## Editorial

## John Mitchell

When Her Majesty's Customs and Revenue misplaced two data disks containing twenty-five million child benefit data records the Government offered a reward of £20,000 for their return. Based on this the Government values our data at less than one tenth of a penny per person. This got me thinking about the relative value of human life. After all, some of the risk techniques that I have seen multiply likelihood by consequence to obtain a financial value. If the consequence is loss of life, then a monetary value has to be assigned to it. My research indicates that there is little agreement, either within our own Government, or internationally, on what this value should be. Consider the following.

On UK roads: £1.43m (Department for Transport)

The £1.43m "HEN 1' (Highways Economic Note 1) value determines if council engineers will spend money on a crossing outside your child's school. It has also recently been adopted to calculate spending on industrial safety.

## On the Road in Continental Europe:

Switzerland	£1.65m
Germany	£1.06m
France	£800,000
Spain	£200,000

Safety-conscious Switzerland will pay more than Britain to prevent you driving off the edge of an Alpine road, but Germany, France and Spain all attach a significantly smaller value to life.

**US Highways**: £2.02m (US Federal Highway Administration) Federal highway officials place a market value" on a human life to lobby for road improvements. They break that value up into the cost of property damage, lost earnings, emergency services and travel delay.

**Domestic passenger ships**: £2.5m (Maritime and Coastguard Agency) After the 1989 sinking of the Marchioness, with 51 lives lost, transport authorities reassessed shipping safety. Now, if you buy a ticket on a coastal ferry or charter a boat up the Thames, the operator is obliged to assume a value per passenger of up to £2.5m in its safety calculations.

**Cancer in the workplace**: £2.86m (Health and Safety Executive) The HSE somewhat arbitrarily requires twice as much to be spent on preventing a cancer death as on preventing a road fatality because people dread a lingering illness more than sudden death.

## **Accident in a nuclear plant**: £2.86m to £14.3m (UK Atomic Energy Authority)

When it decommissions Britain's ageing nuclear power plants, the Atomic Energy Authority- will multiply HEN 1 by two for a low-risk job (e.g. demolition), or by 10 for a high-risk job (working with fissile materials). This means it will spend up to £14.3m to prevent a death.

So it can be seen that putting a financial value on human life is fraught with difficulty as I suspect that you will feel that you are worth more than one of your work colleagues. You must also consider the public relations disaster that awaits you if, for example, you value your customers less than your workers or vice versa. What a minefield? It gets even worse because as one CEO explained to me, it depends on what killed you. If the firm kills you through their negligence, then the skies the limit so far as a payout by the firm is concerned, but if you are killed as a result of a terrorist outrage then the payout will come from the government. So the event determines the value of the consequence? This means that your risk register should contain several different events leading to the consequence of someone dying. Your risk mitigation programme will then bias your preventative controls towards those where the consequence to the firm is of greater value. Good theory, but I suspect bad practice; especially when your risk register ends up in the public domain as a result of discovery during a court case. So you need another risk on your register; the risk of your risk register entering the public domain!

On the subject of risk reduction I came across the following on a web site to help prevent 'cardholder not present fraud'. "In order to avoid such a fraud we kindly ask our customers to send us (by e-mail or by fax a copy of their ID card, their card verification code and of their Credit Card (both sides)". I pointed out to them that this meant that anyone who intercepts this data stream has ALL the information required to conduct the very fraud they were trying to avoid, I asked them why did they simply ask for the card verification number at the time of making the credit card payment, as do at other retailers? I never received a reply even when using the CEOs email address which was provided for queries that his staff could not solve.

You will notice when you read our Chairman's column that our erstwhile leader is once again asking for volunteers to man the barricades to protect the group from dissolution. Apathy will kill us long before anything else. To paraphrase John F Kennedy, "ask not what your specialist group can do for you, but what you can do for your specialist group".

As from next year you will need to be a member of the BCS to belong to any specialist group. I fundamentally disagree with this as I consider that it flies in the face of our Royal Charter which requires us to bring the knowledge of computing to the general public. You will find a copy of the Charter elsewhere within this edition.

In the past, most SGs have enticed people from other professions into the BCS by offering non-BCS membership as a "taster". This has now been removed which requires people to make a conscious effort to join the BCS, rather than an SG which may be more reflective of their interests. For many people their view of the BCS is of a society populated by techno geeks, a club that they do not wish to join, especially if they are already a member of another professional association. Many companies will only pay for one professional subscription, so our non-BCS members will lose out there too. I was voted onto the Specialist Groups Executive (SGE) on a ticket of representing the SGs to the BCS, but I am finding this very difficult as all the key decisions have already been made. The fire has destroyed the edifice and the firefighter has arrived too late to do anything except to kick the debris around! My apologies to you all for not being able to achieve anything constructive to prevent what has happened. It is all very sapping of morale.

In this issue, our Down Under correspondent Bob Ashton notices that even in Australia there is nothing new under the sun, while our Security Forum representative Andrea Simmons keeps up her frenetic travels and yours truly examines biometrics as an authentication mechanism.

It would be nice to see you at our May AGM and even nicer to see you on the Management Committee.