

An Insurer's Slant



A key topic for insurers and alarm responders alike was in focus at the latest gathering of the Association of Insurance Surveyors members, as chair **Andy Miller** reports

AT THE first meeting of Association of Insurance Surveyors (AiS) members in 2015, BT Redcare's head of product for fire and security Andy Fyvie and technical specialist Nick Whiting spoke about their secure monitored alarm signalling products.

Industry pioneers since 1985, BT Redcare is the largest supplier of these devices for homes and businesses in the UK and Ireland. We heard that, in addition to its fire and security remit, BT also specialises in CCTV video transmission and end-to-end managed security solutions, as well as M2M connectivity services across multiple applications, such as ATMs and smart meters.

Our guest speakers then updated members on the latest developments in the BT Redcare product range. Working on any telephone lines and embracing new technologies – including the latest IP systems – these have longevity and also meet current stringent standards.

This prompted news of an exciting development for insurers – recent third party certification of Redcare GSM, Classic and Secure (*applicable to Secure IP, Secure 3 and Secure Solo*) signalling products to LPS 1277 v3.0 from BRE Global's Loss Prevention Certification Board (LPCB), providing reassurance on product quality.

LPS 1277 certification was necessary, Andy said, to overcome the difficulties insurers faced when choosing between 115 different signalling products on the market, to reduce risks and avoid costly mistakes. One challenge in the process was that BT Redcare is not just a product but also a service, delivered from the same platform. This presented 'a complexity of detail' for BRE, which made the process a particularly extensive one.

Stages in the process included the signing off of the business case; laboratory testing 'to destruction' (akin to crash test dummies); all build documentation being checked for consistency of product construction; and quality system auditing with ongoing surveillance of factory production, management systems and audit sampling. The tested products passed, demonstrating due diligence. Success brings benefits, eg the simplicity of kitemarking and product confidence. Certification also helps to allay any insurer reservations about IP signalling, where products are approved to this scheme.

Next, Nick Whiting outlined the product portfolio explaining different features, communication method/paths, risk grading (2-4), polling rates, reporting timescales and applications of Redcare Classic, GSM, Secure, Secure IP and Secure Solo. Diagrams helped illustrate assured connectivity to alarm receiving centres (ARCs), which then alert the emergency services, and the advantages of dual path systems and continuous monitoring.

He debunked several common myths, confirming that a dedicated BT line is not needed for Redcare Classic and GSM – both Grade 4 products will work with broadband, dial-up, fax and normal speech telephony. Insurers can be confident that products will work even when fibre has been deployed, assuming a copper network is available, and there are no plans to totally replace copper with IP systems. He also confirmed that BT Redcare is continuing to invest in its products.

In response to one of the final questions on potential market growth in secure IP communications, Nick said this was more evident in the corporate than the home and SME market, as here routers and firewalls can present problems.

Finally, he pointed members to useful guidance at www.redcare.bt.com on ATs (alarm transmission systems): RISC Authority S15 (especially Appendix C) and a specifier's guide to LPS 1277, along with a list of approved installers.

Thanks go to Andy and Nick for this excellent product refresher and for sharing their journey (or was it more of an odyssey!) through LPS 1277 certification. In the old days, life was simpler - we had bells only, digicom and BT Redcare (and in some areas RedABC). Now, with the plethora of remote signalling products that are available (including those of BT Redcare), it's a much more complex market; a market, however, that can be seen in a positive light with respect to third party certification ■

Andy Miller is chair of the Association of Insurance Surveyors and technical risk control manager at Allianz Insurance

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