Vehicle theft is no longer a crime committed just by teenagers out for a joyride. It’s a big business run by organized crime rings out to make huge profits at your expense.

While 62 percent of stolen vehicles are found (sometimes with significant damage to them), unrecovered autos often wind up in the hands of organized criminals. From there, the vehicle might be:

- Shipped overseas and sold on the black market
- Stripped at a chop shop, with its parts sold to crooked body shop operators who then sell the parts or install them on other vehicles
- Resold to an unsuspecting consumer

Vehicle theft is driven by money and greed. It’s a dangerous business that victimizes everyone.

Put the Brakes on Vehicle Theft

By following the layered approach, you can help put the brakes on vehicle theft.

The insurance industry is applying the brakes as well by supporting such organizations as the National Insurance Crime Bureau (NICB). The NICB is the nation’s leading non-profit organization exclusively dedicated to preventing, detecting and defeating insurance fraud and vehicle theft through information analysis, investigations, training and public awareness.

Take a minute to do the right thing. Consider the layered approach for your own auto. And, if you suspect vehicle theft activity, take a minute to tell the NICB at 1-800-TEL-NICB. You can make the free call anonymously and you might be eligible for a reward.

Learn more about vehicle theft and how you can protect yourself at the NICB’s web site, www.nicb.org.
Add Layers of Protection

To protect yourself in cold weather, you put on layers of clothing to stay warm. It’s no different when you want to protect your auto from thieves. Use a layered approach. The more layers of protection on your vehicle, the more difficult it is to steal.

Layer 1: Common Sense
This one’s simple and it doesn’t cost you a thing.

- Lock your doors
- Remove your keys from the ignition
- Close your windows completely
- Park in well-lit areas

Layer 2: Visible or Audible Device
We find vehicle alarms annoying when they go off. Even better, so do car thieves...and they avoid autos with alarms or anti-theft devices! Consider adding a visible or audible anti-theft device to your vehicle.

- Audible alarm system
- Steering wheel locks
- Steering column collars
- Theft deterrent decals
- Wheel locks
- Window etching

Layer 3: Vehicle Immobilizer
Thieves can bypass your ignition by “hotwiring” a vehicle. But you can put the heat on the bad guys by installing or utilizing a vehicle immobilizer system.

- Smart keys with computer chips that must be present to start the vehicle
- Fuse cut-offs
- Kill switches
- Starter, ignition and fuel disablers

Layer 4: Tracking System
The final layer is a tracking system that emits a signal to the police or a monitoring service when the vehicle is reported stolen. If your vehicle has a tracking system and is stolen, it can oftentimes be recovered faster and with less damage. Put your vehicle on the radar screen by installing a tracking system.