

Thatcham Security

Mike Briggs

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Thatcham Research Centre is an automotive 'not-for-profit' research centre, funded by UK insurers and based in Berkshire, England. Thatcham was set up in 1969 with the task of providing vehicle research and data to assist insurers with the efficient, safe and cost effective repair of motor vehicles. During the last 40 years Thatcham's size and function has expanded rapidly and the centre now provides a wide range of products and services for both insurers and repairers, including repair methods and training.

Thatcham set up the Vehicle Security Department at the request of the British insurance industry in 1993, when vehicle crime was at its' height. The department's primary remit -was to test and report on the effectiveness of both aftermarket security products and vehicle manufacturers' standard fit security systems using the agreed British Insurance Industry's Criteria.

To this day, Thatcham's objective security evaluations are an invaluable source of information for insurers with the data feeding into the vehicle Group Rating system, which provides insurers with an advisory system for evaluating vehicle risk.

Whilst most modern vehicles now come with standard fit high specification security systems, the assessment of which forms the bulk of the team's work, Thatcham still continue to evaluate a range of aftermarket vehicle security equipment. These aftermarket security products remain key in deterring thieves and preventing vehicle crime and Thatcham list all the products that meet the stringent insurance industry criteria on their website at www.thatcham.org/security. Products are defined under a number of categories based around the equipment function and ranging from combined Alarms and Immobilisers through to After Theft Tracking Systems.

Thatcham's work in driving improvements to the security fitted as standard on modern vehicles has been essential in helping to reduce insurers' costs. There has been a significant reduction in the overall rates of stolen vehicles which are continuing to decline each year with vehicle crime in the UK falling by more than 66% since it peaked in 1995.

A key part of improving standard fit vehicle security is through subjecting almost every new vehicle model to a New Vehicle Security Assessment (NVSA). The car undergoes a series of attack tests, including trying to break into the vehicle through the boot, bonnet or doors, overcoming steering locks and trying to start the engine without the original set of keys.

The results of these attack tests are produced in a point score system, which can affect the car's insurance by up to two groups. Thatcham also produce a New Vehicle Security Rating (NVSR) for all new vehicles that are presented in the form of a star rating system and are made available for general access through Thatcham's website. Ratings are split into categories of 'theft of' and 'theft from,' and presented as a star rating out of 5 for easier general consumption.

The NVSR also provides the basis for the British Insurance Vehicle Security Awards (BIVSA), where since 2004, Thatcham have been recognising and applauding manufacturers who have developed and improved their vehicle security.

Thatcham's on-going liaison with insurers, Police, Government and vehicle manufacturers is a key aspect of staying on top of current theft trends and helping to develop effective counter measures. One very recent issue, which is receiving a high priority across the industry, is the emergence of a new threat where organised gangs are using sophisticated technology to access and override a vehicle's On-Board-Diagnostic port and effectively replicate a key. These high value vehicles are usually then rapidly shipped out of the country and/or broken up for parts. Thatcham are collaborating closely with the Police and vehicle manufacturers to ascertain the extent of the problem and work towards an effective solution. In the meantime, aftermarket products such as Category 3 Steering locks and Category 5 after Theft Vehicle Tracking and Recovery systems can provide an effective deterrent and are recommended for concerned motorists.

Vehicle security remains of the highest importance to insurers and the automotive industry and the work of Thatcham is at the heart of the continuing mission to design out vehicle crime.

For more information see www.thatcham.org/security