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Across the country Santa's magical sleigh ride has been [grounded](#) [3] because of health and safety, but the immediate culprits are not who you think. It seems a number of insurance companies are worried that the combined effort of riding through towns and villages while waving to children will cause the old man to tumble out of the sleigh and hurt himself. In West Midlands, Santa now must harness himself into his seat. In Northumberland, the town of Alnwick has been forced to forgo the sleigh altogether in favour of a bus. Usually, we blame these kind of frustrating and paternalistic policies on the government and Health and Safety. This time, two private insurance companies demanded that the two towns make the changes or face such high premiums that the event couldn't go on. The companies held their ground, claiming the restrictions "protect him from the speed of his own sleigh," which, incidentally, runs at about 5mph.

This may seem odd, until we remember that it's only because of government regulation that the towns have to have insurance in the first place. The insurance industry is now taking cues from a government that encourages a culture of protectionism. The government operates under an ethos of paternalism, that it is better to keep the children indoors than let them outside to skin their knees. Out of this comes a society required to have insurance against hazard and more likely to sue when things to do go wrong. The growing philosophy of people, beginning in America and working its way over here, is that when something goes wrong there must be someone to blame and some financial compensation owed. Because of this, people expect some government or organization to hold them up when they fall, therefore more people buy insurance, more people make claims on that insurance, and premiums increase. And eventually, the regular enjoyments of life, like Santa and his sleigh, become regulated literally harnessed beyond recognition.

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