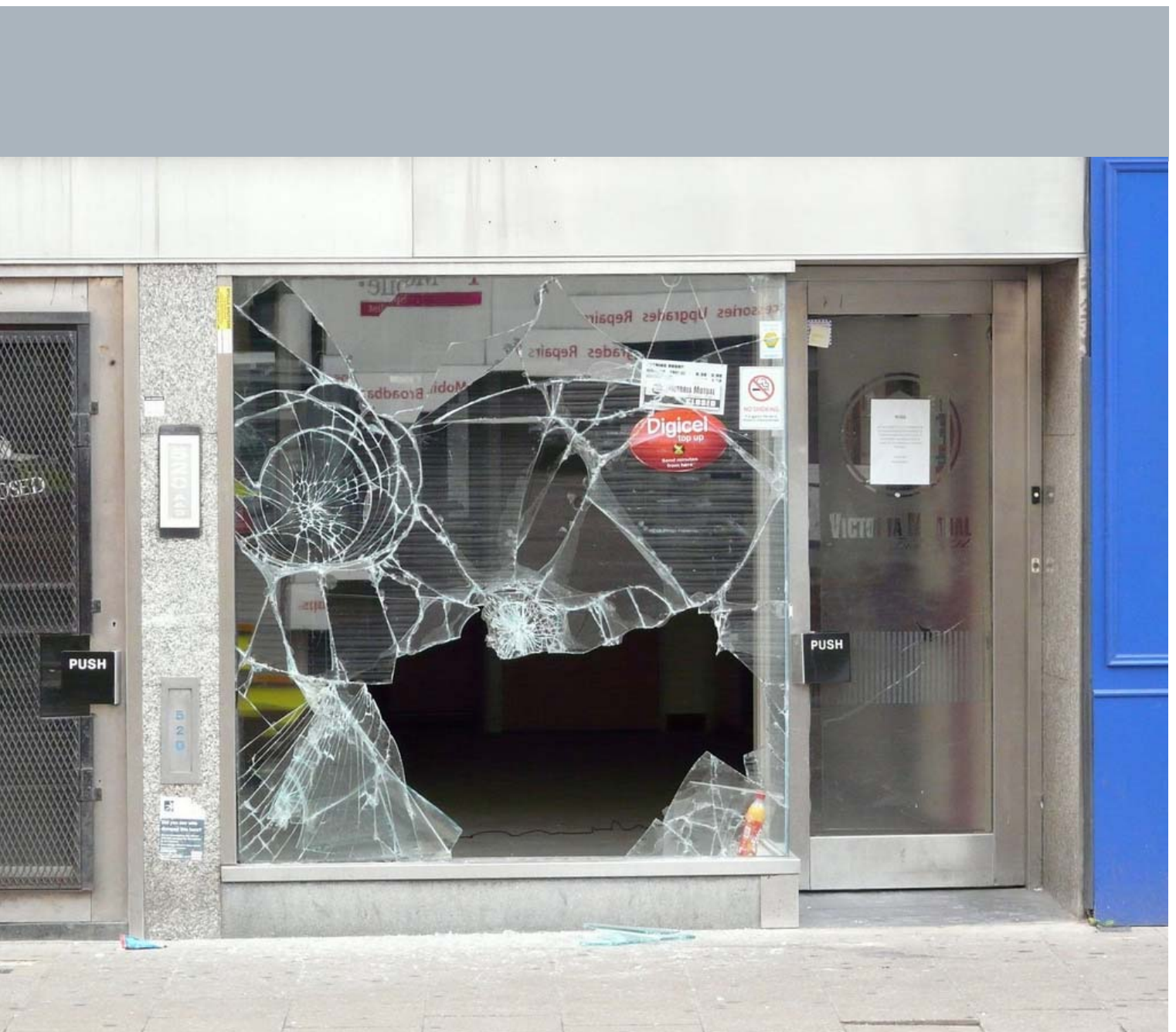


## Picking up the pieces

A London Assembly report on how businesses were helped to recover from the August 2011 riots





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**Greater London Authority  
October 2012**

Published by  
Greater London Authority  
City Hall  
The Queen's Walk  
More London  
London SE1 2AA  
[www.london.gov.uk](http://www.london.gov.uk)

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## Role of the Budget and Performance Committee

The Budget and Performance Committee scrutinises the Mayor's annual budget proposals and holds the Mayor and his staff to account for financial decisions and performance at the GLA. The Committee takes into account in its investigations the cross cutting themes of: the health of persons in Greater London; the achievement of sustainable development in the United Kingdom; and the promotion of opportunity.

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# Chairman's foreword



The riots of August 2011 were shocking events, and much has been written about their causes and the wider political and social policy issues flowing from them. At the Assembly's Budget & Performance Committee we were interested not in repeating that work but in looking at the tangled issue of compensation and its assessment, administration and payment (or non-payment) and lessons that could be learned from this.

While it is in the nature of disordered events that you cannot be fully prepared for them, and that much good and dedicated work did take place in the aftermath of the riots, we found that there are areas where we can do things better.

The most powerful message was that while larger commercial organisations have the financial and organisational resources to weather such storms, most small businesses do not. Small businesses are a bedrock of our communities and we need to improve the way we support them.

We also learnt how the local authorities acted heroically, with limited resources and powers, in pulling together the clean-up and in supporting their local economies. But the coordinating role they performed is not clearly defined - we think there is a role for local authorities as coordinators following major incidents and that this could be more formally established.

There were clearly also issues with the overall management and flow of information, and particularly the coordination of the response of insurers and the Metropolitan Police, as administrators of the Riot (Damages) Act compensation scheme. There was unhappiness from traders that much was promised but the response, in hard cash, was often very slow. We make more detailed recommendations about this, but the key messages are that we need to manage better, and more transparently, the flow of information and the accountability and decision-making of the different agents. This is an area where the private and public sectors should better coordinate their work and learn from each other.

We are aware that the Riot Damages Act is being reviewed and we urge the Government to act quickly and not allow it to drift now the spotlight has moved on from the riots. The administration of claims also needs to be improved. We recognise the Government's need to

demonstrate accountability and to ensure that public funds are safeguarded. However, in exceptional circumstances such as these, the Government also needs to demonstrate leadership in helping businesses and communities recover as quickly as possible. The Government should look at how the insurance industry can help with the administration of Riot (Damages) Act claims.

Finally, the private sector played a very important role in helping small businesses recover from the 2011 riots. We propose that more could be done in the immediate aftermath of a major incident to help philanthropic organisations, like the High Street Fund, contribute to the recovery process.

We will be reconvening our inquiry this year to explore further a number of these matters. Can I thank all of our witnesses, and my committee colleagues and staff, for their work in producing this report.

A handwritten signature in black ink, consisting of a large, stylized 'J' followed by a series of loops and a long horizontal stroke.

**John Biggs AM**  
**Chairman of the Budget and Performance Committee**

# Executive summary

## *Introduction*

What was done to help businesses get back on their feet following the 2011 riots? This report focuses on the aftermath of the riots and how effectively financial support was provided to companies and individual traders whose businesses were damaged.

In this instance businesses and properties were damaged by rioting, but much of the recovery process would be similar following other major incidents – for example flooding. For this reason, some of the lessons we have sought to identify in this report are specific to the riot recovery process while others are more general and could be applied to the recovery process following other incidents. We have invited stakeholders to the Committee's meeting in December 2012 to discuss the findings of our report and how our recommendations can be implemented.

## *Overview*

Many businesses have not been compensated fully for the damage they suffered as a result of the 2011 riots. Businesses that did not have sufficient insurance to cover the cost of the damage looked to the Government and the Riot (Damages) Act (1886) for help. Unfortunately this out-of-date piece of legislation often failed to cover the costs of damage leaving businesses out of pocket.

When businesses did qualify for compensation, it often took many months for them to be paid. Despite the Government, the Mayor and the insurance industry committing to do all they could to help businesses recover, the compensation claims process was slow for both claims made under the Riot (Damages) Act and to some insurers. This meant that some businesses only managed to stay afloat due to charitable donations. More should have been done by the Government, the Mayor and the insurance industry to speed up the compensation payment process.

## *Coordinating relief funding*

It was difficult for victims of the 2011 disturbances to understand how to go about getting financial help. This was particularly the case for small businesses, many of which did not have the skills, experience or time to navigate through the complicated recovery process.

The feeling of goodwill and desire to help was unanimous amongst stakeholders, but a lack of leadership and coordination meant that -



despite having the knowledge, resources and skills – a comprehensive recovery service was not developed. We argue that local authorities are best placed to act as lead organisation and coordinate the recovery process following major incidents in the future.

Victims would have also benefitted from having clearer guidance as to how the riot claims process worked. We welcome the offer from the Association of British Insurers (ABI) to work with the Government and the Assembly to produce a single set of instructions to guide businesses through the claims process.

#### *Insurance payments*

It cannot be right that, four months after the incident, one in three businesses still had not received a penny in settlement of their insurance claims. It is particularly discouraging that, despite the ABI's suggestion that it went out of its way to help small and medium sized businesses, the percentage of claims that had been at least part settled by January 2012 was no higher for small and medium businesses than for larger commercial organisations. We ask the ABI to work with its members to speed up payments following major incidents and in the first instance, to provide indicative payment timescales for different claim types.

Additionally, we believe more could be done at the point of sale to help small businesses understand how the claims process works and what to expect from loss adjusters. We ask the ABI to work with its members to ensure that, when insurance policies are sold, sufficient information is provided so that customers have a clear understanding of the requirements and process for making a claim.

Given that some insurance companies were faster to process claims than others, we make the case that both the insurance industry and its customers would benefit from there being more information publicly available about the relative performance of insurance providers. We ask the ABI to publish a breakdown of average payment times by provider, both for the disturbances in August 2011 and following major incidents in the future.

#### *The service provided by loss adjusters*

The Committee heard how loss adjusters had acted insensitively at times and lacked the skills necessary to deal with some owners of small businesses. We argue that the needs of small businesses could be

addressed better if local authorities engaged more with loss adjusters and other agencies involved in the recovery, to help them tailor their services and coordinate their activities to meet the needs of the community.

#### *Riot (Damages) Act payments*

The Committee agrees with all parties who contributed to this investigation that the State should continue to compensate victims who suffer damage as a result of rioting.

The Riot (Damages) Act, however, needs updating and we urge the Home Office, as the lead Department, to push ahead with its review and amend the legislation as soon as possible. In particular, we recommend that the definition of a riot should be more closely aligned with what the public perceives a riot to be, and that the list of property covered by the Act is updated.

Along with the legislation, the administration of claims also needs to be improved. We recognise the Government's need to demonstrate accountability and to ensure that public funds are safeguarded. However, in exceptional circumstances such as these, the Government also needs to demonstrate leadership in helping businesses and communities recover as quickly as possible. We therefore recommend that the Government should carry out a review of how claims made under the Act are administered alongside its review of the legislation itself. In doing so, the Government should look at how the insurance industry can help with or take over the administration of Riot (Damages) Act claims.

Finally, the riots highlighted the number of smaller businesses in the affected areas that were uninsured or under-insured. We ask the ABI and the GLA to work together and examine the issue of non-insurance and under-insurance among traders and small businesses with a view to determining the scale of the problem, identifying its causes and how they can be addressed.

#### *Charitable grants and the involvement of the private sector*

The private sector played a very important role in helping small businesses recover from the 2011 riots. In particular, we are grateful to Sir William Castell, the High Street Fund and all of its contributors for the time and resources they generously gave to help small businesses struggling to cope after the riots.

We propose that more could be done in the immediate aftermath of a major incident to help philanthropic organisations, like the High Street Fund, contribute to the recovery process. They are reliant on local knowledge to understand how they can help. As such, there would be value in local authorities designating a single point of contact, following a major incident, to provide charitable organisations with the information they need to understand how they can help.

Looking beyond the riot recovery process, lessons should be learnt about how the private sector got involved and how greater partnership working between the public and private sectors can be forged. We have invited Sir William Castell to attend the Budget and Performance Committee meeting in December 2012 to discuss how the public sector can encourage the private sector to work more closely with it, drawing upon the lessons of his experience in the aftermath of the riots.

# 1. Introduction

## *Aim of the report*

- 1.1 What was done to help businesses get back on their feet following the civil disturbances in London in August 2011? There have been several reviews into the riots and what caused them, but little attention has been given to the businesses affected by the riots and what was done to help them recover. This report focuses on the aftermath of the riots and how effectively financial support was provided to companies and individual traders whose businesses were damaged.
- 1.2 It is inevitable that London will face major incidents in the future. It is important that we learn from the riots and ensure the recovery process following the next major incident is more effective. In August 2011, the damage was caused by rioting, but the recovery process would be similar following other incidents where businesses and properties are damaged – for example through flooding or fire. For this reason, some of the lessons we have sought to identify in this report are specific to the riot recovery and some are more general lessons that could be applied to the recovery process following other types of major incident.

## *Evidence base*

- 1.3 In conducting this review, the Committee has held public meetings with business representatives, the insurance industry, the Mayor's Office, local authorities, Members of Parliament and the High Street Fund. The Committee held its first meeting in September 2011 and two further meetings in June and July 2012, allowing sufficient time for the recovery process to progress. The Committee also received written submissions from the Association of British Insurers (ABI), Cunningham Lindsey UK (a loss adjuster) and David Lammy MP.

## *Report structure*

- 1.4 This report uses the evidence gained in meetings and from written submissions. It draws conclusions and makes recommendations to stakeholders. The Committee has invited stakeholders to its meeting on 4 December 2012 to discuss the findings of the report and how the recommendations can be taken forward. We begin by providing an overview of the situation faced by businesses affected by the riots. We look at the importance of the various funding sources and the role the Mayor and the Government played in the recovery process. In section three we explore how the coordination of recovery funding could be improved. Sections four and five focus on insurance payments and the service provided by loss adjusters. Section six looks at the Riot (Damages) Act and how it was administered and the final section explores charitable grants and the role of the private sector.

## 2. Overview

- 2.1 Many businesses have not been compensated fully for the damage they suffered as a result of the 2011 riots. Where compensation has been provided, it was often slow to materialise making the recovery process extremely challenging.
- 2.2 Businesses that did not have sufficient insurance to cover the costs of the damage were reliant on the Government and legislation dating back to 1886 for compensation. Unfortunately the Riot (Damages) Act's narrow definition of 'riot' and out-of-date provision for the types of property that riot legislation should cover meant that many people were not fully compensated for the losses they suffered.
- 2.3 In the wake of the riots, the Government and the Mayor were quick to announce that they would be doing all they could to help businesses recover.<sup>1</sup> However, the compensation claims process, particularly through the Riot (Damages) Act, remained slow. It was not until March, nine months after the riots, that following criticism about the length of time it was taking Riot (Damages) Act claims to be processed that the Mayor wrote to the Home Secretary to raise his concerns.<sup>2</sup> The founder of the High Street Fund (a charity launched by private sector business leaders to help small businesses affected by the riots) explained how he struggled to get the parties involved to speed things up:

*What really concerned me was that I was unable to move either central Government to push quickly or the Association of British Insurers to say, "These people are severely damaged. They are running out of cash. They need your help. You should pay".<sup>3</sup>*

- 2.4 Fortunately for many small businesses struggling to get their claims settled, other sources of help appeared. These included: the High Street Fund; local authority grants and interest free loans funded by the Government; and charitable donations. These sources of funding were vital to the survival of some small businesses while they waited for their claims to be settled. Credit is due to the Government for providing local authorities with funding to help riot victims and to the Mayor for helping launch the High Street Fund. Nevertheless, some businesses only managed to stay afloat due to the goodwill of the private sector and the general public. More should have been done by the Government, the insurance industry and the Mayor to speed up compensation payments.

### 3. Coordinating relief funding

#### Key points

- The process of claiming relief after a major incident needs to be better coordinated and more clearly communicated.
- Local authorities are best placed to take the lead role in coordinating the recovery funding process following major incidents.
- A well coordinated response must account for the different perspectives, skills and resources that recovery partner agencies have and make best use of them.

#### *Identifying sources of financial support*

3.1 It was difficult for victims of the 2011 disturbances to understand how to go about getting financial help. While there were many possible sources of financial support,<sup>4</sup> each had different eligibility criteria and applications processes. How they interacted with each other was also very unclear.<sup>5</sup> The absence of a single, comprehensive source of advice to guide people through the process, often added to the stress of an already traumatic situation.<sup>6</sup>

3.2 This was particularly the case for small businesses, many of which did not have the skills, experience or time to navigate through the complicated recovery process. Many of the affected businesses were family-run with fewer than three employees, no experience of making business claims and, in some cases, nobody within the business who spoke English as a first language.<sup>7</sup> For these often marginal businesses, desperate to get up and running again as fast as possible, the recovery process needed to be made as simple as possible. The Chair of the Tottenham Traders' Partnership explained the burden that small businesses faced:

*This one-man business is the chief executive and also the guy who cleans up and mops the floor as well. This is the guy whom you are now asking to come and do all this form-filling and produce things and keep running the business and keep worrying where tomorrow's money is going to come to feed his family and carry on.<sup>8</sup>*

3.3 Small businesses are the backbone of our economy and supporting them should have been a priority. Small businesses (enterprises with fewer than 50 employees) make up 99 per cent of all enterprises in London.<sup>9</sup> They employ 38 per cent of the private sector workforce and

account for 36 per cent of private sector turnover. As a vital part of the economy, we need to recognise their frailties and support them as best we can.

#### *Coordinating the response*

- 3.4 Recognising the difficulties that victims were facing, local authorities reacted quickly and tried to provide guidance.<sup>10</sup> The Committee heard that local authorities set up advice centres and help lines, produced and distributed leaflets and went door-to-door giving advice and encouraging people to apply for financial help. These channels of advice were very helpful, but they took time to put in place and often lacked the broad expertise that victims sought.<sup>11</sup> On occasion representatives of the insurance industry and the High Street Fund joined them, but this was on an ad-hoc basis and was not formally coordinated.
- 3.5 London failed to make the most of the knowledge, skills and resources at its disposal. The insurance industry has huge experience in the administration of claims processes. Sir William Castell and the High Street Fund provided immediate access to a network of private sector organisations with a vast array of expertise, eager to help in any way they could. Local authorities brought community knowledge and access to a set of well-established communication channels. The feeling of goodwill and desire to help was unanimous amongst stakeholders, but a lack of leadership and coordination meant that – despite having the knowledge, resources and skills – a comprehensive recovery service was not developed.<sup>12</sup> Funding sources, stakeholders and recovery requirements will change depending on the nature of the major incident, but the benefit of developing a well-coordinated and clearly communicated response will always exist.
- 3.6 Local authorities are well placed to coordinate the response and to communicate how it works to those affected. Where other stakeholders will change depending on the nature of the incident, local authorities will always be involved in the recovery process. In addition, they are likely to be the agency with the best understanding of the needs of the affected communities and the communication channels to disseminate information quickly. This view is in keeping with that of the Pitt Review following the flooding across the UK in 2007. The review concluded that local authorities should play a key leadership role in recovery efforts. It noted, as we have, that local

decision-making allows for local knowledge to be factored into preparedness plans, leading to more effective outcomes.<sup>13</sup>

- 3.7 **The process of claiming relief after the riots should have been better coordinated and more clearly communicated. By coordinating the response, the collective resources and expertise of all funding and support agencies could be used more effectively after future major incidents. Local authorities are the agencies best placed to lead on the development of a coordinated recovery assistance service.**

#### **Recommendation 1**

**Following major incidents in the future, local authorities (with the help of the GLA for London-wide incidents) should coordinate communications relating to compensation arrangements by liaising closely with the Government, the Mayor, the ABI, and other relevant relief funding organisations.**

#### *Clarifying the riot claims process*

- 3.8 Victims would have benefitted from having clearer guidance as to how the riot claims process worked. The Committee heard how difficult it was for victims to navigate through the claims process following the riots. Applying for compensation can be difficult in the best of times, but following a riot there is the added factor of the Riot (Damages) Act, alongside insurance, as a potential source of help. Guidance was available from several sources following the riots, including the Mayor, the Government, police authorities and the insurance industry, but there was no single set of instructions that explained the complete process. The ABI told us it would be happy to work with others to develop such guidance for the future.<sup>14</sup>
- 3.9 **We welcome the ABI's offer to work with others to produce a single set of instructions to guide people affected by rioting through the claims process. Ideally this would lead to a more streamlined claims process, consistent between insurers and riot damages claims and with less duplication. The guidance would be similar to the guidance the ABI published in 2007 following the flooding and could be quickly adapted to reflect the particular circumstances of future incidents, including additional sources of funding that might be available.**



**Recommendation 2**

**In producing guidance for people affected by riots, the ABI should liaise with the Home Office and the Local Government Association. This guidance should be made available on the ABI's website as soon as possible, and updated as required; for instance, following amendments to the Riot (Damages) Act. In the event of rioting in the future, the information should be tailored to reflect the particular circumstances of the incident, and refer to any additional sources of funding that were available before being disseminated by the relevant local authorities.**

## 4. Insurance payments

### Key points

- Insurance payments should have been made faster, particularly to small businesses.
- Settlement times varied considerably between insurance companies and customers would benefit from being able to compare how quickly insurers settle their claims

- 4.1 Many businesses waited months to receive any payment from insurance companies for the damages caused during the disturbances. Four months later, a third of businesses that had made insurance claims for property damage had not received any payment. Nine months after the riots, one in eight businesses still had not received any payment.<sup>15</sup>
- 4.2 For some small businesses, often operating with little spare capital and just above the profit line, insurance settlements did not come fast enough. The Committee heard the example of how a family business that was burnt to the ground struggled to get the insurance claim settled quickly and only managed to stay afloat thanks to receiving funding from the High Street Fund.<sup>16</sup> The view was echoed by other small business representatives.<sup>17</sup>
- 4.3 The insurance industry was keen to promote the efforts it was making to help small businesses, but the figures suggest that there were still long waits. An ABI press release said it had made *“hundreds of payments to business customers, particularly small and medium enterprises, to enable them to continue trading”*.<sup>18</sup> However, data from the ABI shows that, this claim was at the least questionable. Over the first six months, insurance claims made by small businesses were not settled any faster than they were for large commercial businesses. By 23 January 2012, five and a half months after the riots, 29 per cent of small and medium sized businesses had received no payment for damaged property claims compared to 27 per cent for large commercial customers.<sup>19</sup>
- 4.4 There could be several reasons why claims from small and medium sized businesses were not settled or part-settled sooner. It may be due to a combination of the action of the insurers and the relative ability of customers to provide the required paperwork (especially where records were destroyed in the riots along with business premises) and navigate the claims procedure effectively. This would suggest that the

insurance industry could do more to speed up claim settlements for small and medium sized businesses.

- 4.5 **Although the ABI has declared that “insurance companies responded quickly”<sup>20</sup> we conclude that more could be done to speed up settlement times, particularly for small businesses. Insurance settlements were quick in comparison to Riot (Damages) Act settlements, but it cannot be right that, four months after the incident, one in three businesses still had not received a penny in settlement of their insurance claims. It is discouraging to see that, despite the ABI’s suggestion that it went out of its way to help small and medium sized businesses, the percentage of claims that had been at least part settled by January 2012 was no higher for small and medium businesses than for larger commercial organisations.**

#### **Recommendation 3**

**The ABI should work with its members to speed up payments following major incidents; in the first instance, the ABI should provide expectations for payment timescales for different potential claim types.**

- 4.6 The insurance industry as a whole could make it clearer to small businesses and individuals when they buy insurance policies exactly what they will need to do in the future to make a claim. The time of purchase is a clear opportunity, in advance of an incident, for the insurance industry to convey to its customers how the claims process will work: how to fill in claims documents; what supporting documentation will be needed; how to track the progress of claims; and what to expect when loss adjusters carry out their assessments.

#### **Recommendation 4**

**The ABI should work with its members to ensure that, when insurance policies are sold to small businesses, sufficient information is provided on exactly how to go about making a claim and the level of supporting documentation that will be required.**

- 4.7 We note that some insurance companies outperformed others. The Committee heard how the experience of customers varied significantly depending on which insurer their policy was with.<sup>21</sup> The ABI has not made publicly available the data required to identify the best and worst performers.
- 4.8 **Both the insurance industry and its customers would benefit from there being more information publicly available about the relative performance of insurance providers. Customers would be more informed when purchasing insurance; and companies would be incentivised to improve their performance thereby increasing overall service levels and customer satisfaction with the industry as a whole.**

**Recommendation 5**

**To help customers assess the relative performance of insurers, the ABI should publish a breakdown of average payment times by provider, both for the disturbances in August 2011 and following major incidents in the future.**

## 5. The service provided by loss adjusters

### Key point

- The particular needs of small businesses could be addressed better if loss adjusters worked more closely with local authorities to tailor their combined recovery services to meet the specific needs of those affected.

- 5.1 Small business owners had difficulties dealing with loss adjusters following the 2011 riots.<sup>22</sup> The Committee heard how loss adjusters (independent specialists who assess the value of claims for damage) had acted insensitively at times and had failed to recognise the particular constraints and difficulties small businesses faced. David Lammy MP explained this with the following example:

*There is no point asking someone to provide receipts if their business has just burned to the ground, frankly. This is insensitive. There was an inability to understand that you are not now dealing with a department store that has a legal department and human resources. You are dealing with a two-man business.*<sup>23</sup>

- 5.2 Having gone through the trauma of the disturbances many small business owners were still in shock when loss adjusters assessed their claims. Unlike larger commercial organisations they did not have dedicated staff to manage the claims process, they had little or no experience of making claims and for some, English was not their first language.
- 5.3 The feeling that the insurance industry was more geared to dealing with large commercial organisations than small businesses was echoed by the Riots, Communities and Victims Panel. In the interim report of the panel - established by the Government to examine and understand why the 2011 riots took place - it noted that “there is clearly a gap, in perception at least, in the level of service received by small and larger businesses”.<sup>24</sup> The report suggested that this may in part be due to there being more opportunity to develop long-standing relationships with larger organisations. Even if this is the case, there would be benefit in loss adjusters doing more to close the gap and improve the service provided to small businesses.
- 5.4 The loss adjusters themselves told the Committee they had performed well after the 2011 riots, but acknowledged that there were lessons that could be learnt. A representative of Cunningham Lindsey UK said

he recognised that it was important when dealing with a major incident to "tune into" the people affected by the incident.<sup>25</sup> He said that Cunningham Lindsey had deployed sufficient resources and that its staff communicated as clearly as they could. He had visited Tottenham shortly after the riots and said he was unaware of any specific issues. He did, however, recognise that how loss adjusters deal with business owners who do not speak English as a first language is an issue that needed to be addressed.

- 5.5 Local authorities could have been used more effectively to help loss adjusters understand the particular needs of claimants in their boroughs. Through regular contact with businesses, local authorities were aware of the particular difficulties small businesses in their boroughs were likely to face. This knowledge, along with interpreting resources, was used by local authorities to help businesses apply for financial support from the High Street Support Scheme and the High Street Fund.<sup>26</sup> Unfortunately, local authority resources were not used effectively by loss adjusters to tailor their services to the needs of the affected communities.

- 5.6 **Loss adjusters who were involved in assessing insurance claims after the riots faced a complex situation. Nevertheless, some loss adjusters behaved insensitively in handling claims, and lacked the skills needed to deal effectively with some owners of small businesses.**

#### **Recommendation 6**

**Following a major incident, local authorities should take the lead in engaging with loss adjusters, and other private sector agencies involved in the recovery, to help them tailor their services and coordinate their activities to meet the needs of the community.**

## 6. Riot (Damages) Act payments

### Key points

- It is important that the State continues to compensate people who suffer losses as a result of riots.
- The Riot (Damages) Act needs to be reformed and the system of administering claims under the legislation must be improved.

6.1 The Government, as David Lammy MP explained to the Committee, has a responsibility to compensate victims of riot damages:

*If you are brave enough to run your own business you do not expect a riot to take place and if a riot does take place the state has some responsibility.<sup>27</sup>*

6.2 The removal of the Riot (Damages) Act would increase the cost of insurance and make recovery for some small businesses who suffer large-scale riot damage very difficult. As the ABI explained to the Committee, the Act effectively shares the risk between the public and private sector which means that insurance can remain reasonably priced and widely available.<sup>28</sup>

6.3 **The Committee agrees with all parties who contributed to this investigation that the State should continue to compensate victims who suffer damage as a result of rioting.**

6.4 Following the riots last year there is widespread agreement that the Riot (Damages) Act needs to be updated and the systems for administering it improved. Our investigation found that reform is required to address two key issues: the ambiguous and narrow legal definition of what formally constitutes a riot, which governs what the Act covers; and inflexibility and inefficiency in the process of administering claims.

6.5 In May 2012, the Government confirmed that it was committed to reviewing the Act and that it would “ensure that the legislation is fair and reflects a modern policing world”.<sup>29</sup> The review was originally expected to be complete by April 2012 following consultation with organisations involved in the recovery, but the findings of the review are still to be published.<sup>30</sup> We therefore hope that the findings of this report inform the review.

### *Improving the Riot (Damages) Act*

- 6.6 The Riot (Damages) Act is no longer appropriate in its current form. The legislation – enacted in 1886 – was designed to ensure that victims of riots who have suffered damage through no fault of their own receive compensation from their police authority. Unfortunately the constrained nature and out-of-date construction of the Act meant that it did not help many people who suffered damage.
- 6.7 The somewhat arbitrary definition of a 'riot' and the out-of-date concept of the property that can be damaged are two examples of how the Act is no longer fit for purpose. The riot definition requires the presence of twelve or more people using or threatening unlawful violence for a common purpose.<sup>31</sup> These very specific criteria meant that not all businesses qualified for compensation under the Act, despite the common view that the damage had occurred as a result of the rioting.<sup>32</sup> Equally, the Act only covers damage caused to "a house, shop or building" so no damage to vehicles could be claimed for.
- 6.8 Ambiguities in the legislation also caused confusion, both around whether an incident would be covered and what could be claimed for. This slowed down the claims process and meant that almost half of claims were rejected.<sup>33</sup> For insured businesses, many policies covered more than was defined by the Act, but for many uninsured or under-insured victims it was their last hope for compensation and often failed to cover the costs of the damage caused.

### *The administration of claims*

- 6.9 Along with the legislation, the administration of claims also needs to be improved. David Lammy MP, has described the way in which the Riot (Damages) Act has been administered as "overly bureaucratic and unprofessional".<sup>34</sup> The fact that more than a year after the event over 10 per cent of claims are still waiting to be settled is evidence of this, but we also heard cases of documentation being lost and inefficiencies leading to the duplication of claims handling.<sup>35</sup>
- 6.10 In evidence to the Committee, the approach of the Home Office bureau, which was responsible for dealing with uninsured claims made under the Riots (Damages) Act, was contrasted to that of the insurance industry. Settlements of claims by insurer were less bureaucratic than those under the Riot (Damages) Act, partly because it was based more on an assessment of risk than on ensuring clear audit trails.<sup>36</sup> We recognise the public sector's greater need to



demonstrate accountability and that there is legal justification for contesting claims in line with the Act. However, morally this approach is more difficult to defend as it means that victims have to wait longer to receive compensation and in many instances do not receive sufficient compensation to cover the costs of the damage suffered.

- 6.11 It was suggested to us that the insurance industry should administer the entire claims process. Insurers would settle a single claim for both insured and uninsured losses and then recover the costs of the uninsured element under the Riot (Damages) Act. This would remove the need for riot victims to submit more than one claim and could result in claims being settled faster and cost savings being made by the Government.<sup>37</sup>
- 6.12 **We are pleased to see that the Government recognises that the Riot (Damages) Act is in need of reform and is currently carrying out a review of the Act. Victims of the riots were unhappy with the way the Government administered the Act as well as the legislation itself.**

### **Recommendation 7**

**In conducting its review of the Riot (Damages) Act the Home Office should consider the findings of this report. More specifically:**

- **The reform should ensure that the State continues to compensate victims who suffer damage as a result of rioting.**
- **Changes to the Act should make it much clearer what constitutes a riot under law so that victims can understand more easily whether they qualify for compensation.**
- **The definition of a riot under the Act should be changed with the aim of ensuring that it allows for cases of damage caused by riots and damage caused by non-riotous events to be differentiated in a manner that the general public would deem fair.**
- **Changes to the Act should leave no ambiguity as to what losses are covered.**
- **The review should be carried out alongside a review of how claims made under the Act are administered, with the aim of speeding up settlement times and making the process as simple as possible for claimants.**
- **The Government should look at how the insurance industry can help with or take over the administration of claims under the Act.**
- **A plan should be put in place by the Government, with the assistance of the ABI, to communicate how changes to the Act will affect insurance requirements.**

### *Uninsured and under-insured people*

- 6.13 Finally, the riots highlighted the number of smaller businesses in the affected areas that were uninsured or under-insured. The ABI told us it had already begun working with brokers and loss adjusters to see what could be done to improve this situation, but that it would also like to work with government bodies.<sup>38</sup>

**6.14 Issues around under-insurance are closely tied to the Riot (Damages) Act as changes to the legislation may affect the price and uptake of insurance. Any reform of legislation will need to consider the implications it will have on the affordability of insurance and the levels of insurance cover that businesses will take out. In addition, the large number of small businesses that were found to be under-insured following the riots may be indicative of a more deep-rooted problem. The adequacy of insurance held by small businesses and their ability to survive should a major incident occur is an issue that needs to be examined in more detail.**

**Recommendation 8**

**The ABI and the GLA should work together and examine the issue of non-insurance and under-insurance among traders and small businesses with a view to determining the scale of the problem, identifying its causes and how they might be addressed.**

## 7. Charitable grants and the involvement of the private sector

### Key points

- Private sector financial support, like the High Street Fund following the August disturbances, is a key source of help following major incidents and as such should receive greater support from the Government, the Mayor and local authorities.
- Lessons should be learnt from the involvement of the High Street Fund following the riots about how the private sector can work more closely with the public sector.

### *The High Street Fund*

- 7.1 The private sector played a very important role in helping small businesses recover from the 2011 disturbances. Payments from the insurance industry and through the Riot (Damages) Act were slow to materialise and in some cases small businesses only managed to stay afloat because of the support they received from the private sector through the High Street Fund.<sup>39</sup>
- 7.2 The High Street Fund was set up in response to the 2011 riots by Sir William Castell with the help of other private sector leaders who were concerned for small businesses affected by the riots.<sup>40</sup> He explained to the Committee why he set it up:

*I think it is vital to understand that when you have catastrophes such as floods or riots, you cannot expect the public sector to be the total responder. The private sector has many resources it can bring to bear, not only its capital but also its manpower, to put the community back together again. [...] I thought, "it is time for business to give some leadership". [...] I felt, even though I was no longer running a big company, it was my responsibility to show that business could respond to the riots.<sup>41</sup>*

- 7.3 The High Street Fund provided support to small businesses relatively quickly, but it could have come quicker if the charity had been given better access to local information. The Committee heard about the difficulties the charity faced in the immediate aftermath of the riots getting information, particularly about the businesses that had been affected and where help was most needed. As Sir William explained, "it was a voyage of discovery. It should have been a voyage of partnership."<sup>42</sup> He was frustrated that good working partnerships between local authorities and private sector organisations were not

already in place and questioned why, following the riots, affected local authorities had not designated a single point of contact to provide help and information for him and other willing private sector contributors. Local authorities did develop good working relations with the High Street Fund, but more could have been done in the immediate aftermath of the incident to assist private sector organisations and provide them with the local information they needed.<sup>43</sup>

- 7.4 **We are grateful to Sir William Castell, the High Street Fund and all of its contributors for the time and resources they generously gave to help small businesses struggling to cope after the riots. We recognise the support local authorities gave to the High Street Fund once it was up and running, but believe more could have been done to assist philanthropic organisations in the immediate aftermath of the riots. By ensuring up-to-date local information is easily available to charitable organisations looking to help, financial support may be available to victims faster and more private sector organisations may be encouraged to help.**

#### **Recommendation 9**

**Following a major incident, affected local authorities should designate a single point of contact in their authority to provide information to philanthropic organisations looking to assist in the recovery.**

#### *Building greater public and private sector partnerships*

- 7.5 Looking beyond the riot recovery process, there is a broader lesson that should be learnt from the involvement of the High Street Fund. The Committee heard from Sir William Castell that he is committed to trying to forge greater partnership working between the private and public sector - and not just after major incidents but more generally as well.

- 7.6 Sir William expressed his frustration that the public sector had failed to recognise how it could work with him. He explained:

*I have never been asked by anyone in central or local government how they could help me in my role as an industrialist. I started by employing thousands of people. I moved up in my last job to 50,000 people. No one ever knocked on the door and said, "Bill, what is it we can do to help you do a better job?"*<sup>44</sup>

- 7.7 The Mayor's Economic Development Strategy recognises the importance of effective collaboration between public and private sectors, particularly with regard to employment.<sup>45</sup> It notes several large private sector groups that the Mayor will work closely with, such as the Confederation of British Industry. We recognise the importance of building better partnerships through these representative groups, but working directly with industrialists such as Sir William Castell could also bring new opportunities.

- 7.8 **The private sector's willingness and ability to help communities recover through the High Street Fund is a sign of the opportunities for closer partnership working between the private and public sectors. The potential value of these partnerships is clear and not a new idea, but the formation of the High Street Fund without business membership groups suggests that there may be benefit in the public sector looking at new ways of encouraging the private sector to get involved. We have invited Sir William Castell to attend the Budget and Performance Committee meeting in December 2012 to discuss how the public sector can encourage the private sector to work more closely with it, drawing upon the lessons of his experience in the aftermath of the riots.**

# Appendix 1 – Summary of recommendations

## **Recommendation 1**

Following major incidents in the future, local authorities (with the help of the GLA for London-wide incidents) should coordinate communications relating to compensation arrangements by liaising closely with the Government, the Mayor, the ABI, and other relevant relief funding organisations.

## **Recommendation 2**

In producing guidance for people affected by riots, the ABI should liaise with the Home Office and the Local Government Association. This guidance should be made available on the ABI's website as soon as possible, and updated as required; for instance, following amendments to the Riot (Damages) Act. In the event of rioting in the future, the information should be tailored to reflect the particular circumstances of the incident, and refer to any additional sources of funding that were available before being disseminated by the relevant local authorities.

## **Recommendation 3**

The ABI should work with its members to speed up payments following major incidents; in the first instance, the ABI should provide expectations for payment timescales for different potential claim types.

## **Recommendation 4**

The ABI should work with its members to ensure that, when insurance policies are sold to small businesses, sufficient information is provided on exactly how to go about making a claim and the level of supporting documentation that will be required.

## **Recommendation 5**

To help customers assess the relative performance of insurers, the ABI should publish a breakdown of average payment times by provider, both for the disturbances in August 2011 and following major incidents in the future.

## **Recommendation 6**

Following a major incident, local authorities should take the lead in engaging with loss adjusters, and other private sector agencies involved in the recovery, to help them tailor their services and coordinate their activities to meet the needs of the community.

### **Recommendation 7**

In conducting its review of the Riot (Damages) Act the Home Office should consider the findings of this report. More specifically:

- The reform should ensure that the State continues to compensate victims who suffer damage as a result of rioting.
- Changes to the Act should make it much clearer what constitutes a riot under law so that victims can understand more easily whether they qualify for compensation.
- The definition of a riot under the Act should be changed with the aim of ensuring that it allows for cases of damage caused by riots and damage caused by non-riotous events to be differentiated in a manner that the general public would deem fair.
- Changes to the Act should leave no ambiguity as to what losses are covered.
- The review should be carried out alongside a review of how claims made under the Act are administered, with the aim of speeding up settlement times and making the process as simple as possible for claimants.
- The Government should look at how the insurance industry can help with or take over the administration of claims under the Act.
- A plan should be put in place by the Government, with the assistance of the ABI, to communicate how changes to the Act will affect insurance requirements.

### **Recommendation 8**

The ABI and the GLA should work together and examine the issue of non-insurance and under-insurance among traders and small businesses with a view to determining the scale of the problem, identifying its causes and how they might be addressed.

### **Recommendation 9**

Following a major incident, affected local authorities should designate a single point of contact in their authority to provide information to philanthropic organisations looking to assist in the recovery.



# Appendix 2 - Supporting information

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## Overview

<sup>1</sup> Several press statements by the Prime Minister and the Mayor committed to helping businesses get back up and running as well as noting the importance of the need for urgency:

In a statement by the Prime Minister on 11 August he said, "I give the people affected this promise: We will help you repair the damage, get your businesses back up and running; and support your communities" (*PM Statement on Disorder in England*, 11 August 2011)

In a press statement by the Mayor on the 17 August he said, "We will rebuild and repair every part of our city that has been damaged and help London's businesses get back on their feet. (*£20m to transform Tottenham and Croydon following riots*, 17 August 2011)

In a press statement by the Mayor on the 24 August he said, "Small businesses need urgent help to repair damage and get goods back on the shelves" – (*London comes together to help small businesses recover from riots*, 24 August 2011)

<sup>2</sup> Following criticism about the length of time it was taking the MOPC and Government to process claims under the RDA, the Mayor made the following statement and wrote to the Home Secretary to raise his concerns. "I am acutely aware of the need to ensure individuals and businesses receive compensation due to them under the Riot Damages Act as swiftly as possible. My officers at MOPC have made it a top priority." - Mayor Answers to London, *Compensation for Summer Riots*, 14 March 2012, Q0791/2012

<sup>3</sup> Sir William Castell speaking at the Budget and Performance Committee meeting, 12 June 2012

## Coordinating recovery funding

<sup>4</sup> Following the August disturbances, several sources of funding were made available to help damaged businesses get back on their feet:

- Insurance payouts - available to insured businesses on the basis of the terms set out in their individually agreed insurance policies;
- Compensation under the Riot (Damages) Act 1886 (RDA) - available from the Mayor's Office for Police and Crime (MOPAC) and covering certain losses caused by the riots;

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- Grant funding from Local authorities – funded through the Government’s High Street Support Scheme and other local authority schemes set up following the riots; and
  - Grant funding from the High Street Fund – a charity setup by Sir William Castell and supported by big business to help small businesses recover following the riots.
  - Interest free loans from some banks to help small business customers directly affected by the riots

<sup>5</sup> In the immediate aftermath of the riots several sources of advice became available, but these were specific to particular sources of funding and did not provide a complete picture for victims. The insurance industry provided advice for insured victims; advice was provided by the Government and police authorities on how uninsured victims may be eligible for compensation under the Riot (Damages) Act; and as other forms of funding became available, advice was provided by the Mayor, local authorities, the High Street Fund and banks on how to apply for them.

<sup>6</sup> The Committee heard how victims found it difficult to navigate through the multiple compensation schemes, all with different eligibility requirements and application processes and without clear guidance on whether by applying for one they would be ineligible for another.

<sup>7</sup> Many affected Traders in Tottenham, English was their second language and as such they struggled to understand how to fill in claim forms – The Chair of Tottenham Traders’ Partnership speaking at the Budget and Performance Committee meeting on 12 June 2012

<sup>8</sup> The Chair of Tottenham Traders’ Partnership speaking at the Budget and Performance Committee meeting, 12 June 2012

<sup>9</sup> *Business Population Estimates for the UK and regions*, The Department for Business, Innovation and Skills, 12 October 2011

<sup>10</sup> Local authorities set up advice centres and help lines, produced and distributed leaflets and went door-to-door giving advice and encouraging people to apply for financial help.

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<sup>11</sup> The Committee heard how local authorities were supported, at times, by representatives of the insurance industry, the High Street Fund Charity and Government, but this was on an ad-hoc basis and was not part of a well coordinated approach that made best use of the collective knowledge and skills of all stakeholders.

<sup>12</sup> As Sir William Castell explained, the expertise was there, but the systems and leadership to allow effective partnership working were not.

*What you are trying to do here is to bring together the built environment and the human capital and make a better partnership of it. That is extremely difficult to do. I realise that. But you have to break the silos. So I spent my time trying to break the silos.*

<sup>13</sup> *Learning Lessons from the 2007 floods, An independent review by Sir Michael Pitt, December 2007*

### Insurance payments

<sup>14</sup> Response to the Budget and Performance Committee's request for information from the Association of British Insurers, 2 August 2012

<sup>15</sup> Association of British Insurers data shows that by 8 December 2011, of a sample of 1,112 business claims for property damage provided by some of its members, 33 per cent (380) of customers had not received a settlement or an interim payment to help them continue trading. By 11 May 2012, of a sample of 1,546 business claims for property damage, 12 per cent (184) had not received a settlement or interim payment to help them continue trading. *ABI submission to the London Assembly on the Insurance Industry's response to the August Riots, 2 July 2012*

<sup>16</sup> David Lammy MP speaking at the Committee meeting on 12 June 2012 gave the example of Remo Auto Centre in Tottenham:

*They have only just reopened in April. But the family business there is run by a wonderful man called Omar. He had a heart attack as a result of these riots. He has struggled to get the full insurance payments. He actually was insured and claimed against his insurance, not the Riot (Damages) Act. But when I said to him, "What kept*

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*you going”, he said it was the £10,000 from The High Street Fund and that is the only reason his business was able to restart.*

<sup>17</sup> Chairman, Tottenham Traders’ Partnership, speaking at the Committee meeting on 12 June 2012

<sup>18</sup> *First anniversary of UK riots – Industry publishes claims data and calls for urgent reform to The Riot (Damages) Act 1886*, ABI press release, 1 August 2012

<sup>19</sup> Figures taken from the *Association of British Insurers’ submission to the London Assembly on the Insurance Industry’s response to the August Riots*, 2 July 2012

<sup>20</sup> *Riot Compensation Scheme not fit for purpose says ABI*, Association of British Insurers new release, 22 May 2012

<sup>21</sup> Sir William Castell told the Committee that performance between insurance companies varied quite a bit. He explained that a lot of the smaller businesses in Haringey had chosen to pay cheaper insurance premiums and as a result had policies with insurance companies that were not paying out quickly. (Budget and Performance Committee meeting, 12 June 2012)

### **The service provided by loss adjusters**

<sup>22</sup> Loss adjusters acted for both the insurance industry and the police authorities. The issues that small businesses therefore had with loss adjusters related not only to insurance claims but also to claims made under the Riot (Damages) Act.

<sup>23</sup> David Lammy MP speaking at the Committee meeting on 12 June 2012

<sup>24</sup> *5 days in August*, Interim report of the Riots, Communities and Victims Panel, November 2011

<sup>25</sup> Director, Corporate and Technical Risks, Cunningham Lindsey UK, speaking at the Budget and Performance Committee meeting, 10 July 2012

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*"I think one of the key things in dealing with any major incident is to tune into the people that you are meeting and the impact of that. There will always be subjective views as to how well that was done. From our perception, we did seek to manage objectively, I went to Tottenham myself in the early days to see what was involved, we made sure we had significant resource deployed, and we made sure that we communicated as clearly as we could."*

<sup>26</sup> Haringey Council put on workshops and sent special team complete with interpreters to visit every business in the affected area and explain how to go about applying for support from the High Street Support Scheme and the High Street Fund. Through their workshops they also tried to help people understand how to go about making claims from insurance companies and police authorities.

#### **Riot (Damages) Act payments**

<sup>27</sup> David Lammy MP speaking at the Committee meeting on 12 June 2012

<sup>28</sup> The Director of General Insurance, Association of British Insurers told the Committee "If you did not have the Riot Damages Act then the concern would be there would be an increase in premiums and there might be some areas that would become very difficult to insure." Budget and Performance Committee meeting, 10 July 2012

<sup>29</sup> Equalities Minister speaking at the House of Commons, 14 May 2012

<sup>30</sup> *Policing Large Scale Disorder: Lessons from the disturbances of August, 2011*, The Government's response to the sixteenth report of the Home Affairs Committee session 2010-12 HC 1456, February 2012:

The Home Office is currently undertaking a review of the Riot (Damages) Act 1886, and will consider all options for reform, including all alternatives to the current mechanism for compensation under the Riot (Damages) Act. The review will draw on lessons from the August disturbances, including consultation with people affected by the disturbances who made claims under the Act and organisations involved in the recovery.

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We expect the review to be completed before the end of this financial year.

<sup>31</sup> The definition of a 'riot' comes from sections 1(1) to (5) of the Public Order Act 1986:

(1) Where 12 or more persons who are present together use or threaten unlawful violence for a common purpose and the conduct of them (taken together) is such as would cause a person of reasonable firmness present at the scene to fear for his personal safety, each of the persons using unlawful violence for the common purpose is guilty of riot.

(2) It is immaterial whether or not the 12 or more use or threaten unlawful violence simultaneously.

(3) The common purpose may be inferred from conduct.

(4) No person of reasonable firmness need actually be, or be likely to be, present at the scene.

(5) Riot may be committed in private as well as in public places.

<sup>32</sup> The Chair of the Budget and Performance gave the following example to illustrate issues with how a riot is defined and the Treasurer of the Metropolitan Police Authority confirmed the illustration was accurate: "two identical shops in the same street and on the Monday night it was a riot and Shop A was damaged and can claim and on Tuesday night because of the number of people or what happened, it was not a riot, Shop B was damaged in exactly the same way, and they cannot claim" - Budget and Performance Committee meeting, 14 September 2011

<sup>33</sup> As at 26 September 2012, of the 3,498 claims made under the Riot (Damages) Act to the Metropolitan Police Authority 1,572 (45 per cent) had been rejected, 301 (9 per cent) discontinued, 19 per cent inactive and 460 (13 per cent) were ongoing. The figures were provided by the Mayor's Office for Police and Crime to the Committee, September 2012.

<sup>34</sup> David Lammy MP, Commons debate 14 May 2012, Daily Hansard, 14 May 2012: Column 384

<sup>35</sup> As at 26 September, 460 of the 3,498 claims made under the Riot (Damages) Act had not been settled (13 per cent). The table below shows the number of claims made and settled under the Riot (Damage) Act. It shows that all claims that were dealt with by the Home Office Bureau (uninsured claims) have now been settled leaving just insured and part insured claims as outstanding. It also shows that almost half of claims have been rejected (45 per cent). The information was provided to Officers by the Mayor's Office for Police and Crime, 26 September 2012.

|                 | Claims       | Rejected     | Discontinued | Settled      |               | Inactive  | Ongoing    |
|-----------------|--------------|--------------|--------------|--------------|---------------|-----------|------------|
| Uninsured       | 431          | 107          | 39           | 268          | £2.4m         | 17        | 0          |
| Insured         | 2,377        | 1,203        | 200          | 615          | £6.5m         | 0         | 360        |
| Insured – other | 690          | 262          | 62           | 264          | £2.9m         | 2         | 100        |
| <b>Total</b>    | <b>3,498</b> | <b>1,572</b> | <b>301</b>   | <b>1,147</b> | <b>£11.8m</b> | <b>19</b> | <b>460</b> |

The Committee was told about a case where a claimant had sent in documentation in support of a claim, but was asked for a second copy as the originals had been lost. Unfortunately the claimant had no experience of making claims and had sent in original documents and therefore had no copies to submit for a second time – A Business in the Community Advisor for Tottenham speaking at the Budget and Performance Committee meeting, 10 July 2012.

<sup>36</sup> The Treasurer to the Metropolitan Police Authority in 2011 and now of the Mayor's Office for Policing and Crime explained to the Committee the constraints police authorities faced compared to insurers when processing and settling claims:

*From my perspective as chief financial officer, we are constrained by the law. We must ensure that any payments we make are lawful and that we can justify them. We are subject to external audit, we are subject to external scrutiny and we have, as part of this process, had our auditors involved all the way through to make sure that what we are doing is acceptable and meets their requirements.*

Budget and Performance Committee meeting, 10 July 2012

<sup>37</sup> The Claims underwriting Director of AXA Insurance explained to the Committee the potential benefits of the insurance industry dealing

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with both Insurance and Riot (Damages) Act Claims at the Budget and Performance Committee meeting, 10 July 2012:

*I think enabling claims to be dealt with more in one go, where there is maybe -- because, again, imagine there is an under-insured element, we will do all the checks and then we will only pay for our proportion. Would it not be better if we could pay the full amount and then recover from the RDA rather than the customer, as per statute, having to submit two claims?*

<sup>38</sup> Response from the ABI to the Budget and Performance Committee's request for further information, 2 August 2012

#### **Charitable grants and the involvement of the private sector**

<sup>39</sup> David Lammy MP speaking at the Committee meeting on 12 June 2012 gave the example of Remo Auto Centre in Tottenham:

*They have only just reopened in April. But the family business there is run by a wonderful man called Omar. He had a heart attack as a result of these riots. He has struggled to get the full insurance payments. He actually was insured and claimed against his insurance, not the Riot (Damages) Act. But when I said to him, "What kept you going", he said it was the £10,000 from The High Street Fund and that is the only reason his business was able to restart.*

<sup>40</sup> With the help of four Trustees and significant donations of cash and/or resources from its principle donors, the High Street Fund charity raised £3.6 million and nearly 10,000 man-hours of volunteers' time. The GLA provided £0.5 million of this funding as well as some staff time to help the charity get up and running.

<sup>41</sup> Sir William Castell speaking at the Budget and Performance Committee meeting, 12 June 2012

<sup>42</sup> Sir William Castell speaking at the Budget and Performance Committee meeting, 12 June 2012

<sup>43</sup> The Committee heard how Croydon had set up a single point of contact to help manage the fund once it was up and running. Equally,



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we heard how Haringey had worked closely with the Deloitte, the company in charge of managing the fund. These close working relationships were hugely valuable, but these councils did not appear to have identified a single point of contact in the immediate aftermath of the disturbances to help organisations like the High Street Fund Charity understand how best they could help.

<sup>44</sup> Sir William Castell speaking at the Budget and Performance Committee meeting, 12 June 2012

<sup>45</sup> *The Mayor's Economic Development Strategy*, Section A16, page 14 May 2010

# Orders and translations

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### Vietnamese

Nếu ông (bà) muốn nội dung văn bản này được dịch sang tiếng Việt, xin vui lòng liên hệ với chúng tôi bằng điện thoại, thư hoặc thư điện tử theo địa chỉ ở trên.

### Greek

Εάν επιθυμείτε περίληψη αυτού του κειμένου στην γλώσσα σας, παρακαλώ καλέστε τον αριθμό ή επικοινωνήστε μαζί μας στην ανωτέρω ταχυδρομική ή την ηλεκτρονική διεύθυνση.

### Turkish

Bu belgenin kendi dilinize çevrilmiş bir özetini okumak isterseniz, lütfen yukarıdaki telefon numarasını arayın, veya posta ya da e-posta adresi aracılığıyla bizimle temasa geçin.

### Punjabi

ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਸੰਖੇਪ ਅਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਲੈਣਾ ਚਾਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਇਸ ਨੰਬਰ 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਜਾਂ ਉਪਰ ਦਿੱਤੇ ਡਾਕ ਜਾਂ ਈਮੇਲ ਪਤੇ 'ਤੇ ਸਾਨੂੰ ਸੰਪਰਕ ਕਰੋ।

### Hindi

यदि आपको इस दस्तावेज़ का सारांश अपनी भाषा में चाहिए तो उपर दिये हुए नंबर पर फोन करें या उपर दिये गये डाक पते या ई मेल पते पर हम से संपर्क करें।

### Bengali

আপনি যদি এই দলিলের একটা সারাংশ নিজের ভাষায় পেতে চান, তাহলে দয়া করে ফো করবেন অথবা উল্লেখিত ডাক ঠিকানায় বা ই-মেইল ঠিকানায় আমাদের সাথে যোগাযোগ করবেন।

### Urdu

اگر آپ کو اس دستاویز کا خلاصہ اپنی زبان میں درکار ہو تو، براہ کرم نمبر پر فون کریں یا مذکورہ بالا ڈاک کے پتے یا ای میل پتے پر ہم سے رابطہ کریں۔

### Arabic

الحصول على ملخص لهذا المستند بلغتك،  
فارجاء الاتصال برقم الهاتف أو الاتصال على  
العنوان البريدي العادي أو عنوان البريدي  
الالكتروني أعلاه.

### Gujarati

જો તમારે આ દસ્તાવેજનો સાર તમારી ભાષામાં  
જાણતી હોય તો ઉપર આપેલ નંબર પર ફોન કરો  
અથવા ઉપર આપેલ ટપાલ અથવા ઇ-મેઇલ સરનામા  
પર અમારો સંપર્ક કરો.

# Principles of scrutiny page

## **An aim for action**

An Assembly scrutiny is not an end in itself. It aims for action to achieve improvement.

## **Independence**

An Assembly scrutiny is conducted with objectivity; nothing should be done that could impair the independence of the process.

## **Holding the Mayor to account**

The Assembly rigorously examines all aspects of the Mayor's strategies.

## **Inclusiveness**

An Assembly scrutiny consults widely, having regard to issues of timeliness and cost.

## **Constructiveness**

The Assembly conducts its scrutinies and investigations in a positive manner, recognising the need to work with stakeholders and the Mayor to achieve improvement.

## **Value for money**

When conducting a scrutiny the Assembly is conscious of the need to spend public money effectively.

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