| Police Scotland logo | Freedom of Information ResponseOur reference: FOI 23-0072Responded to: 25 January 2023 |
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Your recent request for information is replicated below, together with our response.

## I recently received a home buildings and contents insurance quote that has doubled since last year. On querying this I was told that the main variables are a change in risk assessment concerning my property (flood, fire, crime) and risk costings applied by the FSA. The former seems the far more likely culprit and I am writing to ask about the information the insurance companies might be basing their calculation on. Specifically:

## What information produced by Police Scotland do insurance companies have access to concerning my property (…) or from the immediate local area?

## Please provide to me that same information for each of the past 4 years.

## If I report antisocial behaviour that I witness in the vicinity of my property does this information become available to insurance companies by any means?

## If it does become available, is it specified that the person reporting comes from a specific address?

Having considered your request, I would advise you that a great deal of information regarding crime and anti-social behaviour is publicly available and it can therefore be used by any person for any purpose.

There are no specific processes in place whereby insurance companies are provided with data of that nature.

However, anyone - insurance companies included - can request data from Police Scotland using FOI provisions.

When data is being considered for disclosure, care is taken to ensure that it is sufficiently high level so as not to identify any particular properties and/ or individuals.

In practice, that might mean that data is disclosed for some streets but not others, depending on the population levels.

Where that is considered to be an issue a wider area will be provided - perhaps a one mile radius of a particular point or data for the police beat and/ or local authority multi-member ward.

Crime and incident data is disclosed on a daily basis by the FOI team and it can vary between national data to data for particular streets.

Whilst applicants are obliged to provide a name for correspondence, there is no requirement to say whether or not their request is on behalf of an insurance company for example and it would have no impact on the response were they to do so.

Responses are applicant blind, in line with legislation.

You find this example useful in terms of some lower level data that is frequently requested:

[22-2502 - Crime Statistics - by Data Zones/ SGJD Code - 2011 To Date - Police Scotland](https://www.scotland.police.uk/access-to-information/freedom-of-information/disclosure-log/disclosure-log-2022/december/22-2502-crime-statistics-by-data-zones-sgjd-code-2011-to-date/)

If you require any further assistance please contact us quoting the reference above.

You can request a review of this response within the next 40 working days by email or by letter (Information Management - FOI, Police Scotland, Clyde Gateway, 2 French Street, Dalmarnock, G40 4EH). Requests must include the reason for your dissatisfaction.

If you remain dissatisfied following our review response, you can appeal to the Office of the Scottish Information Commissioner (OSIC) within 6 months - [online](http://www.itspublicknowledge.info/Appeal), by email or by letter (OSIC, Kinburn Castle, Doubledykes Road, St Andrews, KY16 9DS).

Following an OSIC appeal, you can appeal to the Court of Session on a point of law only.

This response will be added to our [Disclosure Log](http://www.scotland.police.uk/access-to-information/freedom-of-information/disclosure-log) in seven days' time.

Every effort has been taken to ensure our response is as accessible as possible. If you require this response to be provided in an alternative format, please let us know.