most quoted criminologists. In 2010 he was recognised by the BSIA with a special award for 'outstanding service to the security sector'. In 2015 he was nominated and shortlisted for the Imbert Prize at the Association of Security Consultants, and in 2016 IFSEC placed him as the fourth most

influential fire and security expert in the world. In January 2016 Martin was entered onto the Register of Chartered Security Professionals.

Charlotte Howell

Charlotte Howell joined Perpetuity in January 2009 and currently works as the Research Manager, managing and delivering research contracts. Charlotte has experience in a variety of research skills. Her quantitative skills include analysis of datasets such as survey responses, client data and performance data. Her qualitative research skills include undertaking literature reviews and undertaking consultation through interviews, focus groups and street surveys. Charlotte has consulted with a range of individuals, including stakeholders (such as individuals from the police, local authorities, teachers and service commissioners and staff), offenders (both in prison and in the community), and clients accessing services (including children and their families) such as weight management services, drug and alcohol treatment services, domestic abuse services and support services for sex workers.

Prior to working for Perpetuity, Charlotte graduated from the University of the West of England with a first class LLB (Hons) in Law in 2003. Following this she received an MSc in Criminology from the University of Leicester in 2004. After graduating, Charlotte worked for the Leicester Criminal Justice Drugs Team, analysing and reporting on Class A drug misuse and treatment information, to maintain and improve performance.