

It's More Than a Joyride; It's About Big Money

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.



Vehicle Theft



1111 E. Touhy Ave., Ste. 400 • Des Plaines, IL 60018
1-800-447-6282 • www.nicb.org

**In the United States,
two vehicles
are stolen
every minute.**

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Do the Math

An auto theft occurs about every 26 seconds in the United States. Add it up and that's 1.2 million vehicles each year that wind up in the hands of thieves.

The math doesn't get any better when you consider how much this costs us. Vehicle theft is the nation's number one property crime, costing an estimated \$7.6 billion each year.

So who pays for these crimes? Whether your auto is stolen or not, we all pay the price for vehicle theft. You...your coworkers...your neighbors...we're all victims because we pay for this crime through higher insurance rates. According to the Insurance Information Institute, about one-third of a typical comprehensive auto insurance premium goes to pay for auto theft claims.

Add it all up and we each pay hundreds of extra dollars each year in higher insurance premiums for this crime. It's not an equation that works in our favor.



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.