

# CASE STUDY

## Mapping the Crime Scene

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*Crime mapping reports of possible locations help one national bank find the safest of the suitable sites on which to build new branches.*

FIRST CITIZENS BANCSHARES, a century-old financial services institution, has been rapidly expanding for a decade, a process that continues into the present. As it grows, it must address all of the security issues related to opening hundreds of its new First Citizens and Ironstone bank branches around the United States.

Choosing a site for each new branch is not as simple as finding an empty lot. To find the safest building locations, the company has incorporated CRIMECAST® Reports from CAP Index® into its risk assessments.

First Citizens is one of the largest and oldest family-controlled companies in the United States. Headquartered in Raleigh, North Carolina, it now has more than 400 branch locations.

Larry Brown, Senior Vice President of Risk Management, says that the company's use of CAP Index's crime assessment products has grown over the years. "We used them at a limited level ten years ago, now we use them all the time," he says, adding that he first heard of CAP Index reports from his industry peers, and while he has seen similar products from other sources, "no one else comes close" to the content of the predictive reports and maps that provide precise information by location via a scoring mechanism designed to objectively measure risk.

The CRIMECAST reporting system is Web-based, and thus can be accessed easily whenever a report is needed. Brown explains that when a new branch is in the planning stage, the company's real estate division forwards a list of possible locations within the selected community. Brown then creates a risk assessment report for each potential address by logging onto the password-protected Web site. The report is generated, he says, "within seconds," and can be viewed on screen or downloaded.

CRIMECAST® Map



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The report he receives includes an overall score representing the current level of risk of crimes against persons and properties. This is tabulated from police reports of homicides, rapes, robberies, and aggravated assaults, as well as burglaries, larcenies, and motor thefts. Ratings are based on an average score of 100, and Brown can quickly see how much more, or less, risk there is around a three-mile radius of the proposed branch site.

He also receives a county score that compares the site to the average risk of the county, a state score that compares the site to the average risk in the state, and a national score that compares site risk to the United States as a whole, allowing for ranking and comparisons with other states. This is supplemented with average scores from the past and a forecasted score for the future.

Additional information includes socio-economic census information for the surrounding population and a radius threshold visual map determining risk at the one-mile and three-mile radii.

The reports cost the bank approximately \$225 each.

Brown says that the CRIMECAST<sup>®</sup> Report is “one tool we use to compare against what we are hearing from local law enforcement” and other sources, such as peers at other banks in the area, when making the decision about where to place a new branch. The information either validates or disputes the input from these other sources. If there is a large discrepancy, then Brown investigates to try to resolve the differences and get a clearer view of the site’s risk profile before a final decision is made.

The CRIMECAST System also allows the company, as a licensed user, to run regular comparative reports on existing branches to monitor rising and falling risk levels.

The comparison reporting function has allowed Brown to better spend his security budget. “All of us want to spend our resources wisely and not all locations in a region need to have the same level of security,” he says. The CRIMECAST Reports help him decide which branches need enhanced security such as mantraps or bullet-resistant glass.

He notes that there was one case where a report on a branch located across the street from a police station gave a misleadingly high risk rating. It turned out, however, that the fault lay with how police were reporting data and not with the CAP Report. The police were simply reporting all crimes in the area as if they had happened at the station, which made that area, including the branch location, seem exceptionally crime-prone when that was not the case.

Brown adds that the company is in the process of opening its first branches in three states: Oklahoma, Tennessee, and Kansas, and that the CRIMECAST Reports will continue to be an invaluable information source in the quest for safe branch locations, as well as in allocation of security resources.

