

Anticrime Insurance Makes Sense

AN INNOVATION in insurance has been launched in Louisiana. Citizens there now may buy anticrime insurance.

Addition of this type of coverage to the wide range of policies already offered makes sense. Surveys show that one of every five American households is hit by crime every year, with property stolen or a household member the victim of physical assault.

The risk of suffering loss by crime may be greater than the risk of serious illness, automobile accident or fire.

One company that is offering the Louisiana policies is reported to be applying for approval in other states. If the idea clicks, undoubtedly additional companies will offer coverage.

Rates vary according to calculated risks. Rural residents pay from \$37 a year for individuals up to \$73 a year for families. Residents of New Orleans pay rates more than twice those amounts.

Coverage includes \$1,000 compensation for property loss, \$2,000 for hospitalization, and \$3,000 in case

of death. Mental anguish may bring payments of from \$50 to \$500.

Recently published figures based upon data from the Federal Bureau of Investigation show that robbery was up 20 percent in 1980 with increases in number of rapes, assaults and murders also.

Another type of anticrime insurance has been proposed in Washington that probably the majority of citizens "will buy" whether or not they go in for actuarial anticrime risk policies.

When a somewhat controversial 192-page report containing 64 recommendations for crime prevention was released by a task force recently, Attorney General William French Smith declared: "We intend to insure that more criminals go to jail."

This is what the public has been demanding for years, but sob sisters, rights rebels, avaricious attorneys and the ACLU have persuaded courts to treat criminals more kindly than their victims.

Naturally, these same elements have viciously attacked the report that is intended to get criminals off

the streets and put them where they can't continue to injure other people.

It would permit judges to deny bail to dangerous outlaws, eliminate paroles to compel more convicts to serve their full sentences, block bogus defenses of "not guilty by reason of insanity," and ease restrictions on admission of evidence turned up by officers.

The report came out about the time that Oklahoma became the first state in the nation to have a maximum security state penitentiary accredited by the American Correctional Association.

Now that there is a place to put felons to protect the public, courts have little excuse for handing down suspended sentences and the governor has fewer reasons for issuing pardons and paroles that put the criminals back on the streets prematurely.

If our prisons become filled, we should build more. Making criminals understand they are likely to be caught and punished is the anticrime insurance that will pay off best.