



# Is Your Car a Magnet for Thieves?

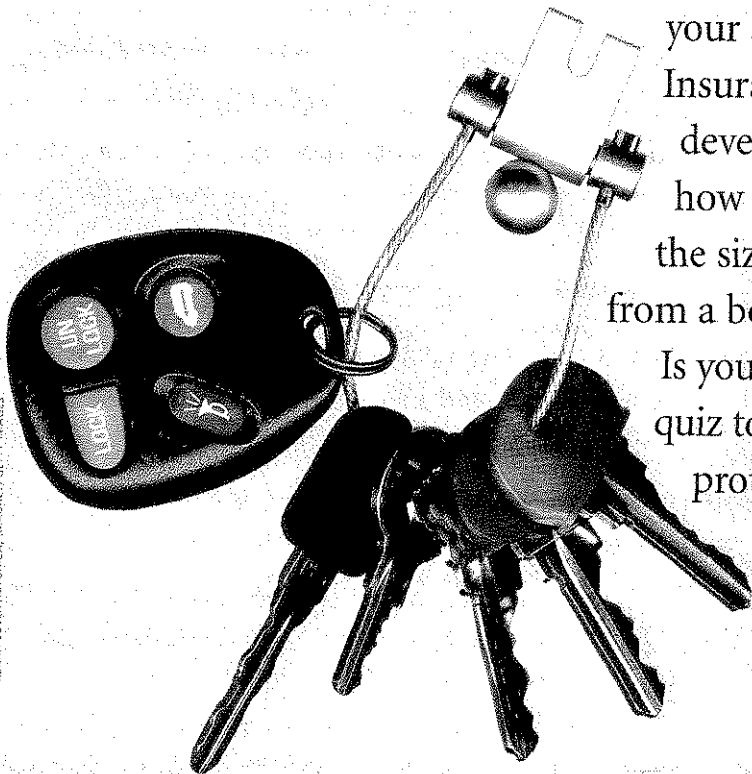
Knowing the score can help keep your vehicle safe

Every 26 seconds, a car is stolen in the United States.

It's a daunting figure. Experts recommend that you protect yourself and your vehicle with a personalized, cost-effective, antitheft strategy. You can start working on

your strategy with help from the National Insurance Crime Bureau. The NICB has developed a numeric scale to determine how likely a car is to be stolen based on the size of the owner's city, how far it is from a border, and the car's type and age.

Is your vehicle a likely target? Take this quiz to find out, then use the results to protect yourself.



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# The Quiz

## Where do you live?

- A city of more than 250,000 people (+8 points) \_\_\_\_\_
- A city of 100,000 to 250,000 people (+6 points) \_\_\_\_\_
- A city of 50,000 to 99,999 people (+4 points) \_\_\_\_\_
- A city of 10,000 to 49,999 people (+2 points) \_\_\_\_\_
- A town of less than 10,000 people (+0 points) \_\_\_\_\_

## Do you "live on the edge?"

- Add a point if you live within 100 miles of a border or seaport (+1 point) \_\_\_\_\_

## What do you drive?

- A sports car (+5 points) \_\_\_\_\_
- A sport utility vehicle, pickup, or luxury car (+4 points) \_\_\_\_\_
- A sedan (+3 points) \_\_\_\_\_
- A passenger van (+1 point) \_\_\_\_\_
- A station wagon (+0 points) \_\_\_\_\_

## How old is your vehicle?

- Less than six years old (+2 points) \_\_\_\_\_
- Six to nine years old (+1 point) \_\_\_\_\_
- 10 years or older (+0 points) \_\_\_\_\_

Your point total \_\_\_\_\_

## What's Your Risk?

0-5 points — Very low  
Use layer one of theft protection.

6-10 — Low  
Consider the first two layers of theft protection.

11-12 — High  
Consider the first three layers of theft protection.

13+ — Very high  
Consider all four layers of theft protection.

## Use your score to protect yourself

Now that you know the score, take steps to protect yourself — and your car — by applying layers of theft protection. Higher scores require multiple layers.

## If you scored 0-5 points

### Layer One: Take a common-sense approach

These suggestions from the NICB are either low- or no-cost approaches to auto-theft protection.

- Lock your door.
- Take your key.
- Park in well-lit, populated areas.
- Keep packages in your car out of sight.
- Don't hide spare keys in your car.
- Don't leave registration or insurance documents in the car. Your registration and proof-of-insurance card can be kept in your wallet, and your insurance policy will be safer in a fire-proof box or safe at home.

If you are active-duty military, you might consider living on base, where the odds of car theft are significantly lower. Plus, living on base can provide a financial benefit, according to Paul DeForge, USAA property and casualty staff underwriter: You may earn a discount on your USAA auto insurance. The discount varies from state to state, but in Maryland and Georgia, for example, the approximate discount is 15 percent off the cost of comprehensive coverage.\*

## If you scored 6-10 points

### Layer Two: Use simple solutions that have big impact

The NICB suggests adding simple devices that will be immediately visible — or audible — to a thief. In order of increasing cost, these include:

- Identification decals for the car and/or individual components.
- A steering wheel or brake lock.
- Tire locks/tire deflators.
- Professional etching of the windows with the vehicle's identification number.
- Wheel boots that must be removed before the car can be driven.
- A steering-column collar to prevent ignition hot-wiring.
- A siren triggered by motion or impact.

Insurance discounts for these antitheft devices vary from state to state, DeForge says. For instance, in New York, an alarm siren will get you a 5 percent discount, and window etching 15 percent. In contrast, window etching results in a 5 percent discount in Oklahoma, and there is no discount for a siren alone.

## Top 10 Stolen Cars

1. Toyota Camry
2. Honda Accord
3. Honda Civic
4. Oldsmobile Cutlass/Supreme/Ciera
5. Jeep Cherokee
6. Chevrolet full-size pickup
7. Toyota Corolla
8. Ford Taurus
9. Chevrolet Caprice
10. Ford 150 pickup

Source: National Insurance Crime Bureau. Statistics are for 2002, the most recent year available.

DeForge says it's important to remember that premium discounts are not cumulative: If you have more than one anti-theft device, you receive the highest applicable single discount.

### If you scored 11-12 points

#### Layer Three: Lock down your engine

The NICB suggests adding an immobilizing device that keeps your car from running even if a thief hot-wires the ignition.

There are several types:

- A hidden switch wired in-line with the ignition, which you must actively turn on and off.
- A passive switch that you turn on manually but shuts off automatically.
- A slightly more elaborate device that turns off the fuel pump, starter, or ignition — or short-circuits the entire electrical system.
- A "smart key" containing a computer code that the engine must detect before starting.

Depending upon the type of device installed, immobilizers are worth an insurance discount in most states, usually ranging from 5 percent to 10 percent, notes DeForge.

### If you scored 13 points or more

#### Layer Four: Go really high-tech

The NICB suggests a tracking device. Hidden in the car and triggered remotely, these devices emit radio signals that can be tracked by police. The General Motors OnStar feature and other manufacturers' global positioning systems can also be used for tracking.

Remote tracking systems result in some of the largest auto insurance discounts, DeForge says. In many states, including Florida, Wisconsin, and Oregon, you will receive up to a 20 percent discount.

### Other variables to consider

#### Location, location, location

According to the NICB, the theft rate is higher in cities than in towns. It's also higher near international borders and seaports, where it's easier to transport stolen cars.

FBI statistics show that car theft is growing in the West, where many large cities are convenient to seaports, borders, or both.

### Your car's appeal

Next, consider your car's desirability. A quick way to gauge it is by checking the National Insurance Crime Bureau's list of most commonly stolen cars. (See "Top 10 Stolen Cars," left.)

Believe it or not, luxury cars do not top the list (model type is only one component of desirability). The majority of the 1.2 million vehicles taken in 2002 could best be described as "ordinary." The most stolen cars were the top-sellers of a few years earlier — and many of them were stolen for their parts.

Upscale models from Mercedes Benz, BMW, and Lamborghini didn't even make the top 100. Why? Because thieves know these models usually come equipped with elaborate theft-protection systems, making them less desirable to steal. ■

\*All policy discounts referenced in this article are approximate and apply only to comprehensive coverage. Some of the theft-deterrent measures described result in policy discounts, but others do not. For more information, please contact USAA.



## If the Worst Happens

If your car is stolen, your USAA appraiser will need to assess how well it was cared for by examining maintenance records and any recent photos.

Maintenance, recent repairs, upgrades, and overall condition affect vehicle value, notes Alan Bush, USAA property and casualty claims staff adviser. If your car is recovered after the settlement is paid, the car becomes the property of USAA, but you will usually have the option of reclaiming it by returning the settlement.

If your car is recovered before your claim has been settled, the appraiser typically will examine the car with you to determine what damage was caused by the thieves before settling your claim, Bush says.

*Note: If you store your vehicle's maintenance records inside your glove box, the records will be stolen along with your car. Keep copies of your records in a secure location. If your records are stolen, check to see whether your mechanic has a maintenance record on file.*