



**Analysis of Insurer Reports Received  
Pursuant to Section 33112  
of the  
Title 49 of the United States Code  
2007 Reporting Period  
Annual Report**

Prepared for

**National Highway Traffic Safety Administration  
Washington, D.C. 20590  
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## **EXECUTIVE SUMMARY**

This analysis of 2007 Insurer Reports supports the Department of Transportation's mandate to prevent or discourage motor vehicle theft and to help reduce cost of comprehensive insurance.

To address the issue of increasing theft of motor vehicles and vehicle parts, Congress enacted the Motor Vehicle Theft Law Enforcement Act of 1984 (Public Law 98-547), which added a new Title VI to the Motor Vehicle Information and Cost Savings Act requiring manufacturers to affix or inscribe a unique identification number on major vehicle components. Parts-marking is intended to facilitate recovery of stolen vehicles and parts, which could lead to a reduction in Insurer losses which in turn could reduce the cost of comprehensive insurance to the general public. The ability to trace stolen vehicles and parts may also discourage motor vehicle theft. In 1994, Congress re-codified without changes the Motor Vehicle Information Cost Savings Act as Chapter 331 of Title 49 of the United States Code.

The legislation also required the Department of Transportation to evaluate the effectiveness of the parts-marking program and to provide information to the public, the law enforcement community and the Congress on theft and recovery of motor vehicles. To support this effort, the legislation required larger insurance, rental and leasing companies to submit reports to the Department of Transportation. Insurers are required to file a report for the calendar year three years prior to the year in which the report is filed. These reports include information on the theft and recovery of vehicles; ratings, rules and plans used by insurers to reduce premiums due to a reduction in motor vehicle thefts; and actions taken by insurers to assist in deterring thefts. As noted in the body of this report, the Report for calendar year 2008 will not be produced because NHTSA is no longer authorized to require insurer submission of this data.

For the 2007 reporting period, reports were received from all but one of the 29 insurance companies required to submit data. The Insurance Services Office (ISO) submitted theft and recovery information on late model year vehicles on behalf of 16 of the 29 insurers. Six rental and leasing companies also submitted reports but many of these were incomplete.

Each insurer was required to report on 25 to 30 data items. Almost all insurers were able to furnish data on late model (model year 2004-08) vehicle theft and recovery, but not all could identify the condition of the recovered vehicles. The other reporting requirements were not answered as fully, however compliance has improved considerably over the years.

The following findings are based on data furnished by the reporting companies. The number of insurers providing information for each point below is addressed in the body of the report:

- 89,685 late model vehicles were stolen during 2007 (model years 2004-08), which represents a decrease of about 8% from 2006. Of the vehicles stolen in 2007, approximately 65% percent were recovered during 2007. The recovery rate for 2007 is essentially unchanged from 2006.
- The proportion of late model vehicles recovered with no major parts missing increased from about 83% in 2006 to about 86% in 2007.
- For all model year vehicles, 378,215 theft claims were filed during 2007. This is an increase of almost 6% over 2006 theft claims. This increase is primarily due to the fact that Nationwide, one of the largest insurers, reported this item in 2007 but not in 2006. If only the 19 companies that reported in both years are counted, theft claims for all model

years actually decreased by around 2% in 2007. These counts include theft of the vehicle and also of vehicle parts and contents. Each insurer is required to estimate the proportion of total comprehensive theft claims that is attributable to motor vehicle theft. For 2007 the companies estimated percentages ranging from 54% to 100%.

- While the total number of theft claims increased in 2007, the rate of theft claims has stayed fairly constant over the last three report years. For 2005 through 2007 the proportion of theft claims to all comprehensive claims has stayed at around 5%.
- Theft claims resulted in insurer payments to policyholders in excess of \$1.5 billion. The proportion of payments for theft, compared to all comprehensive claim payments, increased slightly from about 19% in 2005 to about 22% in 2007. It is possible that more expensive vehicles are being stolen, and/or that the value of stolen contents has risen, perhaps from increased use of electronic devices.
- The likelihood of theft is one component insurers use to set premium rates, but others such as vehicle, driver, and territorial characteristics are also considered. Insurers generally set comprehensive rates based on overall loss experience rather than the likelihood of theft for a specific vehicle line.
- Twenty of the reporting insurance companies indicated that in 2007 they offered premium discounts for vehicles with anti-theft devices. Many national companies indicated that discounts were offered only in states where they are required by state law.
- Most insurers allow or encourage the use of used parts for vehicle repair, but do not take measures to identify the origin of the parts. Most consider this to be the responsibility of repair facilities. Most insurers report that they only use repair facilities deemed to be reliable and responsible, although few report how this is determined.

## **2. INTRODUCTION**

This annual report was created in part due to the NHTSA's continuing effort to reduce vehicle theft and to provide useful information to the public, law enforcement community and the Congress pertaining to theft and recovery of insured motor vehicles, motor vehicle parts, and the effects, if any, on premiums charged for comprehensive coverage.

The information in this report was furnished by insurance and vehicle leasing companies which provide annual reports required by Title 49, Section 33112(c) of the United States Code, covering the 2007 insurer reporting period.

The Agency's statutory authority to require insurers to submit this information, and for the Agency to compile and publish this information, was removed by the Motor Vehicle and Highway Safety Improvement Act of 2012 (Mariah's Act) (incorporated into the Moving Ahead for Progress in the 21st Century Act (MAP-21)). Pub. L. No. 112-141, §31313, 126 Stat. 405 (2012) Therefore, this report will be the final report published by the Agency summarizing the information received from insurers pursuant to Section 33112(c) of Title 49 of the United States Code.

This Analysis of Insurer Reports was prepared for the National Highway Traffic Safety Administration (NHTSA) by AdSTM, Inc. under Contract DTNH22-11-F-00297.

### 1.1 Background

From about 1960 to 1980, the problem of automobile theft continued to increase and evolve from a problem of teenage joyriding to a highly professional adult crime. A growing market for stolen parts led to an increase in the number of vehicles which were stolen and dismantled for their parts. By the early 1980's, it was estimated that automobile theft cost Americans approximately four billion dollars annually, through insurance deductibles and vehicle replacement costs.

To address this problem, Congress enacted the Motor Vehicle Theft Law Enforcement Act of 1984 (Public Law 98-547). This legislation added a new Title VI to the Motor Vehicle Information and Cost Savings Act which required the Department of Transportation to promulgate a Theft Prevention Standard for selected passenger cars exhibiting high theft rates. In 1994, Congress re-codified without changes the Motor Vehicle Information Cost Savings Act as Chapter 331 of Title 49 of the United States Code.

The Vehicle Theft Prevention Standard became effective in model year 1987 and required automobile manufacturers and manufacturers of replacement parts to affix or inscribe a unique identification number on major vehicle components of designated car lines. This parts-marking was intended to facilitate law enforcement efforts to trace and recover stolen vehicles and parts as well as arrest and prosecute the criminals responsible. The increased likelihood of arrest and punishment is also meant to serve as a deterrent to auto thieves. On April 6, 2004, NHTSA's anti-theft parts-marking requirement was expanded to include: (1) all below median theft rate passenger cars and multipurpose passenger vehicles (with a GVWR of 6,000 pounds or less), and (2) below median theft rate light duty trucks with major parts that are interchangeable with passenger motor vehicles subject to parts-marking. This Final Rule (69 FR 17960) was effective September 1, 2006.

Since 1919, the following vehicle theft deterrent provisions and Acts have been enacted:

- i. The National Motor Vehicle Theft Act (18 U.S.C.A. § 2311 et seq.) also known as the “Dyer Act” (1919)
- ii. Title 49, Chapter 331 of the United States Code (U.S.C.) (1984)
- iii. The Anti-Car Theft Act (1992)

i. *The National Motor Vehicle Theft Act* also known as the “Dyer Act”, made interstate transportation of stolen vehicles a federal crime. This law imposed harsh sentences with fines and up to 10 years imprisonment. Passed in 1919, the Dyer Act was an attempt to supplement states' efforts to combat automobile theft.

ii. *Title 49, Chapter 331 of the United States Code (U.S.C.) (1984)* In 1984, the Motor Vehicle Theft Law Enforcement Act was created. As a means to prevent the theft of motor vehicles for their parts, the 1984 Theft Act required passenger cars and the major replacement parts for those cars to have vehicle identification numbers. This act required the Secretary of Transportation to complete a number of rulemaking actions targeted to reduce and deter motor vehicle theft. These rulemaking actions established standards for selecting high-theft cars and for identifying which parts of these high-theft cars should be marked with the vehicle identification number. Future rulemakings required compilation of theft rates for passenger cars, and for insurance companies to provide the Federal Government with data on their vehicle theft and recovery experience.

iii. *The Anti-Car Theft Act of 1992* made armed auto theft (“carjacking”) a federal crime, and made it a federal crime to own, operate, or maintain a chop shop. The act provided funding to link all state motor vehicle departments, to ensure national access to title information, as well as implementing standards to improve vehicle titling, registration, and salvage information. It required state DMVs to check VINs of out-of-state cars before issuing titles to new owners, and forced auto recyclers and repair shops that sell or install used parts to check VINs against the FBI's stolen-car database.

#### Recent Motor Vehicle Theft Prevention Standard Developments

On May 19, 2005, NHTSA published a Final Rule (70 FR 28843) responding to petitions for reconsideration of the April 6, 2004 rule. This Final Rule made the following changes and clarifications to the agency's expanded parts-marking requirements: (1) manufacturers are no longer required to submit “likely theft rate determinations” for vehicle lines introduced prior to the September 1, 2006 effective date, if the manufacturers choose to voluntarily mark the new vehicle lines immediately after their introduction; (2) manufacturers are permitted to petition the agency to exempt low theft vehicle lines equipped with anti-theft devices from the parts-marking requirements beginning with model year 2006; (3) vehicle lines with annual production of not more than 3,500 vehicles are excluded from the parts-marking requirements; and (4) the agency adopted a phase-in of the new parts-marking requirements over a two-year period.

#### Additional Federal Legislation

- i. The Motor Vehicle Theft Prevention Act (1994)
- ii. The Anti-Car Theft Improvements Act (1996)

i. *The Motor Vehicle Theft Prevention Act* (a part of the Violent Crime Control and Law Enforcement Act of 1994), requires the Attorney General to develop, in conjunction with the State's authorities, a national voluntary motor vehicle theft prevention program, in which a vehicle owner could sign a consent form authorizing law enforcement to stop the vehicle if it were being operated under specified conditions. The National Voluntary Motor Vehicle Theft Prevention Program, which was implemented by this act, is administered by the Bureau of Justice Assistance, U.S. Department of Justice.

ii. *The Anti-Car Theft Improvements Act of 1996* upgraded state motor-vehicle department databases containing title information, enabling federal and state law enforcement officials to instantly determine if a suspect motor vehicle is stolen, and granted responsibility to the U.S. Department of Justice for administration of the databases. The Act also granted limited immunity from civil liability to the providers of titling information and to those who aid law enforcement.

### 1.2 Legislative Requirements Affecting the Insurance Industry

Title 49, Section 33112 U.S.C. requires the insurance industry to provide information to the Secretary of Transportation on an annual basis describing:

- The theft and recovery (in whole or in part) of motor vehicles;
- The number of vehicles which have been recovered intact;
- The rating rules and plans, such as loss information and rating characteristics, used by the insurer to establish premiums for comprehensive coverage, including the basis for the premiums, and premium penalties for motor vehicles considered by the insurer as more likely to be stolen;
- The actions taken by insurers to reduce premiums including changes in rate levels for automobile comprehensive coverage due to a reduction in thefts of motor vehicles;
- The actions taken by insurers to assist in deterring or reducing thefts of motor vehicles; and
- Other information as required by the Secretary of Transportation to administer this title and produce the report and findings required by this title.

### 1.3 Legislative Requirements Affecting the Department of Transportation

Title 49 requires the Department of Transportation to:

- Select the parts which are to be marked with the appropriate identification numbers by agreement between the Secretary of Transportation and the manufacturer (Section 33104).
- For Light Duty truck lines, select the high theft lines which are to be covered by the requirement by agreement between the Secretary of Transportation and the manufacturer (Section 33104).
- Establish the performance criteria for inscribing or affixing the appropriate identification numbers (Section 33102).
- Specify the manner and form for compliance certification and who will be authorized to certify compliance (Section 33108).
- Define specific annual insurer reporting requirements (Section 33112).

- Identify insurers and rental and leasing companies subject to the annual reporting requirements and grant exemptions from these requirements to insurers and small rental and leasing companies which qualify under provisions of Section 33112.
- Grant an exemption from the standard if a line of vehicles is manufactured with an anti-theft device which is determined by the Department to most likely be as effective as the standard in deterring theft. (Section 33106)

#### 1.4 Insurer Reporting Requirements

In 1987, NHTSA published a regulation titled “Insurer Reporting Requirements” (49 CFR Part 544), which defined the specific insurer reporting requirements under the Motor Vehicle Information and cost Savings Act and identified the insurers and rental and leasing companies that are subject to these requirements.

The information submitted by insurers under this rule was intended to aid NHTSA in its responsibility to publish insurance information in a form that would be helpful to the public, the law enforcement community and the Congress. The insurers must comply with the reporting requirements to provide the information necessary to meet the needs of Title 49, Chapter 331.

The most recent insurers list was amended under 49 CFR Part 544 [Docket Number NHTSA-2010-0017] which became effective October 4, 2010 (75 FR 171).

In summary, the final rule amends the Insurer Reporting Requirements. The regulations specify the requirements for annual insurer reports and lists in appendices the insurers that are required to file reports on their motor vehicle theft loss experiences. An insurer included in any of these appendices must file three copies of its report for the 2007 calendar year before October 25, 2010 as specified by law.

However, as stated earlier, the Agency’s authority to require the Insurer reports was removed by the Motor Vehicle and Highway Safety Improvement Act of 2012.

#### 1.5 Organization of this Report

The information presented in this document is based upon the insurer and rental and leasing company reports submitted for calendar year 2007. Table 1 identifies the section of this report devoted to each reporting requirement. Section 2 of this report identifies the insurance and rental and leasing companies which are required to submit 2007 reports and the extent that required information was supplied. Sections 3 through 7 present the Companies’ responses to each of the specific reporting requirements identified in Table 1.

**Table 1: Insurer Reporting Requirements**

Item Number	Reporting Requirement	Paragraphs in Title 49, U.S. Code Chapter 331	Paragraph in NHTSA Final Rule	Section of Discussion in this Report
1)	The total motor vehicle thefts by model year, make, line, model, and state for each applicable motor vehicle type.*	Sec. 33112 (c), (A), (B)	(c)(1)	3.1
2)	The total motor vehicle recoveries by model year, make, line, model, and state for each motor vehicle type identified in Item 1 above. These recoveries are to be categorized as in-whole, in-part or intact.	Sec. 33112 (c), (A), (B)	(c)(2)	3.1
3)	An explanation of how theft and recovery data is obtained and steps taken to ensure its accuracy.	Sec. 3112 (c)(2)	(c)(3)	3.2
4)	An explanation of the use made by the insurer of the theft and recovery data identified in Items 1 and 2 above, including the extent to which the information is reported to national, public, and private entities (e.g., the Federal Bureau of Investigation and State and local police). Indicate the frequency and timing of the reports, if they are made.	Sec. 33112 (c)(2)	(c)(4)	3.3
5)	Identification of rating characteristics used to establish the comprehensive premiums and an explanation of premium penalties for vehicles considered by the insurer as more likely to be stolen.	Sec. 33112 (c)(C)	(d)(1)	4.2
6)	The total number of comprehensive claims paid by the insurer during the reporting period.	Sec. 33112 (c) (F)	(d)(2)(i),	5.1
7)	The total number of comprehensive claims paid that arose from a theft.	Sec. 33112 (c) (F)	(d)(2)(ii)(A)	5.2
8)	The best estimate of the percentage of the number from Item 7 above that arose from	Sec. 33112 (c) (F)	(d)(2)(ii)(B)	5.2

	vehicle theft, and an explanation of the basis for the estimate.			
9)	The total dollar amount paid out in response to all comprehensive claims.	Sec. 33112 (c) (F)	(d)(2)(iii)	5.3
10)	The total dollar amount paid out from Item 9 above that was the result of theft claims.	Sec. 33112 (c)(C)	(d)(2)(iv)(A) (1)	5.4
11)	The best estimate of the percentage of Item 10 above that arose from vehicle theft, and an explanation of the basis for the estimate.	Sec. 33112 (c)(C)	(d)(2)(iv)(A) (2)	5.4
12)	For rental/leasing companies, the net losses suffered by the insurer (in dollars) as a result of vehicle theft.	Sec. 33112 (c)(C)	(d)(2)(iv)(B)	5.6
13)	The total amount in dollars recovered from the sale of recovered vehicles, major parts recovered not attached to the vehicle, or other recovered parts, after the insurer had made a comprehensive claim payment.	Sec. 33112 (c) (F)	(d)(2)(v)(A)	5.7
14)	The insurer's best estimate of the percentage of the dollars reported in Item 13 above that arose from vehicle thefts, and an explanation of the basis for the estimate.	Sec. 33112 (c) (F)	(d)(2)(v)(B)	5.8
15)	The identification of vehicle groups for which comprehensive insurance premium penalties are charged, because the insurer considers such vehicles more likely to be stolen.	Sec. 33112 (c)(C)	(d)(2)(vi)	4.4
16)	The total number of comprehensive claims paid by the insurer for each vehicle group identified in Item 15 above, and the total amount in dollars paid out for these claims.	Sec. 33112 (c)(C)	(d)(2)(vii)	5.9
17)	The maximum premium adjustments (as a percentage of the basic comprehensive insurance premium) made for each vehicle group identified in Item 15 above.	Sec. 33112 (c)(C)	(d)(2)(viii)	4.4
18)	Identification of any other rating rules and plans used to establish comprehensive insurance	Sec. 33112 (c)(C)	(d)(3)	4.3

	premiums and premium penalties for <u>motor vehicles considered more likely to be stolen</u> , and an explanation of how such rating rules and plans are used to establish premiums and premium penalties.			
19)	Explanation of the basis for the insurer's comprehensive insurance premiums and the premium penalties charged for <u>motor vehicles it considers more likely to be stolen</u> , as identified in Item 18 above. This requirement may be satisfied by providing the pertinent sections of materials filed with State insurance regulatory officials and clearly indicating which information in those sections applies to this requirement.	Sec. 33112 (c)(D)	(d)(4)	4.1
20)	Identify actions taken to reduce comprehensive rates due to a reduction in thefts. This applies to all applicable motor vehicles ( <b>not</b> restricted to motor vehicles considered more likely to be stolen).	Sec. 33112 (c)(D)	(e)	6.1
21)	For each action identified in Item 20 above, identify conditions that must be met to receive a reduction (e.g., installation of anti-theft devices, marking vehicle parts, etc.).	Sec. 33112 (c)(D)	(e)(1)	6.1
22)	For each action identified in Item 20 above, state the number of vehicles and the number of policyholders that received such reduction(s).	Sec. 33112 (c)(D)	(e)(2)	6.2
23)	For policyholders that received reduced comprehensive rates due to actions identified in Item 20 above, indicate the difference in average comprehensive premiums for those receiving a reduction vs. those who did not.	Sec. 33112 (c) (F)	(e)(3)	6.3
24)	For insurers that offer premium reductions for vehicles equipped with anti-theft devices, identify the specific criteria used to determine	Sec. 33112 (c)(D)	(f)(1)	6.4

	if a vehicle is eligible for a premium reduction (e.g., original equipment antitheft device, passive antitheft device, etc.);			
25)	For each criterion listed in Item 24 above, identify the total number of vehicles stolen that received such a reduction, for model years 1983 and later.	Sec. 33112 (c) (F)	(f)(2)	6.5
26)	For the stolen vehicles identified in Item 25 above, indicate the number of vehicles recovered intact, in-whole, or in-part.	Sec. 33112 (c) (F)	(f)(3)	6.5
27)	Describe actions taken to assist in deterring or reducing thefts of motor vehicles, and explain why such actions are believed to be effective in deterring or reducing vehicle theft.	Sec. 33112 (c) (E)	(g)(1)	7.1
28)	Describe policies regarding the use of used parts for vehicle repair, indicating whether the use of such parts is forbidden, required, promoted, or allowed.	Sec. 33112 (c) (E)	(g)(2)(i)	7.2
29)	For insurers which allow, promote, or require the use of used parts as identified in Item 28 above, list precautions taken to identify the origin of the used parts.	Sec. 33112 (c) (E)	(g)(2)(ii)	7.2

\* Applicable motor vehicle types are passenger cars, multipurpose passenger vehicles, light trucks, heavy trucks, and motorcycles.

Section 3 identifies the number of insured vehicles stolen and the number recovered during 2007. This section also discusses how insurers and rental and leasing companies obtain the theft and recovery data submitted to the Department of Transportation for this report, and how this information is used.

Section 4 discusses how insurers set rates for motor vehicle comprehensive coverage and how premium penalties are assessed for vehicles with high theft rates.

Section 5 indicates insurer losses for motor vehicle comprehensive coverage during 2007. Also described are insurance losses caused by motor vehicle theft.

Section 6 presents programs undertaken by insurers during 2007 to reduce comprehensive premiums.

Section 7 discusses actions taken by insurance and rental and leasing companies to encourage a reduction in motor vehicle theft.

Section 8 presents conclusions and recommendations for future efforts.

Appendices A-E present tabulations of the aggregate number of model year 2003-2007 vehicles stolen and recovered during 2007 by make, line, model, model year and state based on data furnished by the insurance companies. Each of these appendices presents this data for a different vehicle type:

- Appendix A presents thefts and recovery data for passenger cars.
- Appendix B presents thefts and recovery data for light duty trucks.
- Appendix C presents thefts and recovery data for heavy duty trucks.
- Appendix D presents thefts and recovery data multi-purpose vehicles.
- Appendix E presents thefts and recovery data for motorcycles.

Appendix F presents tabulations of the number of thefts and recoveries of rental and leasing company vehicles.

## **2. OVERVIEW OF 2007 INSURER AND LEASING COMPANY SUBMISSIONS UNDER THE THEFT ACT**

This section provides a general overview of the 2007 insurance and leasing company reports submitted under Chapter 331 of Title 49 of the United States Code.

Topics include:

- Insurance companies required to file 2007 reports
- Rental and leasing companies required to file 2007 reports
- The extent to which companies responded to each reporting requirement.

### 2.1 Insurance Companies Filing 2007 Reports

As empowered under Chapter 331 of Title 49, the Department of Transportation is charged with determining the insurance companies subject to the annual reporting requirements and with granting exemptions to those insurers qualifying under Section 33112.

Sections 33112 (b)(1) and (f)(A) and (f)(B) of Chapter 331 of Title 49 define subject insurers as any company and/or subsidiary issuing ten percent or more of the total premiums for all forms of motor vehicle insurance issued by insurers within a particular state, or insurers who issue one percent or more of the total premiums of motor vehicle insurance nationally.

"Small insurers" are defined as those which do not meet these criteria and may be exempted from the reporting requirements.

The A.M. Best Company, Inc. compiles data annually on the insurance industry. This data was used by the Department of Transportation to determine insurer market share nationally and in each state for the purpose of identifying subject insurers. For the 2007 reporting period, 29 insurance companies were required to file reports, as identified in Table 2.

**Table 2: Insurance Companies Required to File a 2007 Report**

<b>Insurance Company</b>
Alfa Insurance Group (Alabama)
Allstate
American Family Insurance Group
American International Group (Chartis)
Auto Club Enterprise Insurance
Auto-Owners Insurance Group
Auto Club (Michigan)
Balboa Group (South Dakota)
California State Auto Group
Commerce Group, Inc. (Massachusetts)
Erie Insurance
Farmers Insurance Group
GEICO Corporation / Berkshire Hathaway
Hartford Insurance Group
Kentucky Farm Bureau Group (Kentucky)
Liberty Mutual Insurance Companies
Mercury Insurance Group
MetLife Auto and Home Group
Nationwide Group
New Jersey Manufacturers Group (New Jersey)
Progressive Group
Safeco Insurance Companies
Safety Group (Massachusetts)
Southern Farm Bureau Group - Arkansas
Southern Farm Bureau Group -Mississippi
State Farm Insurance Company
Tennessee Farmers Companies (Tennessee)
Travelers Companies
USAA Group

### 2.2 Rental and Leasing Companies Filing 2007 Reports

Section 33112 (b)(I) provides that an “insurer” includes a person (except a governmental authority) having a fleet of 20 or more motor vehicles that are used primarily for rental or lease and are not covered by a theft insurance policy issued by an insurer of passenger motor vehicles.

Thus rental and leasing companies may also be subject to the annual insurer reporting requirements. "Small insurers" which are rental or leasing companies are eligible for exemptions from the reporting requirements based on Section 33112(e) of General Exemptions of Chapter 331 of Title 49. In a final rule published June 22, 1990 (55 FR 25606), the agency granted a class exemption to all companies that rent or lease fewer than 50,000 vehicles. These exemptions may be granted by NHTSA if the agency determines that:

- The cost of preparing and furnishing such reports is excessive in relation to the size of the business of the insurer and
- The insurer's report will not significantly contribute to carrying out the purposes of Chapter 331.

Six rental and leasing companies were required to furnish information for the 2007 reporting period and are identified in Table 3.

**Table 3: Leasing & Rental Companies Required to File a 2007 Report**

Rental Company
Cendant (formerly Avis and Budget)
Dollar Thrifty
Enterprise
Hertz
U-Haul International, Inc.
Vanguard (acquired by Enterprise during 2007)

### 2.3 Insurer Compliance with Reporting Requirements

Responses were supplied in a variety of ways and with varying levels of completeness. Some information was supplied via direct written response from the insurer and other was supplied on behalf of the insurer through the Insurance Services Office (ISO), a licensed advisory insurance rating organization. Some insurers did not address certain reporting requirements and some indicated that the reporting requirement was not applicable to the manner in which the company conducts its business or record keeping.

Of the 29 non-rental companies required to report, only one company, Balboa, failed to report any of the required data items. Of the remaining 28 companies, 15 submitted responses for (c)(1) and (c)(2) electronically through ISO and 13 used a combination of electronic and hard copy reports for (c)(1) and (c)(2) requirements. For the other reporting requirements, 7 insurance companies submitted hard copy reports and 21 submitted electronically. For the six rental and leasing companies, five reported electronically and one provided a hard copy report.

Table 4 shows insurance company and rental/leasing company compliance with the various requirements. Note that the number of required responses varies depending on the specific paragraph of the legislation. Thirty-five responses are required for paragraphs (c) and (g) because both the 29 insurance companies and the 6 rental companies are required to respond. Only 6 responses are required for (d)(2)(iv)(B) because only rental companies are required to respond. For the remaining paragraphs, 29 responses are required because only the insurance companies had to respond.

Table 4 shows that the level of compliance varied by requirement and by company. Almost all of the insurance companies were able to provide information on the total number of thefts by vehicle type, make, model, and model year, however the compliance is much lower for most other requirements. For all 831 required data items, data were received for 507, or about 61%. This is a slight improvement over the 2006 response rate of 56%.

In Table 4 the column “Problem with Response” shows the number of companies that had an error or appeared to misunderstand the reporting requirement. For 2007 there were 23 data items submitted that had these issues. Most were in response to paragraphs (d)(2)(ii)(B) and (d)(2)(iv)(A)(2), which ask the companies to estimate the proportion of vehicle theft to all types of theft (theft of vehicles, parts, and contents). The specific issues are addressed in more detail later in this report.

**Table 4: Insurance and Rental Company Compliance with Reporting Requirements, 2007**

Insurer Reporting Requirement [49 CFR §544.6]	Number of Responses Required	Number of Responses Supplied	Responded “Does Not Apply”	Responded “Data Unavailable”	Paragraph not Addressed	Responded “Confidential”	Problem with response
(c)(1)	35	34	0	0	1	0	0
(c)(2)	35	34	0	0	1	0	0
(c)(3)	35	23	0	0	12	0	0
(c)(4)	35	24	0	0	10	0	1
(d)(1)	29	24	0	0	5	0	0
(d)(2)(i)	29	25	0	0	4	0	0
(d)(2)(ii)(A)	29	22	0	3	4	0	0
(d)(2)(ii)(B)	29	11	0	1	10	0	7
(d)(2)(iii)	29	25	0	0	4	0	0
(d)(2)(iv)(A)(1)	29	22	0	3	4	0	0
(d)(2)(iv)(A)(2)	29	11	0	1	10	0	7
(d)(2)(iv)(B)	6	2	0	0	4	0	0
(d)(2)(v)(A)	29	21	0	2	6	0	0
(d)(2)(v)(B)	29	10	0	4	14	0	1
(d)(2)(vi)	29	23	0	0	6	0	0
(d)(2)(vii)	29	4	17	0	6	0	2
(d)(2)(viii)	29	6	17	0	6	0	0
(d)(3)	29	23	0	0	6	0	0
(d)(4)	29	5	17	0	7	0	0
(e)(1)	29	24	0	0	5	0	0
(e)(2)	29	15	3	0	10	0	1
(e)(3)	29	15	3	1	9	0	1
(f)(1)	29	18	3	0	7	0	1
(f)(2)	29	16	3	4	5	0	1
(f)(3)	29	5	3	6	14	0	1
(g)(1)	35	21	0	0	14	0	0
(g)(2)(i)	35	22	0	0	13	0	0
(g)(2)(ii)	35	22	0	0	13	0	0
<b>Total</b>	<b>831</b>	<b>507</b>	<b>66</b>	<b>25</b>	<b>210</b>	<b>0</b>	<b>23</b>

### 3. THEFTS AND RECOVERIES OF MOTOR VEHICLES DURING 2007

This section presents the number of thefts and recoveries of model year 2004-2008 vehicles reported by insurance and rental and leasing companies, during 2007. This section also describes how insurers and rental and leasing companies obtain the theft and recovery data submitted to the Department of Transportation for this report, the other agencies that receive this data, and how this information is used.

#### 3.1 Thefts and Recoveries by Vehicle Type

Under paragraphs (c)(1) and (c)(2) of the Reporting Requirements, insurers are required to report the number of motor vehicle thefts and recoveries by model year, make, line, model and state. It is also required that the condition of stolen vehicles be reported according to the following classification system:

Recovery Intact - A vehicle reported as stolen, recovered with no major parts missing at the time of the recovery and with no apparent damage to the vehicle other than damage necessary to enter and operate the vehicle and ordinary wear and tear. (Major parts are those parts subject to the marking requirements of Chapter 331 of Title 49.)

Recovery In-Whole - A vehicle reported as stolen, recovered with no major parts missing at the time of the recovery but with damage in addition to that sustained during unauthorized entry and operation. This would include vehicles stripped of other parts, wrecked vehicles, burned vehicles (with no major parts missing), etc.

Recovery In-Part - A vehicle reported as stolen, recovered with one or more major parts missing at the time of recovery. This includes vehicles stripped of other parts, wrecked vehicles, burned vehicles, etc.

Table 5 summarizes the theft and recovery information for calendar year 2007, for vehicles up to four years of age, as reported by 28 insurance companies.

**Table 5: 2007 Theft and Recoveries Reported by Insurance Companies, Model Years 2004-2008**

Vehicle Type	Number of Thefts	Number with ATD	Number Recovered					Total recovered	Percent Recovered
			Intact	In-Whole	In-Part	Unknown Whether Intact, In-Whole or In-part			
passenger car	37459	539	1,176	4,006	776	20,617	26,575	70.9%	
multi-purpose	23694	460	728	2,800	659	12,290	16,477	69.5%	
light-duty truck	19235	189	592	2,104	479	9,426	12,601	65.5%	
heavy-duty truck	358	1	8	27	2	181	218	60.9%	
motorcycle	8939	15	88	316	24	1,572	2,000	22.4%	
<b>Total</b>	<b>89,685</b>	<b>1,204</b>	<b>2,592</b>	<b>9,253</b>	<b>1,940</b>	<b>44,086</b>	<b>57,871</b>	<b>64.5%</b>	

There was a dramatic decrease in the number of theft claims for late-model vehicles in 2007. As shown in Table 5, insurance companies received theft claims for 89,685 vehicles produced during model years 2004-2008, which is a 7.6% decrease from 2006. Of these, 57,871, or about 65%, were recovered. Of the 13,785 vehicles where recovery condition is known, about 19% are recovered intact, 67% recovered in-whole, and 14% are recovered in-part.

Table 6 compares the 2006 and 2007 vehicle theft claims, for vehicles up to four years of age, and shows that thefts have decreased across all vehicle types. The 2007 thefts were not compared to years earlier than 2006 because the number of insurers which supplied data varies greatly.

**Table 6: Thefts by Vehicle Type  
For Vehicles up to Four Years of Age, 2006-2007**

Vehicle Type	Number of Thefts	
	2006	2007
passenger car	39,076	37,459
multi-purpose	26,404	23,694
light-duty truck	22,008	19,235
heavy-duty truck	317	358
motorcycle	9,248	8,939
<b>All Types</b>	<b>97,053</b>	<b>89,685</b>

Table 7 compares the 2006 and 2007 recovery rates for the five vehicle types, for vehicles up to four years of age, and shows that the rates have not changed significantly compared to last year.

**Table 7: Recovery Rate by Vehicle Type  
for Vehicles up to Four Years of Age, 2006-2007**

Vehicle Type	Recovery Rate	
	2006	2007
passenger car	71.5%	70.9%
multi-purpose	68.4%	69.5%
light-duty truck	67.2%	65.5%
heavy-duty truck	63.1%	60.9%
motorcycle	21.2%	22.4%
<b>All Types</b>	<b>64.9%</b>	<b>64.5%</b>

The proportion of vehicles recovered with no major parts missing has increased slightly for every vehicle type in 2007. It is possible that parts-marking continues to reduce theft perpetrated for the purpose of selling major components of the vehicles. Vehicles with no major parts missing are those recovered intact and in-whole. Table 8 compares the condition for recovered vehicles up to four years of age, for reporting years 2006 and 2007.

**Table 8: Recovery Condition by Vehicle Type  
for Vehicles up to Four Years of Age, 2006-2007**

Vehicle Type	Percent of Recovered Vehicles That Had No Major Parts Missing	
	2006	2007
passenger car	84.7%	87.0%
multi-purpose	80.0%	84.3%
light-duty truck	84.2%	84.9%
heavy-duty truck	87.9%	94.6%
motorcycle	93.0%	94.4%
<b>All Types</b>	<b>83.4%</b>	<b>85.9%</b>

Table 9 shows the number of vehicles stolen and the recovery rates for all vehicle types up to four years of age, reported for 1992 to 2007, and shows that the 2007 count of late-model vehicles is 7.6% lower than the number for 2006, but that the recovery rate is essentially unchanged. A decline in the number of reported vehicle thefts may be due in part to the broad array of theft prevention activities undertaken by both public and private entities, described later in this report, but is also likely to be influenced by differences in the number of companies that submitted data over the years.

**Table 9: Thefts and Recovery Rates  
For All Vehicle Types, Up to Four Years in Age, 1992-2007**

Reporting Year	Reported Number of Vehicles Stolen	Percent Recovered
1992	100,867	51%
1993	90,060	47%
1994	86,448	36%
1995	86,993	31%
1996	105,861	19%
1997	129,915	21%
1998	92,443	15%
1999	77,867	12%
2000	84,059	12%
2001	91,716	11%

2002	91,569	14%
2003	132,197	70%
2004	133,986	72%
2005	132,197	71%
2006	97,053	65%
2007	89,685	65%

Table 9 and Figure 1 illustrate recovery rates since 1992. A general improvement in recovery rates can be seen over the years, but there is considerable variation from year to year. One of NHTSA’s previous Insurer Reports speculates that for some years total recoveries are severely underreported because some insurers may have counted a recovery only if the recovery condition was known (see Report 18 in the Reference Section). This probably accounts for the extremely low recovery rates for 1996-2002.

The sources for Table 9 and Figure 1 are Reports 18, 21, and 22 as seen in the Reference section of this report.

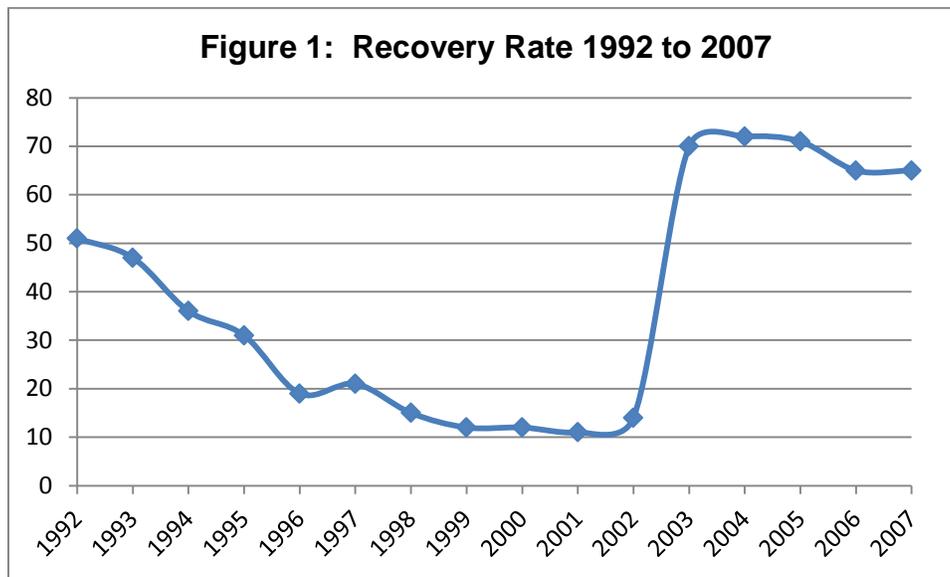


Table 10 shows the number of reported theft claims for late-model vehicles for 2006 and 2007 by insurance company, and shows the percent change from 2006. This table illustrates that while the overall claim count declined by 7.6% in 2007, there is considerable variation between companies. This further illustrates the importance of obtaining data from all companies required to report, because omitting one or two large companies can make a significant difference in total counts and percent change.

Sixteen of the reporting companies showed decreases in theft claims, ranging from about 1% (Allstate and Auto Owners) to 36% (Nationwide). All of the large companies (over 10,000 claims) experienced decreases of about 2% to 14%. On the other hand, twelve companies reported increases ranging from approximately 1% (Tennessee Farmers) to about 280%

(American International/Chartis). It should be noted that the low number of thefts from American International does not contribute much to the total number of thefts.

**Table 10: Number of Thefts Reported by Individual Insurance Companies  
For Vehicles up to Four Years in Age, 2006-2007**

<b>Insurance Company</b>	<b>2006 Thefts Reported</b>	<b>2007 Thefts Reported</b>	<b>Percent Change from 2006</b>
ALFA INSURANCE	101	81	-19.8%
ALLSTATE	10,367	10,152	-2.1%
AMERICAN FAMILY	2,291	2,107	-8.0%
AMERICAN INTERNATIONAL (CHARTIS)	21	80	281.0%
AUTO CLUB MICHIGAN	1,678	1,455	-13.3%
AUTO OWNERS INSURANCE	54	53	-1.9%
AUTOMOBILE CLUB ENTERPRISE CA	1,628	1,059	-35.0%
BALBOA	Not required to report in 2006	NR	--
CALIFORNIA STATE AUTO GROUP	935	809	-13.5%
COMMERCE GROUP, MA	402	422	5.0%
ERIE	624	491	-21.3%
FARMERS	10,149	8,755	-13.7%
GEICO	10,139	11,042	8.9%
HARTFORD	357	1,144	220.4%
KENTUCKEY	91	69	-24.2%
LIBERTY MUTUAL	4,107	3,290	-19.9%
MERCURY	3,371	2,473	-26.6%
METROPOLITAN LIFE	1,404	1,515	7.9%
NATIONWIDE	7,686	4,929	-35.9%
NJM	182	232	27.5%
PROGRESSIVE	14,671	12,650	-13.8%
SAFECO INSURANCE	1,406	1,861	32.4%
SAFETY GROUP, MA	251	201	-19.9%
SOUTHERN FARM BUREAU-AR	95	99	4.2%
SOUTHERN FARM BUREAU-MS	23	37	60.9%
STATE FARM	18,312	17,750	-3.1%
TENNESSEE FARMERS	175	177	1.1%
TRAVELERS	2,666	2,730	2.4%
USAA	3,867	4,027	4.1%
<b>TOTAL</b>	<b>97,053</b>	<b>89,690</b>	<b>-7.6%</b>

NR=Not Reported by the Company

Contrary to the insurance companies' experience, rental companies reported an increase in thefts of approximately 17% in 2007, however the change is largely attributable to one company. Table 11 shows the number of 2007 thefts and recovery rates reported by renting and leasing companies for all vehicle types for model years 2004-2008.

Note that the recovery rate for rental/leasing companies for 2007 is 97.0%, which is considerably higher than the 65% rate for insurance companies. One reason may be that rental companies are not subject to fraudulent theft claims, where a vehicle owner falsely reports a vehicle as stolen in order to receive a claims payment.

**Table 11: 2007 Vehicle Thefts by Reporting Leasing and Renting Companies, Model Years 2004-2008**

<b>Renting/Leasing Company</b>	<b>Thefts</b>	<b>Recoveries</b>	<b>Recovery Rate</b>
Cendant Car Rental	7,703	7,562	98.2%
Dollar Thrifty Automotive Group	854	831	97.3%
Enterprise Rent-A-Car	11,283	11,107	98.4%
U-Haul International, Inc.	745	657	88.2%
Vanguard Car Rental	2,134	2,065	96.8%
Hertz	2,560	2,314	90.4%
<b>TOTAL</b>	<b>25,279</b>	<b>24,536</b>	<b>97.0%</b>

### 3.2 Procedures to Obtain Theft and Recovery Data

Under paragraph (c)(3) of the NHTSA Reporting Requirements, insurance companies provided an explanation of how vehicle theft and recovery data is obtained and the steps taken by the industry to ensure the accuracy of this data.

Vehicle theft and recovery information is obtained by insurance companies from their policy holders and agents when claim reports are conducted by phone, letter, facsimile, internet web sites, or in person. Information is then submitted to the ISO or National Insurance Crime Bureau (NICB) in the normal course of claim file adjustment; i.e., the information required for completion of its automobile theft reporting forms. Strict adherence to the form instructions by trained insurance personnel is one approach used to ensure data accuracy.

For some companies, an insurance agent is responsible for maintaining a log of each stolen vehicle report. Insurers check for completeness via individual review of files by claims managers, adjusters or claims handlers. In addition, some insurers perform periodic audits, or use computer reconciliation programs to identify erroneous or incomplete data.

Recovery data is also obtained from the National Insurance Crime Bureau (NICB), the police, or the policyholder, requiring witnessed or notarized signatures of the insured and complete descriptions of damage to the vehicle at the time of loss. Repair estimates and recent repair and maintenance billings are obtained when available. The license plate and Vehicle

Identification Number (VIN) are checked by physical inspection by a claims adjuster, or by using VIN check software.

A summary of the insurance company responses to this and subsequent reporting requirements described throughout the remainder of this report may be found in Appendix G.

### 3.2.1 Notifying Insurance Companies of Motor Vehicle Thefts and Recoveries

Insured motor vehicle thefts are generally reported by policyholders to their insurance company, agent or claims handler within 24 hours of the theft. This information is reported either by telephone, in writing, facsimile, the insurance company's internet website or in person.

Most insurers routinely report thefts and recoveries of motor vehicles to the NICB within 24 to 48 hours after they receive the information. The insurers receive information on recovered stolen vehicles from their policyholders, the NICB and police agencies. An insurers' agent will usually attempt to inspect the vehicle to verify the VIN and the condition of the vehicle upon recovery. The results of this inspection are forwarded to the NICB.

### 3.2.2 Insurance Industry Procedures to Ensure Accurate Theft and Recovery Data

In order to ensure the accuracy and timeliness of vehicle theft and recovery data, many insurance companies claim processors follow well defined procedures to thoroughly investigate and document theft losses. Some utilize their Special Investigative Units where fraudulent theft claims are suspected. Some companies periodically perform tests and audits of their theft claim files by their branch management, district management, regional management and home office claim review units.

In addition to internal audits and quality control reviews, the information submitted to the NICB is usually reviewed for accuracy, timeliness, and completeness. Some insurers also review police reports; physically inspect recovered vehicles to determine the accuracy of the VIN, license number, date of theft, date of recovery and condition of the vehicle upon recovery. Other insurers use VIN check software to ensure VIN accuracy and detect fraud. Computer reconciliation programs are also used to verify data.

In some cases, a copy of the registration and title document are obtained and reviewed to assure accuracy of license number and VIN. This type of information is stored both by the NICB and other law enforcement agencies and is cross-referenced for accuracy.

### 3.3 Uses of Theft and Recovery Data

Under paragraph (c)(4) of the Reporting Requirements, insurance companies are required to provide details of how vehicle theft and recovery data is used and reported to other organizations. This information is used both internally by the insurance companies and externally by other organizations for the following purposes:

- 1) Reporting data to state and local enforcement agencies at the time of loss.
- 2) Reporting to state insurance departments which include state rate filings.

- 3) Determining rates for comprehensive coverage by determining patterns of loss experience and exposure, determining locations with unusual theft risks and developing risk management practices.
- 4) Controlling claim costs by providing information to the claim staff to assist their investigations and arrive at quicker, more accurate settlements.
- 5) Identifying and investigating cases of suspected claim misrepresentation or the possibility that the policyholder is involved in a crime.
- 6) Assist efforts to recover stolen vehicles by prompt, accurate reporting to the local police. An inquiry is made to insure the same vehicle has been recorded with the National Crime Information Center (NCIC).
- 7) Assist efforts to track theft and comprehensive experience by state and locality by submitting vehicle theft reports to the NICB, ISO, local and state authorities and insurance bureaus. The NICB aggregates data supplied by participating insurers and publishes reports on vehicle thefts and recoveries.

#### 4. SETTING RATES FOR MOTOR VEHICLE COMPREHENSIVE COVERAGE DURING 2007

This section describes the procedures and factors considered by the reporting insurance companies to establish the premiums charged for motor vehicle comprehensive coverage during 2007.

Of special interest is the role of vehicle theft in the determination of premiums for comprehensive coverage. The procedures and rating characteristics used by the insurers to establish comprehensive premiums during 2007 were very similar to those documented for previous years.

Topics include:

- The basis for motor vehicle comprehensive premiums and the basis for premium penalties assessed for vehicles with high theft rates.
- The rating characteristics used by insurers to establish comprehensive premiums for motor vehicles.
- Additional rules and plans followed by insurers to establish comprehensive premiums and premium penalties.
- The maximum adjustments to comprehensive premiums for vehicles considered as posing an especially high risk of theft.
- An identification of lines with a high risk of theft.

##### 4.1 Basis for Comprehensive Premiums and Premium Penalties for Vehicles with High Theft Rates

Under paragraph (d)(4) of the NHTSA Insurer Reporting Requirements, insurers are required to provide an explanation of the basis for their comprehensive insurance premiums and for premium penalties charged for motor vehicles considered as most likely to be stolen. As an alternative to a general explanation, insurers are allowed to submit sections of materials they supply to state regulatory officials.

##### Basis for Comprehensive Premiums

Almost all insurers stated that the basis for setting and adjusting comprehensive premiums is based upon the value of the vehicle and the overall historical loss experience for specific vehicle lines. Some stated specifically that theft was not identified as a separate component of the overall loss.

Eleven insurers noted that they use ISO's symbol structure, sometimes combined with their own loss experience, to establish premiums. The ISO procedure first assigns a symbol to each motor vehicle line based on the manufacturers' suggested retail price. The symbol is then adjusted to reflect comprehensive insurance losses based upon national experience. Loss due to vehicle theft is one component used to adjust the symbols. ISO has supplied a list of symbols it developed for 2007. The companies that specifically noted using ISO symbols are:

Auto Club Enterprise  
Erie Insurance  
GEICO  
Hartford  
New Jersey Manufacturers

Progressive  
Southern Farm Bureau Group Arkansas  
Southern Farm Bureau Group Mississippi  
State Farm Insurance Company  
Tennessee Farmers Companies  
USAA Group

State Farm elaborated on its procedure, saying it used ISO symbols but also develops an “Insurance Rating Group” (IRG) for each vehicle line which is adjusted annually based on the previous year’s comprehensive and collision loss experience.

Other insurers indicated setting comprehensive premiums based upon loss experience, but did not mention using ISO symbols. Allstate calculates an “Experience Group Rating” (EGR) for vehicle lines, where the loss experience for each type of coverage is evaluated separately. The companies that said they used their own total loss experience with no mention of ISO symbols are:

Alfa Insurance Group (Alabama)  
Allstate  
American Family  
California State Auto Group  
Farmers Insurance Group  
Kentucky Farm Bureau  
Mercury Insurance Group  
MetLife Auto and Home Group  
Nationwide Group  
Travelers Companies

One company, Auto Club of Michigan, said that premiums were based on their own total loss data and data collected by the Highway Loss Data Institute (HLDI).

Two companies in Massachusetts, Commerce and Safety, indicated that they are legally prohibited from establishing their own premiums; their comprehensive rates were established by the Commissioner of Insurance for Massachusetts.

### Premium Penalties for Vehicle with High Theft Rates

Allstate, American Family, and California State Auto Group identify groups of vehicles which they believe are more likely to be stolen than other vehicles. None of these companies identified the likelihood of vehicle theft as the sole basis for applying a penalty. Instead, surrogate measures for theft were used, such as total comprehensive loss experience, or performance and design characteristics. California State Auto Group reported two categories of vehicle for which they assess premium penalties due to high risk for theft: High Exposure Vehicles (with quick acceleration or high comprehensive losses) and Limited Production Vehicles (manufactured in limited amounts).

For the Massachusetts companies Commerce and Safety Group, the Commissioner of Insurance for Massachusetts identifies the vehicles which are considered to have an increased likelihood of theft.

See Report Section 4.4 for further discussion.

### 4.2 Rating Characteristics Used to Establish Comprehensive Premiums

Under paragraph (d)(1) of the Reporting Requirements, insurers provided the rating characteristics used to establish the premiums charged for comprehensive insurance coverage during 2007 and the premium penalties assessed for vehicles considered more likely to be stolen. Many indicated that these characteristics were used in conjunction with ISO Vehicle Series Ratings.

Typical driver rating characteristics include:

- Age
- Sex
- Driving record
- Marital status

Typical vehicle use rating characteristics include:

- Primary use of vehicle (i.e., commuting, business, etc.)
- Annual mileage traveled

Additional rating characteristics include:

- Number of vehicles in the household
- Loss experience
- Territory of operation
- Model year (age) of the vehicle
- Cost of the vehicle
- Policy deductible amount
- Whether vehicle is equipped with an anti-theft device
- Garage type and location
- Expense of doing business
- Good student/driver training discount for youthful drivers
- Qualification for multi-vehicle discount

#### 4.3 Other Rules and Plans to Establish Comprehensive Premiums and Premium Penalties

Under paragraph (d)(3) of the NHTSA Insurer Reporting Requirements, insurers are asked to provide additional rules and plans used in 2007 to establish comprehensive premiums and premium penalties for motor vehicles they consider as more likely to be stolen.

No additional rating rules or plans were reported in response to paragraph (d)(3). Responses to this reporting requirement were either that no other rules or plans were used, or a restatement of the responses discussed in Section 4.1.

#### 4.4 Identification of High Risk Vehicle Groupings, and Associated Maximum Premium Penalties

Under paragraph (d)(2)(vi) of the NHTSA Reporting Requirements insurers were asked to identify 2007 vehicle groups for which they charge a premium penalty because they are considered to be at high-risk for theft. Under paragraph (d)(2)(viii) insurers were asked to indicate the maximum premium adjustments applied during 2007 for the high-risk vehicle groups. Table 9 summarizes the responses by insurer, and tables 10A to 10E identify the specific vehicle groups, by insurer.

As noted in Section 4.1, only six insurers identified specific vehicle groups they consider to be more likely to be stolen and therefore subject to a premium penalty for theft. These companies are Allstate, American Family, California State Auto Group, Commerce, Mercury, and Safety Group. As seen in Table 12 the maximum premium penalty ranged from 50% to 100%. The premium penalty levied by Commerce and Safety Group is mandated and set by the Massachusetts Commissioner of Insurance, which also requires the penalty be waived if the vehicle is equipped with a passive anti-theft device or a vehicle recovery system.

**Table12: 2007 High Risk Vehicle Groupings and Maximum Premium Penalties, By Insurance Company**

Insurer	High Theft Vehicles with Premium Penalty	Maximum Premium Penalty
Alfa Insurance Group (Alabama)	None	Not applicable
Allstate	Yes	78%
American Family Insurance Group	Yes	50%
American International Group (Chartis)	Not Reported	Not Reported
Auto Club Enterprise Insurance	None	Not applicable
Auto-Owners Insurance Group	Not Reported	Not Reported
Auto Club (Michigan)	None	Not applicable
Balboa	Not Reported	Not Reported
California State Auto Group	Yes	59%
Commerce Group, Inc. (Massachusetts)	Yes *	50% *
Erie Insurance	None	Not applicable
Farmers Insurance Group	None	Not applicable
GEICO	None	Not applicable
Hartford Insurance Group	None	Not applicable
Kentucky Farm Bureau Group	None	Not applicable
Liberty Mutual Insurance Companies	Not Reported	Not Reported

Mercury Insurance Group	Yes	100%
MetLife Auto and Home Group	None	Not applicable
Nationwide Group	None	Not applicable
New Jersey Manufacturers Group	None	Not applicable
Progressive Group	Not Reported	Not Reported
Safeco Insurance Companies	Not Reported	Not Reported
Safety Group (Massachusetts)	Yes	50% *
Southern Farm Bureau Group Arkansas	None	Not applicable
Southern Farm Bureau Group Mississippi	None	Not applicable
St. Paul Travelers Companies	None	Not applicable
State Farm Insurance Company	None	Not applicable
Tennessee Farmers Companies	None	Not applicable
USAA Group	None	Not applicable

\* The penalty is waived if the vehicle has a passive anti-theft device or a vehicle recovery system.

Tables 13A through 13E show the specific vehicle groups reported as high-theft risks, for each of the six companies which identified such groups. Commerce and Safety Group are shown in the same table (13E) because both companies are subject to the Massachusetts regulations which identify high-theft risk vehicles.

**Table 13 A: Allstate Designated High Risk Vehicles for 2007**

Make	Model
ACURA	RSX
AUDI	A3
AUDI	TT
BMW	550
BMW	Z4
CADILLAC	ESCALADE
CHEVROLET	AVALANCHE
CHEVROLET	AVEO
CHEVROLET	CAVALIER
CHEVROLET	COBALT
CHEVROLET	MONTE CARLO
CHRYSLER	CROSSFIRE
DODGE	MAGNUM
DODGE	NEON
DODGE	RAM 1500 PICKUP
DODGE	SRT-4
FERRARI	ALL

FORD	F250
FORD	F350
FORD	FOCUS
FORD	GT
FORD	MUSTANG HARDTOP/CONVERTIBLE
FORD	THUNDERBIRD
FORD	MUSTANG GT
HONDA	CIVIC
HONDA	CIVIC HYBRID
HONDA	FIT
HONDA	INSIGHT
HONDA	S2000
HUMMER	H2
HYUNDAI	ACCENT
HYUNDAI	ELANTRA
HYUNDAI	TIBURON
KIA	RIO
KIA	SPECTRA
LAMBORGHINI	ALL
MAYBACH	ALL
MAZDA	3
MAZDA	MIATA
MAZDA	MX5
MAZDA	RX8
MERCEDES-BNZ	SLK280
MINI	COOPER
MITSUBISHI	ECLIPSE
MITSUBISHI	LANCER EVOLUTION
MITSUBISHI	LANCER EXCL. EVOLUTION
NISSAN	350Z
NISSAN	SENTRA
NISSAN	TITAN
PONTIAC	SOLSTICE
PONTIAC	SUNFIRE
PONTIAC	VIBE
PORSCHE	CARRERA
SAAB	9-2X
SATURN	ION RED LINE

SATURN	OUTLOOK
SATURN	SKY
SCION	TC
SCION	XA
SCION	XB
SUBARU	IMPREZA EXCL. WRX
SUBARU	IMPREZA WRX
SUZUKI	AERIO
SUZUKI	FORENZA
SUZUKI	RENO
TOYOTA	CELICA
TOYOTA	ECHO
TOYOTA	MR2
TOYOTA	PRIUS
TOYOTA	YARIS
VOLKSWAGEN	BEETLE NON TURBO
VOLKSWAGEN	BEETLE TURBO
VOLKSWAGEN	GOLF
VOLKSWAGEN	GTI
VOLKSWAGEN	JETTA
VOLVO	S40/V40

**Table 13B: American Family Insurance Group  
Designated High Risk Vehicles for 2007**

<b>Make and Model</b>
Dodge Charger
Dodge Magnum
Ford F250 Crew Cap 4WD
Ford F350 Crew Cab 2WD or 4WD
Honda Civic SI - 2D and 4D
Honda S2000 Convertible
Mazda 3
Nissan 350Z
Subaru Impreza WRX 4WD- 4Dr and Station Wagon

**Table 13C: California State Auto Group,  
Selected Model Year 2007 High Risk Vehicles for 2007**

<b>Make</b>	<b>Model</b>
Aston Martin	DB9 Vantage
Aston Martin	V12 Vanquish
Aston Martin	Vantage
Aston Martin	Volante
Audi	A5
Audi	A8L W12
Audi	R8
Audi	RS 4
Audi	S4
Audi	S5
Audi	S6
Audi	S8
Audi	TT Coupe
Audi	TT Coupe Quattro
Audi	TT Roadster
Audi	TT Roadster
Audi	TT Roadster Quattro
Audi	TT Roadster Quattro
BMW	128i

BMW	135i
BMW	135iS
BMW	328Ci
BMW	328i
BMW	328xi
BMW	328xi
BMW	328XI
BMW	335i
BMW	335i
BMW	335i
BMW	335iC
BMW	335xi
BMW	335xi
BMW	535i
BMW	550i
BMW	650Cic
BMW	750i
BMW	750Li
BMW	760Li
BMW	M Roadster
BMW	M3
BMW	M3Cic
BMW	M5
BMW	M6
BMW	M6
BMW	Z4
BMW	Z4 M Coupe
Cadillac	STS-V
Cadillac	XLR
Cadillac	XLR-V
Chevrolet	Corvette
Chrysler	300
Chrysler	Crossfire
Dodge	Challenger
Dodge	Charger

Dodge	Magnum
Dodge	Viper
Ferrari	F430 Spider
Ford	Mustang
Honda	S2000
Infiniti	G37
Jaguar	S-Type
Jaguar	XJ
Jaguar	XK Conv.
Jaguar	XK Coupe
Jaguar	XKR
Lamborghini	Gallardo
Lamborghini	Murciélago
Lexis	IS-F
Lexis	LS460
Lexis	LS460L
Lexis	LS600h L
Lexis	SC430
Mazda	RX 8
Mercedes Benz	C-Class
Mercedes Benz	CL-Class
Mercedes Benz	CL-Class
Mercedes Benz	CLK
Mercedes Benz	CLS-Class
Mercedes Benz	E-Class
Mercedes Benz	M-Class
Mercedes Benz	S-Class
Mercedes Benz	SL-Class
Mercedes Benz	SLK-Class
Mitsubishi	Eclipse
Mitsubishi	Lancer
Nissan	350Z
Nissan	350Z-Roadster
Pontiac	Solstice
Porsche	911 Carrera

Porsche	911 Carrera
Porsche	911 GT3
Porsche	Boxster
Porsche	Cayenne
Porsche	Cayman
Porsche	Cayman S
Saab	9-3
Saturn	Sky
Subaru	Impreza
Subaru	Legacy
Tesla	Roadster Conv
Volkswagen	GTI
Volvo	C30

**Table 13D: Mercury High Risk Vehicles for 2007**

<b>Make and Model</b>
ACURA NSX
CADILLAC EL DORADO
CHEVROLET SILVERADO 2500
DODGE RAM VAN 2500
DODGE VIPER RT
HONDA CIVIC DX
PORSCHE 911
PORSCHE 944
PORSCHE 911 CARRERA
PORSCHE 911 CARRERA S
PORSCHE 911 TURBO
PORSCHE 944 944S
PORSCHE 996 CARRERA
PORSCHE BOXSTER
PORSCHE BOXSTER S
PORSCHE CAYMAN
PORSCHE CAYMAN S
PORSCHE SPEEDSTER SP CON

**Table 13E: Commerce and Safety Group (Massachusetts)  
High Risk Vehicles for 2007**

<b>Make and Model</b>
Acura 3.2 CL
Acura 3.2 TL
Acura 3.5 RL
Acura Integra
Acura MDX
Acura RSX
Audi A4 1.8T
Audi A4 2.0
Audi A6 2.7T
Audi A6 2.8
Audi A6 3.0
Audi A6 4.2 Quattro
Audi A8
Audi A8 L Quattro
Audi MI Road
Audi S4 Quattro
Audi S8 Quattro
Audi TT Quattro
BMW 323 Series
BMW 325 Series
BMW 328 Series
BMW 330 Series
BMW 525 Series
BMW 528 Series
BMW 530 Series
BMW 540 Series
BMW 545 Series
BMW 740 Series
BMW 745 Series
BMW 750 Series
BMW M Roadster
BMW M5 Series
BMW X5 Series
BMW Z3 Series
BMW Z4 Series
Cadillac Deville
Cadillac El Dorado
Cadillac Seville

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Chevrolet Blazer
Chevrolet Camaro
Chevrolet Corvette
Chevrolet Impala
Chevrolet Monte
Chevrolet S-10
Chevrolet Trailblazer
Chrysler Sebring
Dodge Stratus
Ford Explorer
Ford Mustang
Ford Thunderbird
GMC Safari
Honda Accord
Honda Passport
Honda Pilot
Honda Prelude
Honda 52000
Infiniti G35
Infiniti 130
Infiniti Q45
Infiniti QX4
Isuzu Axiom
Isuzu Rodeo
Isuzu Trooper
Jaguar Vanden Plas
Jaguar XJ8
Jaguar XJR
Jaguar XK8
Jaguar X-Type 3
Jeep Cherokee
Jeep Grand Cherokee
Jeep Liberty
Jeep Wrangler
Lexus ES 300
Lexus ES 330
Lexus GS 300
Lexus GS 430
Lexus GX 470
Lexus IS 300
Lexus LS 430

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Lexus LX 470
Lexus RX 300
Lexus SC 430
Lincoln Town Car
Mazda 6S
Mazda Miata
Mazda Millenia
Mazda MX5 Miata
Mercedes Benz C230
Mercedes Benz E500
Mercedes Benz 5500
Mercedes Benz SL500
Mercury Grand Marquis
Mitsubishi Diamante
Mitsubishi Eclipse
Mitsubishi Galant
Mitsubishi Montero
Nissan Armada
Nissan Maxima
Nissan Pathfinder
Oldsmobile Aurora
Pontiac Firebird
Pontiac Grand Am
Pontiac Grand Prix
Porsche 911 Turbo
Porsche Boxster
Saab 9-3 ARC
Saab 9-3 SE
Subaru Baja
Subaru Forester
Subaru Legacy
Suzuki Grand Vitara
Toyota 4Runner
Toyota Camry
Toyota Corolla
Toyota Highlander
Toyota MR2
Volkswagen GTI
Volkswagen Passat

## 5. INSURANCE LOSSES FROM MOTOR VEHICLE COMPREHENSIVE POLICIES DURING 2007

This section describes the losses incurred by insurance companies in 2007 from policies providing motor vehicle comprehensive coverage. Also described are insurance, rental and leasing company losses caused by motor vehicle theft.

The following topics are examined:

- \* The number of comprehensive claims paid by insurers during 2007.
- \* The proportion of comprehensive claims that were caused by motor vehicle theft.
- \* The dollar losses sustained by reporting insurance companies under comprehensive coverage.
- \* The total dollar losses under comprehensive policies attributable to theft and the proportion of all comprehensive losses attributable to vehicle theft.
- \* The net dollar losses due to vehicle theft.
- \* The amount recovered by insurers through the sale of recovered vehicles and parts.
- \* The proportion of these dollars recovered which is attributed to thefts of whole motor vehicles.
- \* The number of comprehensive claims and the amounts paid by insurers for designated high risk vehicles.

### 5.1 Number of Comprehensive Claims Paid By Insurers During 2007

Comprehensive insurance typically covers the theft of a motor vehicle and its parts and contents, and also covers vehicle damage that results from vandalism, weather (e.g., floods, hail) and other hazards like falling tree branches.

Under paragraphs (d)(2)(i) and (d)(2)(ii)(A) of the Reporting Requirements, insurers reported the number of all types of comprehensive claims (theft, vandalism, weather-related, etc.) paid during 2007, and the sub-set of these claims which resulted from theft of the vehicle, contents, or parts. Table 14 illustrates that insurers reported a total 8,433,120 comprehensive claims for 2007, which is an increase of 4.24% over the 2006 claims.

**Table 14: Number of Comprehensive Claims Paid by Insurer, 2007**

<b>Insurer</b>	<b>Number of Comprehensive Claims, 2007</b>
Alfa Insurance	42,796
Allstate	1,070,814
American Family	311,190
American International (Chartis)	NR
Auto Club Michigan	211,495
Auto Owners Insurance	115,566
Automobile Club Enterprise CA	25,850
Balboa	NR
California State Auto Group	177,091
Commerce Group, MA	157,589
Erie	162,341
Farmers	514,222
GEICO	806,771
Hartford	184,279
Kentucky	25,134
Liberty Mutual	NR
Mercury	49,952
Metropolitan Life	87,074
Nationwide	519,147
NJM	5,567
Progressive	1,043,959
Safeco Insurance	NR
Safety Group, Ma	58,136
Southern Farm Bureau-AR	26,016
Southern Farm Bureau-MS	26,706
State Farm	1,987,567
Tennessee Farmers	30,901
Travelers	145,831
USAA	647,126
<b>TOTAL</b>	<b>8,433,120</b>

NR=Not Reported by the Company

## 5.2 Number of Theft Claims Paid by Insurers During 2007

Under paragraphs (d)(2)(ii)(A) of the Reporting Requirements, insurers were required to report the total number of theft claims paid during 2007. These theft claims include theft of the vehicle, vehicle contents, and vehicle parts. Submission data are shown in Table 15. For 2007, 378,215 theft claims were paid by reporting insurance companies, compared to 356,889 in 2006, or an increase of 5.98%. This increase is primarily due to the fact that Nationwide, one of the largest insurers, reported this item in 2007 but not in 2006. If only the 19 companies that reported in both years are counted, the number of theft claims actually decreased by approximately 2% in 2007. The number of theft claims paid per company ranged from 322 to 120,042 in 2007.

**Table 15: Number of Theft Claims Paid, by Insurer, 2006-2007  
(Theft of Vehicles, Contents, and Parts)**

Insurer	2006 Theft Claims	2007 Theft Claims
Alfa Insurance	332	NR
Allstate	42,001	40,191
American Family	15,450	13,845
American International (Chartis)	6,455	NR
Auto Club Michigan	NR	NR
Auto Owners Insurance	3,542	3,189
Automobile Club Enterprise CA	2,164	2,140
Balboa	Not required to report in 2006	NR
California State Auto Group	4,921	4,116
Commerce Group, MA	NR	1,845
Erie	2,115	1,933
Farmers	17,960	16,501
GEICO	56,212	57,597
Hartford	5,208	4,971
Kentucky	NR	322
Liberty Mutual	NR	NR
Mercury	8,394	8,148
Metropolitan Life	4,216	3,957
Nationwide	NR	32,424
NJM	1,076	824
Progressive	31,467	29,026
Safeco Insurance	NR	NR
Safety Group, Ma	1,686	1,635
Southern Farm Bureau-AR	NR	NR
Southern Farm Bureau-MS	49	369
State Farm	124,947	120,042
Tennessee Farmers	192	495
Travelers	4,499	5,036
USAA	24,003	29,609
<b>TOTAL</b>	<b>356,889</b>	<b>378,215</b>

NR=Not Reported by the Company

The number of claims reported in Table 15 is for all motor vehicle comprehensive theft claims, including theft of vehicles, items inside vehicles, and vehicle parts. Under paragraph (d)(2)(ii)(B) of the NHTSA Reporting Requirements, insurers were required to estimate the proportion of theft claims which resulted from theft of the vehicle itself. These estimates are reported in Table 16. For 2007, the companies estimated between 54% and 100% of comprehensive theft claims were attributable to vehicle theft. Seven insurers misunderstood this reporting requirement -- they reported the proportion of theft claims (vehicles, parts, and contents) to total comprehensive claims instead. A review of previous insurer reports shows many extremely low percentages for this data item in past submissions, so it is possible that this has been misunderstood for a number of years. One insurer, Alfa, sent the total number of

vehicles stolen, but did not submit the total number of theft claims, so the proportion of vehicle theft to all theft is unknown for this company.

**Table 16: Estimated Proportion of Theft Claims Paid Due to Vehicle Theft, 2007**

Insurer	% Vehicle Theft
Alfa Insurance	Not available - (reported total veh thefts=315)
Allstate	54.30%
American Family	75%
American International (Chartis)	NR
Auto Club Michigan	NR
Auto Owners Insurance	54.1%
Automobile Club Enterprise CA	reported theft/all comp
Balboa	NR
California State Auto Group	NR
Commerce Group, MA	reported theft/all comp
Erie	reported theft/all comp
Farmers	reported theft/all comp
GEICO	64%
Hartford	reported theft/all comp
Kentucky	68%
Liberty Mutual	NR
Mercury	90%
Metropolitan Life	reported theft/all comp
Nationwide	100%
NJM	88.11
Progressive	reported theft/all comp
Safeco Insurance	NR
Safety Group, Ma	NR
Southern Farm Bureau-AR	NR
Southern Farm Bureau-MS	NR
State Farm	53.95%
Tennessee Farmers	100%
Travelers	NR
USAA	NR

NR=Not Reported by the Company

### 5.3 Insurer Payments for Comprehensive Claims During 2007

Under paragraph (d)(2)(iii) of the NHTSA Reporting Requirements, insurers identified the total payments issued to policyholders during 2007 for claims filed under comprehensive coverage, which includes theft of the vehicle and its parts and contents, and also damage from other hazards such as weather or vandalism. This data is presented in Table 17. The combined

comprehensive losses for the reporting companies totaled \$7,179,566,898, which is an increase of about 1% from the previous year. These losses varied from \$10,218,723 to \$2,345,551,693. Note that the figure reported by Allstate is considerably lower than even the smallest insurer reporting. It is believed that Allstate did not report the correct payment amount; if Allstate correctly reported both claims and payments, then its average comprehensive claim payment would be approximately \$10.00, which is very unlikely.

**Table 17: Dollars Paid for All Comprehensive Claims, by Insurer, 2007**

<b>Insurer</b>	<b>Dollars Paid for Comprehensive Claims</b>
Alfa Insurance	\$42,693,490
Allstate	\$10,218,723
American Family	\$245,861,002
American International (Chartis)	NR
Auto Club Michigan	\$217,650,977
Auto Owners Insurance	\$130,196,309
Automobile Club Enterprise CA	\$44,666,346
Balboa	NR
California State Auto Group	\$122,907,322
Commerce Group, MA	\$ 85,431,923
Erie	\$154,946,696
Farmers	\$ 511,255,408
GEICO	\$616,228,363
Hartford	\$146,248,738
Kentucky	\$31,912,185
Liberty Mutual	NR
Mercury	\$128,424,987
Metropolitan Life	\$106,050,357
Nationwide	\$525,353,359
NJM	\$17,246,159
Progressive	\$895,835,359
Safeco Insurance	NR
Safety Group, Ma	\$33,495,401
Southern Farm Bureau-AR	\$ 23,480,362
Southern Farm Bureau-MS	\$20,647,408
State Farm	\$2,345,551,693
Tennessee Farmers	\$ 43,716,909
Travelers	\$166,888,749
USAA	\$512,658,673
<b>TOTAL</b>	<b>\$7,179,566,898</b>

NR=Not Reported by the Company

#### 5.4 Amounts Paid for Theft Claims and the Proportion Attributable to Vehicle Theft

Under paragraphs (d)(2)(iv)(A)(1) and (d)(2)(iv)(A)(2) of the NHTSA Reporting Requirements, insurance companies were required to report total payments issued to policyholders during 2007 as a result of theft of vehicles, parts, and contents, and also estimate the percentage of all theft payments due to theft of the vehicle (excluding parts and contents).

Table 18 shows theft claim payments for vehicles, parts, and contents reported for 2007 by each insurance company. These payments varied from about \$2 million to over \$515 million. In total, these companies reported theft payments of \$1,521,065,537 during 2007 – an increase of about 6% over 2006. The same issues for Allstate discussed in Section 5.3 are evidenced in Table 18, which shows that Allstate's theft payments are lower by an order of magnitude than payments made by other large insurers.

Table 18 also illustrates the insurers' estimates of the proportion of all theft claim payments attributable to vehicle theft. It appears that from around 90% to 100% of theft payments are made specifically for vehicle theft. Seven companies misunderstood this reporting requirement, as they did for the data in Table 16, and reported theft payments as a proportion of all comprehensive payments.

**Table 18: Dollars Paid for all Types of Theft Claims and Percentage Due to Vehicle Theft, by Insurer, 2007**

<b>Insurer</b>	<b>Dollars Paid for All Theft Claims</b>	<b>% Attributable to Vehicle Theft</b>
Alfa Insurance	NR	99%
Allstate	\$2,471,338	82.90%
American Family	\$35,190,355	91.40%
American International (Chartis)	NR	NR
Auto Club Michigan	NR	NR
Auto Owners Insurance	\$14,479,651	84.2%
Automobile Club Enterprise CA	\$14,701,968	reported theft/all comp
Balboa	NR	NR
California State Auto Group	\$28,826,481	NR
Commerce Group, MA	\$7,445,636	reported theft/all comp
Erie	\$9,522,400	reported theft/all comp
Farmers	\$132,526,388	reported theft/all comp
GEICO	\$154,732,966	89.50%
Hartford	\$21,948,762	reported theft/all comp
Kentucky	\$1,956,110	94%
Liberty Mutual	NR	NR
Mercury	\$66,495,880	98%
Metropolitan Life	\$19,454,257	reported theft/all comp
Nationwide	\$105,612,926	100%
NJM	\$4,392,994	97.95
Progressive	\$234,331,820	reported theft/all comp
Safeco Insurance	NR	NR
Safety Group, Ma	\$2,997,682	NR
Southern Farm Bureau-AR	NR	NR
Southern Farm Bureau-MS	\$2,295,714	NR
State Farm	\$515,156,292	86.07%
Tennessee Farmers	\$4,482,542	100%
Travelers	\$26,679,636	NR
USAA	\$115,363,739	NR
<b>TOTAL</b>	<b>\$1,521,065,537</b>	

NR=Not Reported by the Company

### 5.5 Calculating Theft and Loss Rates

There are several difficulties with attempting to gauge how vehicle theft and recovery has changed over the years, based on insurer submissions. First, since the number and size of insurers who actually submit data has varied over the years, the theft and recovery counts are influenced by compliance with the reporting requirements. Theft claims may also be influenced by the total number of claims written. If a company writes more comprehensive policies during a given year, we might expect theft claims to increase not because there are more thefts, but because more vehicles are covered.

One way to obtain a theft rate from the reported data is to look at theft claims relative to all comprehensive claims, and payments for theft relative to all comprehensive claim payments. If theft comprises a smaller percentage of all comprehensive claims and payments each year then it is likely that the actual rate of theft is decreasing. The following discussion shows that the rate of theft appears to have leveled off in recent years, based on information from 2005-2007 Insurer submissions to NHTSA, and based on data from the Highway Loss Data Institute (HLDI). It may be that the parts marking requirements introduced in 1985, and the incentives offered by insurance companies to install anti-theft devices, have had a dramatic impact, and the effect has now leveled to a much lower, but steady, theft rate.

Table 19, based on claims information reported to NHTSA, compares theft claims to all comprehensive claims for selected companies for 2005-2007 and shows that for the last three years, theft claims have comprised approximately 5% of all comprehensive claims. Comprehensive claims include theft of vehicles, vehicle parts and contents, and also claims resulting from weather damage and vandalism. The number of theft claims includes theft of the vehicle, parts and contents.

**Table 19: Comparison of Theft Claims to All Comprehensive Claims, 2005-2007, For Selected Insurers\***

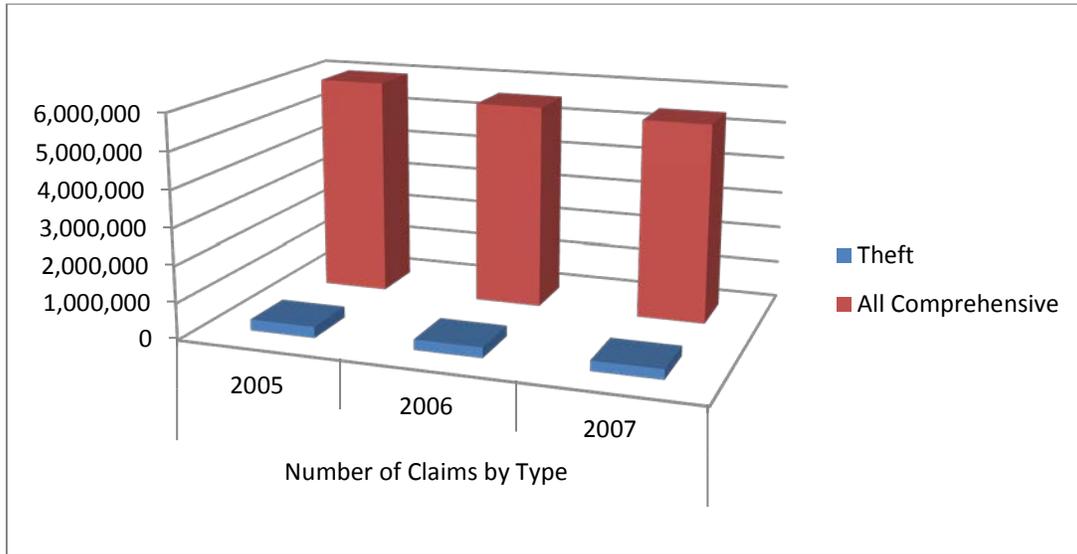
Year	Number of Claims		Percent Theft
	All Comprehensive	Theft	
2005	5,982,993	300,799	5.03%
2006	5,585,753	284,178	5.09%
2007	5,432,519	275,228	5.07%

- \* Allstate, American Family, Auto Owners, Auto Club of Southern California, Erie, Farmer's GEICO, Hartford, Mercury, Safety, State Farm, and Travelers.

Since reporting compliance has been an issue, data used for Tables 19 and 21 and for Figure 2 come from a subset of reporting insurers: Allstate, American Family, Auto Owners, Auto Club of Southern California, Erie, Farmer's, GEICO, Hartford, Mercury, Safety, State Farm, and Travelers. These 12 companies reported all data needed to compute theft rates for the three years, and their claims comprise approximately 70% of all reported claims.

Figure 2, based on the data in Table 19, shows that theft claims are quite a small component of the total number of comprehensive claims handled by insurers each year, and further illustrates that the rate of theft claims to comprehensive claims has not changed from 2005 to 2007.

**Figure 2 Comparison of Theft to All Comprehensive Claims, 2005-2007, For Selected Insurers**



HLDI calculates historical vehicle theft rates expressed as the number of theft claims per 100 insured vehicle years, by vehicle type. The HILDI rates are shown in Table 20. These rates are for the four most recent model years available.

**Table 20: Highway Loss Data Institute Theft Rates, 1998-2007\***

Year	Theft Claims Per 100 Insured Vehicle Years		
	Cars	SUV's	Pickups
1998	3.4	4.7	3.7
1999	2.9	3.6	3.1
2000	2.7	3.3	2.9
2001	2.9	3.2	3.1
2002	2.7	2.9	3.1
2003	2.6	2.7	3.2
2004	2.3	2.4	3.3
2005	2.1	2.3	3.4
2006	1.9	2.2	3.6
2007	2.0	2.4	3.9

\* Source: "Historical Trends in Losses of New Passenger Vehicles, 1998-2007," Highway Loss Data Institute, Arlington, VA 22201.

The HLDI data show that theft rates have decreased dramatically for passenger cars and SUV's, when looking at trends from 1998 to 2007. The HLDI theft rates for pickups also decreased from 1998 to 2000, but began to increase slightly from 2001 to 2007. This increase for pickups does not significantly affect overall theft rates since pickups comprise only about 20% of all vehicles stolen, as shown in Table 5 of this report. HLDI data also show that the theft rates have leveled off from 2005 to 2007, which is in agreement with the insurer data obtained by NHTSA, shown in Table 19.

The conclusions that may be drawn from NHTSA and HLDI data are that theft rates have decreased substantially during the years that parts-marking has been mandated, but may have stabilized in recent years.

The preceding discussion is based on claim counts. A similar comparison based on the dollars paid for claims is shown in Table 21, which shows that from 2005 to 2007 there has been a slight decrease in the total number of dollars paid for all comprehensive claims, and a slight increase in the dollars paid for theft claims. The proportion of payments for theft has increased slightly from about 19% in 2005 to 22% in 2007. It is possible that more expensive vehicles are being stolen, and/or that the value of vehicle contents stolen has risen, perhaps from increased use of electronic devices.

**Table 21**  
**Comparison of Theft Payments to All Comprehensive Claim Payments,**  
**2005-2007, Selected Insurers\***

Year	Claim Payments		Percent Theft
	All Comprehensive	Theft	
2005	\$5,168,678,260	\$978,351,545	18.9%
2006	\$4,775,410,283	\$997,747,621	20.9%
2007	\$4,533,982,415	\$996,903,318	22.0%

- \* American Family, Auto Owners, Auto Club of Southern California, Erie, Farmer's GEICO, Hartford, Mercury, Safety, State Farm, and Travelers. Data from Allstate was omitted from this table due to the issues concerning their reported payments as noted in Sections 5.3 and 5.4.

5.6 Vehicle Theft Losses Reported by Rental and Leasing Companies

The losses sustained by rental and leasing companies during 2007, as a result of theft, are shown in Table 22.

**Table 22**  
**Vehicle Theft Losses by Reporting Rental and Leasing Companies, 2007**

<b>Company</b>	<b>Dollar Amount of Loss Due to Vehicle Theft</b>
Cendant Car Rental	NR
Dollar Thrifty Automotive Group	\$1,336,799
Enterprise Rent-A-Car	NR
Hertz Rent-A-Car	\$8,067,588
U-Haul International, Inc.	NR
Vanguard Car Rental	NR

NR=Not Reported by the Company

5.7 Dollars Recovered by Insurers through the Sale of Recovered Vehicles and Parts

In response to paragraph (d)(2)(v)(A) of the Reporting Requirements, insurers indicated the total dollars recovered through the sale of recovered vehicles, major parts recovered not attached to the vehicle, or other recovered parts, after having already paid their policyholders. Amounts recovered during 2007 are presented by insurer in Table 23.

Most insurers report recovery of around 7% to 15% of their payments, but there is a large range, from around 3% to 45%.

**Table 23: Dollars Recovered through the Sale of Recovered Vehicles and Parts, By Insurer, 2007**

Insurer	Dollars Recovered	Dollars Paid for Theft Claims	Percent of Dollars Recovered
Alfa Insurance	\$362,123	NR	
Allstate	\$248,740	\$2,471,338	10.1%
American Family	\$15,889,954	\$35,190,355	45.2%
American International (Chartis)	NR	NR	
Auto Club Michigan	NR	NR	
Auto Owners Insurance	\$2,701,138	\$14,479,651	18.7%
Automobile Club Enterprise CA	\$1,221,272	\$14,701,968	8.3%
Balboa	NR	NR	
California State Auto Group	\$3,722,991	\$28,826,481	12.9%
Commerce Group, MA	\$837,094	\$7,445,636	11.2%
Erie	\$1,467,067	\$9,522,400	15.4%
Farmers	NR	\$132,526,388	
GEICO	\$15,414,358	\$154,732,966	10.0%
Hartford	NR	\$21,948,762	
Kentucky	\$83,507	\$1,956,110	4.3%
Liberty Mutual	NR	NR	
Mercury	\$9,801,621	\$66,495,880	14.7%
Metropolitan Life	\$4,085,519	\$19,454,257	21.0%
Nationwide	8,111,459	\$105,612,926	7.7%
NJM	\$451,718	\$4,392,994	10.3%
Progressive	NR	\$234,331,820	
Safeco Insurance	NR	NR	
Safety Group, Ma	\$270,017	\$2,997,682	9.0%
Southern Farm Bureau-AR	\$619,555	NR	
Southern Farm Bureau-MS	\$60,876	\$2,295,714	2.7%
State Farm	\$90,561,030	\$515,156,292	17.6%
Tennessee Farmers	\$330,504	\$4,482,542	7.4%
Travelers	\$2,960,053	\$26,679,636	11.1%
USAA	\$11,736,077	\$115,363,739	10.2%

NR=Not Reported by the Company

5.8 Proportion of Money Retrieved Which Resulted from Vehicle Thefts

Responding to paragraph (d)(2)(v)(B) of the NHTSA Reporting Requirements, insurers provided estimates of the percentage of all dollars recovered through the sale of recovered vehicles, components or contents in 2007 (provided under paragraph (d)(2)(v)(A)) that were directly attributed to theft of the entire vehicle. Responses are presented in Table 24.

Reported estimates ranged from about 5% to 100% of all dollars recovered through the sale of recovered vehicles, contents or components, however the majority of insurers did not report.

**Table 24: Proportion of Dollars Retrieved which Arose from Vehicle Theft, 2007**

Insurer	% of Dollars Retrieved
Alfa Insurance	3%
Allstate	NR
American Family	NR
American International (Chartis)	NR
Auto Club Michigan	NR
Auto Owners Insurance	95.2%
Automobile Club Enterprise CA	NR
Balboa	NR
California State Auto Group	NR
Commerce Group, MA	NR.
Erie	100%
Farmers	nr
GEICO	98.9%
Hartford	NR
Kentucky	99.9%
Liberty Mutual	NR
Mercury	99%
Metropolitan Life	12.7%
Nationwide	100%
NJM	100%
Progressive	NR
Safeco Insurance	NR
Safety Group, Ma	NR
Southern Farm Bureau-AR	NR
Southern Farm Bureau-MS	NR
State Farm	NR
Tennessee Farmers	100%
Travelers	NR
USAA	NR

NR=Not Reported by the Company

5.9 Comprehensive Claims for High Risk Vehicles

Under paragraph (d)(2)(vii) of the NHTSA Reporting Requirements, insurers were required to identify the number of comprehensive claims and the amounts paid for vehicles designated as posing a high risk of theft.

As noted in Section 4.4, only six insurers indicated that they designated lines for premium penalties based on likelihood of theft. Table 25 reports the number of comprehensive claims, and the amount paid for the comprehensive claims, reported by each insurer for the high-theft groups. Note that Safety Group submitted theft claims data rather than data on comprehensive claims.

**Table 25: Comprehensive Claims for High Theft Risk Vehicles, by Insurer, 2007**

Insurer Reporting High Risk of Theft Vehicles	Number of Claims	Dollars Paid
Allstate	22,701	\$210,844
American Family	266	\$311,874
California State Auto Group	10,415	\$11,328,278
Commerce	NR	NR
Mercury	154	543,470
Safety Group *	9	\$21,162

NR=Not Reported by the Company

\* Safety Group's data is for theft rather than comprehensive claim

## 6. PROGRAMS TO REDUCE COMPREHENSIVE PREMIUMS DURING 2007

This section describes programs undertaken by insurers to reduce comprehensive rates due to a reduction in vehicle thefts. This information was supplied under paragraphs (e) and (f) of the NHTSA Reporting Requirements, and includes:

- Actions taken to reduce rates due to a reduction in motor vehicle thefts (paragraph (e), Section 33112 (c) (D) of Chapter 331).
- The conditions to be met to receive such a rate reduction (paragraph (e)(1), Section 33112 (c) (D) of Chapter 331).
- The number of vehicles and policyholders receiving these rate reductions (paragraph (e)(2), Section 33112 (c) (D) of Chapter 331).
- The difference in average comprehensive premiums between those receiving reductions and those who did not (paragraph (e)(3), Section 33112 (c) (F) of Chapter 331).
- The specific criteria used by the insurer to determine if a vehicle is eligible for a premium reduction if equipped with one or more anti-theft devices (paragraph (f)(1), Section 33112 (c) (F) of Chapter 331).
- The total number of thefts in 2007 of vehicles which received a premium reduction since they were equipped with a qualifying anti-theft device (paragraph (f)(2), Section 33112 (c) (F) of Chapter 331).
- The total number of recovered vehicles which received a premium reduction for an anti-theft device (paragraph (f)(3), Section 33112 (c) (F) of Chapter 331).

### 6.1 Insurer Actions to Reduce Comprehensive Rates and The Conditions to Qualify for Rate Reductions

Twenty of the reporting insurance companies indicated that in 2007 they offered premium discounts for vehicles with anti-theft devices and/or marked parts. Several national companies (Allstate, American Family, GEICO, MetLife, Nationwide, Progressive, and Traveler's) indicated that these discounts were offered only in states where it was encouraged or required by law. These states are Florida, Illinois, Kentucky, Louisiana, Massachusetts, Michigan, Minnesota, New Jersey, New Mexico, New York, Pennsylvania, Rhode Island, and Texas. For these insurers the qualifying conditions for discounts frequently vary by state, possibly in response to differences in state laws. Three companies that primarily operate in a single state, Commerce (MA), New Jersey Manufacturing (NJ), and Safety (MA) indicated that the discounts were state mandated.

The majority of the insurers indicated that they do not employ rating procedures specifically aimed at reducing comprehensive premiums for a given motor vehicle line, based on a determination that the theft rate for the line has been reduced. Premiums are most often lowered when an overall reduction in loss exists, without the specific cause of the loss being identified.

Three insurers indicated that they did not offer premium discounts for anti-theft provisions. These are Southern Farm Bureau Arkansas, Southern Farm Bureau Mississippi, and Tennessee Farmer's.

Two insurers may have misinterpreted the reporting requirements for this section. Auto-Owners Insurance Company indicated that this reporting requirement was not applicable because "We do not take any specific actions to reduce the comprehensive premiums for vehicles that are more likely to be stolen." It appears Auto Owners believes the reporting requirements of paragraph e(1), e(2), and e(3) apply only if a company identifies vehicles more likely to be stolen. Erie Insurance Group's response to e(1) and e(2) is similar. Their report said "Since we do not charge surcharges on specific types of vehicles based solely on theft frequency or likelihood, this question does not apply."

## *6.2 Number of Rate Reductions Issued in 2007 Resulting from Anti-Theft Actions*

While twenty insurers indicated that they offered premium reductions due to anti-theft devices, only fifteen insurers submitted information on the number of policies and/or vehicles that received the discounts. Table 21 identifies the number of vehicles and policyholders which received premium reductions during 2007 because one or more actions had been taken to attempt to reduce the likelihood of theft. Southern Farm Bureau of Arkansas and Mississippi and Tennessee Farmers claimed that they did not take any actions designed specifically to reduce theft, therefore the number of vehicles/policies is zero in Table 21 for these companies.

The information available from the fifteen companies shows that 25,773,945 vehicles and 14,028,892 policyholders received premium reductions for anti-theft devices during 2007. However the national numbers probably are considerably higher since many large insurers, including GEICO, Liberty Mutual, State Farm, Travelers, and USAA, did not submit data.

**Table 26: Vehicle and Policyholders Receiving Premium Reductions, 2007**

Insurer	Number of Vehicles	Number of Policyholders
Alfa Insurance	261,063	261,063
Allstate	12,484,578	3,574,173
American Family	59,737	350,044
American International (Chartis)	NR	NR
Auto Club Michigan	NR	NR
Auto Owners Insurance	1,258,523	NR
Automobile Club Enterprise CA	NR	NR
Balboa	NR	NR
California State Auto Group	NR	NR
Commerce Group, MA	33,183	32,444
Erie	NR	NR
Farmers	1,935,413	1,668,325
GEICO	NR	NR
Hartford	1,689,238	1,275,168
Kentucky	220,910	220,910
Liberty Mutual	NR	NR
Mercury	3,198,466	2,634,477
Metropolitan Life	1,001,006	581,641
Nationwide	605,574	560,958
NJM	822,991	NR
Progressive	1,973,396	1,255,479
Safeco Insurance	NR	NR
Safety Group, Ma	231,867	164,185
Southern Farm Bureau-AR	0	0
Southern Farm Bureau-MS	0	0
State Farm	NR	NR
Tennessee Farmers	0	0
Travelers	NR	1,450,025
USAA	NR	NR
<b>TOTAL</b>	<b>25,773,945</b>	<b>14,028,892</b>

NR=Not Reported by the Company

### 6.3 Size of Discounts Offered by Insurers

Fifteen insurance companies provided information on premium discounts for vehicles equipped with one or more anti-theft devices. Table 27 shows that these reductions ranged from 5% to 36%. Fewer companies reported dollar savings, ranging from \$4 to \$36. The smaller discounts generally were for active devices, such as manual steering wheel locks. The largest discounts usually were for vehicle recovery systems such as Lojack or for the installation of multiple passive devices. Some discounts varied depending on the state in which the policy was written.

For example American Family reports that discounts of up to 20% are available in Illinois, but only 5% in Minnesota.

**Table 27: Difference in Comprehensive Premiums For Policyholders With and Without Rate Reductions, 2007**

<b>Insurer</b>	<b>Premium Difference in Dollars</b>	<b>Premium Difference in Percent</b>
Alfa Insurance	NR	10%
Allstate	\$0 to \$31	5% to 20%
American Family	NR	5% to 20%
American International (Chartis)	NR	NR
Auto Club Michigan	NR	NR
Auto Owners Insurance		17% to 20%
Automobile Club Enterprise CA	NR	NR
Balboa	NR	NR
California State Auto Group	NR	NR
Commerce Group, MA	NR	5% to 36%
Erie	NR	5% to 10%
Farmers	\$23	10%
GEICO	NR	NR
Hartford	NR	NR
Kentucky	\$5	4%
Liberty Mutual	NR	NR
Mercury	\$4	8%
Metropolitan Life	NR	4%
Nationwide	NR	11%
NJM	NR	14%
Progressive	NR	5% to 25%
Safeco Insurance	NR	NR
Safety Group, Ma	\$33	5% to 36%
Southern Farm Bureau-AR	Not Applicable	Not Applicable
Southern Farm Bureau-MS	Not Applicable	Not Applicable
State Farm	NR	NR
Tennessee Farmers	Not Applicable	Not Applicable
Travelers	NR	NR
USAA	NR	20%

NR=Not Reported by the Company

#### 6.4 Eligibility Criteria for Anti-theft Rate Reductions

To receive a discount on comprehensive premium, the insurers generally require policyholders to file an application for discount identifying the type of anti-theft device installed, and many require some sort of written documentation such as a receipt showing the specific device is installed in the vehicle.

A variety of hood and ignition locks, alarms, passive or active disabling devices, and fuel or ignition cut-off systems were cited by the insurers as qualifying for the discount. Garaging conditions also qualified for some discounts. Typical devices and conditions cited by the insurers are shown in Table 28.

**Table 28: Typical Devices or Conditions Qualifying for Anti-theft Credits**

Ignition or starter cut-off switch
Passive ignition cut-off switch
Non-passive or passive operated alarm
Passive collar or shield for steering column
Alarm activated by door, hood or trunk sensor
Armored cable or electrical operated hood lock and ignition cut-off switch
Passive alarm system which includes a motion detection device
High security ignition replacement lock
Passive or non-passive fuel cut-off system
Window identification system
Non-passive steering wheel lock or steering wheel removal lock
Vehicle recovery system device
Steering column armored collar
Passive time delay ignition system
Microchip key
Emergency handbrake lock
Hydraulic brake lock device
Car transmission lock
Passive multi-component cut-off switch
Armored ignition cut-off switch
Hood locks or other restraints
Anti-hot-wiring circuit
Glass sensor, vibration sensor, motion sensor, or ultrasonic sensor
Participation in an Anti-theft Program
Military installation garaging

### 6.5 Thefts and Recoveries of Vehicles with Anti-theft Devices

Insurers are required to report the total number of thefts of vehicles which received premium reductions due to anti-theft device installation, and the total number of vehicles recovered, distinguishing between intact, in-whole, and in-part recovery. They were required to submit this information for each type of anti-theft device discount offered.

As in past years, it is very difficult to draw conclusions from the data obtained due to a poor response from the insurers. Only four of the 29 insurers were able to report on all three recovery conditions, and only three of the four reported recovery condition for all recovered vehicles. Only two reported the information disaggregated by type of anti-theft device. Table 29 presents responses for the nine insurers that provided both theft and recovery data.

**Table 29: Theft and Recovery of Vehicles Receiving Anti-theft Discounts, 2007**

Insurer	Vehicles with ATD Discounts						Percent Recovered, All Vehicles*
	Number Stolen	Intact	In-whole	In-part	Total Recovered	Percent Recovered	
American Family	445	35	148	119	302	67.9%	74%
Auto Club CA	968	NR	NR	NR	120	12.4%	68%
Commerce Group, MA	1,832	NR	NR	NR	246	13.4%	74%
Erie	2,233	14	69	9	1,936	86.7%	83%
GEICO	4,567	43	153	23	4567	100%	64%
Mercury	5,578	233	508	2413	4,749	57.6%	56%
NJM	271	NR	NR	NR	80	29.5%	21%
Safety Group, Ma	362	NR	NR	NR	159	44.0%	28%
USAA	20,699	NR	NR	NR	2,654	12.8%	64%
Total	36,955	--	--	--	13,218	35.8%	64%

\* For model years 2004-2008. NR=Not Reported by the Company

Recovery rates for vehicles with anti-theft devices is shown in the second to the last column of Table 29, and rates for all vehicles (for the four most recent model years) is in the last column. A comparison of these columns does not present a clear picture of how anti-theft devices may affect vehicle recovery. Five companies had higher recovery rates for anti-theft vehicles, but the differences were not very dramatic, and three companies had much lower recovery rates for anti-theft vehicles (Auto Club CA, Commerce, and USAA). The average recovery rate for anti-theft vehicles is about 37%, while recovery rate for all vehicles is about 64%. It seems likely that the anti-theft devices on these vehicles were the type that discourage theft, such as active and passive steering wheel locks, rather than those that both discourage theft and aid recovery, such as marked parts and recovery systems.

## **7. INSURER ACTIONS TO ENCOURAGE REDUCTIONS IN VEHICLE THEFTS DURING 2007**

This section describes actions undertaken by insurers to reduce vehicle thefts during 2007, including their policies concerning the use of used parts, and actions they take to insure that used parts are legitimate. This information was supplied under paragraphs (g)(1) and (g)(2) of the NHTSA Reporting Requirements.

### *7.1 Insurer Actions to Reduce Vehicle Thefts*

Paragraph (g)(1) of the NHTSA reporting requirements instructs insurers to list each action taken in 2007 to assist in deterring or reducing thefts of motor vehicles, and for each action, to explain why the insurer believed it would be effective in deterring or reducing thefts. Twenty-one insurers responded to this requirement, although four responses were that no steps were taken to reduce vehicle thefts: Alfa, Hartford, Kentucky, and Tennessee Farmer's.

Responses from the remaining insurers covered a wide variety of actions, and are summarized in Table 30. Explanation and/or discussion of selected actions follow the Table. Many of the actions received little or no discussion in the Insurers' submissions.

**Table 30: Actions Taken to Assist in Reducing Vehicle Theft**

Action to Reduce Vehicle Theft	Number of Insurers Reporting
Membership in organizations such as NICB that collect and share data on stolen vehicles with public and private entities	10
Maintaining internal units that investigate suspicious theft claims.	7
Offering premium discounts for installation of anti-theft devices	5
Sponsoring or participating in programs to educate policyholders in how to minimize the possibility of theft	4
Providing “bait” vehicles to local authorities which are used to apprehend potential thieves	4
Providing hotlines and cash awards to the general public for information leading to vehicle recovery and/or criminal apprehension	4
Sponsoring or participating in programs to educate the enforcement community in matters of vehicle theft and investigation	4
Providing free VIN etching on vehicle glass or other parts	3
Reporting information on vehicle thefts directly to law enforcement	3
Sponsoring awards and recognition programs to encourage law enforcement to make vehicle recovery and criminal apprehension a high priority	2
Supporting use of mobile license plate readers by local law enforcement	1
Supporting retirement of motor vehicle titles	1
Offering premium discounts for secure garage environments	1

**Fraudulent Claim Investigation Units:** Seven Insurers reported they have special units that investigate possible fraudulent vehicle theft claims. Several of the insurers provided much longer descriptions of these units than they did of any other theft-reduction activity, implying that this activity is of major interest and perhaps is most helpful to the companies. A representative from Erie said via telephone interview that their company believes that as vehicles have become more difficult to steal, fraudulent claims comprise a larger percentage of all theft claims, and that fraudulent claims may be increasing due to the current economic climate. Fraudulent claims are

those submitted by a vehicle owner who falsely reports a vehicle as stolen in order to receive a payment from the insurance company.

Premium Discounts for Anti-theft Measures: It is interesting to note that in response to paragraph (g)(1) of the NHTSA reporting requirements, only five companies reported that they offered comprehensive premium discounts for anti-theft measures, however as shown in Table 26 of this report, 14 insurers reported offering such discounts in different parts of their submissions. It is possible that insurers did not conduct a thorough review of all their activities when responding to reporting requirements in paragraph (g)(1).

Membership in Organizations: Membership in organizations such as the National Insurance Crime Bureau (NICB), which collects and shares information on stolen vehicles such as Vehicle Identification Numbers (VINs) can help insurers identify attempts to reinsure, resell, or retitle stolen vehicles. This data can also be used to identify patterns of vehicle theft and local theft rings. Other organizations noted by insurers include state, national, and international associations of vehicle theft investigators, which may serve as clearinghouses for investigative techniques, and state task forces organized to promote communication between public and private entities involved in vehicle theft prevention.

Support for Mobile License Plate Readers: Only one company, Mercury Insurance Group, reported this activity but believes it is highly effective in reducing vehicle theft. Mobile license plate readers allow local law enforcement to scan and process a large number of license plates in a short period of time, allowing quick identification of vehicles that have been reported as stolen. Mercury has encouraged localities to adopt this tool.

Support for Retirement of Motor Vehicle Titles: State Farm was the only insurer to report this activity. If a VIN plate and matching title are obtained for a vehicle that cannot be salvaged, it is possible that a similar vehicle could be stolen and the VIN plate and title applied to it. State Farm reports that about one third of the States require retirement or cancellation of titles, and has encouraged other states to adopt this measure.

## 7.2 Policies Regarding Used Parts

Paragraph (g)(2) requires Insurers to report whether they require, promote, allow, or forbid the use of used parts in vehicle repair, and if so, to report the steps they take to identify the origin of the parts to guard against the use of stolen parts.

Twenty one Insurers reported that used parts are allowed, promoted, or encouraged. Three of these indicated that state law affects the degree to which used parts are allowed in vehicle repair, and three others indicated used parts are allowed only for non-safety-related items.

There was greater variety in responses about identifying the origin of used parts. Twelve indicated that they relied on the repair facility to ensure that legally obtained, quality, parts were used. Of these, nine stated that they used only known, reliable, and/or licensed repair facilities. Four additional responses were reported:

- Erie encourages appraisers to refer suspicious parts to the Investigative Services Section;
- Mercury re-inspects a portion of repaired vehicles to look for suspicious parts;
- Traveler's conducts random inspections of repair facilities, and

- State Farm monitors used parts auctions that are the source of parts for its repair facilities.

A summary of the policies regarding used parts is shown in Table 31.

**Table 31: Summary of Policies Regarding Used Parts**

<b>Insurer</b>	<b>Used Parts Policy</b>	<b>Actions to Identify Origin of Parts</b>
Alfa Insurance	Promotes	NR
Allstate	NR	10%
American Family	Promotes	5% to 20%
American International (Chartis)	NR	5% to 20%
Auto Club Michigan	Allows to extent of MI law	NR
Auto Owners Insurance	Allows	NR
Automobile Club Enterprise CA	NR	17% to 20%
Balboa	NR	NR
California State Auto Group	Allows except for safety-related parts	NR
Commerce Group, MA	Allows to extent of MA law	NR
Erie	Allows for veh > 1 yr. or > 15,000 miles	5% to 36%
Farmers	Allows	5% to 10%
GEICO	Encourages	10%
Hartford	No formal policy	NR
Kentucky	Allows but not promote	NR
Liberty Mutual	NR	4%
Mercury	Allows	NR
Metropolitan Life	Allows except for safety-related parts	8%
Nationwide	Allows except for safety-related parts	4%
NJM	NR	11%
Progressive	Allows for veh > 1 yr. or > 12,000 miles	14%
Safeco Insurance	NR	5% to 25%
Safety Group, Ma	Allows to extent of MA law	NR
Southern Farm Bureau-AR	Promotes	5% to 36%

<b>Insurer</b>	<b>Used Parts Policy</b>	<b>Actions to Identify Origin of Parts</b>
Southern Farm Bureau-MS	Encourages	Not Applicable
State Farm	Encourages	Not Applicable
Tennessee Farmers	Allows	NR
Travelers	Promotes veh>1 yr and > 15,000 miles	Not Applicable
USAA	Allows	NR

NR=Not Reported by the Company

## 8. CONCLUSIONS

Based on the 2007 information reported by the nation's largest Insurers, vehicle theft remains an issue for both the general public and the Insurers. During 2007, the 28 reporting Insurers paid over \$1.5 billion in compensation for approximately 378,000 comprehensive theft claims. The proportion of these payments attributable to vehicle theft, estimated by insurers, is quite high – ranging from 54% to 100%. However it is clear that thefts have declined and recovery rates have improved since the Vehicle Theft Standard was implemented.

Table 32 summarizes the number of theft claims and payments reported by Insurers for 1987-2007, and shows that the number of reported claims has dropped dramatically. These figures include losses due to theft of vehicle parts and contents. It must be noted, however, that this table represents only a general trend, given the variation in insurer compliance with the reporting requirement over the years. For example, the extremely low number of claims in 2002 reflects an exceptionally large number of incomplete insurer submissions (Report 18 in the Reference section). Also, the increase seen from 2006 to 2007 is primarily due to the fact that Nationwide, one of the nation's largest insurers, did not report total theft claims in 2006.

**Table 32: Total Theft Claims (including contents) and Losses, 1987-2007**

Year	Reported Number of Theft Claims	Total Theft Losses
1987	641,202	\$1,198,765,423
1988	647,060	\$1,381,440,443
1989	617,818	\$1,313,950,161
1990	615,438	\$1,347,438,803
1991	549,437	\$1,331,424,241
1992	505,008	\$1,239,233,989
1993	494,300	\$1,341,437,721
1994	459,351	\$1,321,521,578
1995	424,227	\$1,286,777,947
1996	435,244	\$1,427,636,912
1997	344,627	\$1,059,966,402
1998	363,929	\$1,206,713,765
1999	359,627	\$1,238,423,685
2000	336,754	\$1,198,901,629
2001	408,306	\$1,163,448,867
2002	108,940	\$308,525,112
2003	329,082	\$1,203,873,061
2004	286,203	\$1,024,145,783
2005	370,625	\$1,368,275,341
2006	356,889	\$1,436,151,531
2007	378,215	\$1,521,065,537

During the last three reporting years, theft claims have remained at about 5% of the total number of comprehensive claims. It may be that the theft rate has leveled off in recent years, and that the impact of the Vehicle Theft Standard has reached equilibrium.

An additional goal of the legislation is to improve recovery rates by increasing the likelihood of tracing stolen vehicles and parts due to parts-marking. Based on the recovery rates in Table 9, for late model vehicles, there has been a general improvement in recovery from 51% in 1992 to 65% in 2007. The number and type of insurers who report varies from year to year, which probably accounts for some of the variation in recovery rates, but the general trend has been an improvement during the years that the Vehicle Theft Prevention Standard has been in effect.

It is also possible that the parts-marking requirement of the Vehicle Theft Prevention Standard has helped discourage theft of major vehicle parts. In 2007, for late-model vehicles where recovery condition is known, about 19% were recovered intact, 67% recovered in-whole, and 14% were recovered in-part. Compared to 2006, the proportion of vehicles recovered with no major parts missing has increased slightly for every vehicle type. For all vehicle types combined, the percent recovered with no major parts missing increased from about 83% in 2006 to about 86% in 2007.

During the years that the Standard has been in effect we can see that the number of vehicle thefts has declined, recovery rates have improved, and there is some evidence that the condition of recovered vehicles may have improved. An additional goal of the legislation was to reduce the amount the public pays for comprehensive premiums to the extent that insurers' losses are reduced as a result of decreasing the vehicle theft. It is difficult to assess how well this goal is met because most insurers claim that vehicle theft is only one component in calculating comprehensive premiums. However, most insurers indicate that they offer premium discounts for vehicles with anti-theft devices. In 2007, at least 14,028,892 policyholders received premium reductions for anti-theft devices, and the actual number probably is much higher since many large insurers indicated that discounts were offered but did not provide actual counts. Since a number of large national insurers said that the discounts are offered only in states where it is required by law, it is not clear that insurers believe ATD discounts play a large role in reducing their losses. It may be that state regulations have had a greater impact on lowering premiums specifically for the installation of anti-theft devices.

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3. Small Insurers, Section 33112(f) of General Exemptions of Chapter 331 of Title 49
4. Chapter 331 of Title 49, Section 33112 (b)(1)
5. Chapter 331 of Title 49, Section 33112 (f)(A) and (f)(B)
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**APPENDICES A THROUGH F****State / Province Abbreviations used in Appendices A through F**

AB	Alberta	NB	Nebraska
AK	Alaska	NC	North Carolina
AL	Alabama	ND	North Dakota
AR	Arkansas	NH	New Hampshire
AZ	Arizona	NJ	New Jersey
BC	British Columbia	NM	New Mexico
CA	California	NV	Nevada
CO	Colorado	NY	New York
CT	Connecticut	OH	Ohio
DC	Washington, DC	OK	Oklahoma
DE	Delaware	ON	Ontario
FL	Florida	OR	Oregon
GA	Georgia	PA	Pennsylvania
HI	Hawaii	PR	Puerto Rico
IA	Iowa	QB	Quebec
ID	Idaho	RI	Rhode Island
IL	Illinois	SC	South Carolina
IN	Indiana	SD	South Dakota
KS	Kansas	TN	Tennessee
KY	Kentucky	TX	Texas
LA	Louisiana	UT	Utah
MA	Massachusetts	VA	Virginia
MD	Maryland	VI	US Virgin Islands
ME	Maine	VT	Vermont
MI	Michigan	WA	Washington
MN	Minnesota	WI	Wisconsin
MO	Missouri	WV	West Virginia
MS	Mississippi	WY	Wyoming
MT	Montana	YT	Yukon

APPENDIX A: 2007 Thefts and Recoveries for MY 2004-2008 Passenger Cars							
Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-whole	In-part	Unknown	
AB	1	0	0	0	0	0	0
AK	47	0	2	3	0	29	34
AL	404	1	20	35	14	194	263
AR	199	0	7	33	1	105	146
AZ	1,392	8	68	123	3	798	992
BC	3	0	0	1	0	1	2
CA	5,292	3	171	641	34	3,175	4,021
CO	392	20	10	16	3	248	277
CT	391	1	6	30	3	237	276
DC	461	0	3	10	0	343	356
DE	125	0	0	2	0	81	83
FL	3,536	17	128	476	72	1,734	2,410
GA	1,574	12	75	205	7	909	1,196
HI	154	0	5	30	6	56	97
IA	79	1	2	4	0	42	48
ID	50	0	0	5	0	39	44
IL	1,151	3	81	172	35	576	864
IN	353	2	15	34	0	212	261
KS	209	8	10	32	1	124	167
KY	231	1	14	45	0	102	161
LA	787	2	17	100	8	394	519
MA	575	77	13	62	4	332	411
MD	1,566	0	8	39	0	1,203	1,250
ME	28	0	1	2	0	13	16
MI	1,544	26	9	91	30	930	1,060
MN	251	3	14	24	1	142	181
MO	732	9	29	129	9	471	638
MS	275	0	14	29	5	149	197
MT	21	0	0	0	0	6	6
NB	45	0	1	4	0	35	40
NC	889	4	18	62	0	500	580
ND	10	0	0	3	0	4	7
NE	3	0	0	0	0	0	0
NH	35	0	0	4	0	13	17
NJ	1,081	12	4	37	4	731	776
NM	296	1	19	40	1	135	195
NV	804	43	36	114	4	432	586
NY	2,298	10	44	199	13	1,331	1,587
OH	860	2	11	70	6	536	623
OK	266	1	9	26	1	156	192
ON	5	0	0	0	0	0	0
OR	201	3	4	18	1	122	145
PA	1,298	1	41	132	5	662	840
PR	9	0	0	0	0	2	2

APPENDIX A: 2007 Thefts and Recoveries for MY 2004-2008 Passenger Cars							
Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-whole	In-part	Unknown	
RI	90	0	7	11	0	43	61
SC	431	2	12	48	2	215	277
SD	11	0	0	0	0	4	4
TN	514	2	37	58	9	243	347
TX	3,193	5	92	272	28	1694	2,086
UT	139	0	5	7	0	96	108
VA	583	1	15	35	0	334	384
VI	1	0	0	0	0	0	0
VT	17	0	0	3	0	3	6
WA	593	0	11	40	1	419	471
WI	218	3	5	27	3	129	164
WV	118	0	0	9	0	59	68
WY	10	0	1	0	0	7	8
Unkn. state	1,618	255	82	414	462	67	1,025
<b>Total</b>	<b>37,459</b>	<b>539</b>	<b>1,176</b>	<b>4,006</b>	<b>776</b>	<b>20,617</b>	<b>26,575</b>

APPENDIX B: 2007 Thefts and Recoveries for MY 2004-2008 Light Duty Trucks Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-Whole	In-Part	Unknown	
AB	2	0	0	1	0	0	1
AK	34	0	0	2	0	22	24
AL	194	1	15	26	7	73	121
AR	100	0	3	11	2	57	73
AZ	1,790	16	145	202	21	916	1,284
BC	1	0	0	0	0	0	0
CA	3,213	1	92	394	24	1,643	2,153
CO	192	13	2	10	0	121	133
CT	67	0	0	1	2	46	49
DC	70	0	0	5	0	52	57
DE	32	0	0	0	0	24	24
FL	1,690	5	44	275	36	810	1,165
GA	561	5	13	79	4	308	404
HI	76	1	1	19	2	25	47
IA	31	0	1	2	0	21	24
ID	14	0	1	1	0	9	11
IL	144	0	10	22	5	66	103
IN	115	0	3	7	1	60	71
KS	101	2	1	9	1	58	69
KY	74	0	3	16	0	36	55
LA	423	0	9	54	5	197	265
MA	148	14	2	15	0	69	86
MD	326	0	1	13	1	246	261
ME	22	0	0	3	0	7	10
MI	547	0	6	29	12	371	418
MN	64	0	2	4	2	34	42
MO	324	3	9	47	5	204	265
MS	140	0	2	13	2	66	83
MT	9	0	0	0	0	4	4
NB	18	0	0	3	0	14	17
NC	271	0	7	12	1	150	170
ND	3	0	0	0	0	1	1
NH	25	0	1	2	0	12	15
NJ	154	3	0	4	1	105	110
NM	477	1	9	55	5	131	200
NV	579	39	20	81	13	349	463
NY	232	0	9	21	1	132	163
OH	192	1	3	17	1	99	120
OK	223	0	4	14	2	115	135
ON	17	0	0	1	0	0	1
OR	97	3	5	17	3	56	81

APPENDIX B: 2007 Thefts and Recoveries for MY 2004-2008 Light Duty Trucks Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-Whole	In-Part	Unknown	
PA	225	0	6	18	2	104	130
PR	16	0	1	2	0	2	5
RI	22	0	0	3	0	13	16
SC	152	0	6	18	2	77	103
SD	7	0	1	0	0	2	3
TN	280	0	7	22	5	69	103
TX	4,452	4	101	328	66	2,132	2,627
UT	66	1	2	3	0	46	51
VA	122	0	1	9	1	75	86
VT	10	0	0	3	0	3	6
WA	200	0	5	18	3	143	169
WI	31	0	0	5	0	17	22
WV	64	0	1	10	0	24	35
WY	8	0	1	1	0	1	3
Unkn. State	788	76	37	177	241	9	464
<b>Total</b>	<b>19,235</b>	<b>189</b>	<b>592</b>	<b>2,104</b>	<b>479</b>	<b>9,426</b>	<b>12,601</b>

APPENDIX C: 2007 Thefts and Recoveries for MY 2004-2008 Heavy Duty Trucks							
Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-Whole	In-Part	Unknown	
AK	1	0	0	0	0	1	1
AL	7	0	0	0	0	3	3
AR	1	0	0	0	0	1	1
AZ	16	1	2	1	0	7	10
CA	74	0	2	9	0	45	56
CO	2	0	0	0	0	1	1
CT	4	0	0	0	0	3	3
DC	2	0	0	0	0	1	1
FL	52	0	0	6	1	22	29
GA	23	0	2	1	0	8	11
IA	2	0	0	0	0	1	1
IL	10	0	0	1	0	4	5
IN	2	0	0	0	0	1	1
KS	3	0	0	1	0	2	3
KY	1	0	0	1	0	0	1
LA	3	0	1	0	0	0	1
MA	5	0	0	1	0	1	2
MD	18	0	1	0	0	8	9
MI	6	0	0	0	0	5	5
MN	2	0	0	0	0	1	1
MO	7	0	0	0	0	5	5
MS	2	0	0	0	0	1	1
NC	11	0	0	0	0	6	6
NJ	8	0	0	1	0	6	7
NM	1	0	0	0	0	0	0
NV	6	0	0	1	0	5	6
NY	6	0	0	0	0	5	5
OH	6	0	0	0	0	3	3
OK	2	0	0	0	0	1	1
OR	4	0	0	0	0	1	1
PA	2	0	0	0	0	0	0
SC	4	0	0	1	0	1	2
SD	1	0	0	0	0	0	0
TN	9	0	0	1	0	1	2
TX	37	0	0	1	0	20	21
UT	3	0	0	0	0	3	3
VA	4	0	0	0	0	3	3
WA	5	0	0	0	0	4	4
WI	1	0	0	0	0	1	1
Unkn. State	5	0	0	1	1	0	2
<b>Total</b>	<b>358</b>	<b>1</b>	<b>8</b>	<b>27</b>	<b>2</b>	<b>181</b>	<b>218</b>

APPENDIX D: 2007 Thefts and Recoveries for 2004-2008 Multi-Purpose Vehicles							
Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-whole	In-part	Unknown	
AB	1	0	0	0	0	0	0
AK	34	0	1	2	0	19	22
AL	181	0	6	18	3	73	100
AR	129	1	3	22	1	71	97
AZ	965	10	73	103	5	490	671
BC	1	0	0	0	0	0	0
CA	3,861	1	127	541	38	2,082	2,788
CO	263	9	5	23	1	162	191
CT	173	1	1	11	0	111	123
DC	209	0	2	8	0	153	163
DE	78	0	0	7	0	56	63
FL	2,031	13	51	322	31	985	1,389
GA	783	3	43	90	7	479	619
HI	63	0	3	19	1	24	47
IA	44	1	1	4	0	28	33
ID	26	0	0	3	0	16	19
IL	593	3	40	90	19	288	437
IN	161	1	5	11	2	98	116
KS	107	1	3	15	1	66	85
KY	89	0	4	20	2	34	60
LA	426	0	18	56	4	212	290
MA	299	37	11	26	4	167	208
MD	724	1	1	22	3	580	606
ME	13	0	0	1	0	4	5
MI	1,429	1	17	106	31	910	1,064
MN	157	2	10	9	7	95	121
MO	343	3	14	68	3	204	289
MS	119	0	6	26	5	40	77
MT	12	0	1	0	0	8	9
NB	27	0	1	2	0	24	27
NC	408	3	7	27	2	234	270
ND	6	0	0	0	0	4	4
NH	19	0	3	2	0	9	14
NJ	728	6	1	24	4	486	515
NM	228	1	7	29	0	85	121
NV	652	35	18	97	17	409	541
NY	1,502	12	30	156	9	857	1,052
OH	394	0	2	25	3	234	264
OK	142	0	4	15	0	78	97
ON	14	0	0	1	0	1	2
OR	137	1	4	12	1	92	109
PA	759	1	21	78	3	387	489
PR	34	0	2	3	0	6	11

APPENDIX D: 2007 Thefts and Recoveries for 2004-2008 Multi-Purpose Vehicles							
Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-whole	In-part	Unknown	
RI	36	0	2	3	0	20	25
SC	257	0	10	28	4	133	175
SD	10	0	1	1	0	5	7
TN	278	1	20	33	8	106	167
TX	2,600	13	66	210	31	1,089	1,396
UT	70	0	1	6	0	49	56
VA	276	1	3	15	0	169	187
VT	7	0	0	0	0	2	2
WA	295	3	7	23	3	216	249
WI	102	0	2	13	0	65	80
WV	48	0	1	4	0	21	26
WY	6	0	0	0	0	3	3
Unkn. State	1,345	295	69	370	406	51	896
<b>Total</b>	<b>23,694</b>	<b>460</b>	<b>728</b>	<b>2,800</b>	<b>659</b>	<b>12,290</b>	<b>16,477</b>

APPENDIX E: 2007 Thefts and Recoveries for 2004-2008 Motorcycles							
Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-Whole	In-Part	Unknown	
AK	19	0	0	1	0	5	6
AL	180	0	0	1	0	26	27
AR	203	0	4	6	0	80	90
AZ	300	0	3	20	0	54	77
BC	1	0	0	0	0	0	0
CA	1,365	0	13	37	8	207	265
CO	131	1	1	4	0	44	49
CT	73	0	2	3	0	8	13
DC	40	0	0	0	0	10	10
DE	30	0	0	2	0	6	8
FL	772	1	8	29	0	135	172
GA	336	0	3	14	1	65	83
HI	104	0	2	6	1	8	17
IA	44	0	0	2	0	13	15
ID	17	0	0	0	0	7	7
IL	259	0	2	14	3	39	58
IN	142	0	1	2	0	26	29
KS	86	0	0	10	0	21	31
KY	56	0	1	1	0	16	18
LA	217	0	0	6	0	40	46
MA	228	4	1	8	0	31	40
MD	263	0	0	9	0	66	75
ME	10	0	0	2	0	4	6
MI	228	0	0	4	0	40	44
MN	82	0	1	1	1	25	28
MO	160	0	2	7	1	47	57
MS	127	0	2	0	0	13	15
MT	5	0	0	0	0	0	0
NB	11	0	0	1	0	3	4
NC	266	0	3	7	1	25	36
ND	3	0	0	1	0	1	2
NH	14	0	0	1	0	0	1
NJ	69	0	1	0	0	9	10
NM	66	0	1	7	0	13	21
NV	123	1	1	5	1	23	30
NY	402	1	1	19	1	47	68
OH	256	0	2	6	0	30	38
OK	139	0	1	1	0	30	32
ON	6	0	0	0	0	0	0
OR	49	0	0	2	0	10	12
PA	315	0	9	25	0	39	73
RI	14	0	1	0	0	1	2
SC	251	0	5	6	2	37	50

APPENDIX E: 2007 Thefts and Recoveries for 2004-2008 Motorcycles							
Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-Whole	In-Part	Unknown	
SD	6	0	0	0	0	4	4
TN	212	2	1	3	0	27	31
TX	765	0	11	23	1	123	158
UT	33	0	0	0	1	16	17
VA	183	0	2	5	0	46	53
VT	13	0	0	1	0	3	4
WA	136	0	2	9	1	29	41
WI	59	0	0	2	1	9	12
WV	52	0	0	1	0	8	9
WY	4	0	0	1	0	1	2
Unkn. State	14	5	1	1	0	2	4
<b>Total</b>	<b>8,939</b>	<b>15</b>	<b>88</b>	<b>316</b>	<b>24</b>	<b>1,572</b>	<b>2,000</b>

**APPENDIX F: 2007 Thefts and Recoveries for Model Year 2004-2008  
Reported by Rental and Leasing Companies**

Appendix F Reported by Cendant - 2007						
Make	Model	Number of Thefts	Recovery Condition			Total Recovered
			Intact	In-Whole	In-Part	
BUIC	ENCL	2	2	0	0	2
BUIC	ENC4	5	3	2	0	5
BUIC	LACR	38	29	5	3	37
BUIC	LUCE	89	64	22	3	89
BUIC	REND	2	1	1	0	2
BUIC	TERR	7	5	1	1	7
CADI	CTS	40	33	4	2	39
CADI	DTS	124	97	18	7	122
CADI	STS	10	6	4	0	10
CHEV	HHR	212	157	49	3	209
CHEV	AVEO	25	21	3	1	25
CHEV	CAVA	1	0	1	0	1
CHEV	CLAS	53	45	6	2	53
CHEV	COBA	217	167	44	4	215
CHEV	COB2	133	110	19	3	132
CHEV	EQUI	9	8	0	0	8
CHEV	EQU2	15	12	2	1	15
CHEV	EXPR	4	3	0	1	4
CHEV	IMPA	831	597	190	37	824
CHEV	MALI	226	167	46	9	222
CHEV	MAXX	33	28	5	0	33
CHEV	MONT	78	56	19	2	77
CHEV	SUBU	40	26	11	0	37
CHEV	TRAI	95	67	20	3	90
CHEV	TRA2	55	44	10	1	55
CHEV	UPLA	54	43	10	1	54
CHRY	CROS	8	4	2	2	8
CHRY	PACI	1	1	0	0	1
CHRY	PAC2	30	21	6	2	29
CHRY	PTCO	11	10	1	0	11
CHRY	PTCR	144	124	15	3	142
CHRY	SEBC	18	13	4	1	18
CHRY	SEBR	52	40	12	0	52
CHRY	TOWN	16	13	3	0	16
CHRY	300M	260	190	58	6	254
DODG	CALI	3	2	0	1	3
DODG	CAL2	36	29	6	0	35
DODG	CARA	18	15	2	0	17
DODG	CHAR	290	222	52	8	282
DODG	CHR4	7	3	1	2	6
DODG	DURA	13	10	1	0	11
DODG	DUR2	10	9	1	0	10
DODG	GRCA	64	53	10	1	64
DODG	MAGN	43	29	13	0	42
DODG	NITR	13	9	4	0	13
DODG	NIT2	22	21	1	0	22

Appendix F Reported by Cendant - 2007						
Make	Model	Number of Thefts	Recovery Condition			Total Recovered
			Intact	In-Whole	In-Part	
DODG	STRA	3	3	0	0	3
FORD	CRWN	3	2	0	1	3
FORD	EDGE	10	7	3	0	10
FORD	EDG4	54	41	11	1	53
FORD	ESCA	80	69	9	1	79
FORD	ESC2	23	15	7	1	23
FORD	EXL2	25	22	2	1	25
FORD	EXL4	5	5	0	0	5
FORD	EXPE	66	46	13	2	61
FORD	EXPL	101	80	15	2	97
FORD	EXP2	31	22	6	2	30
FORD	E350	22	12	9	0	21
FORD	FIVE	22	18	2	2	22
FORD	FOCO	11	7	3	0	10
FORD	FOCU	190	145	34	7	186
FORD	FREE	3	3	0	0	3
FORD	FRES	9	5	4	0	9
FORD	FRE2	3	2	1	0	3
FORD	FUSI	108	90	14	3	107
FORD	F150	40	21	9	2	32
FORD	F152	63	43	15	4	62
FORD	MUST	214	140	62	10	212
FORD	TAUR	248	193	49	3	245
FORD	TUX2	3	3	0	0	3
FORD	TUX4	12	7	4	0	11
GMC	HUH3	62	42	12	2	56
HYUN	ACCE	15	11	4	0	15
HYUN	AZER	29	23	4	1	28
HYUN	ELAN	68	49	16	3	68
HYUN	ENTO	4	4	0	0	4
HYUN	SANT	20	16	3	1	20
HYUN	SAN2	17	14	3	0	17
HYUN	SONA	285	217	49	13	279
HYUN	TUCS	14	10	3	0	13
HYUN	TUC2	5	4	1	0	5
JEEP	COMM	29	21	3	1	25
JEEP	COM2	11	8	3	0	11
JEEP	GRCH	34	26	7	0	33
JEEP	GRC2	4	2	2	0	4
JEEP	LIBE	93	73	16	4	93
JEEP	LIB2	15	8	5	0	13
JEEP	WRAN	2	2	0	0	2
KIA	AMAN	13	13	0	0	13
KIA	OPTI	9	9	0	0	9
KIA	RIO	5	4	0	0	4
KIA	ROND	1	0	1	0	1
KIA	SEDO	21	16	5	0	21
KIA	SORE	12	8	4	0	12

Appendix F Reported by Cendant - 2007						
Make	Model	Number of Thefts	Recovery Condition			Total Recovered
			Intact	In-Whole	In-Part	
KIA	SOR2	2	1	0	0	1
KIA	SPEC	9	9	0	0	9
KIA	SPOR	4	3	1	0	4
KIA	SPO2	1	1	0	0	1
LINC	MKX	1	1	0	0	1
LINC	MKZ	1	1	0	0	1
LINC	MKX4	10	7	3	0	10
LINC	TCAR	115	82	0	0	114
MERC	GRMA	78	65	11	1	77
MERC	MARI	13	11	1	0	12
MERC	MAR2	1	1	0	0	1
MERC	MILA	54	46	7	0	53
MERC	MONE	12	9	1	2	12
MERC	MOUN	47	37	7	2	46
MERC	MOU2	10	8	1	0	9
MERC	SABL	16	12	2	2	16
MITS	ECLT	62	37	17	5	59
MITS	ENDV	43	34	8	1	43
MITS	END2	17	14	2	0	16
MITS	GALA	86	69	13	3	85
MITS	LANC	1	1	0	0	1
MITS	OUTL	18	14	3	1	18
MITS	OUT2	15	11	3	1	15
MITS	SPYD	24	21	2	0	23
NISS	ALHY	9	6	2	0	8
NISS	ALTI	33	29	4	0	33
PONT	G6	495	373	93	27	493
PONT	GRPR	408	296	90	19	405
PONT	SOLS	2	1	1	0	2
PONT	TORR	6	5	1	0	6
PONT	TOR2	6	2	2	1	5
PONT	VIBE	1	1	0	0	1
PONT	VIB2	23	21	2	0	23
SATU	ION	75	59	14	1	74
SATU	SKY	1	1	0	0	1
SATU	VUE	16	14	1	1	16
SATU	AURA	41	34	6	1	41
SATU	RELA	1	1	0	0	1
SATU	VUE2	23	18	4	0	22
SUBA	FORE	11	6	5	0	11
SUBA	IMPR	1	1	0	0	1
SUBA	LEGA	2	2	0	0	2
SUBA	OUTB	7	7	0	0	7
SUBA	TRIB	4	3	1	0	4
SUZU	XL2	18	14	2	1	17
SUZU	XL7	50	40	7	3	50
SUZU	FORN	19	14	2	3	19
SUZU	GRVI	19	12	6	1	19

Appendix F Reported by Cendant - 2007						
Make	Model	Number of Thefts	Recovery Condition			Total Recovered
			Intact	In-Whole	In-Part	
TOYO	AVAL	22	15	6	1	22
TOYO	CAMR	45	31	11	3	45
TOYO	CRLA	72	59	9	1	69
TOYO	HIGH	16	10	6	0	16
TOYO	HIG2	4	3	1	0	4
TOYO	MATI	5	5	0	0	5
TOYO	PRIH	2	2	0	0	2
TOYO	RAV2	1	1	0	0	1
TOYO	RAV4	7	5	2	0	7
TOYO	SIEN	18	12	5	0	17
TOYO	TUN2	5	2	1	0	3
TOYO	TUN4	2	1	0	0	1
TOYO	4RUN	14	11	2	0	13
TOYO	4RU2	1	0	1	0	1
VOLK	JETT	2	1	1	0	2
VOLK	S60	2	2	0	0	2
<b>Total</b>		<b>7,703</b>	<b>5,805</b>	<b>1,467</b>	<b>258</b>	<b>7,562</b>

Appendix F Reported by Dollar-Thrifty 2007				
Make	Model	Total Thefts	Total Recovered	Recovered Intact
CHRYSLER	UNKNOWN	26	26	0
CHRYSLER	300 BASE	10	10	0
CHRYSLER	300 RWD	8	8	0
CHRYSLER	300 TOUR	13	13	0
CHRYSLER	300 TOURING RWD	40	39	1
CHRYSLER	300C LTD	5	5	0
CHRYSLER	300C RWD	16	16	0
CHRYSLER	ASPEN	3	3	0
CHRYSLER	ASPEN LMTD 4X4	3	2	1
CHRYSLER	CROSSFIRE	1	1	0
CHRYSLER	PACIFCA TOUR AW	18	18	0
CHRYSLER	PACIFCA TOUR FW	18	18	0
CHRYSLER	PACIFICA	15	13	2
CHRYSLER	PT CONV	4	4	0
CHRYSLER	PT CONV TOURING	1	1	0
CHRYSLER	PT CONY	1	1	0
CHRYSLER	PT CRUISER	1	1	0
CHRYSLER	PT CRUISER LTD	10	10	0
CHRYSLER	PTCRUSER	6	6	0
CHRYSLER	SEBRING	20	20	0
CHRYSLER	SEBRING CONV	12	12	0
CHRYSLER	SEBRING CV LTD	1	1	0
CHRYSLER	SEBRING CV TOUR	2	2	0
CHRYSLER	SEBRING LIMITED	1	1	0
CHRYSLER	SEBRING TOURING	3	3	0
CHRYSLER	SEBRING4	21	21	0
CHRYSLER	TOWNCTRY	9	8	1
CHRYSLER	TWN&CTY LX FWD	15	15	0
CHRYSLER	TWN&CTY TOUR FW	4	4	0
CHRYSLER	TWNCTYLX	11	11	0
CHRYSLER	VOYAGER LX	3	3	0
DODGE	UNKNOWN	24	24	0
DODGE	GR CVAN SE FWD	2	2	0
DODGE	AVENGER	58	56	2
DODGE	AVNGR	27	27	0
DODGE	AVNGRX	13	13	0
DODGE	CALIBER	21	20	1
DODGE	CALIBER FWD	23	22	1

Appendix F Reported by Dollar-Thrifty 2007				
Make	Model	Total Thefts	Total Recovered	Recovered Intact
DODGE	CALIBER R/T AWD	6	6	0
DODGE	CALIBER SXT	10	10	0
DODGE	CALIBSXT	6	6	0
DODGE	CARAVAN	2	2	0
DODGE	CARAVAN SXT FWD	2	2	0
DODGE	CHARGER	26	26	0
DODGE	CHARGER RWD	65	65	0
DODGE	DURANGO	7	7	0
DODGE	DURANGO LTD 4X4	9	9	0
DODGE	DURANGO SLT 4X2	1	1	0
DODGE	DURANGO SLT 4X4	20	19	1
DODGE	DURANGO2	2	2	0
DODGE	DURANGOL	5	5	0
DODGE	GR CVAN SE FWD	8	8	0
DODGE	GR CVAN SXT FWD	6	6	0
DODGE	GRCARVAN	6	5	1
DODGE	GRCVNDVD	1	1	0
DODGE	MAGNUM	12	12	0
DODGE	MAGNUM SXT	27	26	1
DODGE	MURANO	1	1	0
DODGE	NITRO	5	5	0
DODGE	NITRO SXT 4X2	1	1	0
DODGE	NITRO SXT 4X4	4	4	0
DODGE	RAM 15 SLT Q4X26	1	1	0
DODGE	RAM 1500	1	1	0
DODGE	RAM15 SLT Q4X26	3	3	0
DODGE	RAMIS SLT Q4X46	1	0	1
FORD	UNKNOWN	1	1	0
FORD	E150 8 PASS WGN	1	1	0
FORD	E350 12 PASS	2	2	0
FORD	FOCUS	1	1	0
FORD	FOCUS S	1	1	0
FORD	MUSTANG	4	4	0
FORD	MUSTANG CONV	9	8	1
FORD	MUSTANG COUPE	6	6	0
FORD	MUSTANG2	1	1	0
HONDA	CIVIC 4DR LX	3	3	0
HUMMER	HUMMER H2	1	1	0
JEEP		5	5	0

Appendix F Reported by Dollar-Thrifty 2007				
Make	Model	Total Thefts	Total Recovered	Recovered Intact
JEEP	4PATRIOT	1	1	0
JEEP	COMMANDER 4X4	24	19	2
JEEP	COMMANDR	4	4	0
JEEP	COMPAS2	3	3	0
JEEP	COMPAS4	1	1	0
JEEP	COMPASS FWD 4X2	4	4	0
JEEP	COMPASS LTD 4X4	1	1	0
JEEP	GR CHER LAR 4X4	11	11	0
JEEP	GRLAREDO	8	7	1
JEEP	LIBERTY	7	7	0
JEEP	LIBERTY LTD 4X4	1	1	0
JEEP	LIBERTY SPT 4X4	9	9	0
JEEP	PATRIOT 4X4	4	4	0
LINCOLN	TOWN CAR LTD	2	2	0
MERCEDES	E350MB	1	1	0
MERCURY	GRAND MARQUIS	3	3	0
MERCURY	GRMAQUIS	1	1	0
NISSAN	ALTIMA	1	1	0
NISSAN	ALTIMA 2.5S	1	1	0
NISSAN	MURANO	4	3	1
NISSAN	MURANO S A WD	2	2	0
NISSAN	MURANO S AWD	6	4	2
NISSAN	SENTRA 2.0	1	1	0
SUBARU	FORESTER	2	2	0
SUBARU	OUTBACK	1	1	0
SUBARU	OUTBACK 2.5 BAS	1	1	0
SUBARU	OUTBACK 2.5 i	2	2	0
TOYOTA	UNKNOWN	3	3	0
TOYOTA	4RUNNER SR5 V64	2	2	0
TOYOTA	AVALON	1	1	0
<b>TOTAL</b>		<b>854</b>	<b>831</b>	<b>20</b>

Appendix F Reported by Enterprise - 2007						
Make	Model	Total Thefts	Total Recovered	Recovered In-Part	Recovered In-Whole	Recovered Intact
AUDI	A4	2	2	0	1	1
AUDI	A6	1	1	0	0	1
BMW	328I	3	3	0	1	2
BMW	COOPER	2	2	1	0	1
BUICK	ENCLAVE	8	8	0	2	6
BUICK	LACROSSE	65	64	9	19	36
BUICK	LESABRE	1	1	0	0	1
BUICK	LUCERNE	51	51	10	14	27
BUICK	RENDEZVOUS	1	1	1	0	0
CADILLAC	CTS	29	29	4	5	20
CADILLAC	DEVILLE	1	1	0	0	1
CADILLAC	DTS	35	35	3	6	26
CADILLAC	SRX	9	8	3	2	3
CHEVROLET	AVEO	213	209	30	49	130
CHEVROLET	CAVALIER	1	1	0	1	0
CHEVROLET	CLASSIC	63	63	8	10	45
CHEVROLET	COBALT	710	703	120	167	416
CHEVROLET	COLORADO	30	29	3	8	18
CHEVROLET	E35C	1	1	0	0	1
CHEVROLET	EQUINOX	30	30	4	10	16
CHEVROLET	EXECUTIVE	1	1	0	0	1
CHEVROLET	EXPRESS 1500	24	24	1	10	13
CHEVROLET	EXPRESS 2500	41	40	2	14	24
CHEVROLET	EXPRESS 3500	7	6	0	2	4
CHEVROLET	HHR	86	85	13	23	49
CHEVROLET	IMPALA	406	402	91	115	196
CHEVROLET	K15C	73	70	14	28	28
CHEVROLET	K15E	27	25	4	9	12
CHEVROLET	K25C	2	2	1	0	1
CHEVROLET	MALIBU	340	335	68	84	183
CHEVROLET	MONTE CARLO	67	67	14	18	35
CHEVROLET	S15	69	65	11	22	32
CHEVROLET	S25	4	4	0	1	3
CHEVROLET	S25H	1	1	0	1	0
CHEVROLET	SUBURBAN	35	34	4	14	16
CHEVROLET	TAHOE	46	42	8	9	25
CHEVROLET	TRAIL BLAZER	55	53	12	18	23
CHEVROLET	UPLANDER	34	33	9	11	13
CHRYSLER	300	131	128	16	43	69
CHRYSLER	ASPEN	48	48	11	16	21
CHRYSLER	CROSSFIRE	2	2	1	0	1
CHRYSLER	PACIFICA	40	39	5	6	28
CHRYSLER	PT CRUISER	522	521	76	132	313
CHRYSLER	SEBRING	186	184	34	43	107
CHRYSLER	SEBRING	42	42	8	11	23

Appendix F Reported by Enterprise - 2007						
Make	Model	Total Thefts	Total Recovered	Recovered In-Part	Recovered In-Whole	Recovered Intact
	CONVERTIBLE					
CHRYSLER	TOWN AND COUNTRY	42	39	5	13	21
DODGE	AVENGER	183	183	29	37	117
DODGE	B15	173	170	40	47	83
DODGE	B25	9	9	2	3	4
DODGE	CALIBER	275	271	45	65	161
DODGE	CARAVAN	2	2	1	1	0
DODGE	CHARGER	294	289	44	68	177
DODGE	DAKOTA	135	130	23	49	58
DODGE	DURANGO	87	79	20	28	31
DODGE	GRAND CARAVAN	136	133	18	54	61
DODGE	MAGNUM	117	117	19	36	62
DODGE	NEON	135	135	16	31	88
DODGE	NITRO	16	16	1	3	12
DODGE	STRATUS	164	163	25	46	92
FORD	500	17	17	5	6	6
FORD	E250 EXTENDED	4	4	1	0	3
FORD	E35C	1	1	0	0	1
FORD	EDGE	56	56	10	12	34
FORD	ESCALADE	49	47	6	8	33
FORD	EXECUTIVE	2	2	0	1	1
FORD	EXPEDITION	43	43	6	12	25
FORD	EXPLORER	46	44	7	10	27
FORD	EXPRESS 1500	44	42	6	17	19
FORD	EXPRESS 2500	13	12	1	7	4
FORD	EXPRESS 3500	21	20	9	6	5
FORD	F150	2	2	1	1	0
FORD	F150 EXT CAB	151	145	23	45	77
FORD	F150 EXTENDED	40	40	10	8	22
FORD	F250 EXT CAB	5	5	2	2	1
FORD	F550	1	1	1	0	0
FORD	F650	8	8	2	3	3
FORD	FOCUS	313	306	43	61	202
FORD	FREESTAR	23	23	2	5	16
FORD	FREESTYLE	11	11	1	1	9
FORD	FUSION	71	71	10	12	49
FORD	MUSTANG	50	50	14	6	30
FORD	TAURUS	278	277	47	76	154
FREIGHT LINER	M2	1	1	0	0	1
GMC	ARCADIA	9	9	2	2	5
GMC	CANYON	10	10	2	5	3
GMC	ENVOY	26	26	4	6	16
GMC	W450	3	3	2	0	1
GMC	YUKON	38	38	9	11	18

Appendix F Reported by Enterprise - 2007						
Make	Model	Total Thefts	Total Recovered	Recovered In-Part	Recovered In-Whole	Recovered Intact
GMC	YUKON XL	1	1	0	1	0
HINO	268	3	3	1	1	1
HONDA	ACCORD	57	54	7	12	35
HONDA	CIVIC	13	11	0	0	11
HONDA	CRV	1	1	0	0	1
HONDA	ODYSSEY	1	1	1	0	0
HYUNDAI	ACCENT	52	51	13	7	31
HYUNDAI	AZERA	10	10	2	1	7
HYUNDAI	ELANTRA	112	109	15	32	62
HYUNDAI	ENTORAUGE	1	1	0	1	0
HYUNDAI	SANTA FE	12	11	1	3	7
HYUNDAI	SONATA	200	199	26	41	132
HYUNDAI	TUCSON	10	10	2	2	6
HYUNDAI	XG350	1	1	0	0	1
HUMMER	H3	4	4	0	0	4
INFINITI	G35	21	21	6	6	9
INTERNATIONAL	4300	53	51	5	16	30
ISUZU	NPR	12	12	1	6	5
JAGUAR	S	1	1	1	0	0
JAGUAR	X-TYPE	7	7	2	1	4
JEEP	COMMANDER	38	38	5	13	20
JEEP	COMPASS	32	31	3	10	18
JEEP	GRAND CHEROKEE	94	93	9	22	62
JEEP	LIBERTY	93	91	11	16	64
JEEP	PATRIOT	6	6	2	1	3
KIA	AMANIT	1	1	1	0	0
KIA	OPTIMA	246	243	40	55	148
KIA	RIO	95	93	17	20	56
KIA	RONDO	25	25	2	6	17
KIA	SEDONA	38	37	4	13	20
KIA	SORENTO	15	15	0	3	12
KIA	SPECTRUM	158	157	19	46	92
KIA	SPORT	39	38	11	9	18
LEXUS	ES36	1	1	1	0	0
LEXUS	RX35	3	3	0	0	3
LINCOLN	LS	1	1	1	0	0
LINCOLN	TOWN CAR	12	12	3	2	7
MAZDA	3	132	130	24	30	76
MAZDA	5	22	22	4	5	13
MAZDA	6	146	143	34	30	79
MAZDA	CX7	3	3	0	1	2
MAZDA	CX9	2	2	1	0	1
MAZDA	TRIBUTE	8	8	0	0	8
MERCEDES	C230	26	26	0	9	17

Appendix F Reported by Enterprise - 2007						
Make	Model	Total Thefts	Total Recovered	Recovered In-Part	Recovered In-Whole	Recovered Intact
BENZ						
MERCEDES BENZ	C280	4	4	1	1	2
MERCEDES BENZ	C350	1	1	0	0	1
MERCEDES BENZ	E350	1	1	0	0	1
MERCEDES BENZ	ML35	1	1	0	0	1
MERCEDES BENZ	R350	1	1	0	0	1
MERCURY	GRAND MARQUIS	4	4	1	2	1
MERCURY	MARINER	7	7	1	1	5
MITSUBISHI	ENDEAVOR	2	2	1	1	0
MITSUBISHI	FE14	5	5	1	1	3
MITSUBISHI	GALANT	96	96	15	21	60
MITSUBISHI	LANCER	96	95	14	16	65
MITSUBISHI	OUTLANDER	2	2	0	1	1
MITSUBISHI	RAIDER	6	6	2	2	2
NISSAN	ALTIMA	349	348	63	90	195
NISSAN	ARMADA	23	22	3	5	14
NISSAN	FRONTIER	24	23	5	7	11
NISSAN	MAXIMA	84	80	16	19	45
NISSAN	MURANO	90	88	19	19	50
NISSAN	PATHFINDER	55	54	7	19	28
NISSAN	QUEST	2	2	0	2	0
NISSAN	ROGUE	2	2	0	0	2
NISSAN	SENTRA	263	263	28	76	159
NISSAN	TITAN	52	52	16	17	19
NISSAN	VERSA	29	28	8	7	13
NISSAN	XTERA	43	41	6	9	26
PONTIAC	G5	27	27	3	9	15
PONTIAC	G6	277	274	67	61	146
PONTIAC	GRAND AM	1	1	0	0	1
PONTIAC	GRAND PRIX	534	524	126	121	277
PONTIAC	SUNFIRE	1	1	0	0	1
PONTIAC	TORRENT	4	4	1	1	2
PONTIAC	VIBE	37	36	6	8	22
SAAB	3	5	5	0	0	5
SATURN	AURORA	39	39	6	11	22
SATURN	ION	130	129	13	31	85
SATURN	OUTLANDER	5	5	1	0	4
SATURN	VUE	9	9	2	2	5
SUBARU	FORESTER	2	2	1	0	1
SUBARU	IMPREZA	6	6	3	2	1

Appendix F Reported by Enterprise - 2007						
Make	Model	Total Thefts	Total Recovered	Recovered In-Part	Recovered In-Whole	Recovered Intact
SUZUKI	AERIO	1	0	0	0	0
SUZUKI	FORESTER	35	35	4	11	20
SUZUKI	GRAND VITERO	3	3	1	0	2
SUZUKI	RENO	3	3	0	1	2
SUZUKI	XL7	1	1	0	1	0
TOYOTA	4 RUNNER	41	41	7	6	28
TOYOTA	AVALON	13	13	3	4	6
TOYOTA	CAMRY	65	62	11	18	33
TOYOTA	COROLLA	124	121	24	22	75
TOYOTA	HIGHLANDER	19	19	3	5	11
TOYOTA	PRIUS	9	9	3	0	6
TOYOTA	RAVA 4	16	14	3	6	5
TOYOTA	SIENNA	25	25	6	8	11
TOYOTA	SOLARIS	8	8	0	2	6
TOYOTA	TUNDRA	3	3	0	0	3
TOYOTA	YARIS	4	4	1	1	2
VOKSWAGEN	BEETLE	2	2	0	2	0
VOKSWAGEN	JETTA	96	93	14	26	53
VOKSWAGEN	PASSAT	22	22	3	4	15
VOKSWAGEN	RABBIT	4	4	0	2	2
VOKSWAGEN	S40	9	8	0	2	6
VOKSWAGEN	S60	4	4	1	0	3
<b>TOTAL</b>		<b>11,325</b>	<b>11,146</b>	<b>1,913</b>	<b>2,846</b>	<b>6,387</b>

<b>Appendix F Reported by Hertz 2007</b>			
<b>Make</b>	<b>Model</b>	<b>Total Thefts</b>	<b>Total Recovered</b>
Audi	Q7	1	1
Audi	A4	1	1
Audi	A4 CONV	1	1
Audi	A6	5	5
Audi	A6 QUATRO	1	1
Audi	AUDI	3	2
Audi	AUDI Q7	1	1
Audi	Q7	9	5
Audi	QUATTRO CV	1	1
Audi	SUV	1	0
Buick	ENCLAVE	3	3
Buick	LACROSSE	17	15
Buick	LUCERNE	1	1
Buick	RENDEZVOUS	1	1
Cadillac	CADILLAC	3	3
Cadillac	CADILLAC DTS	3	2
Cadillac	CTS	2	2
Cadillac	DTS	11	11
Cadillac	ESCALADE	43	32
Cadillac	ESCALDE	1	1
Cadillac	ESCALLADE	3	3
Cadillac	ESCLADE	1	1
Cadillac	SRX	1	1
Cadillac	STS	2	2
Cadillac	UNKN	1	1
Chevy	4DR	2	2
Chevy	AVEO	11	10
Chevy	CHEV HHR	1	1
Chevy	COBALT	65	63
Chevy	CORVETT	2	2
Chevy	CORVETTE	3	3
Chevy	EQUINO	3	3
Chevy	EQUINOX	26	25
Chevy	FUSION	2	2
Chevy	HHR	18	17
Chevy	HHR2	1	1
Chevy	IMPALA	93	92
Chevy	MAILBU	2	2

<b>Appendix F Reported by Hertz 2007</b>			
<b>Make</b>	<b>Model</b>	<b>Total Thefts</b>	<b>Total Recovered</b>
Chevy	MAILIBU	1	1
Chevy	MALIBI	1	1
Chevy	MALIBU	43	38
Chevy	MONTE CARLO	10	9
Chevy	SILVERADO	1	1
Chevy	SUBURBAN	7	6
Chevy	TAHOE	12	10
Chevy	TAILBLAZER	1	1
Chevy	TRAIL BLAZER	1	1
Chevy	TRAILB	1	1
Chevy	TRAILBL	5	3
Chevy	TRAILBLAZER	32	23
Chevy	TREILBLAZER	1	1
Chevy	UNKN	1	1
Chevy	UPLANDER	4	4
Chrysler	300	24	22
Chrysler	4DR	1	1
Chrysler	CHRYSLER 300	1	1
Chrysler	CHRYSLER TWN & COUNTRY	1	1
Chrysler	CROSSFIE	1	1
Chrysler	CROSSFIRE	9	8
Chrysler	CROSSFIRE CV	1	1
Chrysler	CRUISER	1	1
Chrysler	PT CRUISER	15	14
Chrysler	PTCRUIS	2	2
Chrysler	SEBRING	10	10
Chrysler	SEBRING CONV	1	1
Chrysler	SOLARA	1	1
Chrysler	TOWN & COUNTRY	1	1
Chrysler	TOWN COUNTRY	1	1
Chrysler	PACIFICA	6	5
Dodge	2DR	1	1
Dodge	CALIBER	2	2
Dodge	CARAVAN	5	5
Dodge	CHARGER	35	30
Dodge	DURANGO	3	3
Dodge	GR CARAVAN	2	1
Dodge	GRAND CARAVAN	5	4

<b>Appendix F Reported by Hertz 2007</b>			
<b>Make</b>	<b>Model</b>	<b>Total Thefts</b>	<b>Total Recovered</b>
Dodge	MAGNUM	25	25
Dodge	NITRO	2	1
Dodge	STRATUS	1	1
Ford	2DR	2	1
Ford	4DR	2	1
Ford	500	20	19
Ford	CADILLAC DTC	1	1
Ford	CROWN VICTORIA	1	1
Ford	E350	1	1
Ford	EDGE	11	9
Ford	ESCAOE	1	1
Ford	ESCAPE	52	50
Ford	EXPED	2	0
Ford	EXPEDITION	15	12
Ford	EXPLOR	2	2
Ford	EXPLORE	1	0
Ford	EXPLORER	37	35
Ford	F-150	1	0
Ford	F150	16	15
Ford	FOCUS	41	41
Ford	FOCUS WAGON	1	1
Ford	FORD 500	1	1
Ford	FREESTAR	2	1
Ford	FREESTYLE	8	7
Ford	FUSION	33	30
Ford	FUSON	1	1
Ford	MOUNTAINEER	5	5
Ford	MUST	1	1
Ford	MUST CV	1	1
Ford	MUSTAN	1	1
Ford	MUSTAND CONV	1	0
Ford	MUSTAND CONVERTABLE	1	0
Ford	MUSTANG	75	69
Ford	MUSTANG CNV	1	1
Ford	MUSTANG CONV	2	2
Ford	MUSTANG GT	1	1
Ford	MUSTANG SHELBY	1	1
Ford	MUSTANG V6	4	3

<b>Appendix F Reported by Hertz 2007</b>			
<b>Make</b>	<b>Model</b>	<b>Total Thefts</b>	<b>Total Recovered</b>
Ford	TAURUS	71	68
Ford	TAURUS X	1	1
GMC	ACADIA	2	2
GMC	ENVOY	4	4
GMC	H2 HUMMER	1	1
GMC	H3	1	1
GMC	HUMMER	10	7
GMC	HUMMER 3	2	2
GMC	HUMMER H2	10	8
GMC	HUMMER H3	11	8
GMC	HUMMER3	1	1
GMC	SAVANA	1	1
GMC	YUKON	15	11
GMC	YUKON XL	1	1
Honda	4DR	2	1
Honda	ACCORD	45	40
Honda	CIVIC	13	12
Honda	CRV	1	1
Honda	CVIC	1	1
Honda	HONDA	1	1
Honda	ODYSSEY	1	0
Hyundai	4DR	2	2
Hyundai	ACCENT	16	14
Hyundai	ACCORD	4	3
Hyundai	AZERA	10	10
Hyundai	ELANTRA	27	26
Hyundai	ENTOURAGE	6	5
Hyundai	HYUNDA	1	1
Hyundai	HYUNDAI	1	0
Hyundai	SANTA FE	5	5
Hyundai	SONARA	1	1
Hyundai	SONATA	95	92
Hyundai	SONATO	2	2
Hyundai	SONOTA	9	8
Hyundai	SPECTRA	18	17
Hyundai	TUCSON	6	5
Infinity	4DR	1	1
Infinity	INFINITI	1	1

Appendix F Reported by Hertz 2007			
Make	Model	Total Thefts	Total Recovered
Infinity	INFINITY	1	0
Infinity	M35	10	9
Infinity	M35 INFINITI	1	1
Infinity	NAVIGATOR	1	1
Infinity	NISSAN	1	1
Jaguar	JAGUAR	1	1
Jaguar	X TYPE	1	1
Jaguar	XJ8	1	1
Jeep	COMMANDER	6	6
Jeep	COMMANDR	1	1
Jeep	JEEP	1	1
Jeep	JEEP WRANGLER	1	1
Jeep	LIBERTY	9	6
Jeep	LIBERY	1	1
Jeep	WRANGLER	1	1
Kia	AMANTI	5	5
Kia	OPTIMA	22	22
Kia	RIO	12	11
Kia	SEDONA	8	8
Kia	SORENTO	10	9
Kia	SPECTRA	10	9
Kia	SPORTAGE	6	6
Kia	TAURUS	8	8
Land Rover	LR3	1	1
Lexus	ES350	2	0
Lincoln	4DR	1	1
Lincoln	LINCOLN	1	1
Lincoln	LINCOLN MKZ	1	0
Lincoln	MKX	1	1
Lincoln	MKZ	2	2
Lincoln	NAVIGAT	1	0
Lincoln	NAVIGATOR	10	8
Lincoln	TOWNCAR	10	9
Lincoln	ZEPHYR	1	1
Mazda	'6'	1	1
Mazda	'3'	2	2
Mazda	'6'	7	7
Mazda	3	4	4

<b>Appendix F Reported by Hertz 2007</b>			
<b>Make</b>	<b>Model</b>	<b>Total Thefts</b>	<b>Total Recovered</b>
Mazda	350	1	1
Mazda	350 Z COUPE	1	1
Mazda	350Z	7	7
Mazda	4DR	2	2
Mazda	5	5	5
Mazda	6	20	19
Mazda	MAZ SIX	1	0
Mazda	MAZDA	3	3
Mazda	MAZDA 3	15	15
Mazda	MAZDA 5	17	17
Mazda	MAZDA 5 SPORT	1	1
Mazda	MAZDA 6	75	72
Mazda	MAZDA3	2	2
Mazda	MAZDA5	1	1
Mazda	MAZDA6	4	4
Mazda	MAZDZ 3	1	1
Mazda	MIATA	1	1
Mazda	MPV	3	2
Mazda	MZ 5	1	1
Mazda	MZ 6	3	3
Mazda	MZ6	1	1
Mazda	MZD5	1	1
Mazda	SIX	1	1
Mazda	TAURUS	45	44
Mazda	TRIBUTE	1	1
Mercedes	AVALON	1	1
Mercedes	C230	3	3
Mercedes	MB E350	1	1
Mercedes	MERCEDES C230	2	1
Mercury	4DR	1	1
Mercury	GR MARQUIS	2	2
Mercury	GRAND MARAQUISE	1	0
Mercury	GRAND MARQUIS	18	17
Mercury	GRMARQ	1	1
Mercury	MARINER	4	3
Mercury	MILAN	6	5
Mercury	MONTEG	1	1
Mercury	MONTEGO	7	7

<b>Appendix F Reported by Hertz 2007</b>			
<b>Make</b>	<b>Model</b>	<b>Total Thefts</b>	<b>Total Recovered</b>
Mercury	SABLE	2	2
Mitsubishi	GALANT	3	2
Mitsubishi	LANCER	2	2
Mitsubishi	OUTLANDER	1	1
Nissan	4DR	2	1
Nissan	ALTIMA	12	12
Nissan	FX35	8	6
Nissan	G35	8	6
Nissan	G35 INFINITI	1	1
Nissan	INFINITI	1	1
Nissan	INFINITI FX35	1	1
Nissan	INFINITI G35	2	2
Nissan	INFINITY	6	5
Nissan	MURANO	5	5
Nissan	NISSAN	1	1
Nissan	NISSAN G35	2	2
Nissan	NISSAN XTERRA	1	1
Nissan	QUEST	2	2
Nissan	SENTRA	7	6
Nissan	TITAN	19	15
Nissan	VERSA	1	1
Nissan	XTERRA	10	9
Optima	575007	1	1
Optima	OPTIMA	5	5
Pontiac	'G6'	5	5
Pontiac	4DR	1	1
Pontiac	6	1	1
Pontiac	G5	2	2
Pontiac	G6	62	59
Pontiac	GND PRIX	1	1
Pontiac	GR PRIX	5	5
Pontiac	GRAN PRIX	1	1
Pontiac	GRAND PRIX	72	67
Pontiac	GRANDP	1	1
Pontiac	GRANDPR	2	2
Pontiac	GRD PRX	1	1
Pontiac	GRNDPRIX	1	1
Pontiac	MONTANA	1	1

<b>Appendix F Reported by Hertz 2007</b>			
<b>Make</b>	<b>Model</b>	<b>Total Thefts</b>	<b>Total Recovered</b>
Pontiac	PONTIAC	2	2
Pontiac	PONTIAC 6	2	1
Pontiac	PONTIAC G6	8	7
Pontiac	PONTIC G6	1	1
Pontiac	PURSU	1	1
Pontiac	SOLARA	1	0
Pontiac	TORRENT	4	3
Pontiac	VIBE	5	5
Saturn	AURA	12	11
Saturn	ION	7	7
Saturn	OUTLOOK	2	2
Saturn	SATURN	3	2
Saturn	VUE	1	1
Subaru	4DR	1	1
Subaru	FORESTER	3	3
Subaru	IMPREZ	1	0
Subaru	IMPREZA	1	1
Subaru	LEGACY	1	1
Subaru	OUTBACK	12	11
Subaru	SUBARU	1	1
Subaru	SUBURB	2	2
Subaru	SUBURBAN	1	1
Subaru	TRIBECA	1	1
Suzuki	AERIO	1	1
Suzuki	FORENZA	2	2
Toyota	4 RUNNER	6	5
Toyota	4DR	6	4
Toyota	4RUNNER	7	6
Toyota	AVALON	27	27
Toyota	CAMRY	127	96
Toyota	CARMY	1	1
Toyota	COROLL	5	3
Toyota	COROLLA	106	96
Toyota	CORROL	1	1
Toyota	HIGHLAN	1	1
Toyota	HIGHLAND	1	1
Toyota	HIGHLANDER	25	23
Toyota	IMPALA	1	0

<b>Appendix F Reported by Hertz 2007</b>			
<b>Make</b>	<b>Model</b>	<b>Total Thefts</b>	<b>Total Recovered</b>
Toyota	MATRIX	27	24
Toyota	MAZDA 6	1	1
Toyota	PRIUS	4	4
Toyota	RAV	1	1
Toyota	RAV 4	7	5
Toyota	RAV4	26	22
Toyota	SIENNA	11	10
Toyota	SOLARA	11	11
Toyota	TAURUS	1	1
Toyota	TOYOTA	2	2
Toyota	TOYOTA CAMRY	1	1
Toyota	TUNDRA	2	2
Toyota	YARIS	9	6
Volkswagen	JETTA	1	0
Volkswagen	VOLKSWAGEN/JETTA	1	1
Volvo	4DR	1	1
Volvo	AUDO	1	1
Volvo	S80	4	4
Volvo	VOLVO	1	1
Volvo	VOLVO C70	1	1
Volvo	VOLVO S80	2	2
Volvo	XC90	2	1
<b>TOTAL</b>		<b>2,560</b>	<b>2,314</b>

Appendix F Reported by U-Haul 2007						
Model Year	Make	Model	Number of Thefts	Total Recovered	Recovered Intact	Recovered In-Whole
2004	GMC	G3500	61	55	54	1
2005	GMC	C5C042	52	44	44	0
2005	GMC	G3500	24	21	20	1
2006	FORD	E-250	66	62	61	1
2006	FORD	E-450	203	186	182	4
2006	FORD	F-150	20	19	19	0
2006	GMC	C5C042	23	21	21	0
2006	GMC	G3500	20	20	20	0
2007	FORD	E-250	105	86	84	2
2007	FORD	E-450	82	71	68	3
2007	FORD	F-150	58	49	49	0
2007	GMC	C5C042	14	11	11	0
2007	GMC	G3500	17	12	12	0
<b>TOTAL</b>			<b>745</b>	<b>657</b>	<b>645</b>	<b>12</b>

Appendix F Reported by Vanguard 2007						
Make	Model	Number of Thefts	Total Recovered	Recovered Intact	Recovered In-whole	Recovered In-Part
BUICK	ENCLAVE	1	1	0	1	0
BUICK	LACROSSE	54	54	38	16	0
BUICK	LESABRE	3	3	1	2	0
BUICK	LUCERNE	18	18	10	8	0
BUICK	RAINIER	4	4	2	2	0
BUICK	RENDEZVOUS	17	16	12	4	0
BUICK	TERRAZA	10	10	5	5	0
CADILLAC	CTS	19	18	6	12	0
CADILLAC	DTS	44	43	26	17	0
CADILLAC	ESCALADE	8	8	5	3	0
CADILLAC	SRX	14	14	6	8	0
CADILLAC	STS	26	26	15	11	0
CHEVROLET	AVEO	2	2	1	1	0
CHEVROLET	COBALT	52	49	21	24	4
CHEVROLET	EQUINOX	16	16	10	6	0
CHEVROLET	EXPRESS	1	0	0	0	0
CHEVROLET	HHR	54	53	31	16	6
CHEVROLET	IMPALA	259	253	121	126	6
CHEVROLET	MALIBU	94	93	40	51	2
CHEVROLET	MONTE CARLO	76	75	31	43	1
CHEVROLET	SUBURBAN	6	5	2	3	0
CHEVROLET	TAHOE	9	9	7	2	0
CHEVROLET	TRAILBLAZER	98	90	54	35	1
CHEVROLET	UPLANDER	27	26	17	9	0
CHRYSLER	300	70	65	47	18	0
CHRYSLER	CROSSFIRE	1	1	1	0	0
CHRYSLER	CROSSFIRE CONV	5	5	3	2	0
CHRYSLER	PACIFICA	28	28	9	19	0
CHRYSLER	PT CRUISER 4DR	16	16	7	8	1
CHRYSLER	PT CRUISER CONV	19	19	6	11	2
CHRYSLER	SEBRING	12	11	5	6	0
CHRYSLER	SEBRING CONV	6	6	4	2	0
CHRYSLER	TOWN & COUNTRY	13	13	5	6	2
DODGE	AVENGER	10	10	6	4	0
DODGE	CALIBER	8	8	5	3	0
DODGE	CARAVAN	5	5	4	1	0

Appendix F Reported by Vanguard 2007						
Make	Model	Number of Thefts	Total Recovered	Recovered Intact	Recovered In-whole	Recovered In-Part
DODGE	CHARGER	77	74	50	24	0
DODGE	DURANGO	30	30	18	12	0
DODGE	GRAND CARAVAN	25	24	13	10	1
DODGE	MAGNUM	59	58	29	28	1
DODGE	NITRO	7	7	4	3	0
FORD	CROWN VICTORIA	1	1	0	1	0
FORD	FOCUS	2	2	0	2	0
FORD	MUSTANG CONV	2	1	1	0	0
FORD	TAURUS	1	1	1	0	0
GMC	ACADIA	17	15	9	6	0
GMC	ENVOY	11	11	7	4	0
HUMMER	H3	1	1	0	1	0
HYUNDAI	SONATA	12	12	7	5	0
JEEP	COMMANDER	31	29	20	9	0
JEEP	GRAND CHEROKEE	28	24	16	8	0
JEEP	LIBERTY	14	14	8	6	0
JEEP	WRANGLER	3	2	2	0	0
KIA	OPTIMA	6	5	3	2	0
KIA	RIO	2	2	1	1	0
KIA	RONDO	3	3	2	0	1
KIA	SEDONA	3	3	3	0	0
KIA	SORENTO	4	4	3	1	0
KIA	SPECTRA	2	2	2	0	0
KIA	SPORTAGE	2	2	1	1	0
MITSUBISHI	OUTLANDER	5	5	5	0	0
PONTIAC	G5	13	13	4	7	2
PONTIAC	G6	114	111	53	54	4
PONTIAC	G6 CONV	1	1	0	1	0
PONTIAC	GRAND PRIX	224	219	115	101	3
PONTIAC	MONTANA	2	2	2	0	0
PONTIAC	TORRENT	21	21	13	8	0
PONTIAC	VIBE	6	6	1	4	1
SATURN	AURA	18	18	9	7	2
SATURN	ION 2	31	31	16	13	2
SATURN	ION 3	13	12	6	6	0

Appendix F Reported by Vanguard 2007						
Make	Model	Number of Thefts	Total Recovered	Recovered Intact	Recovered In-whole	Recovered In-Part
SATURN	OUTLOOK	5	5	3	2	0
SATURN	RELAY 2	2	2	1	1	0
SATURN	RELAY 3	1	1	1	0	0
SATURN	VUE	32	31	21	9	1
TOYOTA	4 RUNNER	14	13	8	5	0
TOYOTA	AVALON	11	10	7	3	0
TOYOTA	CAMRY	8	7	2	5	0
TOYOTA	CAMRY HYBRID	2	2	0	2	0
TOYOTA	COROLLA	37	33	17	13	3
TOYOTA	HIGHLANDER	48	47	28	19	0
TOYOTA	PRIUS	1	1	0	1	0
TOYOTA	RAV 4	26	24	13	11	0
TOYOTA	SIENNA	10	10	9	1	0
TOYOTA	TUNDRA	8	7	4	3	0
VOLKSWAGEN	JETTA	3	3	2	1	0
VOLKSWAGEN	RABBIT	1	1	1	0	0
VOLVO	S40	25	25	14	11	0
VOLVO	S60	4	4	0	4	0
<b>TOTAL</b>		<b>2,134</b>	<b>2,065</b>	<b>1,118</b>	<b>901</b>	<b>46</b>