



**Analysis of Insurer Reports Received  
Pursuant to Section 33112  
of the  
Title 49 of the United States Code  
2006 Reporting Period  
Annual Report**

Prepared for

**National Highway Traffic Safety Administration  
Washington, D.C. 20590  
Under Contract DTNH22-11-F-00297**

Prepared by  
AdSTM  
8229 Boone Boulevard  
Suite 520  
Vienna, Virginia 22182

February 2012

**TABLE OF CONTENTS**

**EXECUTIVE SUMMARY**

<b>1. INTRODUCTION</b> .....	8
1.1. Background .....	8
1.2. Legislative Requirements Affecting the insurance industry .....	10
1.3. Legislative Requirements Affecting the Department of Transportation.....	11
1.4. Insurer Reporting Requirements .....	11
1.5. Organization of the Report .....	12
<b>2. OVERVIEW OF 2006 INSURER AND LEASING COMPANY SUBMISSIONS UNDER THE THEFT ACT</b> .....	18
2.1 Insurance Companies filing calendar year 2006 Reports .....	18
2.2 Rental and Leasing Companies Filing 2006 Reports.....	19
2.3 Insurer Compliance with Reporting Requirements .....	20
<b>3. THEFTS AND RECOVERIES OF MOTOR VEHICLES DURING 2006</b> .....	22
3.1 Thefts and Recoveries by Vehicle Type.....	22
3.2 Procedures to Obtain Theft and Recovery Data .....	26
3.2.1 Notifying Insurance Companies of Motor Vehicle Thefts and Recoveries .	27
3.2.2 Insurance Industry Procedures to Ensure Accurate Theft and Recovery Data.....	27
3.3 Uses of Theft and Recovery Data .....	28
<b>4. SETTING RATES FOR MOTOR VEHICLE COMPREHENSIVE COVERAGE DURING 2006</b> .....	29
4.1 Basis for Comprehensive Premiums and Premium Penalties for Vehicles with High Theft Rates.....	29
4.2 Rating Characteristics Used to Establish Comprehensive Premiums .....	30
4.3 Other Rules and Plans to Establish Comprehensive Premiums and Premium Penalties .....	31
4.4 Identification of High Risk Vehicle Groupings and Associated Maximum Premium Penalties.....	31
<b>5. INSURANCE LOSSES FROM MOTOR VEHICLE COMPREHENSIVE POLICIES DURING 2006</b> .....	41
5.1 Number of Comprehensive Claims Paid By Insurers During 2006.....	41
5.2 Number of Theft Claims Paid by Insurers During 2006.....	42
5.3 Insurer Payments for Comprehensive Claims During 2006 .....	45
5.4 Amounts Paid Due for Theft Claims and the Proportion Attributable to Vehicle Theft .....	46
5.5 Vehicle Theft Losses Reported by Rental and Leasing Companies .....	48

5.6	Insurer Net Losses Due to Vehicle Theft .....	49
5.7	Dollars Recovered by Insurers through the Sale of Recovered Vehicles and Parts.....	50
5.8	Proportion of Money Retrieved Which Resulted from Vehicle Thefts.....	50
5.9	Comprehensive Claims for High Risk Vehicles .....	52
<b>6.</b>	<b>PROGRAMS TO REDUCE COMPREHENSIVE PREMIUMS DURING 2006.....</b>	<b>53</b>
6.1	Insurer Actions to Reduce Comprehensive Rates and the Conditions to Qualify for Rate Reductions .....	53
6.2	Number of Rate Reductions Issued in 2006 .....	54
6.3	Size of Discounts Offered by Insurers.....	55
6.4	Eligibility Criteria for Anti Theft Rate Reductions.....	57
6.5	Thefts and Recoveries of Vehicles with Anti-Theft Devices .....	58
<b>7.</b>	<b>INSURER ACTIONS TO ENCOURAGE REDUCTIONS IN VEHICLE THEFTS DURING 2006 .....</b>	<b>60</b>
7.1	Actions to Assist reduction in Vehicle Theft .....	60
7.2	Policies Regarding Used Parts .....	62
<b>8.</b>	<b>CONCLUSIONS .....</b>	<b>65</b>
<b>9.</b>	<b>REFERENCES .....</b>	<b>68</b>
<b>10.</b>	<b>APPENDICES .....</b>	<b>70</b>
A.	Thefts and Recoveries for 2003-2007 Passenger Cars .....	71
B.	Thefts and Recoveries for 2003-2007 Light Trucks.....	73
C.	Thefts and Recoveries for 2003-2007 Heavy Duty Trucks.....	75
D.	Thefts and Recoveries for 2003-2007 Multi-Purpose Vehicles .....	76
E.	Thefts and Recoveries for 2003-2007 Motorcycles .....	78
F.	Thefts and Recoveries for 2003-2007 Rental & Leasing Company Vehicles .	80
	Cendant .....	80
	Dollar/Thrifty .....	84
	Enterprise .....	86
	U-Haul.....	109
	Vanguard .....	110
G.	Summary of Insurance Responses to NHTSA Reporting Requirements in 2006 .....	118

**LIST OF TABLES**

Table 1. Insurer Reporting Requirements ..... 13

Table 2. List of Insurance Companies Filing 2006 Reports..... 19

Table 3. List of Rental and Leasing Companies Filing 2006 Reports ..... 20

Table 4. Insurance Company Compliance with Reporting Requirements, 2006 ..... 21

Table 5. 2006 Theft and Recoveries, Model Years 2003-2007 ..... 22

Table 6. Thefts and Recovery Rates for Vehicles up to Four Years in Age, 1992 to 2006.....24

Table 7. 2006 Thefts by Reporting Insurance Companies, Model Years 2003-2007 ..... 25

Table 8. 2006 Vehicle Thefts by Reporting Leasing and Renting Companies, Model Years 2003-2007 ..... 26

Table 9. 2006 High Risk Vehicle Groupings and Maximum Premium Penalties, By Insurance Company..... 32

Table 10A. Allstate High Risk Vehicles for 2006..... 33

Table 10B. American Family High Risk Vehicles for 2006 ..... 35

Table 10C. California State Automobile Association Typical High Risk Vehicles for 2006..... 35

Table 10D. Mercury High Risk Vehicles for 2006..... 37

Table 10E. Safety Group (Massachusetts) High Risk Vehicles for 2006 ..... 38

Table 11. Number of Comprehensive Claims Paid by Insurer (2006) ..... 42

Table 12. Number of Theft Claims Paid, by Insurer (2006) ..... 43

Table 13. Proportion of Theft Claims Paid Due to Vehicle Theft, by Insurer (2006) ..... 44

Table 14. Dollars Paid for Comprehensive Claims, by Insurer (2006) ..... 45

Table 15. Dollars Paid for Theft Claims and Percentage Due to Vehicle Theft, by Insurer (2006) ..... 47

Table 16. Vehicle Theft Losses by Reporting Rental and Leasing Companies (2006) ..... 48

Table 17. Net Losses Due to Vehicle Theft (2006) ..... 49

Table 18. Dollars Recovered through the Sale of Recovered Vehicles and Parts,By Insurer (2006) ..... 50

Table 19. Proportion of Dollars Retrieved which Arose from Vehicle Theft (2006) . 51

Table 20. Comprehensive Claims for High Theft Risk Vehicles, by Insurer (2006) . 52

Table 21. Vehicle and Policyholders Receiving Premium Reductions, by Insurer (2006) ..... 55

Table 22. Difference in Comprehensive Premiums Between Policyholders With and Without Rate Reduction (2006) ..... 56

Table 23. Typical Devices or Conditions Qualifying for Anti Theft Credits ..... 57

Table 24. Theft and Recovery of Vehicles Receiving Anti theft Discounts (2006) .. 59

Table 25. Actions Taken to Assist in Reducing Vehicle Theft (2006) ..... 62

Table 26. Summary of Policies Regarding Used Parts ..... 63

Table 27. Total Theft Claims (including contents) and Losses 1987-2006..... 66

**LIST OF FIGURES**

Figure 1. Theft and Recovery Rate, 1992-2006 ..... 24

## **EXECUTIVE SUMMARY**

This analysis of 2006 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 requires 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 requires larger insurance, rental and leasing companies to submit reports to the Department of Transportation. Each year insurer reports are filed for the calendar year three years earlier than the year 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.

For the 2006 reporting period, reports were submitted by 28 insurance companies. The Insurance Services Office (ISO) submitted theft and recovery information on late model year vehicles on behalf of 16 of the 28 insurers. Six rental and leasing companies also submitted reports.

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 2003-07) 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 information furnished by the reporting companies. The number of insurers providing information for each point below is addressed in the body of the report:

- 356,889 comprehensive insurance claims were filed during 2006 as a result of the vehicle theft of a motor vehicle, its contents, or its components.

- These claims resulted in insurer payments to policyholders in excess of \$1.4 billion.
- Payments for total comprehensive theft claims include payment for theft of vehicle parts and contents. Theft of the motor vehicle itself comprises between 86% to 100% of total comprehensive theft payments.
- 97,053 late model vehicles were stolen during 2006 (model years 2003-07). Of these, 62,949 vehicles, or 65% percent, were recovered during 2006.
- 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.
- 12 of the 28 reporting insurance companies indicated that in 2006 they offered premium discounts for vehicles with anti-theft devices.
- 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.

## **1. 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 through annual reports required by Title 49, Section 33112 U.S.C. and covers the 2006 insurer reporting period.

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:

- a. The theft and recovery (in whole or in part) of motor vehicles;
- b. The number of vehicles which have been recovered intact;
- c. 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;
- d. 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;
- e. The actions taken by insurers to assist in deterring or reducing thefts of motor vehicles; and

f. 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 No. NHTSA-2009-0050] which became effective February 11, 2010 (75 FR 1550).

In summary, the final rule amends the Insurer Reporting Requirements. The regulations specify the requirements for annual insurer reports and lists in

appendices those passenger motor vehicle 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 2006 calendar year before October 25, 2009 as specified by law.

### 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 2006. 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 2006 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**

	<b>Reporting Requirement</b>	<b>Paragraphs in Title 49, U.S. Code Chapter 331</b>	<b>Paragraph in NHTSA Final Rule</b>	<b>Section of Discussion in this Report</b>
1)	Total motor vehicle thefts and recoveries by model year, make, line, model, and state for each motor vehicle type. These recoveries are to be categorized as in-whole, in-part or intact.	Sec. 33112 (c), (A), (B)	(c)(1), (c)(2)	3.1
2)	Explanation of how theft and recovery data is obtained and steps taken to ensure its accuracy.	Sec. 3112 (c)(2)	(c)(3)	3.2
3)	Explanation of how theft and recovery data is used and reported to other organizations.	Sec. 33112 (c)(2)	(c)(4)	3.3
4)	Explanation of the basis for the insurer's comprehensive insurance premiums and the premium penalties charged for motor vehicles it considers more likely to be stolen.	Sec. 33112 (c)(D)	(d) (4)	4.1
5)	The rating characteristics used by the insurer to establish the premiums it charges for comprehensive insurance coverage for this type of motor vehicle and the premium penalties for vehicles of this type considered by the insurer as more likely to be stolen.	Sec. 33112 (c)(C)	(d)(1)	4.2
6)	Identity of any other rating rules and plans used to establish comprehensive insurance premiums and premium penalties for motor vehicles it considers more likely to be stolen, and an explanation of how such rating rules and plans are used to establish the premiums and premium penalties.	Sec. 33112 (c)(C)	(d)(3)	4.3
7)	The maximum premium adjustments (as a percentage of the basic	Sec. 33112	(d)(2)(viii)	4.4

*Analysis of 2006 Insurer Reports*

	comprehensive insurance premium) made for each vehicle risk grouping identified in (8); as a result of the insurer's determination that such vehicles are more likely to be stolen.	(c)(C)		
8)	Identity of the vehicles for which the insurer charges comprehensive insurance premium penalties, because the insurer considers such vehicles as more likely to be stolen.	Sec. 33112 (c)(C)	(d)(2)(vi)	4.4
9)	The total number of comprehensive claims paid by the insurer for each vehicle risk grouping identified in (8) during the reporting period, and the total amount in dollars paid out by the insurer in response to each of the listed claims totals.	Sec. 33112 (c)(C)	(d)(2)(vii)	5.9
10)	Total number of comprehensive claims paid by the insurer during the reporting period, and the total number that arose from a theft.	Sec. 33112 (c) (F)	(d)(2)(i), (d)(2)(ii)(A)	5.1 Comprehensive Claims 5.2 Theft Claims
11)	The total amount (in dollars) paid out by the insurer as a result of theft, the best estimate of the percentage of the dollar amount that arose from vehicle thefts, and an explanation of the basis for the estimate.	Sec. 33112 (c)(C)	(d)(2)(iv)(A)(1), (d)(2)(iv)(A)(2)	5.4
12)	The total amount (in dollars) paid out during the reporting period in response to all comprehensive claims filed by its policyholders.	Sec. 33112 (c) (F)	(d)(2)(iii)	5.3
13)	The best estimate of the percentage of the number from (10) that arose from vehicle thefts, and an explanation of the basis for the estimate.	Sec. 33112 (c) (F)	(d)(2)(ii)(B)	5.2
14)	In the case of other insurers subject to the reporting requirements, 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
15)	The total amount (in dollars)	Sec.	(d)(2)(v)(A)	

*Analysis of 2006 Insurer Reports*

	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 payment.	33112 (c) (F)		5.7
16)	The insurer's best estimate of the percentage of the dollar total listed in (10) that arose from vehicle thefts, and an explanation of the basis for the estimate.	Sec. 33112 (c) (F)	(d)(2)(v)(B)	5.8
17)	Actions taken to reduce comprehensive rates due to a reduction in thefts of this type of motor vehicle.	Sec. 33112 (c)(D)	(e)	6.1
18)	The conditions to be met to receive a reduction.	Sec. 33112 (c)(D)	(e)(1)	6.1
19)	State the number of vehicles and policyholders that received such reductions.	Sec. 33112 (c)(D)	(e)(2)	6.2
20)	State the difference in average comprehensive premiums for those receiving the reduction vs. those who did not.	Sec. 33112 (c) (F)	(e)(3)	6.3
21)	The specific criteria used by the insurer to determine if a vehicle is eligible for a premium reduction if equipped with anti theft devices.	Sec. 33112 (c)(D)	(f)(1)	6.4
22)	Total number of thefts, by insurance company, of vehicles subject to a premium reduction for an installed anti theft device.	Sec. 33112 (c) (F)	(f)(2)	6.5
23)	Total number of recoveries, by insurance company, of vehicles that received a reduction for an anti-theft device by intact, in-whole, or in-part.	Sec. 33112 (c) (F)	(f)(3)	6.5

24)	Each action taken by the insurer to assist in deterring or reducing thefts of motor vehicles. Describe the action and explain why the insurer believed it would be effective in deterring or reducing vehicle theft.	Sec. 33112 (c) (E)	(g)(1)	7.1
25)	The policy regarding use of used parts, and precautions taken to identify origin of used parts.	Sec. 33112 (c) (E)	(g)(2)(i), (g)(2)(ii)	7.2

Section 3 identifies the number of insured vehicles stolen and the number recovered during 2006. 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 2006. Also described are insurance losses caused by motor vehicle theft.

Section 6 presents programs undertaken by insurers during 2006 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 2006 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. Detailed theft and recovery information by make, model, and model year were not received in time from Hertz to include in Appendix F.

Appendix G presents a brief summary of each insurer's responses to the reporting requirements in 2006.

## **2. OVERVIEW OF 2006 INSURER AND LEASING COMPANY SUBMISSIONS UNDER THE THEFT ACT**

This section provides a general overview of the 2006 insurance and leasing company reports submitted under Chapter 331 of Title 49 of the United States Code.

Topics include:

- Insurance companies required to file 2006 reports
- Rental and leasing companies required to file 2006 reports
- The extent to which companies responded to each reporting requirement

### 2.1 Insurance Companies Filing 2006 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 2006 reporting period, a total of 28 insurance companies were required to file reports, as identified in Table 2.

<b>Table 2: Insurance Companies Required to File a 2006 Report</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)
California State Auto Group
Commerce Group, Inc. (Massachusetts)
Erie Insurance
Farmers Insurance Group
GEICO Corporation / Berkshire Hathaway
Hartford Insurance Group
Kentucky Farm Bureau Group
Liberty Mutual Insurance Companies
Mercury Insurance Group
MetLife Auto and Home Group
Nationwide Group
New Jersey Manufacturers Group
Progressive Group
Safeco Insurance Companies
Safety Group (Massachusetts)
Southern Farm Bureau Group - Arkansas
Southern Farm Bureau Group -Mississippi
St. Paul Travelers Companies
State Farm Insurance Company
Tennessee Farmers Companies
USAA Group

## 2.2 Rental and Leasing Companies Filing 2006 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 2006 reporting period and are identified in Table 3.

<b>Table 3: Leasing &amp; Rental Companies Required to File a 2006 Report</b>
Cendant Car Rental
Dollar Thrifty Automotive Group
Enterprise Rent-A-Car
Hertz Rent-A-Car
U-Haul International, Inc.
Vanguard Car Rental

### 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 28 insurance companies required to report, 16 submitted electronically via ISO and 12 submitted hard copy reports. Rental and leasing companies primarily provided information on thefts and recoveries of vehicles from their fleets and the dollar losses associated with these thefts.

Table 4 shows insurance company compliance with the required reporting data elements. 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 make, model, and model year for model years 2003-07, however only around half were able to furnish recovery information. For all 814 data items required to be reported, data were received for 491 items, or about 60%.

It appears that around one third of the insurers misinterpreted one of the required data elements. As shown in Table 1, item 11, NHTSA requires the insurers report the total amount paid out by the insurer as a result of theft, and the best estimate of the percentage of that amount that arose from vehicle thefts. The goal is to estimate the percentage of all comprehensive theft loss that is due specifically to vehicle theft.

However ten Insurers reported total theft claims as a percent of total comprehensive claims for this specific data element. This issue is also addressed in the discussion of Tables 13 and 15 in Section 5 of this report.

The Department of Transportation continues to work closely with the insurers to obtain complete responses to all requirements in future annual submissions.

**Table 4: Insurance Company Compliance with Reporting Requirements (2006)**

49 CFR Part 544 – 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”
(c)(1)	28	28	0	0	0	0
(c)(2)	28	28	0	0	0	0
(c)(3)	28	23	0	1	4	0
(c)(4)	28	27	0	1	0	0
(d)(1)	28	21	0	0	7	0
(d)(2)(i)	28	22	0	0	6	0
(d)(2)(ii)(A)	28	23	0	0	5	0
(d)(2)(ii)(B)	28	23	0	3	2	0
(d)(2)(iii)	28	22	0	1	5	0
(d)(2)(iv)(A)(1)	28	20	0	1	7	0
(d)(2)(iv)(A)(2)	28	14	0	1	13	0
(d)(2)(iv)(B)	28	7	0	0	21	0
(d)(2)(v)(A)	28	14	1	1	12	0
(d)(2)(v)(B)	28	9	0	2	17	0
(d)(2)(vi)	28	7	15	0	6	0
(d)(2)(vii)	28	5	2	6	15	0
(d)(2)(viii)	28	7	15	0	6	0
(d)(3)	28	15	0	0	13	0
(d)(4)	28	21	0	0	7	0
(e)	28	10	2	2	16	0
(e)(1)	28	24	2	2	0	0
(e)(2)	28	12	2	2	12	0
(e)(3)	28	13	2	2	11	0
(f)(1)	28	11	2	2	13	0
(f)(2)	28	8	2	2	16	0
(f)(3)	28	8	2	2	16	0
(g)(1)	28	23	0	0	5	0
(g)(2)(i)	28	23	0	0	5	0
(g)(2)(ii)	28	23	0	0	5	0
<b>Total Responses:</b>	<b>814</b>	<b>491</b>	<b>47</b>	<b>31</b>	<b>245</b>	<b>0</b>

### 3. THEFTS AND RECOVERIES OF MOTOR VEHICLES DURING 2006

This section presents the number of thefts and recoveries of model year 2003-2007 vehicles reported by insurance and rental and leasing companies, during 2006. 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 would include vehicles stripped of other parts, wrecked vehicles, burned vehicles, etc.

Table 5 summarizes the theft and recovery information for calendar year 2006, for vehicles up to four years of age, as reported by 28 insurance companies.

**Table 5: 2006 Theft and Recoveries, Model Years 2003-2007**

Vehicle Type	Number of Thefts	Number with ATD	Number Recovered					Total recovered	Percent Recovered
			Intact	In-Whole	In-Part	Unknown Condition			
passenger car	39,076	690	1,508	3,591	923	21,929	27,951	71.5%	
multi-purpose	26,404	546	856	2,399	812	13,968	18,035	68.4%	
light-duty truck	22,008	428	735	2,338	578	11,149	14,800	67.2%	
heavy-duty truck	317	0	8	21	4	167	200	63.1%	
motorcycle	9,248	12	98	219	24	1,622	1,963	21.2%	
<b>Total</b>	<b>97,053</b>	<b>1,676</b>	<b>3,205</b>	<b>8,568</b>	<b>2,341</b>	<b>48,835</b>	<b>62,949</b>	<b>64.9%</b>	

As shown in Table 5, insurance companies received theft claims in 2006 for 97,053 vehicles produced during model years 2003-2007. Of these, 62,949, or 65%, were recovered. Recovery condition is reported for only 22% of the recovered vehicles. Of the 14,114 vehicles where recovery condition is known, about 23% are recovered intact, 61% recovered in-whole, and 16% are recovered in-part.

Table 6 shows the number of vehicles stolen and the recovery rates for all vehicle types up to four years of age, reported for 1992 to 2006, and shows that the 2006 count of late-model vehicles stolen is 27% lower than the number for 2005. 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 probably is also attributable to differences in the number and type of insurance companies submitting reports.

Table 6 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 the previous Insurer Reports (Report 18 in the Reference Section) speculates that for some years, some insurance companies may have reported a vehicle as recovered only if the recovery condition was known, and consequently total recoveries were severely underreported. This may account for the extremely low recovery rates shown in Table 6 for 1999-2002.

The sources for Table 6 and Figure 1 are Report 18 (1992 to 2002) and Report 21 (2003-2005) listed in the Reference section of this report.

**Table 6: Thefts and Recovery Rates  
for All Vehicle Types, Up to Four Years in Age, 1992-2006**

Reporting Year	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

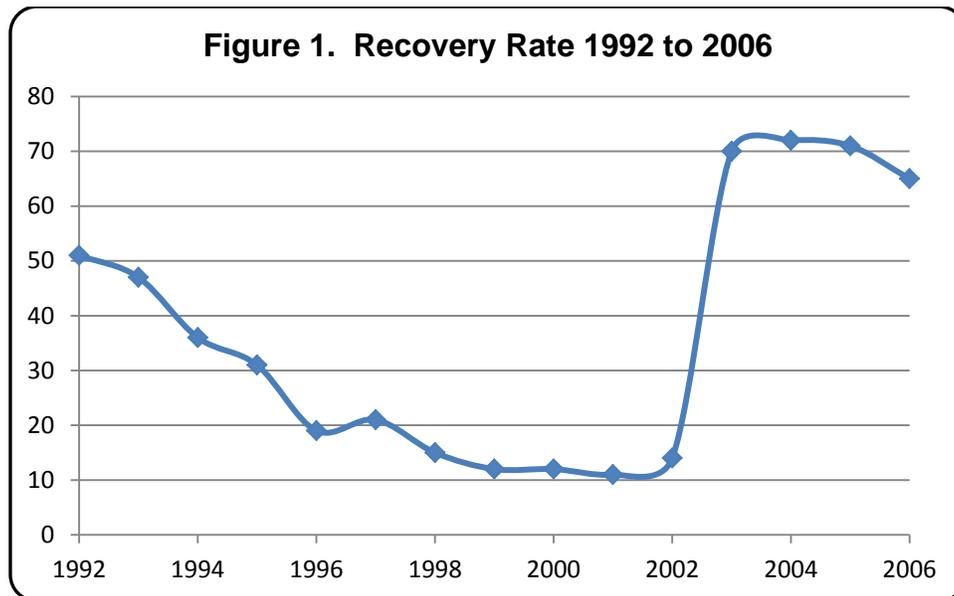


Table 7 reports the number of thefts of late-model vehicles reported for 2006, by insurance company.

**Table 7: Number of Thefts Reported by Individual Insurance Companies in 2006, for Vehicles up to Four Years in Age**

<b>Insurance Company</b>	<b>Thefts Reported</b>
ALFA INSURANCE	101
ALLSTATE	10,367
AMERICAN FAMILY	2,291
AMERICAN INTERNATIONAL (CHARTIS)	21
AUTO CLUB MICHIGAN	1,678
AUTO OWNERS INSURANCE	54
AUTOMOBILE CLUB ENTERPRISE CA	1,628
CALIFORNIA STATE AUTO GROUP	935
COMMERCE GROUP, MA	402
ERIE	624
FARMERS	10,149
GEICO	10,139
HARTFORD	357
KENTUCKEY	91
LIBERTY MUTUAL	4,107
MERCURY	3,371
METROPOLITAN LIFE	1,404
NATIONWIDE	7,686
NJM	182
PROGRESSIVE	14,671
SAFECO INSURANCE	1,406
SAFETY GROUP, MA	251
SOUTHERN FARM BUREAU-AR	95
SOUTHERN FARM BUREAU-MS	23
STATE FARM	18,312
TENNESSEE FARMERS	175
TRAVELERS	2,666
USAA	3,867
<b>TOTAL</b>	<b>97,053</b>

Table 8 shows the number of 2006 thefts reported by renting and leasing companies for all vehicle types for model years 2003-2007. The 2006 count of 21,826 vehicles stolen is much larger than the 2005 figure of 8,962. The 2006 count includes two companies that did not report in 2005. For the companies that reported for both years, the increase in stolen vehicles is attributable chiefly to one company which reported a 10 fold increase in the number of vehicle thefts.

**Table 8: 2006 Vehicle Thefts by Reporting Leasing and Renting Companies,  
Model Years 2003-2007**

<b>Renting/Leasing Company</b>	<b>2006 Thefts Reported</b>
Cendant Car Rental	7,698
Dollar Thrifty Automotive Group	1,678
Enterprise Rent-A-Car	7,364
U-Haul International, Inc.	690
Vanguard Car Rental	1,217
Hertz	3,179
<b>TOTAL</b>	<b>21,826</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. This information is provided to the NICB in a uniform manner for all participating companies. The insurers receive information on recovered stolen vehicles from their policyholders, the NICB and police agencies. An insurers' agent will 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 in suspicious circumstances where the need for further investigation may be warranted. 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 thoroughly 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 in conjunction with their estimating systems, licensed by Automated Data Processing Company and Certified Collateral Company, 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 2006**

This section describes the procedures and factors considered by the reporting insurance companies to establish the premiums charged for motor vehicle comprehensive coverage during 2006.

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 2006 were very similar to those documented by the insurers 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 historical loss experience for specific vehicle lines.

Nine 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 as of December 31, 2006, for

model years 2005-2007. The companies that specifically noted using ISO symbols are GEICO, Hartford, American International, Auto Club Enterprises, Erie, Farmer's, Southern Farm Bureau Mississippi, Tennessee Farmers, and USAA. Of these, Auto Club Enterprises and Farmer's indicated that ISO symbols were used for policies in some states, but not all.

Other insurers indicated setting comprehensive premiums based upon loss experience, but did not mention using ISO symbols. State Farm assigns an "Insurance Rating Group" (IRG) to each vehicle line which is adjusted annually based on the previous year's comprehensive and collision loss experience. Allstate calculates an "Experience Group Rating" (EGR) for vehicle lines, where the loss experience for each type of coverage is evaluated separately. Other companies which reported that their own loss experience was used to adjust premiums are American Family, Auto Owner's, California State Auto Association, Progressive, and Traveler's.

Three states supplied only their rate manuals to satisfy this reporting requirement: Kentucky Farm Bureau, Safety Insurance, and Southern Farm Bureau Arkansas.

#### Premium Penalties for Vehicle with High Theft Rates

Allstate, American Family Mutual, California State Auto Group, Mercury Insurance Group, and Safety Group (Massachusetts) identify groups of vehicles which they believe are more likely to be stolen than other vehicles. The identification of these vehicles is based on company experience and that of other members of the insurance industry, and is used to develop premium adjustments based upon susceptibility to theft. 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).

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 2006 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 2006 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 2006 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 2006 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.

Of the 20 insurers which submitted information for these reporting requirements, 15 indicated that they do not identify high-risk theft groups, and consequently no premium penalty is applied specifically for a higher risk for theft. As shown in Table 9, these are American International Group, Auto Club Enterprise, Auto-Owners Insurance Group,

Erie, GEICO, Hartford, MetLife, New Jersey Manufacturing, Progressive, Southern Farm Bureau Arkansas and Southern Farm Bureau Mississippi, St. Paul Travelers, State Farm, Tennessee Farmers, and USAA.

Of the 20 companies which submitted information, 5 insurers identified specific vehicle groups considered to be more likely to be stolen and therefore subject to a premium penalty for theft. As shown in Table 9, these companies are Allstate, American Family Insurance Group, California State Auto Group, Mercury Insurance Group, and Safety Group. For these five companies the maximum premium penalties ranged from 50% to 100%. All reported maximum penalties are shown in Table 9. The remaining 8 companies did not provide the information required. These companies are also listed in Table 9.

**Table 9: 2006 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)	Not Reported	Not Reported
Allstate	Yes	80%
American Family Insurance Group	Yes	50%
American International Group (Chartis)	None	Not applicable
Auto Club Enterprise Insurance	None	Not applicable
Auto-Owners Insurance Group	None	Not applicable
Auto Club (Michigan)	Not Reported	Not Reported
California State Auto Group	Yes	59%
Commerce Group, Inc. (Massachusetts)	Not Reported	Not Reported
Erie Insurance	None	Not applicable
Farmers Insurance Group	Not Reported	Not Reported
GEICO Corporation / Berkshire Hathaway	None	Not applicable
Hartford Insurance Group	None	Not applicable
Kentucky Farm Bureau Group	Not Reported	Not Reported
Liberty Mutual Insurance Companies	Not Reported	Not Reported
Mercury Insurance Group	Yes	100%
MetLife Auto and Home Group	None	Not applicable
Nationwide Group	Not Reported	Not Reported
New Jersey Manufacturers Group	None	Not applicable
Progressive Group	None	Not applicable
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	None
Tennessee Farmers Companies (Tennessee)	None	Not applicable
USAA Group	None	Not applicable

Tables 10A through 10E show the specific vehicle groups reported as high-theft risks, for each of the five companies which identified such groups.

**Table 10 A: Allstate Designated High Risk Vehicles for 2006**

Make	Model
ACURA	RSX
AUDI	TT
BMW	M3
BMW	Z4
CADILLAC	ESCALADE
CHEVROLET	AVEO
CHEVROLET	EXPRESS VAN
CHRYSLER	CROSSFIRE
DODGE	NEON
DODGE	RAM 1500 PICKUP
DODGE	SRT-4
DODGE	STRATUS
FORD	F250 PICKUP
FORD	F350 PICKUP
FORD	FOCUS
GMC	SAVANA VAN
HONDA	CIVIC
HONDA	INSIGHT
HONDA	S2000
HYUNDAI	ACCENT
HYUNDAI	ELANTRA
HYUNDAI	TIBURON
KIA	RIO
KIA	SPECTRA
MAYBACH	ALL MODELS

MAZDA	3
MAZDA	MIATA
MAZDA	RX-8
MINI	COOPER
MITSUBISHI	ECLIPSE
MITSUBISHI	LANCER
MITSUBISHI	LANCER EVOLUTION
NISSAN	350Z
NISSAN	MAXIMA
NISSAN	SENTRA
PONTIAC	VIBE
PORSCHE	CARRERA
SATURN	ION
SATURN	ION RED LINE
SCION	xA
SCION	xB
SUBARU	IMPREZA
SUBARU	IMPREZA WRX
SUZUKI	AERIO
SUZUKI	FORENZA
TOYOTA	COROLLA
TOYOTA	MATRIX
TOYOTA	PRIUS
VOLKSWAGEN	BEETLE TURBO
VOLKSWAGEN	GOLF
VOLKSWAGEN	GTI

**Table 10B: American Family Insurance Group Designated High Risk Vehicles for 2006**

<b>Make and Model</b>
Acura RSX
Chevrolet Cobalt SS Supercharged
Dodge Charger RT or SRT-8
Dodge Magnum RT or SRT-8
Ford F250 Crew Cab 2WD
Ford F350 Crew Cab 2WD or 4WD
Honda S2000
Lotus Elise
Mitsubishi Lancer Evolution 4WD
Nissan 350Z
Subaru Impreza WRX 4WD

The following table lists model year 2007 vehicles considered to be High Exposure vehicles by California State Auto Group. The complete list of vehicles submitted by this Insurer includes many pages of additional model years and specific body and engine types, and can be found in the California State Auto Group section of Appendix G which summarizes all insurer submissions.

**Table 10C: California State Auto Group,  
Selected Model Year 2007 High Risk Vehicles for 2006**

<b>Make</b>	<b>Model</b>
Aston Martin	DB9 Vantage
	Votante
	V-8 Vantage
	V-12 Vanquish
Audi	S6
	A8
	S8
	RS4
	S4
BMW	3 Series

	5 Series
	6 Series
	7 Series
	M Series
	Z Series
Cadillac	CTS-V
	STS-V
	XLR
Chevrolet	Corvette
Chrysler	Crossfire
	300
Dodge	Charger
	Magnum
Ferrari	F430 Spider
Ford	Mustang
	Mustang Shelby
Honda	S2000
Infiniti	G35
Jaguar	XLR
	Super V8
	XKR
	S-Type
Lamborghini	Murcielago
	Gallardo
Lexus	LS460
	LS460L
	SC430
Mazda	RX8
Mercedes	CLD 550
	CLK63AMG
	CLS63 AMG
	CLS550
	CL500
	CL600
	E63 AMG
	S550
	S600
	S65 AMG
	SL550
	SL600
	SL55

	SL65 AMG
	SLK55 AMG
	SLK350
	SLK280
	ML63 AMG
Mitsubishi	Eclipse
	Eclipse Spyder
Nissan	350Z
Pontiac	Solstice
Porsche	Boxter
	Cayman
	911 Carrera
	911 Turbo
	911 GT3
Saab	9-3 Arc
	9-3 Areor
	9-3 2.OT
	9-7X Linear
	9-7X Arc
Saturn	Sky
Subaru	Impreza
Volkswagen	GTE
	C70

**Table 10D: Mercury High Risk Vehicles for 2006**

<b>Make and Model</b>
NSX, etc./H.T.
Porsche S.T.
Modified HT. & Viper
Porsche 911, 924, 928
914 Targa, Cabriolet HT
All Other Porsche HT
HighPerf<=1979
Porsche 930, 935 DP
Porsche 914
Porsche Targa
Porsche Cabriolet
Porsche Cabriolet ST
Porsche 944 ST
All Other Porsche ST

**Table 10E: Safety Group (Massachusetts) High Risk Vehicles for 2006**

<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
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
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 2006**

This section describes the losses incurred by insurance companies in 2006 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 2006.
- 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 2006*

Under paragraphs (d)(2)(i) and (d)(2)(ii)(A) of the Reporting Requirements, insurers indicated the total number of comprehensive claims which were paid during 2006 and the number of these claims which resulted from a theft. Table 11 illustrates that insurers reported a total 8,089,818 comprehensive claims for 2006.

**Table 11: Number of Comprehensive Claims Paid by Insurer (2006)**

Insurer	Number of Comprehensive Claims, 2006
Alfa Insurance Group (Alabama)	Not Reported
Allstate	1,094,765
American Family Insurance Group	349,491
American International Group (Chartis)	247,770
Auto Club Enterprise Insurance	28,927
Auto-Owners Insurance Group	112,323
Auto Club (Michigan)	235,021
California State Auto Group	188,194
Commerce Group, Inc. (Massachusetts)	Not Reported
Erie Insurance	159,350
Farmers Insurance Group	514,365
GEICO Corporation / Berkshire Hathaway	741,250
Hartford Insurance Group	187,368
Kentucky Farm Bureau Group	Not Reported
Liberty Mutual Insurance Companies	Not Reported
Mercury Insurance Group	50,548
MetLife Auto and Home Group	195,907
Nationwide Group	Not Reported
New Jersey Manufacturers Group	6,336
Progressive Group	978,709
Safeco Insurance Companies	Not Reported
Safety Group (Massachusetts)	60,578
Southern Farm Bureau Group Arkansas	31,821
Southern Farm Bureau Group Mississippi	2,582
St. Paul Travelers Companies	134,341
State Farm Insurance Company	2,152,447
Tennessee Farmers Companies	16,220
USAA Group	601,505
<b>TOTAL</b>	<b>8,089,818</b>

**5.2 Number of Theft Claims Paid by Insurers During 2006**

Under paragraphs (d)(2)(ii)(A) of the Reporting Requirements, insurers were required to report the total number of theft claims paid during 2006. Table 12 indicates the number of claims paid by each company during 2006 which resulted from theft. The number of these claims paid ranged from 49 to 124,947. For 2006, 356,889 theft claims were paid by reporting insurance companies, compared to 370,625 in 2005.

**Table 12: Number of Theft Claims Paid, by Insurer (2006)**

Insurer	Number of Theft Claims
Alfa Insurance Group (Alabama)	332
Allstate	42,001
American Family Insurance Group	15,450
American International Group (Chartis)	6,455
Auto Club Enterprise Insurance	2,164
Auto-Owners Insurance Group	3,542
Auto Club (Michigan)	not reported
California State Auto Group	4,921
Commerce Group, Inc. (Massachusetts)	not reported
Erie Insurance	2,115
Farmers Insurance Group	17,960
GEICO Corporation / Berkshire Hathaway	56,212
Hartford Insurance Group	5,208
Kentucky Farm Bureau Group	not reported
Liberty Mutual Insurance Companies	not reported
Mercury Insurance Group	8,394
MetLife Auto and Home Group	4,216
Nationwide Group	not reported
New Jersey Manufacturers Group	1,076
Progressive Group	31,467
Safeco Insurance Companies	not reported
Safety Group (Massachusetts)	1,686
Southern Farm Bureau Group (AR)	not reported
Southern Farm Bureau Group (MS)	49
St. Paul Travelers Companies	4,499
State Farm Insurance Company	124,947
Tennessee Farmers Companies	192
USAA Group	24,003
<b>TOTAL</b>	<b>356,889</b>

The number of claims reported in Table 12 is for all motor vehicle comprehensive theft claims, which includes theft of items inside vehicles and vehicle parts. Under paragraph (d)(2)(ii)(B) of the NHTSA Reporting Requirements, insurers were asked to estimate of the proportion of theft claims which resulted from motor vehicle theft. These estimates are reported in Table 13.

Eleven insurers appeared to misinterpret this reporting requirement; they are required to submit the proportion of vehicle theft claims to total theft claims but it appears they sent

the proportion of theft claims to all comprehensive claims instead. An examination of previous insurer reports shows many extremely low percentages reported for this data item, so it is possible that this has been misunderstood for a number of years. In Table 13, “not reported” includes companies that did not report the data *and* companies that sent theft claims as a percent of all comprehensive claims.

**Table 13: Proportion of Theft Claims Paid Due to Vehicle Theft, by Insurer (2006)**

Insurer	% Vehicle Theft
Alfa Insurance Group	not reported
Allstate	not reported
American Family Insurance Group	69.4%
American International Group (Chartis)	not reported
Auto Club Enterprise Insurance	not reported
Auto-Owners Insurance Group	56.6%
Auto Club (Michigan)	not reported
California State Auto Group	not reported
Commerce Group, Inc.	not reported
Erie Insurance	not reported
Farmers Insurance Group	not reported
GEICO	64.7%
Hartford Insurance Group	not reported
Kentucky Farm Bureau Group	not reported
Liberty Mutual Insurance Companies	not reported
Mercury Insurance Group	not reported
MetLife Auto and Home Group	not reported
Nationwide Group	not reported
New Jersey Manufacturers Group	92.0%
Progressive Group	3.2%
Safeco Insurance Companies	not reported
Safety Group	not reported
Southern Farm Bureau Group (AR)	not reported
Southern Farm Bureau Group (MS)	not reported
St. Paul Travelers Companies	not reported
State Farm Insurance Company	not reported
Tennessee Farmers Companies	100%
USAA Group	not reported

5.3 Insurer Payments for Comprehensive Claims During 2006

Under paragraph (d)(2)(iii) of the NHTSA Reporting Requirements, insurers identified the total payments issued to policyholders during 2006 for claims filed under comprehensive coverage.

The monetary amounts paid under comprehensive coverage are presented by companies in Table 14. These losses varied from \$2,023,070 to \$2,560,763,946. The combined comprehensive losses for the companies reporting this information totaled \$7,111,008,352.

**Table 14: Dollars Paid for Comprehensive Claims, by Insurer (2006)**

Insurer	Dollars Paid for Comprehensive Claims
Alfa Insurance Group (Alabama)	not reported
Allstate	\$10,455,692
American Family Insurance Group	\$296,375,639
American International Group (Chartis)	\$325,165,654
Auto Club Enterprise Insurance	\$47,724,668
Auto-Owners Insurance Group	\$122,278,990
Auto Club (Michigan)	\$247,157,883
California State Auto Group	\$142,889,604
Commerce Group, Inc.	not reported
Erie Insurance	\$154,435,282
Farmers Insurance Group	\$522,555,059
GEICO Corporation / Berkshire Hathaway	\$594,185,658
Hartford Insurance Group	\$155,015,415
Kentucky Farm Bureau Group	not reported
Liberty Mutual Insurance Companies	not reported
Mercury Insurance Group	\$129,535,073
MetLife Auto and Home Group	\$137,014,120
Nationwide Group	not reported
New Jersey Manufacturers Group	\$20,177,790
Progressive Group	\$905,425,693
Safeco Insurance Companies	not reported
Safety Group	\$34,883,998
Southern Farm Bureau Group Arkansas	\$31,816,728
Southern Farm Bureau Group Mississippi	\$2,023,070
St. Paul Travelers Companies	\$147,200,863
State Farm Insurance Company	\$2,560,763,946
Tennessee Farmers Companies	\$28,719,345
USAA Group	\$495,208,182
<b>TOTAL</b>	<b>\$7,111,008,352</b>

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 2006 as a result of theft, and the percentage of all theft payments due to thefts of motor vehicles.

Table 15 illustrates theft claim payments reported for 2006 by each insurance company. These payments varied from \$106,666 to over \$523 million. In total, these companies reported theft payments of over \$1.4 billion during 2006. Table 15 also illustrates the insurers' estimates of the proportion of theft claim payments attributable to vehicle theft. This data item has been misinterpreted by most companies, as were the percentages reported in Table 13. Most companies reported the payments for theft claims as a proportion of payments for all comprehensive claims. In Table 15, "not reported" is used for companies that did not report data and for those who appeared to report theft claims as a percent of total comprehensive claims.

**Table 15: Dollars Paid for Theft Claims and Percentage Due to Vehicle Theft, by Insurer (2006)**

Insurer	Dollars Paid for Theft Claims	% Attributable to Vehicle Theft
Alfa Insurance Group (Alabama)	not reported	not reported
Allstate	\$2,351,248	not reported
American Family Insurance Group	\$35,778,961	90.0%
American International Group (Chartis)	\$33,989,397	not reported
Auto Club Enterprise Insurance	\$15,846,815	not reported
Auto-Owners Insurance Group	\$14,941,109	85.9%
Auto Club (Michigan)	not reported	not reported
California State Auto Group	\$32,829,519	not reported
Commerce Group, Inc. (Massachusetts)	not reported	not reported
Erie Insurance	\$10,594,390	not reported
Farmers Insurance Group	\$120,221,249	not reported
GEICO Corporation / Berkshire Hathaway	\$156,977,603	89.3%
Hartford Insurance Group	\$22,252,246	not reported
Kentucky Farm Bureau Group	not reported	not reported
Liberty Mutual Insurance Companies	not reported	not reported
Mercury Insurance Group	\$68,161,201	not reported
MetLife Auto and Home Group	\$20,117,109	not reported
Nationwide Group	not reported	not reported
New Jersey Manufacturers Group	\$6,601,416	97.6%
Progressive Group	\$239,737,688	not reported
Safeco Insurance Companies	not reported	not reported
Safety Group (Massachusetts)	\$4,891,601	not reported
Southern Farm Bureau Group (AR)	not reported	not reported
Southern Farm Bureau Group (MS)	\$106,666	not reported
St. Paul Travelers Companies	\$22,538,960	not reported
State Farm Insurance Company	\$523,192,238	not reported
Tennessee Farmers Companies	\$1,187,011	100%
USAA Group	\$103,835,104	not reported
<b>TOTAL</b>	<b>\$1,436,151,531</b>	

5.5 Vehicle Theft Losses Reported by Rental and Leasing Companies

The losses sustained by rental and leasing companies during 2006, as a result of theft, are shown in Table 16.

**Table 16: Vehicle Theft Losses by Reporting Rental and Leasing Companies (2006)**

<b>Company</b>	<b>Dollar Amount of Loss Due to Vehicle Theft</b>
Cendant Car Rental	Not reported
Dollar Thrifty Automotive Group	\$1,800,130
Enterprise Rent-A-Car	Not reported
Hertz Rent-A-Car	\$8,487,627
U-Haul International, Inc.	Not reported
Vanguard Car Rental	Not reported

5.6 Net Losses Due to Vehicle Theft

Under paragraph (d)(2)(iv)(B) of the NHTSA Reporting Requirements, five insurers specified the net losses sustained during 2006 as a result of vehicle theft.

**Table 17: Net Losses Due to Vehicle Theft (2006)**

<b>Insurer</b>	<b>Net Loss Due to Vehicle Theft</b>
Alfa Insurance Group (Alabama)	Not reported
Allstate	Not reported
American Family Insurance Group	Not reported
American International Group (Chartis)	Not reported
Auto Club Enterprise Insurance	Not reported
Auto-Owners Insurance Group	\$13,713,849
Auto Club (Michigan)	Not reported
California State Auto Group	Not reported
Commerce Group, Inc. (Massachusetts)	Not reported
Erie Insurance	\$10,594,390
Farmers Insurance Group	Not reported
GEICO Corporation / Berkshire Hathaway	Not reported
Hartford Insurance Group	Not reported
Kentucky Farm Bureau Group	Not reported
Liberty Mutual Insurance Companies	Not reported
Mercury Insurance Group	\$9,976,076
MetLife Auto and Home Group	\$17,867,151
Nationwide Group	Not reported
New Jersey Manufacturers Group	Not reported
Progressive Group	Not reported
Safeco Insurance Companies	Not reported
Safety Group (Massachusetts)	Not reported
Southern Farm Bureau Group (AR)	Not reported
Southern Farm Bureau Group (MS)	Not reported
St. Paul Travelers Companies	\$147,200,863
State Farm Insurance Company	Not reported
Tennessee Farmers Companies	Not reported
USAA Group	Not reported

**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 2006 are presented by insurer in Table 18.

**Table 18: Dollars Recovered through the Sale of Recovered Vehicles and Parts, By Insurer (2006)**

<b>Insurer</b>	<b>Dollars Recovered</b>
Alfa Insurance Group (Alabama)	not reported
Allstate	\$246,244
American Family Insurance Group	\$14,132,617
American International Group (Chartis)	\$3,000,473
Auto Club Enterprise Insurance	\$1,762,516
Auto-Owners Insurance Group	\$1,007,480
Auto Club (Michigan)	not reported
California State Auto Group	\$6,767,822
Commerce Group, Inc. (Massachusetts)	not reported
Erie Insurance	\$1,575,248
Farmers Insurance Group	Not reported
GEICO Corporation / Berkshire Hathaway	\$15,421,951
Hartford Insurance Group	not reported
Kentucky Farm Bureau Group	not reported
Liberty Mutual Insurance Companies	not reported
Mercury Insurance Group	\$9,976,076
MetLife Auto and Home Group	\$2,249,958
Nationwide Group	not reported
New Jersey Manufacturers Group	\$1,077,608
Progressive Group	not reported
Safeco Insurance Companies	not reported
Safety Group (Massachusetts)	\$567,659
Southern Farm Bureau Group (AR)	\$387,303
Southern Farm Bureau Group (MS)	\$54,860
St. Paul Travelers Companies	\$2,515,009
State Farm Insurance Company	Not reported
Tennessee Farmers Companies (Tennessee)	\$121,703
USAA Group	\$12,028,111

**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 2006 (provided under paragraph (d)(2)(v)(A)) which directly attributed to the theft of whole motor vehicles. In addition, the insurers indicated how they arrived at this estimate.

Table 19 presents estimates by insurance companies. The majority of the insurers did not report the estimates of the proportion of dollars recovered arising from vehicle thefts; however the reported numbers ranged from about 5 percent to 100 percent of all dollars recovered through the sale of recovered vehicles, contents or components. MetLife reported the values for individual states and since it was not possible to derive a percentage for the entire operation, MetLife is shown in Table 20 as “not reported.” However the state proportions are in the MetLife section of Appendix G.

**Table 19: Proportion of Dollars Retrieved which Arose from Vehicle Theft (2006)**

<b>Insurer</b>	<b>% of Dollars Retrieved</b>
Alfa Insurance Group (Alabama)	not reported
Allstate	not reported
American Family Insurance Group	not reported
American International Group (Chartis)	9.2%
Auto Club Enterprise Insurance	4.8%
Auto-Owners Insurance Group	98.4%
Auto Club (Michigan)	not reported
California State Auto Group	59.0%
Commerce Group, Inc. (Massachusetts)	not reported
Erie Insurance	100.0%
Farmers Insurance Group	not reported
GEICO Corporation / Berkshire Hathaway	98.7%
Hartford Insurance Group	not reported
Kentucky Farm Bureau Group	not reported
Liberty Mutual Insurance Companies	not reported
Mercury Insurance Group	36.3%
MetLife Auto and Home Group	not reported
Nationwide Group	not reported
New Jersey Manufacturers Group	100%
Progressive Group	26.5%
Safeco Insurance Companies	not reported
Safety Group (Massachusetts)	not reported
Southern Farm Bureau Group (AR)	Not reported
Southern Farm Bureau Group (MS)	Not reported
St. Paul Travelers Companies	Not reported
State Farm Insurance Company	Not reported
Tennessee Farmers Companies	100%
USAA Group	Not reported

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 4.1, only five of the reporting insurers indicated that they designated lines for premium penalties based on likelihood of theft. Table 20 reports the number of comprehensive claims, and the amount paid for the comprehensive claims, reported by each insurer for the high-theft groups.

**Table 20: Comprehensive Claims for High Theft Risk Vehicles, by Insurer (2006)**

<b>Insurer Reporting High Risk of Theft Vehicles</b>	<b>Number of Claims</b>	<b>Dollars Paid</b>
Allstate	27,807	Not reported
American Family Insurance Group	567	\$514,763
California State Auto Group	10,931	\$14,392,115
Mercury Insurance Group	157	\$738,050
Safety Group	5	\$7,524

## 6. PROGRAMS TO REDUCE COMPREHENSIVE PREMIUMS DURING 2006

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 2006 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

Twelve of the 28 reporting insurance companies indicated that in 2006 they offered premium discounts for vehicles with a variety of anti-theft devices. Several companies, including State Farm, indicated that such discounts were offered only in the states where it was 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 multi-state insurers the qualifying conditions for the discounts frequently vary by state, possibly in response to differences in state laws.

The majority of the insurers indicated that they do not employ rating procedures specifically aimed at reducing comprehensive rates for a given motor vehicle line based on a determination that the theft rate for the line has been reduced.

Existing rating procedures generate lower rates for all passenger cars in a rating territory or state when comprehensive losses or combined comprehensive and collision losses for the territory or state are reduced. Rates are most often lowered when a reduction in losses exists, without the cause of the loss being specifically considered.

As in the last several years, most companies indicated that while the vehicle theft portion of the comprehensive premium is based upon the actual experience of each make and model, it is possible that the vehicle theft rate may decrease while the overall comprehensive rate increases due to other losses and changes in the relative value of the vehicle. The relative loss experience, or relative value assigned by the industry, must be such that a reduction in combined comprehensive and collision insurance premium is actuarially justified.

Several of the insurers indicated that they employed credits, comprehensive premium discounts, or waiver of the comprehensive deductible for passenger vehicles equipped with some form of theft deterrent (anti theft) device or marked parts.

Only one insurer, Southern Farm Bureau of Mississippi, specifically indicated that they did not offer premium discounts for anti-theft provisions. One other insurer implied that it did not offer anti-theft discounts: Tennessee Farmer's Mutual' responses to all the reporting requirements of paragraphs e and f were "not applicable." Responses from these insurers are shown as "N/A" in Tables 21,22, and 24.

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." However, Erie does report the premium discounts it offers for anti-theft devices.

## *6.2 Number of Rate Reductions Issued in 2006 Resulting from Anti-Theft Actions*

Table 21 identifies the number of vehicles and policyholders which received premium reductions during 2006 because one or more actions had been taken to attempt to reduce the likelihood of theft. Information was supplied by 12 of the 28 insurance companies. The information available indicates that 23,368,195 vehicles and 15,124,291 policyholders insured by these 12 companies received premium reductions during 2006. It should be noted that these totals include values from four companies where either vehicles or policies were reported, but not both.

**Table 21: Vehicle and Policyholders Receiving Premium Reductions (2006)**

<b>Insurer</b>	<b>Number of Vehicles</b>	<b>Number of Policyholders</b>
Alfa Insurance Group	Not reported	Not reported
Allstate	4,554,891	1,255,716
American Family Insurance Group	Not reported	326,303
American International Group (Chartis)	5,053,164	3,242,209
Auto Club Enterprise Insurance	1,265,708	Not reported
Auto-Owners Insurance Group	Not reported	Not reported
Auto Club (Michigan)	Not reported	Not reported
California State Auto Group	Not reported	Not reported
Commerce Group, Inc. (MA)	Not reported	Not reported
Erie Insurance	Not reported	Not reported
Farmers Insurance Group	1,815,409	1,586,114
GEICO	Not reported	Not reported
Hartford Insurance Group	1,644,149	1,251,403
Kentucky Farm Bureau Group	Not reported	Not reported
Liberty Mutual Insurance Companies	Not reported	Not reported
Mercury Insurance Group	5,799,421	4,789,041
MetLife Auto and Home Group	871,965	510,023
Nationwide Group	Not reported	Not reported
New Jersey Manufacturers Group	306,512	Not reported
Progressive Group	1,835,218	1,247,705
Safeco Insurance Companies	Not reported	Not reported
Safety Group (Massachusetts)	221,758	158,042
Southern Farm Bureau Group (AR)	Not reported	Not reported
Southern Farm Bureau Group (MS)	N/A	N/A
St. Paul Travelers Companies	Not reported	757,735
State Farm Insurance Company	Not reported	Not reported
Tennessee Farmers Companies	N/A	N/A
USAA Group	Not reported	Not reported
<b>TOTAL</b>	<b>23,368,195</b>	<b>15,124,291</b>

6.3 Size of Discounts Offered by Insurers

Eleven insurance companies provided information on premium discounts for vehicles equipped with one or more anti theft devices. Table 22 shows that for companies that offer discounts, premium reductions ranged from 5% to 31%. Table 22 also shows that most insurers reported a range of discounts, rather than an average discount. The amount of discount usually varies by type of anti-theft device installed and sometimes by state of policy. For example State Farm reported that passive alarm systems warrant a 5% discount in Minnesota and Michigan, but a 10% discount in New Mexico.

**Table 22: Difference in Comprehensive Premiums Between Policyholders With and Without Rate Reduction (2006)**

Insurer	Premium Difference in Dollars	Premium Difference in Percent
Alfa Insurance Group (Alabama)	Not reported	Not reported
Allstate	Not reported	0-31%
American Family Insurance Group	Not reported	5%-20%
American International Group (Chartis)	Not reported	Not reported
Auto Club Enterprise Insurance	Not reported	17% to 20%
Auto-Owners Insurance Group	Not reported	5% to 15%
Auto Club (Michigan)	Not reported	Not reported
California State Auto Group	Not reported	Not reported
Commerce Group, Inc. (Massachusetts)	Not reported	Not reported
Erie Insurance	Not reported	5% to 10%
Farmers Insurance Group	\$28 to \$147	Not reported
GEICO	ISO	ISO
Hartford Insurance Group	ISO	ISO
Kentucky Farm Bureau Group	Not reported	20%
Liberty Mutual Insurance Companies	Not reported	Not reported
Mercury Insurance Group	\$32 to \$54	Not reported
MetLife Auto and Home Group	Not reported	4%
Nationwide Group	Not reported	Not reported
New Jersey Manufacturers Group	Not reported	14.28%
Progressive Group	Not reported	5% to 25%
Safeco Insurance Companies	Not reported	Not reported
Safety Group (Massachusetts)	\$9 to \$60	Not reported
Southern Farm Bureau Group (AR)	Not reported	Not reported
Southern Farm Bureau Group (MS)	N/A	N/A
St. Paul Travelers Companies	Not reported	Not reported
State Farm Insurance Company	Not reported	Not reported
Tennessee Farmers Companies	N/A	N/A
USAA Group	Not reported	Not reported

As noted in Table 22, GEICO and Hartford indicated that they reported their findings to ISO.

#### 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 23.

**Table 23: 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.

The number of claims filed during 2006 for such vehicles are reported for 12 insurers, as seen in Table 24. Recovery information for these vehicles was provided by 8 of the 12 insurers: Allstate, American Family Insurance, Auto Owners, GEICO, Mercury General Group, MetLife, Safety Insurance, and USAA. Of these, only four report recovery rates that are in line with those for late-model vehicles (see Table 5). The rates for MetLife, Auto Owners Insurance Group, and USAA are much lower. It is likely that MetLife reported recovery only if condition was known, which artificially deflates the recovery rate. It is not clear why Auto Owners Group is so much lower, since they did not report recovery condition.

It is believed there is a problem with Allstate's submission; the requirement is for insurers to report the number of vehicles stolen that received a discount for anti theft device installation, however it appears that Allstate may have reported the total number of comprehensive claims for such vehicles, instead. Much of Allstate's submission is reported on a state-by-state basis, and for some states the reported number of stolen vehicles subject to an anti theft discount is larger than the total number of theft claims for that state (which Allstate reports in a separate part of their submission). For example, for Florida, Allstate reports there were a total of 3,595 theft claims in 2006, but a separate section of their submission reports an "anti-theft discount claim count" of 36,198. The extremely low recovery rate of 1.5%, calculated for Allstate, based on numbers in this table, is further evidence of problems with their submission for this particular reporting requirement.

As seen in Table 24, two insurers indicated their information was sent to organizations other than NHTSA. According to American International (Chartis), their information was sent to the National Automobile Theft Bureau (NATB) however this organization ceased to exist after it merged with the Insurance Crime Prevention Institute in 1992 to form NICB. Erie indicated its information was sent to ISO, but it was not forwarded to NHTSA.

**Table 24: Theft and Recovery of Vehicles Receiving Anti theft Discounts (2006)**

Insurer	Number Stolen	Intact	In-whole	In-part	Total Recovered	Percent Recovered
Alfa Insurance Group (Alabama)	NR	NR	NR	NR	NR	NR
Allstate	237,219	NR	NR	NR	3,534	1.5%
American Family Insurance Group	443	36	124	109	269	60.7%
American International Group (Chartis)	NATB	NATB	NATB	NATB	NATB	NATB
Auto Club Enterprise Insurance	1,845	N/A	N/A	N/A	N/A	N/A
Auto-Owners Insurance Group	1,021	NR	NR	NR	116	11.4%
Auto Club (Michigan)	NR	NR	NR	NR	NR	NR
California State Auto Group	NR	NR	NR	NR	NR	NR
Commerce Group, Inc. (MA)	NR	NR	NR	NR	NR	NR
Erie Insurance	ISO	ISO	ISO	ISO	ISO	ISO
Farmers Insurance Group	3,558	NR	NR	NR	NR	NR
GEICO	5,400	53	210	35	5,102	94.5%
Hartford Insurance Group	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky Farm Bureau Group	NR	NR	NR	NR	NR	NR
Liberty Mutual	NR	NR	NR	NR	NR	NR
Mercury Insurance Group	5,711	259	547	2,402	3,258	57.0%
MetLife Auto and Home Group	1,588	0	121	105	226	14.2%
Nationwide Group	NR	NR	NR	NR	NR	NR
New Jersey Manufacturers Group	508	NR	NR	NR	NR	NR
Progressive Group	NR	NR	NR	NR	NR	NR
Safeco Insurance Companies	NR	NR	NR	NR	NR	NR
Safety Group (Massachusetts)	323	NA	NA	NA	163	50.5%
Southern Farm Bureau Group (AR)	NR	NR	NR	NR	NR	NR
Southern Farm Bureau Group (MS)	N/A	N/A	N/A	N/A	N/A	N/A
St. Paul Travelers Companies	1,212	N/A	N/A	N/A	N/A	N/A
State Farm Insurance Company	NR	NR	NR	NR	NR	NR
Tennessee Farmers Companies	N/A	N/A	N/A	N/A	N/A	N/A
USAA Group	15,013	N/A	N/A	N/A	2,410	16.1%

NR=Not Reported

N/A=Insurer reported that the data element did not apply to their operation.

ISO=Insurance Services Office

NATB= National Automobile Theft Bureau

## **7. INSURER ACTIONS TO ENCOURAGE REDUCTIONS IN VEHICLE THEFTS DURING 2006**

This section describes actions undertaken by insurers to reduce vehicle thefts during 2006, 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 2006 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 two responses were that no steps were taken to reduce vehicle thefts. These two were Hartford Insurance Group and Tennessee Farmer's.

Responses from the remaining insurers covered a wide variety of actions, and are summarized in Table 25. Explanation and/or discussion of selected actions follow the Table. Many of the actions received little or no discussion in the Insurers' submissions.

**Table 25: 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	11
Sponsoring or participating in programs to educate policyholders in how to minimize the possibility of theft	5
Maintaining internal units that investigate suspicious theft claims.	5
Providing free VIN etching on vehicle glass or other parts	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	3
Offering premium discounts for installation of anti-theft devices	3
Reporting information on vehicle thefts directly to law enforcement	2
Sponsoring or participating in programs to educate the enforcement community in matters of vehicle theft and investigation	1
Sponsoring awards and recognition programs to encourage law enforcement to make vehicle recovery and criminal apprehension a high priority	1
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

Premium Discounts for Anti-theft Measures: It is interesting to note that in response to paragraph (g)(1) of the NHTSA reporting requirements, only three companies reported that they offered comprehensive premium discounts for anti-theft measures, however as shown in Table 21 of this report, 12 insurers reported offering such discounts in a different section 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.

Internal Investigation Units: Five Insurers noted that they have special units that are primarily responsible for investigating possible fraudulent vehicle theft claims. By reducing the number of fraudulent claims, it is possible to have a more accurate picture of actual vehicle theft. If vehicle theft rates had been inflated due to fraudulent claims, theft rates may actually decline with the decline of fraudulent claims.

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.

Eighteen Insurers reported that used parts are allowed, promoted, or required. Of these, four indicated they were used "when possible", one indicated they were used under certain unspecified conditions, and two indicated they were used only for non-safety-related parts .

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;
- 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 26.

**Table 26: Summary of Policies Regarding Used Parts**

Insurer	Used Parts Policy	Actions to Identify Origin of Parts
Alfa Insurance Group	Not reported	Not reported
Allstate	Not reported	Not reported
American Family Insurance Group	Encouraged	Use reliable repair facilities
American International Group (Chartis)	Allowed	Use reliable repair facilities
Auto Club Enterprise Insurance	Allowed	No actions taken
Auto-Owners Insurance Group	Allowed	Use reliable repair facilities
Auto Club (Michigan)	Not reported	Not reported
California State Auto Group	Not reported	Not reported
Commerce Group, Inc. (MA)	Not reported	Not reported
Erie Insurance	Instructed under certain conditions	Encourage investigation of suspicious parts
Farmers Insurance Group	Allowed	No actions taken
GEICO	Allowed	Use licensed salvage vendors
Hartford Insurance Group	Encouraged	No actions taken
Kentucky Farm Bureau Group	Not reported	Not reported
Liberty Mutual	Not reported	Not reported
Mercury Insurance Group	Allowed	Re-inspect subset of repaired vehicles
MetLife Auto and Home Group	Allowed for non-safety-related parts	Responsibility of repair facility
Nationwide Group	Not reported	Not reported
New Jersey Manufacturers Group	Not reported	Responsibility of repair facility
Progressive Group	Allowed	No actions taken
Safeco Insurance Companies	Allowed	No actions taken

*Analysis of 2006 Insurer Reports*

---

<b>Insurer</b>	<b>Used Parts Policy</b>	<b>Actions to Identify Origin of Parts</b>
Safety Group (Massachusetts)	Required when possible	Use reliable repair facilities
Southern Farm Bureau Group (AR)	Promoted when possible	Use reliable repair facilities
Southern Farm Bureau Group (MS)	Promoted when possible	Use reliable repair facilities
St. Paul Travelers Companies	Promoted except for safety-related parts	Uses reliable repair facilities and conducts random inspections of facilities
State Farm Insurance Company	Promoted when possible	Uses reliable repair facilities and monitors used parts auctions
Tennessee Farmers Companies	Allowed	Responsibility of repair facility
USAA Group	Allowed	Not reported

## **8. CONCLUSIONS**

Based on the 2006 information reported by the nation's largest Insurers, vehicle theft remains an issue for both the general public and the Insurers. During 2006, the 28 reporting Insurers paid over \$1.4 billion in compensation for approximately 357,000 comprehensive theft claims. The proportion of these payments attributable to vehicle theft is quite high – ranging from 86% to 100%.

Theft-related claims comprise only 4% of the total number of comprehensive claims, but insurer payments for theft claims account for approximately 21% of all comprehensive claim payments. In 2006, the average theft claim payment was approximately \$4,000 while the average non-theft comprehensive claim payment was approximately \$700.

Table 27 summarizes the number of theft claims and payments reported by Insurers for 1987-2006. These figures include losses due to theft of vehicle parts and contents. This table represents only general trends, given the variation in insurer compliance with the reporting requirement over the years. For example, the data for 2002 reflect an exceptionally large number of incomplete insurer submissions (Report 18 in the Reference section).

**Table 27: Total Theft Claims (including contents) and Losses, 1987-2006**

Year	Reported Number of Theft Claims	Total Theft Losses
1987	641,202	\$1,198,765,423.00
1988	647,060	\$1,381,440,443.00
1989	617,818	\$1,313,950,161.00
1990	615,438	\$1,347,438,803.00
1991	549,437	\$1,331,424,241.00
1992	505,008	\$1,239,233,989.00
1993	494,300	\$1,341,437,721.00
1994	459,351	\$1,321,521,578.00
1995	424,227	\$1,286,777,947.00
1996	435,244	\$1,427,636,912.00
1997	344,627	\$1,059,966,402.00
1998	363,929	\$1,206,713,765.00
1999	359,627	\$1,238,423,685.00
2000	336,754	\$1,198,901,629.00
2001	408,306	\$1,163,448,867.00
2002	108,940	\$308,525,112.00
2003	329,082	\$1,203,873,060.98
2004	286,203	\$1,024,145,782.73
2005	370,625	\$1,368,275,340.85
2006	356,889	\$1,436,151,531.00

Of the 356,889 theft claims filed in 2006, 97,053, or approximately 28%, were for theft of late-model vehicles (model years 2003-2007). The recovery rate for late model vehicles was 65%. For vehicles where recovery condition is known, about 23% are recovered intact, 61% recovered in-whole, and 16% are recovered in-part.

One of the goals of the Vehicle Theft Prevention Standard, which requires parts marking on major vehicle components of designated vehicle lines, is to improve recovery rates by increasing the likelihood of tracing stolen vehicles and parts. Based on the recovery rates in Table 6, for late model vehicles, there has been a general improvement in recovery rates from 1992 to 2006, although there has been considerable variation over the years. The recovery rate improved from 47% in 1992 and 1993 to 71% in 2005 and 65% in 2006. It is not possible to determine how much improvement is due specifically to parts marking since the theft data reported by Insurers does not contain a field for

whether or not a stolen vehicle was subject to parts marking, however the general recovery trend is positive.

A second 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 rate. It is difficult to assess how well this goal is met because most insurers include vehicle theft as only one component in calculating comprehensive premiums. Additionally, data is not collected which would allow computing an average premium cost for policyholders.

## **9. REFERENCES**

1. Motor Vehicle Theft Law Enforcement Act Of 1984, House of Representative Report, 98-1087 Part 1; HS-038 159, Part I, 2<sup>nd</sup> Session
2. Motor Vehicle Theft Prevention; Insurer Reporting Requirements, Federal Register Vol. 52, No.1, Washington, D.C., January 2, 1987, pp 59-79
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)
6. CFR Ch. V (10–1–06 Edition) § 544.6, (c)(1)
7. CFR Ch. V (10–1–06 Edition) § 544.6, (c)(2)
8. KLD Associates, Inc, March (1998), “Analysis of Insurer Reports Received Pursuant to Section 612 of the Motor Vehicle Theft Law Enforcement Act of 1984 – 1992 Reporting Period”
9. KLD Associates, Inc, December (1998), “Analysis of Insurer Reports Received Pursuant to Section 612 of the Motor Vehicle Theft Law Enforcement Act of 1984 – 1993 Reporting Period”
10. KLD Associates, Inc, November (1998), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 1994 Reporting Period”
11. KLD Associates, Inc, January (2000), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 1995 Reporting Period”
12. KLD Associates, Inc, January (2001), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 1996 Reporting Period”
13. KLD Associates, Inc, November (2002), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 1997 Reporting Period”
14. KLD Associates, Inc, April (2004), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 1998 Reporting Period”

15. KLD Associates, Inc, January (2005), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 1999 Reporting Period”
16. KLD Associates, Inc, February (2005), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 2000 Reporting Period”
17. KLD Associates, Inc, August (2006), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 2001 Reporting Period”
18. KLD Associates, Inc, November (2007), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 2002 Reporting Period”
19. MYI Consulting, Inc, August (2008), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 2003 Reporting Period”
20. MYI Consulting, Inc, August (2009), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 2004 Reporting Period”
21. MYI Consulting, Inc, June (2010), “Analysis of Insurer Reports Received Pursuant to Section 33112 of the Title 49 of the United States Code – 2005 Reporting Period”

## 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: 2006 Thefts and Recoveries for MY 2003-2007 Passenger Cars							
Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-whole	In-part	Unknown	
AK	54	0	2	3	2	25	32
AL	372	0	25	33	0	164	222
AR	210	0	9	21	0	112	142
AZ	1,410	10	57	132	12	896	1,097
CA	4,759	10	161	305	27	3,358	3,851
CO	509	5	19	24	5	378	426
CT	336	4	4	31	0	200	235
DC	440	0	8	12	1	308	329
DE	170	0	1	4	0	107	112
FL	3,444	50	147	336	68	1,826	2,377
GA	1,518	3	126	185	9	839	1,159
HI	178	0	6	18	0	97	121
IA	77	0	1	6	0	47	54
ID	42	0	0	2	0	27	29
IL	1,069	4	72	118	35	608	833
IN	385	3	10	13	1	245	269
KS	191	2	4	21	0	114	139
KY	215	0	4	13	0	122	139
LA	720	0	22	90	7	335	454
MA	514	82	18	74	3	275	370
MD	1,711	0	15	49	5	1,299	1,368
ME	31	0	2	2	0	12	16
MI	2,491	387	49	426	42	1,373	1,890
MN	229	1	7	7	3	137	154
MO	629	5	23	72	6	420	521
MS	294	0	19	35	3	134	191
MT	18	0	0	1	0	12	13
NB	43	1	3	8	0	25	36
NC	984	2	20	62	0	530	612
ND	9	0	0	0	0	6	6
NH	52	0	1	4	0	30	35
NJ	1,188	15	8	38	10	801	857
NM	299	0	9	37	0	177	223
NV	862	68	18	79	11	564	672
NY	2,340	16	73	154	22	1,313	1,562
OH	1,143	3	10	69	5	651	735
OK	250	0	3	13	0	166	182
ON	7	0	0	0	0	0	0
OR	223	0	11	18	4	135	168

Appendix A Passenger Cars, Summary by State, Continued							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-Whole	In-Part	Unknown	
PA	1,457	1	53	110	4	752	919
PR	8	0	0	1	0	2	3
QB	1	0	0	0	0	0	0
RI	93	2	5	2	2	47	56
SC	434	2	17	31	2	213	263
SD	8	0	0	0	0	3	3
TN	558	1	58	37	16	241	352
TX	2,985	2	117	241	11	1,547	1,916
UT	148	0	3	8	0	103	114
VA	698	4	16	37	4	392	449
VI	1	0	0	0	0	0	0
VT	12	0	0	2	0	7	9
WA	638	3	10	40	2	492	544
WI	209	4	10	22	3	117	152
WV	124	0	0	6	0	49	55
WY	16	0	0	1	0	7	8
Not Reported	2,270	0	252	538	598	89	1,477
<b>TOTAL</b>	<b>39,076</b>	<b>690</b>	<b>1,508</b>	<b>3,591</b>	<b>923</b>	<b>21,929</b>	<b>27,951</b>

APPENDIX B: 2006 Thefts and Recoveries for MY 2003-2007 Light Duty Trucks Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-Whole	In-Part	Unknown	
AK	51	0	1	6	0	21	28
AL	172	0	9	15	0	64	88
AR	112	0	3	9	0	53	65
AZ	1,946	14	78	206	11	1,144	1,439
BC	2	0	0	0	0	0	0
CA	2,843	4	116	198	28	1,726	2,068
CO	241	6	9	12	5	167	193
CT	46	0	1	5	0	29	35
DC	80	0	0	4	0	66	70
DE	45	0	0	0	0	23	23
FL	1,873	18	51	205	31	1,033	1,320
GA	517	2	37	66	6	251	360
HI	138	0	4	10	7	80	101
IA	39	0	1	2	0	15	18
ID	19	0	0	0	0	10	10
IL	147	2	6	14	3	75	98
IN	111	0	0	4	1	58	63
KS	86	0	1	5	0	51	57
KY	76	0	3	2	0	35	40
LA	493	1	18	62	6	237	323
MA	105	13	2	8	3	56	69
MD	450	0	8	16	2	327	353
ME	20	0	1	2	0	7	10
MI	1,816	268	13	428	64	1,067	1,572
MN	60	1	0	4	0	37	41
MO	293	4	7	33	5	191	236
MS	119	0	5	13	0	45	63
MT	13	0	0	1	0	8	9
NB	23	0	0	1	0	19	20
NC	359	0	9	20	0	184	213
ND	7	0	0	1	0	2	3
NH	26	0	1	2	0	14	17
NJ	222	1	1	13	0	154	168
NM	425	2	7	36	2	143	188
NS	1	0	0	0	0	1	1
NV	775	67	16	71	20	530	637
NY	280	2	7	26	1	138	172
OH	297	1	4	12	1	158	175

APPENDIX B Light Trucks, Summary by State, Continued							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-Whole	In-Part	Unknown	
OK	204	0	2	8	1	122	133
ON	16	0	0	0	0	0	0
OR	91	0	7	3	2	54	66
PA	326	1	6	26	0	152	184
PR	21	0	0	0	0	2	2
RI	20	0	0	0	0	11	11
SC	166	0	4	16	2	80	102
SD	7	0	0	0	0	4	4
TN	325	0	15	26	5	81	127
TX	4,500	16	126	351	60	2,006	2,543
UT	63	0	1	6	0	40	47
VA	161	0	1	9	0	73	83
VT	18	0	0	2	0	3	5
WA	311	5	8	27	2	230	267
WI	38	0	1	4	1	19	25
WV	71	0	0	6	0	29	35
WY	6	0	0	0	0	2	2
Not Reported	1336	0	145	342	309	22	818
<b>TOTAL</b>	<b>22,008</b>	<b>428</b>	<b>735</b>	<b>2,338</b>	<b>578</b>	<b>11,149</b>	<b>14,800</b>

APPENDIX C: 2006 Thefts and Recoveries for MY 2003-2007 Heavy Duty Trucks Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-Whole	In-Part	Unknown	
AL	3	0	0	0	0	2	2
AR	1	0	0	0	0	1	1
AZ	11	0	1	0	0	6	7
CA	77	0	0	4	0	48	52
CO	4	0	0	0	0	2	2
CT	1	0	0	0	0	0	0
DC	2	0	0	0	0	2	2
FL	36	0	4	5	0	16	25
GA	14	0	1	1	0	9	11
IL	7	0	0	0	0	1	1
IN	5	0	0	0	0	2	2
KY	3	0	0	0	0	2	2
LA	5	0	0	0	0	3	3
MA	7	0	0	0	0	5	5
MD	10	0	0	0	0	8	8
MI	4	0	0	0	0	2	2
MO	4	0	0	0	0	3	3
MS	3	0	0	0	0	1	1
NC	6	0	0	0	0	4	4
NH	2	0	0	1	0	0	1
NJ	10	0	0	0	0	6	6
NM	2	0	0	0	0	1	1
NV	7	0	0	2	1	0	3
NY	14	0	0	0	1	8	9
OH	5	0	0	0	0	2	2
OK	3	0	0	0	0	2	2
PA	8	0	0	0	0	4	4
SC	5	0	0	0	1	3	4
TN	6	0	0	0	0	3	3
TX	25	0	0	1	0	11	12
UT	1	0	0	0	0	1	1
VA	2	0	0	0	0	1	1
WA	5	0	0	0	0	4	4
WI	2	0	0	0	0	1	1
WV	3	0	0	0	0	3	3
Not Reported	14	0	2	7	1	0	10
<b>TOTAL</b>	<b>317</b>	<b>0</b>	<b>8</b>	<b>21</b>	<b>4</b>	<b>167</b>	<b>200</b>

APPENDIX D: 2006 Thefts and Recoveries for 2003-2007 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	43	0	2	2	0	26	30
AL	173	0	3	12	1	82	98
AR	110	1	7	15	1	47	70
AZ	986	11	37	107	7	527	678
BC	2	0	0	1	0	0	1
CA	3,938	8	126	291	49	2,542	3,008
CO	382	8	16	16	4	263	299
CT	175	1	2	17	2	98	119
DC	291	0	2	7	2	211	222
DE	101	1	1	4	0	52	57
FL	2,264	21	87	229	51	1,201	1,568
GA	803	2	49	103	5	414	571
HI	119	0	2	11	1	74	88
IA	34	1	0	1	0	19	20
ID	14	0	0	0	0	10	10
IL	647	6	63	76	21	332	492
IN	188	2	6	9	2	115	132
KS	96	0	4	8	1	64	77
KY	118	0	3	7	0	69	79
LA	409	1	12	53	7	198	270
MA	266	51	8	33	3	158	202
MD	942	2	10	31	5	667	713
ME	18	0	2	4	0	1	7
MI	2,200	308	43	447	44	1,228	1,762
MN	116	1	5	10	1	69	85
MO	405	2	11	42	4	289	346
MS	127	0	3	18	1	51	73
MT	9	0	0	0	0	5	5
NB	26	0	2	0	0	21	23
NC	549	1	13	34	3	249	299
ND	4	0	0	2	0	1	3
NH	29	0	0	0	0	16	16
NJ	765	6	7	23	5	477	512
NM	186	0	7	24	3	80	114
NV	800	96	13	85	25	545	668
NY	1,625	6	57	149	19	802	1,027
OH	596	4	5	23	3	324	355
OK	174	0	2	9	3	114	128
ON	19	0	0	0	0	0	0
OR	138	2	12	9	3	83	107
PA	843	0	29	54	3	398	484
PR	26	0	1	0	0	2	3

<b>Appendix D Multi-Purpose Vehicles, Summary by State, Continued</b>							
<b>State of Theft</b>	<b>Number of Thefts</b>	<b>ATD Installed</b>	<b>Recovery Condition</b>				<b>Total Recovered</b>
			<b>Intact</b>	<b>In-Whole</b>	<b>In-Part</b>	<b>Unknown</b>	
RI	55	0	1	6	0	29	36
SC	253	1	8	22	3	123	156
SD	8	0	0	0	0	3	3
TN	333	0	24	41	14	140	219
TX	2,772	1	83	193	23	1,086	1,385
UT	91	0	1	1	0	71	73
VA	334	1	5	14	0	187	206
VT	11	0	0	0	0	7	7
WA	351	1	14	19	0	268	301
WI	84	0	4	8	0	45	57
WV	85	0	0	4	1	38	43
WY	9	0	0	0	0	6	6
YT	1	0	0	0	0	0	0
Not Reported	1,260	0	64	125	492	41	722
<b>TOTAL</b>	<b>26,404</b>	<b>546</b>	<b>856</b>	<b>2,399</b>	<b>812</b>	<b>13,968</b>	<b>18,035</b>

APPENDIX E: 2006 Thefts and Recoveries for 2003-2007 Motorcycles							
Summary by State							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-Whole	In-Part	Unknown	
AK	83	0	0	1	0	11	12
AL	219	0	3	3	0	23	29
AR	157	0	6	4	2	33	45
AZ	305	0	8	12	1	61	82
BC	1	0	0	0	0	0	0
CA	1,366	0	12	27	3	219	261
CO	170	0	3	1	2	44	50
CT	73	0	2	0	0	17	19
DC	30	0	0	0	0	7	7
DE	45	0	0	2	0	9	11
FL	750	1	11	22	0	113	146
GA	350	0	6	11	1	69	87
HI	84	0	0	3	0	11	14
IA	47	0	0	2	0	10	12
ID	9	0	0	0	0	2	2
IL	280	0	5	7	1	53	66
IN	128	0	1	2	0	17	20
KS	76	0	0	2	0	13	15
KY	48	0	0	0	0	15	15
LA	225	0	3	8	0	30	41
MA	224	6	0	6	1	35	42
MD	290	0	1	5	0	79	85
ME	10	0	0	0	0	1	1
MI	268	3	0	5	0	41	46
MN	65	1	0	0	1	19	20
MO	159	0	1	2	1	46	50
MS	123	0	0	0	0	12	12
MT	2	0	0	0	0	1	1
NB	8	0	0	0	0	2	2
NC	310	0	1	15	0	41	57
ND	8	0	0	0	0	0	0
NH	16	0	0	2	0	3	5
NJ	78	0	0	0	0	15	15
NM	56	0	0	3	0	9	12
NV	190	1	3	7	2	38	50
NY	391	0	2	8	0	37	47
OH	287	0	3	4	0	46	53
OK	142	0	0	2	0	48	50

Appendix E Motorcycles, Summary by State, Continued							
State of Theft	Number of Thefts	ATD Installed	Recovery Condition				Total Recovered
			Intact	In-Whole	In-Part	Unknown	
ON	19	0	0	0	0	0	0
OR	49	0	1	1	0	11	13
PA	308	0	2	12	0	49	63
PR	2	0	0	0	0	0	0
RI	20	0	0	1	1	3	5
SC	280	0	5	7	1	46	59
SD	4	0	0	0	0	3	3
TN	183	0	4	4	0	27	35
TX	758	0	5	17	2	118	142
UT	34	0	0	0	1	10	11
VA	195	0	3	2	0	45	50
VT	14	0	0	0	0	2	2
WA	157	0	2	3	2	48	55
WI	40	0	1	0	0	6	7
WV	47	0	0	1	1	7	9
WY	13	0	0	0	0	4	4
YT	1	0	0	0	0	0	0
Not Reported	51	0	4	5	1	13	23
<b>TOTAL</b>	<b>9,248</b>	<b>12</b>	<b>98</b>	<b>219</b>	<b>24</b>	<b>1,622</b>	<b>1,963</b>

**APPENDIX F: 2006 Thefts and Recoveries for Model Year 2003-2007  
Reported by Rental and Leasing Companies**

Reported by Cendant						
Make	Model	Number of Thefts	Recovery Condition			Total Recovered
			Intact	In-Whole	In-Part	
BUICK	BUICCENT	1	1	0	0	1
BUICK	BUICLACR	31	25	5	1	31
BUICK	BUICLSAB	75	61	11	3	75
BUICK	BUICLUCE	66	48	15	3	66
BUICK	BUICREGL	1	0	0	0	0
BUICK	BUICREND	34	25	8	0	33
BUICK	BUICRENV	61	47	8	5	60
CADILLAC	CADI CTS	49	36	10	2	48
CADILLAC	CADI DTS	152	119	28	5	152
CADILLAC	CADIDEVI	12	10	1	1	12
CHEVROLET	CHEV HHR	192	147	42	2	191
CHEVROLET	CHEVASTR	1	1	0	0	1
CHEVROLET	CHEVAVEO	46	31	11	2	44
CHEVROLET	CHEVCAVA	5	5	0	0	5
CHEVROLET	CHEVCLAS	44	26	11	3	40
CHEVROLET	CHEVCOB2	134	100	23	9	132
CHEVROLET	CHEVCOBA	272	222	42	7	271
CHEVROLET	CHEVEQU2	15	13	1	0	14
CHEVROLET	CHEVIMPA	745	523	186	29	738
CHEVROLET	CHEVIXPR	1	1	0	0	1
CHEVROLET	CHEVMALI	465	369	79	14	462
CHEVROLET	CHEVMAXX	64	51	9	4	64
CHEVROLET	CHEVMONT	162	118	34	9	161
CHEVROLET	CHEVSUBU	33	24	6	1	31
CHEVROLET	CHEVTRA2	45	30	12	2	44
CHEVROLET	CHEVTRAI	170	122	38	4	164
CHEVROLET	CHEVTRE2	14	13	0	0	13
CHEVROLET	CHEVTREX	32	21	7	1	29
CHEVROLET	CHEVUPLA	61	1	10	0	60
CHRYSLER	CHRY300M	43	0	9	0	43
CHRYSLER	CHRYPAC2	6	5	1	0	6
CHRYSLER	CHRYPACI	1	0	0	0	1
CHRYSLER	CHRYPTCR	131	57	26	5	130
CHRYSLER	CHRYSEBC	83	16	20	5	82

*Analysis of 2006 Insurer Reports*

<b>Reported by Cendant</b>						
<b>Make</b>	<b>Model</b>	<b>Number of Thefts</b>	<b>Recovery Condition</b>			<b>Total Recovered</b>
			<b>Intact</b>	<b>In-Whole</b>	<b>In-Part</b>	
CHRYSLER	CHRYSEBR	17	12	1	0	17
CHRYSLER	CHRYTOWPI	22	34	7	0	19
CHTVLIQUI	CHTVLIQUI	11	11	0	0	11
DODGE	DODGCARA	31	0	5	0	28
DODGE	DODGDUR2	10	8	2	0	10
DODGE	DODGDURA	30	21	8	1	30
DODGE	DODGMAGN	7	6	0	1	7
DODGE	DODGSTRA	48	43	4	1	48
DODGE	DOOGCHAR	26	23	2	0	25
DODGE	DOOGGRCA	69	50	15	1	66
FORD	FORDCRWN	33	25	7	0	32
FORD	FORDE350	24	11	9	2	22
FORD	FORDESC2	20	13	5	2	20
FORD	FORDESCA	68	50	15	2	67
FORD	FORDEXL2	34	26	8	0	34
FORD	FORDEXP L	189	145	31	4	180
FORD	FORDEXP2	17	11	4	1	16
FORD	FORDEXPE	40	30	6	1	37
FORD	FORDF152	57	43	9	2	54
FORD	FORDFIV	21	15	5	3	21
FORD	FORDFIVE	24	20	4	0	24
FORD	FORDFOCO	11	7	3	1	11
FORD	FORDFRE2	14	8	5	1	14
FORD	FORDFUSI	39	23	13	2	38
FORD	FORDMUST	138	99	31	7	137
FORD	FORDP150	15	8	5	0	13
FORD	FORDTAUR	342	276	53	9	338
FORD	FOROFOCU	140	110	22	5	137
GMC	GMC NUH3	36	22	11	1	34
HYUNDAI	HYUNACCE	6	6	0	0	6
HYUNDAI	HYUNELAN	2	2	0	0	2
HYUNDAI	HYUNSAN2	3	3	0	0	3
HYUNDAI	HYUNSANT	3	2	0	1	3
HYUNDAI	HYUNSONA	492	396	74	15	485
HYUNDAI	HYUNTUC2	1	1	0	0	1
HYUNDAI	HYUNTUTS	11	11	0	0	11
JEEP	JEPCOM2	2	1	1	0	2

*Analysis of 2006 Insurer Reports*

<b>Reported by Cendant</b>						
<b>Make</b>	<b>Model</b>	<b>Number of Thefts</b>	<b>Recovery Condition</b>			<b>Total Recovered</b>
			<b>Intact</b>	<b>In-Whole</b>	<b>In-Part</b>	
JEEP	JEPCOMM	4	4	0	0	4
JEEP	JEPEGRC2	13	0	0	0	13
JEEP	JEPEGRCH	68	47	13	3	63
JEEP	JEEPLIB2	20	15	4	0	19
JEEP	JEEPLIBE	38	27	10	1	38
JEEP	JEPEWRAN	8	2	2	1	5
KIA	KIA AKAN	36	30	6	0	36
KIA	KIA SEDO	1	1	0	0	1
LINCOLN	LINCMARK	16	10	2	2	14
LINCOLN	LINCTCAR	70	56	12	0	68
MERCURY	MERCGRMA	54	42	9	2	53
MERCURY	MERCMOU2	10	8	1	0	9
MERCURY	MERCMARI	2	1	0	1	2
MERCURY	MERCMILA	15	10	5	0	15
MERCURY	MERCMONE	2	2	0	0	2
MERCURY	MERCMOUN	48	42	5	0	47
MERCURY	MERCSAEL	1	1	0	0	1
MERGMAR2	MERGMAR2	2	2	0	0	2
MEROIONT	MEROIONT	2	1	1	0	2
MITEENOV	MITEENOV	31	20	7	3	30
MITSUBICHI	MITSECLI	10	8	2	0	10
MITSUBICHI	MITSEND2	15	11	3	0	14
MITSUBICHI	MITSGALA	72	62	7	3	72
MITSUBICHI	MITSLANC	8	7	1	0	8
MITSUBICHI	MITSOURL	15	10	4	1	15
NISSAN	NISSALTZ	15	12	2	0	14
PONTIAC	PONT G6	484	363	97	20	480
PONTIAC	PONTGRAM	27	16	9	2	27
PONTIAC	PONTGRPR	468	339	105	21	465
PONTIAC	PONTMNTN	23	18	3	1	22
PONTIAC	PONTTORG	2	2	0	0	2
PONTIAC	PONTVIBE	2	1	1	0	2
PONTIAC	PONTVIE2	28	23	5	0	28
PORDFREE	PORDFREE	52	43	7	1	51
POWSOWN	POWSOWN	5	3	1	0	4
SATURN	SATU ION	100	78	21	0	99
SATURN	SATU VUE	22	19	3	0	22

*Analysis of 2006 Insurer Reports*

---

<b>Reported by Cendant</b>						
<b>Make</b>	<b>Model</b>	<b>Number of Thefts</b>	<b>Recovery Condition</b>			<b>Total Recovered</b>
			<b>Intact</b>	<b>In-Whole</b>	<b>In-Part</b>	
SATURN	SATUAURA	1	0	1	0	1
SATURN	SATURELA	1	1	0	0	1
SATURN	SATUVUE2	28	23	5	0	28
SUSAPORE	SUSAPORE	2	2	0	0	2
FORD	E250	2	0	2	0	2
FORD	E350	189	0	179	9	188
GMC	2500	4	0	4	0	4
GMC	3500	203	2	201	0	203
GMC	7000	72	0	71	0	72
GMC	4500(W4)	1	0	1	0	1
ISUZU	NPR	6	1	5	0	6
ISUZU	NQR	1	0	1	0	1
NAVISTAR INTL	4300	1	0	1	0	1
NAVISTAR INTL	4200 365	14	0	14	0	14
NAVISTAR INTL	4300 DT 466	54	1	52	0	53
NAVISTAR INTL	4700 444E	9	0	9	0	9
NAVISTAR INTL	4700 DT 466	21	1	19	1	21
<b>TOTAL</b>		<b>7,698</b>	<b>5,207</b>	<b>1,931</b>	<b>252</b>	<b>7,574</b>

Appendix F Reported by Dollar Thrifty Group				
Model Year	Make	Model	Number of Thefts	Total Recovered
2006	CHRYSLER	300 BASE	65	54
2006	CHRYSLER	300 C	2	2
2006	CHRYSLER	300 C LTD	5	4
2006	CHRYSLER	300 M	1	0
2006	CHRYSLER	300 TOUR	204	174
2006	CHRYSLER	CHARGER	1	1
2007	CHRYSLER	PACIFICA	71	65
2006	CHRYSLER	PT CRUISER	58	50
2006	CHRYSLER	PT CRUISER CONVERT	8	6
2006	CHRYSLER	PT CRUSER CONVERT	8	7
2006	CHRYSLER	SEBRING	85	76
2006	CHRYSLER	SEBRING CONVERT	13	9
2006	CHRYSLER	SEBRING4	4	4
2006	CHRYSLER	TOWN & COUNTRY	72	63
2006	DODGE	CALIBER	42	28
2006	DODGE	CALIBSXT	1	0
2006	DODGE	CARAVAN	6	4
2007	DODGE	CHARGER	232	196
2005	DODGE	DAKOTA	1	1
2006	DODGE	DURANGO	51	42
2006	DODGE	GR CARAVAN	57	46
2006	DODGE	MAGNUM	120	109
2006	DODGE	NEON	21	19
2006	DODGE	OR CARAVAN	4	3
2006	DODGE	RAM 1500	2	1
2006	DODGE	RAM1500	1	1
2006	DODGE	STRATUS	309	286
2005	FORD	ACCENT	1	0
2006	FORD	ECONLN8	1	1
2006	FORD	ECONOLINE 12	1	0
2006	FORD	ECONOLINE 8	1	1
2006	FORD	ECONOLINEL2	1	1
2006	FORD	FOCUS	1	0
2006	FORD	TAURUS	41	32
2005	GMC	YUKONXL	1	1
2006	HONDA	ACCORD	1	0
2006	JEEP	CHEROKEE L I 0	1	1
2006	JEEP	CHEROKEE LIMITED	2	1
2006	JEEP	CHEROKEE LTD	1	1
2006	JEEP	COMMANDER	36	28
2006	JEEP	CONCORDE	1	0
2006	JEEP	GR LAREDO	56	49
2005	JEEP	GREAREDO	1	1
2006	JEEP	GRLAREDO	1	0

Appendix F Reported by Dollar Thrifty Group				
Model	Make	Model	Number of	Total
2006	JEEP	LIBERTY	42	31
2006	JEEP	OR LAREDO	3	2
2006	JEEP	WRANGLER	8	8
2006	LINCOLN	NAVIGATOR	2	2
2005	LINCOLN	TOWNCAR	1	1
2005	MITSUBISHI	LANCER	5	3
2006	NISSAN	MAXIMA	8	5
2006	NISSAN	SENTRA	13	13
2006	SUZUKI	FORENZA	2	2
2005	TOYOTA	COROLLA	1	1
2005	TOYOTA	ECHO	1	1
<b>TOTAL</b>			<b>1,678</b>	<b>1,437</b>

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2005	BMW	325I 4DR	1	0	0	1	1
2005	BUICK	CENTURY 4DR	1	1	0	0	1
2005	BUICK	LACROSSE CX	9	3	4	2	9
2006	BUICK	LACROSSE CX	33	15	10	8	33
2007	BUICK	LACROSSE CX	17	5	5	7	17
2007	BUICK	LACROSSE CXL	11	5	3	3	11
2003	BUICK	LESABRE 4DR	1	1	0	0	1
2005	BUICK	LESABRE 4DR	2	2	0	0	2
2006	BUICK	LUCERNE CX	29	8	6	15	29
2007	BUICK	LUCERNE CX	2	0	1	1	2
2007	BUICK	LUCERNE CXL	3	0	2	1	3
2005	CADILLAC	CTS 4DR	1	0	0	1	1
2006	CADILLAC	CTS 4DR	10	8	0	2	10
2007	CADILLAC	CTS 4DR	9	5	1	3	9
2007	CADILLAC	DTS 1SC	4	2	0	2	4
2006	CADILLAC	DTS 4DR	20	8	2	9	19
2007	CADILLAC	DTS 4DR	2	2	0	0	2
2006	CADILLAC	ESCALADE 4DR	9	3	3	2	8
2007	CADILLAC	ESCALADE 4DR	2	2	0	0	2
2006	CADILLAC	SRX V6	5	3	2	0	5
2005	CHEVROLET	AVEO 4DR	49	27	12	10	49
2006	CHEVROLET	AVEO 4DR	35	24	8	3	35
2007	CHEVROLET	AVEO 4DR	2	0	0	2	2
2005	CHEVROLET	AVEO 5DR	14	5	7	2	14
2006	CHEVROLET	AVEO 5DR	20	9	7	4	20
2007	CHEVROLET	AVEO 5DR	6	5	1	0	6
2004	CHEVROLET	CAVALIER 2DR	2	0	0	2	2
2005	CHEVROLET	CAVALIER 2DR	4	3	1	0	4
2004	CHEVROLET	CAVALIER 4DR	2	1	0	1	2
2005	CHEVROLET	CAVALIER 4DR	33	17	11	5	33
2004	CHEVROLET	CLASSIC 4DR	4	2	1	1	4
2005	CHEVROLET	CLASSIC 4DR	46	27	12	6	45
2005	CHEVROLET	COBALT 2DR	9	6	2	1	9
2006	CHEVROLET	COBALT 2DR	21	8	10	3	21
2007	CHEVROLET	COBALT 2DR	1	0	0	1	1
2005	CHEVROLET	COBALT 4DR	129	114	74	74	262
2006	CHEVROLET	COBALT 4DR	262	19	10	11	40
2007	CHEVROLET	COBALT 4DR	41	0	0	1	1

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2005	CHEVROLET	COBALT LS	1	68	22	37	127
2004	CHEVROLET	COLORADO LS	1	0	0	1	1
2005	CHEVROLET	COLORADO LS	8	3	1	2	6
2006	CHEVROLET	COLORADO LT	17	11	4	2	17
2007	CHEVROLET	COLORADO LT	4	3	1	0	4
2006	CHEVROLET	EQUINOX LS	10	6	3	1	10
2007	CHEVROLET	EQUINOX LS	7	3	2	2	7
2006	CHEVROLET	EQUINOX LT	1	1	0	0	1
2007	CHEVROLET	EQUINOX LT	2	2	0	0	2
2005	CHEVROLET	EXPRESS 1500 SWB	3	2	0	1	3
2006	CHEVROLET	EXPRESS 1501 SWB	18	0	0	0	0
2007	CHEVROLET	EXPRESS 1502 SWB	6	0	0	0	0
2006	CHEVROLET	EXPRESS 2500 LWB	5	2	2	1	5
2005	CHEVROLET	EXPRESS 2500 SWB	2	0	0	0	0
2007	CHEVROLET	EXPRESS 2501 LWB	2	1	1	0	2
2006	CHEVROLET	EXPRESS 2501 SWB	17	0	0	0	0
2007	CHEVROLET	EXPRESS 2502 SWB	6	0	0	0	0
2005	CHEVROLET	EXPRESS 3500 LWB	8	6	1	0	7
2005	CHEVROLET	EXPRESS 3500 SWB	1	0	0	0	0
2006	CHEVROLET	EXPRESS 3501 LWB	2	0	0	1	1
2006	CHEVROLET	HHR LS	20	6	4	9	19
2007	CHEVROLET	HHR LS	6	2	2	2	6
2006	CHEVROLET	HHR LT	3	2	0	1	3
2007	CHEVROLET	HHR LT	12	6	2	4	12
2004	CHEVROLET	IMPALA 4DR	2	1	1	0	2
2005	CHEVROLET	IMPALA 4DR	44	13	17	14	44
2006	CHEVROLET	IMPALA 4DR	181	71	54	54	179
2007	CHEVROLET	IMPALA 4DR	47	20	11	16	47
2004	CHEVROLET	MALIBU 4DR	1	2	3	0	5
2005	CHEVROLET	MALIBU 4DR	61	1	1	2	4
2006	CHEVROLET	MALIBU 4DR	200	5	2	2	9
2007	CHEVROLET	MALIBU 4DR	5	16	6	10	32
2006	CHEVROLET	MALIBU LS	4	0	1	0	1
2007	CHEVROLET	MALIBU LS	9	32	14	14	60
2007	CHEVROLET	MALIBU LT	32	98	43	59	200
2005	CHEVROLET	MONTE CARLO 2DR	4	1	2	1	4
2006	CHEVROLET	MONTE CARLO 2DR	19	7	9	3	19
2007	CHEVROLET	MONTE CARLO 2DR	10	3	5	2	10

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2005	CHEVROLET	S15 LS	1	7	6	4	17
2006	CHEVROLET	S15 LS	46	0	0	0	0
2007	CHEVROLET	S15 LS	18	16	8	18	42
2006	CHEVROLET	S15 LT	1	12	5	6	23
2007	CHEVROLET	S15 LT	1	1	2	1	4
2006	CHEVROLET	S15 LT	35	6	3	8	17
2007	CHEVROLET	S15 LT	4	14	8	8	30
2004	CHEVROLET	S15 SLS	1	14	8	8	30
2005	CHEVROLET	S15 SLS	18	0	2	2	4
2006	CHEVROLET	S15 SLT	24	0	2	2	4
2007	CHEVROLET	S15 SLT	4	0	0	1	1
2005	CHEVROLET	SUBURBAN LS	1	1	0	0	1
2006	CHEVROLET	SUBURBAN LS	1	1	0	0	1
2007	CHEVROLET	SUBURBAN LS	3	2	1	0	3
2007	CHEVROLET	SUBURBAN LT	3	2	0	1	3
2005	CHEVROLET	TAHOE LS	5	2	0	3	5
2006	CHEVROLET	TAHOE LS	7	2	2	3	7
2007	CHEVROLET	TAHOE LS	8	1	3	3	7
2007	CHEVROLET	TAHOE LT	3	2	0	1	3
2004	CHEVROLET	TRAIL BLAZER 4DR	1	1	0	0	1
2005	CHEVROLET	TRAIL BLAZER 4DR	3	3	0	0	3
2006	CHEVROLET	TRAIL BLAZER 4DR	41	25	8	7	40
2007	CHEVROLET	TRAIL BLAZER 4DR	12	4	5	3	12
2005	CHEVROLET	UPLANDER LS	1	1	0	0	1
2006	CHEVROLET	UPLANDER LS	15	6	2	6	14
2007	CHEVROLET	UPLANDER LS	15	6	4	5	15
2004	CHEVROLET	VENTURE LWB	1	1	0	0	1
2006	CHRYSLER	299 4DR	34	1	0	0	1
2007	CHRYSLER	300 4DR	1	11	9	8	28
2006	CHRYSLER	300 TOUR	28	0	0	0	0
2005	CHRYSLER	CONCORDE LMTD	3	3	0	0	3
2005	CHRYSLER	CROSSFIRE LMT	2	2	0	0	2
2006	CHRYSLER	PACIFICA TOUR	1	1	3	3	7
2006	CHRYSLER	PACIFICA TOURING	16	1	3	3	7
2007	CHRYSLER	PACIFICA TOURING	1	0	0	0	0
2005	CHRYSLER	PACIFICA WAGON	4	2	2	0	4
2005	CHRYSLER	PT CRUISER 4DR	1	1	0	4	5
2006	CHRYSLER	PT CRUISER 4DR	60	24	16	8	48

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2007	CHRYSLER	PT CRUISER 4DR	18	9	2	5	16
2006	CHRYSLER	PT CRUISER LMT	2	0	1	0	1
2005	CHRYSLER	PT CRUISER TOUR	5	33	14	13	60
2006	CHRYSLER	PT CRUISER TOUR	48	13	2	3	18
2007	CHRYSLER	PT CRUISER TOUR	16	2	0	0	2
2004	CHRYSLER	SEBRING 2DR	1	0	1	0	1
2004	CHRYSLER	SEBRING 4DR	7	4	2	1	7
2005	CHRYSLER	SEBRING 4DR	22	9	9	3	21
2006	CHRYSLER	SEBRING 4DR	38	20	8	10	38
2004	CHRYSLER	SEBRING CONVERTIBLE 2DR	1	0	2	3	5
2006	CHRYSLER	SEBRING CONVERTIBLE 2DR	8	0	0	0	0
2005	CHRYSLER	SEBRING CONVERTIBLE GTC	1	0	3	2	5
2006	CHRYSLER	SEBRING CONVERTIBLE GTC	2	0	0	1	1
2004	CHRYSLER	SEBRING CONVERTIBLE LX	3	0	1	0	1
2005	CHRYSLER	SEBRING CONVERTIBLE LX	11	0	1	0	1
2005	CHRYSLER	SEBRING CONVERTIBLE TOUR	7	0	5	3	8
2003	CHRYSLER	TOWN AND COUNTRY LX	1	0	0	1	1
2005	CHRYSLER	TOWN AND COUNTRY LX	12	0	3	4	7
2006	CHRYSLER	TOWN AND COUNTRY LX	2	0	0	0	0
2007	CHRYSLER	TOWN AND COUNTRY LX	2	0	0	0	0
2006	CHRYSLER	TOWN AND COUNTRY SWB	4	0	1	3	4
2005	CHRYSLER	TOWN AND COUNTRY TOUR	4	0	4	0	4
2006	CHRYSLER	TOWN AND COUNTRY TOUR	9	0	7	0	7
2007	CHRYSLER	TOWN AND COUNTRY TOUR	3	0	0	1	1
2004	DODGE	B15 SLT	1	0	1	0	1
2005	DODGE	B15 SLT	58	15	15	27	57
2006	DODGE	B15 SLT	107	38	34	34	106
2007	DODGE	B15 SLT	12	6	2	4	12
2006	DODGE	B25 SLT	1	0	0	1	1
2007	DODGE	B25 SLT	1	1	0	0	1

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2007	DODGE	CALIBER SCT	1	67	57	32	156
2007	DODGE	CALIBER SXT	57	37	31	33	101
2006	DODGE	CARAVAN SE	5	1	0	0	1
2005	DODGE	CARAVAN SXT	1	21	17	19	57
2006	DODGE	CHARGER 4DR	102	1	2	2	5
2007	DODGE	CHARGER 4DR	27	0	0	1	1
2006	DODGE	DAKOTA 2DR	1	57	19	26	102
2004	DODGE	DAKOTA SLT	3	14	5	7	26
2005	DODGE	DAKOTA SLT	46	1	0	0	1
2006	DODGE	DAKOTA SLT	85	1	1	1	3
2007	DODGE	DAKOTA SLT	1	13	13	20	46
2004	DODGE	DURANGO SLT	2	20	28	33	81
2005	DODGE	DURANGO SLT	38	0	0	1	1
2006	DODGE	DURANGO SLT	130	0	1	0	1
2007	DODGE	DURANGO SLT	5	10	12	14	36
2006	DODGE	DURANGO SXT	16	23	46	51	120
2005	DODGE	GRAND CARAVAN SE	14	1	4	0	5
2006	DODGE	GRAND CARAVAN SE	28	2	7	5	14
2007	DODGE	GRAND CARAVAN SE	2	5	6	3	14
2005	DODGE	GRAND CARAVAN SXT	24	6	15	7	28
2006	DODGE	GRAND CARAVAN SXT	47	2	0	0	2
2007	DODGE	GRAND CARAVAN SXT	6	9	13	2	24
2006	DODGE	MAGNUM 4DR	40	0	0	1	1
2007	DODGE	MAGNUM 4DR	21	1	0	0	1
2006	DODGE	MAGNUM RT	1	21	23	3	47
2006	DODGE	MAGNUM RT4W	2	0	3	1	4
2005	DODGE	MAGNUM SE	2	16	17	7	40
2005	DODGE	MAGNUM SXT	1	10	5	6	21
2004	DODGE	NEON 4DR	22	0	1	1	2
2005	DODGE	NEON 4DR	272	1	0	0	1
2005	DODGE	STRATUS 2DR	1	7	12	2	21
2004	DODGE	STRATUS 4DR	5	132	90	47	269
2005	DODGE	STRATUS 4DR	102	1	0	0	1
2006	DODGE	STRATUS 4DR	159	1	4	0	5
2006	FORD	500 SE	23	6	7	9	22
2007	FORD	500 SEL	12	4	7	1	12

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2006	FORD	E250 EXTENDED LX	1	0	1	0	1
2005	FORD	ESCALADE XLS	1	1	0	0	1
2006	FORD	ESCALADE XLS	5	4	1	0	5
2007	FORD	ESCALADE XLS	2	2	0	0	2
2005	FORD	ESCALADE XLT	4	2	1	1	4
2006	FORD	ESCALADE XLT	3	1	2	0	3
2007	FORD	ESCALADE XLT	1	1	0	0	1
2006	FORD	EXECUTIVE MWB	1	1	0	0	1
2006	FORD	EXPEDITION EB	1	1	0	0	1
2005	FORD	EXPEDITION XLT	3	3	0	0	3
2006	FORD	EXPEDITION XLT	10	6	4	0	10
2007	FORD	EXPEDITION XLT	2	1	1	0	2
2004	FORD	EXPLORER 4DR	1	0	0	1	1
2005	FORD	EXPLORER 4DR	36	21	7	7	35
2006	FORD	EXPLORER 4DR	32	14	11	5	30
2007	FORD	EXPLORER 4DR	2	2	0	0	2
2005	FORD	EXPRESS 1500 SWB	7	6	0	1	7
2006	FORD	EXPRESS 1500 SWB	24	11	11	0	22
2006	FORD	EXPRESS 2500 LWB	4	0	0	4	4
2005	FORD	EXPRESS 2500 SWB	2	1	0	1	2
2006	FORD	EXPRESS 2500 SWB	6	1	3	2	6
2006	FORD	EXPRESS 3500 LX	16	3	5	6	14
2006	FORD	EXPRESS 3500 SXL	1	0	0	1	1
2006	FORD	F150 LT	2	2	0	0	2
2006	FORD	F150 LX	2	0	1	1	2
2006	FORD	F150 SXL	1	0	1	0	1
2005	FORD	F150 EXT CAB FX	1	1	0	0	1
2004	FORD	F150 EXT CAB XLT	1	1	0	0	1
2005	FORD	F150 EXT CAB XLT	29	9	11	7	27
2006	FORD	F150 EXT CAB XLT	72	30	18	19	67
2007	FORD	F150 EXT CAB XLT	5	2	1	1	4
2004	FORD	F150 EXTENDED MLT	1	0	1	0	1
2005	FORD	F150 EXTENDED MLT	11	2	3	6	11
2006	FORD	F150 EXTENDED MLT	26	10	6	10	26
2007	FORD	F150 EXTENDED MLT	4	1	1	1	3
2006	FORD	F150 EXTENDED STX	3	1	0	2	3
2006	FORD	F250 EXT CAB LLT	1	1	1	0	2
2007	FORD	F250 EXT CAB LLT	2	0	0	1	1

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2007	FORD	F250 EXT CAB LX	1	0	1	0	1
2005	FORD	F250 EXT CAB SLT	1	0	0	0	0
2006	FORD	F250 EXT CAB SLT	14	3	4	7	14
2005	FORD	F250 EXT CAB XLT	2	1	0	1	2
2004	FORD	F450 12SK	1	0	1	0	1
2004	FORD	F650 24BX	7	7	0	0	7
2005	FORD	F650 24BX	5	2	3	0	5
2006	FORD	F650 24BX	7	4	2	1	7
2005	FORD	F650 24SK	2	1	0	1	2
2004	FORD	F650 26BX	3	1	1	1	3
2005	FORD	F650 26BX	1	0	0	1	1
2003	FORD	FOCUS 4DR	1	32	24	10	66
2005	FORD	FOCUS 4DR	66	49	25	23	97
2006	FORD	FOCUS 4DR	97	19	11	9	39
2007	FORD	FOCUS 4DR	39	1	1	0	2
2005	FORD	FOCUS ZX4	2	0	0	1	1
2005	FORD	FREESTAR SE	10	2	5	3	10
2006	FORD	FREESTAR SE	16	8	7	1	16
2007	FORD	FREESTAR SE	8	5	1	2	8
2006	FORD	FREESTYLE SE	4	0	2	0	2
2006	FORD	FREESTYLE SE	12	6	2	4	12
2007	FORD	FREESTYLE SEL	2	6	2	4	12
2006	FORD	FUSION 4DR	25	13	5	7	25
2007	FORD	FUSION 4DR	4	1	1	2	4
2006	FORD	FUSION SE	1	0	0	1	1
2007	FORD	MUSTANG DELX	3	2	0	1	3
2004	FORD	TAURUS 4DR	1	0	0	1	1
2005	FORD	TAURUS 4DR	58	25	15	17	57
2006	FORD	TAURUS 4DR	101	52	24	24	100
2007	FORD	TAURUS 4DR	82	37	26	19	82
2003	GMC	CANYON SLE	0	0	0	0	0
2004	GMC	CANYON SLE	0	0	0	0	0
2005	GMC	CANYON SLE	5	4	1	0	5
2006	GMC	CANYON SLE	3	2	0	1	3
2007	GMC	CANYON SLE	4	3	1	0	4
2003	GMC	ENVOY SLE	0	0	0	0	0
2004	GMC	ENVOY SLE	0	0	0	0	0
2005	GMC	ENVOY SLE	0	0	0	0	0

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2006	GMC	ENVOY SLE	16	6	8	2	16
2007	GMC	ENVOY SLE	7	2	3	1	6
2003	GMC	ENVOY XL SLE	0	0	0	0	0
2004	GMC	ENVOY XL SLE	0	0	0	0	0
2005	GMC	ENVOY XL SLE	0	0	0	0	0
2006	GMC	ENVOY XL SLE	2	0	2	0	2
2007	GMC	ENVOY XL SLE	0	0	0	0	0
2003	GMC	W450 TRK	0	0	0	0	0
2004	GMC	W450 TRK	0	0	0	0	0
2005	GMC	W450 TRK	0	0	0	0	0
2006	GMC	W450 TRK	1	0	1	0	1
2007	GMC	W450 TRK	0	0	0	0	0
2003	GMC	YUKON SLE	0	0	0	0	0
2004	GMC	YUKON SLE	0	0	0	0	0
2005	GMC	YUKON SLE	3	3	0	0	3
2006	GMC	YUKON SLE	1	0	1	0	1
2007	GMC	YUKON SLE	2	2	0	0	2
2003	GMC	YUKON SLT	0	0	0	0	0
2004	GMC	YUKON SLT	0	0	0	0	0
2005	GMC	YUKON SLT	0	0	0	0	0
2006	GMC	YUKON SLT	0	0	0	0	0
2007	GMC	YUKON SLT	1	0	0	0	0
2003	GMC	YUKON XL SLE	0	0	0	0	0
2004	GMC	YUKON XL SLE	0	0	0	0	0
2005	GMC	YUKON XL SLE	0	0	0	0	0
2006	GMC	YUKON XL SLE	2	2	0	0	2
2007	GMC	YUKON XL SLE	2	2	0	0	2
2003	GMC	YUKON XL SLT	0	0	0	0	0
2004	GMC	YUKON XL SLT	0	0	0	0	0
2005	GMC	YUKON XL SLT	0	0	0	0	0
2006	GMC	YUKON XL SLT	0	0	0	0	0
2007	GMC	YUKON XL SLT	1	0	1	0	1
2003	HINO	268 24BX	0	0	0	0	0
2004	HINO	268 24BX	0	0	0	0	0
2005	HINO	268 24BX	0	0	0	0	0
2006	HINO	268 24BX	3	1	1	1	3
2007	HINO	268 24BX	0	0	0	0	0
2003	HINO	268 26BX	0	0	0	0	0

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2004	HINO	268 26BX	0	0	0	0	0
2005	HINO	268 26BX	0	0	0	0	0
2006	HINO	268 26BX	2	2	0	0	2
2007	HINO	268 26BX	0	0	0	0	0
2003	HONDA	ACCORD 4DR	0	0	0	0	0
2004	HONDA	ACCORD 4DR	1	0	1	0	1
2005	HONDA	ACCORD 4DR	11	6	4	1	11
2006	HONDA	ACCORD 4DR	6	2	1	3	6
2007	HONDA	ACCORD 4DR	2	1	1	0	2
2003	HONDA	CIVIC 2DR	0	0	0	0	0
2004	HONDA	CIVIC 2DR	0	0	0	0	0
2005	HONDA	CIVIC 2DR	1	1	0	0	1
2006	HONDA	CIVIC 2DR	0	0	0	0	0
2007	HONDA	CIVIC 2DR	0	0	0	0	0
2003	HONDA	CIVIC 4DR	0	0	0	0	0
2004	HONDA	CIVIC 4DR	0	0	0	0	0
2005	HONDA	CIVIC 4DR	16	9	4	3	16
2006	HONDA	CIVIC 4DR	0	0	0	0	0
2007	HONDA	CIVIC 4DR	0	0	0	0	0
2003	HONDA	CRV 5DR	0	0	0	0	0
2004	HONDA	CRV 5DR	0	0	0	0	0
2005	HONDA	CRV 5DR	0	0	0	0	0
2006	HONDA	CRV 5DR	1	1	0	0	1
2007	HONDA	CRV 5DR	0	0	0	0	0
2003	HONDA	CRV LX	0	0	0	0	0
2004	HONDA	CRV LX	0	0	0	0	0
2005	HONDA	CRV LX	2	2	0	0	2
2006	HONDA	CRV LX	1	1	0	0	1
2007	HONDA	CRV LX	0	0	0	0	0
2003	HONDA	ODYSSEY 5DR	0	0	0	0	0
2004	HONDA	ODYSSEY 5DR	1	0	0	1	1
2005	HONDA	ODYSSEY 5DR	0	0	0	0	0
2006	HONDA	ODYSSEY 5DR	1	1	0	0	1
2007	HONDA	ODYSSEY 5DR	0	0	0	0	0
2003	HUMMER	H3 4DR	0	0	0	0	0
2004	HUMMER	H3 4DR	0	0	0	0	0
2005	HUMMER	H3 4DR	0	0	0	0	0
2006	HUMMER	H3 4DR	1	0	0	0	0

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2007	HUMMER	H3 4DR	0	0	0	0	0
2003	HYUNDAI	ACCENT 4DR	0	0	0	0	0
2004	HYUNDAI	ACCENT 4DR	10	3	4	3	10
2005	HYUNDAI	ACCENT 4DR	2	1	0	1	2
2006	HYUNDAI	ACCENT 4DR	19	9	4	6	19
2007	HYUNDAI	ACCENT 4DR	0	0	0	0	0
2003	HYUNDAI	ELANTRA 4DR	0	0	0	0	0
2004	HYUNDAI	ELANTRA 4DR	1	0	1	0	1
2005	HYUNDAI	ELANTRA 4DR	21	10	8	3	21
2006	HYUNDAI	ELANTRA 4DR	37	18	9	9	36
2007	HYUNDAI	ELANTRA 4DR	0	0	0	0	0
2003	HYUNDAI	SANTA FE GLS	0	0	0	0	0
2004	HYUNDAI	SANTA FE GLS	0	0	0	0	0
2005	HYUNDAI	SANTA FE GLS	3	3	0	0	3
2006	HYUNDAI	SANTA FE GLS	2	0	2	0	2
2007	HYUNDAI	SANTA FE GLS	0	0	0	0	0
2003	HYUNDAI	SONATA 4DR	0	0	0	0	0
2004	HYUNDAI	SONATA 4DR	1	1	0	0	1
2005	HYUNDAI	SONATA 4DR	9	4	2	3	9
2006	HYUNDAI	SONATA 4DR	0	0	0	0	0
2007	HYUNDAI	SONATA 4DR	0	0	0	0	0
2003	HYUNDAI	SONATA GLS	0	0	0	0	0
2004	HYUNDAI	SONATA GLS	0	0	0	0	0
2005	HYUNDAI	SONATA GLS	0	0	0	0	0
2006	HYUNDAI	SONATA GLS	91	42	24	24	90
2007	HYUNDAI	SONATA GLS	0	0	0	0	0
2003	HYUNDAI	TUCSON GLS	0	0	0	0	0
2004	HYUNDAI	TUCSON GLS	0	0	0	0	0
2005	HYUNDAI	TUCSON GLS	0	0	0	0	0
2006	HYUNDAI	TUCSON GLS	11	4	3	4	11
2007	HYUNDAI	TUCSON GLS	0	0	0	0	0
2003	INFINITI	FX35 AWD	0	0	0	0	0
2004	INFINITI	FX35 AWD	0	0	0	0	0
2005	INFINITI	FX35 AWD	2	0	2	0	2
2006	INFINITI	FX35 AWD	0	0	0	0	0
2007	INFINITI	FX35 AWD	0	0	0	0	0
2003	INFINITI	G35 4DR	0	0	0	0	0
2004	INFINITI	G35 4DR	0	0	0	0	0

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2005	INFINITI	G35 4DR	0	0	0	0	0
2006	INFINITI	G35 4DR	9	5	1	3	9
2007	INFINITI	G35 4DR	0	0	0	0	0
2003	INFINITI	G35 AWD	0	0	0	0	0
2004	INFINITI	G35 AWD	0	0	0	0	0
2005	INFINITI	G35 AWD	0	0	0	0	0
2006	INFINITI	G35 AWD	1	0	0	1	1
2007	INFINITI	G35 AWD	0	0	0	0	0
2003	INFINITI	M35 4DR	0	0	0	0	0
2004	INFINITI	M35 4DR	0	0	0	0	0
2005	INFINITI	M35 4DR	0	0	0	0	0
2006	INFINITI	M35 4DR	4	2	2	0	4
2007	INFINITI	M35 4DR	0	0	0	0	0
2003	INFINITI	QX56 2DR	0	0	0	0	0
2004	INFINITI	QX56 2DR	0	0	0	0	0
2005	INFINITI	QX56 2DR	0	0	0	0	0
2006	INFINITI	QX56 2DR	1	1	0	0	1
2007	INFINITI	QX56 2DR	0	0	0	0	0
2003	INTERNATIONAL	4300 24BX	0	0	0	0	0
2004	INTERNATIONAL	4300 24BX	3	2	1	0	3
2005	INTERNATIONAL	4300 24BX	13	5	8	0	13
2006	INTERNATIONAL	4300 24BX	26	8	12	6	26
2007	INTERNATIONAL	4300 24BX	2	2	0	0	2
2003	INTERNATIONAL	4300 24FT	3	2	1	0	3
2004	INTERNATIONAL	4300 24FT	0	0	0	0	0
2005	INTERNATIONAL	4300 24FT	0	0	0	0	0
2006	INTERNATIONAL	4300 24FT	0	0	0	0	0
2007	INTERNATIONAL	4300 24FT	0	0	0	0	0
2003	INTERNATIONAL	4300 24SK	0	0	0	0	0
2004	INTERNATIONAL	4300 24SK	0	0	0	0	0
2005	INTERNATIONAL	4300 24SK	0	0	0	0	0

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2006	INTERNATIONAL	4300 24SK	1	0	1	0	1
2007	INTERNATIONAL	4300 24SK	0	0	0	0	0
2003	INTERNATIONAL	4300 26BX	0	0	0	0	0
2004	INTERNATIONAL	4300 26BX	0	0	0	0	0
2005	INTERNATIONAL	4300 26BX	4	1	3	0	4
2006	INTERNATIONAL	4300 26BX	4	3	1	0	4
2007	INTERNATIONAL	4300 26BX	0	0	0	0	0
2003	INTERNATIONAL	4300 TRK	0	0	0	0	0
2004	INTERNATIONAL	4300 TRK	0	0	0	0	0
2005	INTERNATIONAL	4300 TRK	4	0	2	2	4
2006	INTERNATIONAL	4300 TRK	0	0	0	0	0
2007	INTERNATIONAL	4300 TRK	0	0	0	0	0
2003	ISUZU	NPR 16BX	0	0	0	0	0
2004	ISUZU	NPR 16BX	0	0	0	0	0
2005	ISUZU	NPR 16BX	1	0	1	0	1
2006	ISUZU	NPR 16BX	2	1	1	0	2
2007	ISUZU	NPR 16BX	0	0	0	0	0
2003	ISUZU	NPR TRK	0	0	0	0	0
2004	ISUZU	NPR TRK	0	0	0	0	0
2005	ISUZU	NPR TRK	1	1	0	0	1
2006	ISUZU	NPR TRK	0	0	0	0	0
2007	ISUZU	NPR TRK	1	1	0	0	1
2003	JAGUAR	X-TYPE 4DR	0	0	0	0	0
2004	JAGUAR	X-TYPE 4DR	1	0	1	0	1
2005	JAGUAR	X-TYPE 4DR	2	1	0	1	2
2006	JAGUAR	X-TYPE 4DR	1	1	0	0	1
2007	JAGUAR	X-TYPE 4DR	0	0	0	0	0
2003	JEEP	COMMANDER 2DR	0	0	0	0	0
2004	JEEP	COMMANDER 2DR	0	0	0	0	0
2005	JEEP	COMMANDER 2DR	0	0	0	0	0
2006	JEEP	COMMANDER 2DR	1	1	0	0	1
2007	JEEP	COMMANDER 2DR	1	0	1	0	1

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2003	JEEP	COMMANDER 4DR	0	0	0	0	0
2004	JEEP	COMMANDER 4DR	0	0	0	0	0
2005	JEEP	COMMANDER 4DR	0	0	0	0	0
2006	JEEP	COMMANDER 4DR	1	1	0	0	1
2007	JEEP	COMMANDER 4DR	0	0	0	0	0
2003	JEEP	GRAND CHEROKEE LAR	0	0	0	0	0
2004	JEEP	GRAND CHEROKEE LAR	0	0	0	0	0
2005	JEEP	GRAND CHEROKEE LAR	38	18	10	10	38
2006	JEEP	GRAND CHEROKEE LAR	43	23	9	10	42
2007	JEEP	GRAND CHEROKEE LAR	12	6	3	3	12
2003	JEEP	GRAND CHEROKEE LT	0	0	0	0	0
2004	JEEP	GRAND CHEROKEE LT	0	0	0	0	0
2005	JEEP	GRAND CHEROKEE LT	0	0	0	0	0
2006	JEEP	GRAND CHEROKEE LT	8	4	2	1	7
2007	JEEP	GRAND CHEROKEE LT	0	0	0	0	0
2003	JEEP	LIBERTY 4DR	0	0	0	0	0
2004	JEEP	LIBERTY 4DR	1	1	0	0	1
2005	JEEP	LIBERTY 4DR	14	4	7	3	14
2006	JEEP	LIBERTY 4DR	48	28	12	8	48
2007	JEEP	LIBERTY 4DR	8	4	3	1	8
2003	JEEP	WRANGLER SPOR	0	0	0	0	0
2004	JEEP	WRANGLER SPOR	0	0	0	0	0
2005	JEEP	WRANGLER SPOR	1	0	0	0	0
2006	JEEP	WRANGLER SPOR	4	0	2	2	4
2007	JEEP	WRANGLER SPOR	0	0	0	0	0
2003	KIA	AMANIT 4DR	0	0	0	0	0
2004	KIA	AMANIT 4DR	0	0	0	0	0
2005	KIA	AMANIT 4DR	10	4	3	3	10
2006	KIA	AMANIT 4DR	0	0	0	0	0
2007	KIA	AMANIT 4DR	0	0	0	0	0
2003	KIA	OPTIMA 4DR	0	0	0	0	0
2004	KIA	OPTIMA 4DR	4	1	2	1	4
2005	KIA	OPTIMA 4DR	48	25	16	7	48

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2006	KIA	OPTIMA 4DR	44	19	9	15	43
2007	KIA	OPTIMA 4DR	1	1	0	0	1
2003	KIA	OPTIMA EX	0	0	0	0	0
2004	KIA	OPTIMA EX	0	0	0	0	0
2005	KIA	OPTIMA EX	0	0	0	0	0
2006	KIA	OPTIMA EX	3	1	0	2	3
2007	KIA	OPTIMA EX	0	0	0	0	0
2003	KIA	OPTIMA LX	0	0	0	0	0
2004	KIA	OPTIMA LX	0	0	0	0	0
2005	KIA	OPTIMA LX	0	0	0	0	0
2006	KIA	OPTIMA LX	21	11	4	6	21
2007	KIA	OPTIMA LX	0	0	0	0	0
2003	KIA	RIO 4DR	0	0	0	0	0
2004	KIA	RIO 4DR	14	10	2	2	14
2005	KIA	RIO 4DR	69	31	18	19	68
2006	KIA	RIO 4DR	44	27	10	7	44
2007	KIA	RIO 4DR	1	1	0	0	1
2003	KIA	SEDONA 4DR	0	0	0	0	0
2004	KIA	SEDONA 4DR	0	0	0	0	0
2005	KIA	SEDONA 4DR	2	1	0	1	2
2006	KIA	SEDONA 4DR	9	7	1	1	9
2007	KIA	SEDONA 4DR	4	2	1	1	4
2003	KIA	SORENTO LX	0	0	0	0	0
2004	KIA	SORENTO LX	0	0	0	0	0
2005	KIA	SORENTO LX	2	1	0	1	2
2006	KIA	SORENTO LX	15	6	4	4	14
2007	KIA	SORENTO LX	0	0	0	0	0
2003	KIA	SPECTRUM 4DR	0	0	0	0	0
2004	KIA	SPECTRUM 4DR	2	1	0	1	2
2005	KIA	SPECTRUM 4DR	24	9	6	9	24
2006	KIA	SPECTRUM 4DR	38	22	11	4	37
2007	KIA	SPECTRUM 4DR	0	0	0	0	0
2003	KIA	SPORT 4DR	0	0	0	0	0
2004	KIA	SPORT 4DR	0	0	0	0	0
2005	KIA	SPORT 4DR	0	0	0	0	0
2006	KIA	SPORT 4DR	0	0	0	0	0
2007	KIA	SPORT 4DR	2	2	0	0	2
2003	KIA	SPORT LX	0	0	0	0	0

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2004	KIA	SPORT LX	0	0	0	0	0
2005	KIA	SPORT LX	0	0	0	0	0
2006	KIA	SPORT LX	0	0	0	0	0
2007	KIA	SPORT LX	4	2	2	0	4
2003	LINCOLN	LS V6	0	0	0	0	0
2004	LINCOLN	LS V6	0	0	0	0	0
2005	LINCOLN	LS V6	4	0	3	1	4
2006	LINCOLN	LS V6	0	0	0	0	0
2007	LINCOLN	LS V6	0	0	0	0	0
2003	LINCOLN	TOWN CAR 4DR	0	0	0	0	0
2004	LINCOLN	TOWN CAR 4DR	0	0	0	0	0
2005	LINCOLN	TOWN CAR 4DR	1	0	1	0	1
2006	LINCOLN	TOWN CAR 4DR	5	3	1	1	5
2007	LINCOLN	TOWN CAR 4DR	3	0	1	2	3
2003	MAZDA	3 4DR	0	0	0	0	0
2004	MAZDA	3 4DR	0	0	0	0	0
2005	MAZDA	3 4DR	27	14	2	11	27
2006	MAZDA	3 4DR	12	3	2	7	12
2007	MAZDA	3 4DR	1	0	0	1	1
2003	MAZDA	3 5DR	0	0	0	0	0
2004	MAZDA	3 5DR	0	0	0	0	0
2005	MAZDA	3 5DR	0	0	0	0	0
2006	MAZDA	3 5DR	6	1	2	3	6
2007	MAZDA	3 5DR	0	0	0	0	0
2003	MAZDA	3 WG	0	0	0	0	0
2004	MAZDA	3 WG	0	0	0	0	0
2005	MAZDA	3 WG	12	2	5	5	12
2006	MAZDA	3 WG	0	0	0	0	0
2007	MAZDA	3 WG	0	0	0	0	0
2003	MAZDA	5 SPRT	0	0	0	0	0
2004	MAZDA	5 SPRT	0	0	0	0	0
2005	MAZDA	5 SPRT	0	0	0	0	0
2006	MAZDA	5 SPRT	4	4	0	0	4
2007	MAZDA	5 SPRT	0	0	0	0	0
2003	MAZDA	6 4DR	0	0	0	0	0
2004	MAZDA	6 4DR	0	0	0	0	0
2005	MAZDA	6 4DR	34	12	13	8	33
2006	MAZDA	6 4DR	47	18	7	22	47

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2007	MAZDA	6 4DR	0	0	0	0	0
2003	MAZDA	MPV WG	0	0	0	0	0
2004	MAZDA	MPV WG	0	0	0	0	0
2005	MAZDA	MPV WG	0	0	0	0	0
2006	MAZDA	MPV WG	4	1	1	2	4
2007	MAZDA	MPV WG	0	0	0	0	0
2003	MERCEDES BENZ	C230 4DR	0	0	0	0	0
2004	MERCEDES BENZ	C230 4DR	0	0	0	0	0
2005	MERCEDES BENZ	C230 4DR	0	0	0	0	0
2006	MERCEDES BENZ	C230 4DR	12	8	2	1	11
2007	MERCEDES BENZ	C230 4DR	3	1	1	1	3
2003	MERCEDES BENZ	C280 4DR	0	0	0	0	0
2004	MERCEDES BENZ	C280 4DR	0	0	0	0	0
2005	MERCEDES BENZ	C280 4DR	0	0	0	0	0
2006	MERCEDES BENZ	C280 4DR	1	1	0	0	1
2007	MERCEDES BENZ	C280 4DR	0	0	0	0	0
2003	MERCEDES BENZ	ML35 4DR	0	0	0	0	0
2004	MERCEDES BENZ	ML35 4DR	0	0	0	0	0
2005	MERCEDES BENZ	ML35 4DR	1	1	0	0	1
2006	MERCEDES BENZ	ML35 4DR	0	0	0	0	0
2007	MERCEDES BENZ	ML35 4DR	0	0	0	0	0
2003	MERCURY	GRAND MARQUIS 4DR	0	0	0	0	0
2004	MERCURY	GRAND MARQUIS 4DR	0	0	0	0	0
2005	MERCURY	GRAND MARQUIS 4DR	1	0	1	0	1
2006	MERCURY	GRAND MARQUIS 4DR	0	0	0	0	0
2007	MERCURY	GRAND MARQUIS 4DR	0	0	0	0	0
2003	MERCURY	MILAN PRE4	0	0	0	0	0
2004	MERCURY	MILAN PRE4	0	0	0	0	0
2005	MERCURY	MILAN PRE4	0	0	0	0	0
2006	MERCURY	MILAN PRE4	1	0	0	1	1

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2007	MERCURY	MILAN PRE4	0	0	0	0	0
2003	MERCURY	SABLE 4DR	0	0	0	0	0
2004	MERCURY	SABLE 4DR	0	0	0	0	0
2005	MERCURY	SABLE 4DR	7	4	1	1	6
2006	MERCURY	SABLE 4DR	0	0	0	0	0
2007	MERCURY	SABLE 4DR	0	0	0	0	0
2003	MITSUBISHI	ENDEAVOR LS	0	0	0	0	0
2004	MITSUBISHI	ENDEAVOR LS	0	0	0	0	0
2005	MITSUBISHI	ENDEAVOR LS	1	0	1	0	1
2006	MITSUBISHI	ENDEAVOR LS	12	4	2	6	12
2007	MITSUBISHI	ENDEAVOR LS	0	0	0	0	0
2003	MITSUBISHI	FE14 16BX	0	0	0	0	0
2004	MITSUBISHI	FE14 16BX	0	0	0	0	0
2005	MITSUBISHI	FE14 16BX	0	0	0	0	0
2006	MITSUBISHI	FE14 16BX	1	0	0	1	1
2007	MITSUBISHI	FE14 16BX	1	1	0	0	1
2003	MITSUBISHI	FE64 16BX	0	0	0	0	0
2004	MITSUBISHI	FE64 16BX	1	1	0	0	1
2005	MITSUBISHI	FE64 16BX	0	0	0	0	0
2006	MITSUBISHI	FE64 16BX	0	0	0	0	0
2007	MITSUBISHI	FE64 16BX	0	0	0	0	0
2003	MITSUBISHI	GALANT 4DR	0	0	0	0	0
2004	MITSUBISHI	GALANT 4DR	5	3	0	2	5
2005	MITSUBISHI	GALANT 4DR	13	9	1	2	12
2006	MITSUBISHI	GALANT 4DR	27	11	11	5	27
2007	MITSUBISHI	GALANT 4DR	0	0	0	0	0
2003	MITSUBISHI	LANCER 4DR	0	0	0	0	0
2004	MITSUBISHI	LANCER 4DR	12	7	2	3	12
2005	MITSUBISHI	LANCER 4DR	10	8	2	0	10
2006	MITSUBISHI	LANCER 4DR	37	20	7	10	37
2007	MITSUBISHI	LANCER 4DR	0	0	0	0	0
2003	NISSAN	ALTIMA 4DR	0	0	0	0	0
2004	NISSAN	ALTIMA 4DR	1	1	0	0	1
2005	NISSAN	ALTIMA 4DR	25	6	9	9	24
2006	NISSAN	ALTIMA 4DR	122	51	36	32	119
2007	NISSAN	ALTIMA 4DR	3	2	0	1	3
2003	NISSAN	ARMADA SE	0	0	0	0	0
2004	NISSAN	ARMADA SE	0	0	0	0	0

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2005	NISSAN	ARMADA SE	1	1	0	0	1
2006	NISSAN	ARMADA SE	12	8	3	1	12
2007	NISSAN	ARMADA SE	6	3	1	1	5
2003	NISSAN	FRONTIER SE	0	0	0	0	0
2004	NISSAN	FRONTIER SE	0	0	0	0	0
2005	NISSAN	FRONTIER SE	0	0	0	0	0
2006	NISSAN	FRONTIER SE	5	2	1	2	5
2007	NISSAN	FRONTIER SE	1	0	0	1	1
2003	NISSAN	MAXIMA 4DR	0	0	0	0	0
2004	NISSAN	MAXIMA 4DR	0	0	0	0	0
2005	NISSAN	MAXIMA 4DR	1	0	0	1	1
2006	NISSAN	MAXIMA 4DR	33	14	7	11	32
2007	NISSAN	MAXIMA 4DR	8	2	3	2	7
2003	NISSAN	MURANO S	0	0	0	0	0
2004	NISSAN	MURANO S	0	0	0	0	0
2005	NISSAN	MURANO S	0	0	0	0	0
2006	NISSAN	MURANO S	22	11	8	3	22
2007	NISSAN	MURANO S	2	1	0	1	2
2003	NISSAN	MURANO SL	0	0	0	0	0
2004	NISSAN	MURANO SL	0	0	0	0	0
2005	NISSAN	MURANO SL	3	2	1	0	3
2006	NISSAN	MURANO SL	0	0	0	0	0
2007	NISSAN	MURANO SL	0	0	0	0	0
2003	NISSAN	PATHFINDER SE	0	0	0	0	0
2004	NISSAN	PATHFINDER SE	0	0	0	0	0
2005	NISSAN	PATHFINDER SE	5	3	2	0	5
2006	NISSAN	PATHFINDER SE	26	15	6	5	26
2007	NISSAN	PATHFINDER SE	1	0	1	0	1
2003	NISSAN	QUEST S	0	0	0	0	0
2004	NISSAN	QUEST S	2	1	1	0	2
2005	NISSAN	QUEST S	0	0	0	0	0
2006	NISSAN	QUEST S	0	0	0	1	1
2007	NISSAN	QUEST S	0	0	0	0	0
2003	NISSAN	SENTRA 4DR	0	0	0	0	0
2004	NISSAN	SENTRA 4DR	15	7	4	4	15
2005	NISSAN	SENTRA 4DR	86	42	26	18	86
2006	NISSAN	SENTRA 4DR	89	46	24	19	89
2007	NISSAN	SENTRA 4DR	1	0	0	1	1

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2003	NISSAN	TITAN XE	0	0	0	0	0
2004	NISSAN	TITAN XE	0	0	0	0	0
2005	NISSAN	TITAN XE	2	1	0	1	2
2006	NISSAN	TITAN XE	4	1	1	2	4
2007	NISSAN	TITAN XE	3	0	1	1	2
2003	NISSAN	XTERA S	0	0	0	0	0
2004	NISSAN	XTERA S	0	0	0	0	0
2005	NISSAN	XTERA S	0	0	0	0	0
2006	NISSAN	XTERA S	15	12	2	1	15
2007	NISSAN	XTERA S	0	0	0	0	0
2003	PONTIAC	BONNEVILLE 4DR	0	0	0	0	0
2004	PONTIAC	BONNEVILLE 4DR	0	0	0	0	0
2005	PONTIAC	BONNEVILLE 4DR	1	1	0	0	1
2006	PONTIAC	BONNEVILLE 4DR	0	0	0	0	0
2007	PONTIAC	BONNEVILLE 4DR	0	0	0	0	0
2003	PONTIAC	G5 4DR	0	0	0	0	0
2004	PONTIAC	G5 4DR	0	0	0	0	0
2005	PONTIAC	G5 4DR	0	0	0	0	0
2006	PONTIAC	G5 4DR	0	0	0	0	0
2007	PONTIAC	G5 4DR	2	2	0	0	2
2003	PONTIAC	G6 4DR	0	0	0	0	0
2004	PONTIAC	G6 4DR	0	0	0	0	0
2005	PONTIAC	G6 4DR	4	1	2	1	4
2006	PONTIAC	G6 4DR	134	58	33	43	134
2007	PONTIAC	G6 4DR	51	24	14	13	51
2003	PONTIAC	GRAND AM 4DR	0	0	0	0	0
2004	PONTIAC	GRAND AM 4DR	2	1	0	1	2
2005	PONTIAC	GRAND AM 4DR	32	15	9	8	32
2006	PONTIAC	GRAND AM 4DR	0	0	0	0	0
2007	PONTIAC	GRAND AM 4DR	0	0	0	0	0
2003	PONTIAC	GRAND PRIX 4DR	0	0	0	0	0
2004	PONTIAC	GRAND PRIX 4DR	3	2	1	0	3
2005	PONTIAC	GRAND PRIX 4DR	43	21	5	17	43
2006	PONTIAC	GRAND PRIX 4DR	227	92	48	83	223
2007	PONTIAC	GRAND PRIX 4DR	35	13	12	10	35
2003	PONTIAC	SUNFIRE 2DR	0	0	0	0	0
2004	PONTIAC	SUNFIRE 2DR	3	3	0	0	3
2005	PONTIAC	SUNFIRE 2DR	21	11	3	7	21

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2006	PONTIAC	SUNFIRE 2DR	0	0	0	0	0
2007	PONTIAC	SUNFIRE 2DR	0	0	0	0	0
2003	PONTIAC	SUNFIRE FWD	0	0	0	0	0
2004	PONTIAC	SUNFIRE FWD	0	0	0	0	0
2005	PONTIAC	SUNFIRE FWD	0	0	0	0	0
2006	PONTIAC	SUNFIRE FWD	1	0	1	0	1
2007	PONTIAC	SUNFIRE FWD	0	0	0	0	0
2003	PONTIAC	VIBE 4DR	0	0	0	0	0
2004	PONTIAC	VIBE 4DR	0	0	0	0	0
2005	PONTIAC	VIBE 4DR	39	19	12	8	39
2006	PONTIAC	VIBE 4DR	17	9	6	1	16
2007	PONTIAC	VIBE 4DR	3	2	1	0	3
2003	SATURN	AURORA XE	0	0	0	0	0
2004	SATURN	AURORA XE	0	0	0	0	0
2005	SATURN	AURORA XE	0	0	0	0	0
2006	SATURN	AURORA XE	0	0	0	0	0
2007	SATURN	AURORA XE	2	0	1	1	2
2003	SATURN	ION 4DR	0	0	0	0	0
2004	SATURN	ION 4DR	0	0	0	0	0
2005	SATURN	ION 4DR	0	0	0	0	0
2006	SATURN	ION 4DR	45	21	13	11	45
2007	SATURN	ION 4DR	16	8	2	6	16
2003	SATURN	VUE 4DR	0	0	0	0	0
2004	SATURN	VUE 4DR	0	0	0	0	0
2005	SATURN	VUE 4DR	0	0	0	0	0
2006	SATURN	VUE 4DR	0	0	0	0	0
2007	SATURN	VUE 4DR	2	1	1	0	2
2003	SUBARU	FORESTER L	0	0	0	0	0
2004	SUBARU	FORESTER L	0	0	0	0	0
2005	SUBARU	FORESTER L	1	1	0	0	1
2006	SUBARU	FORESTER L	0	0	0	0	0
2007	SUBARU	FORESTER L	0	0	0	0	0
2003	SUBARU	FORESTER X	0	0	0	0	0
2004	SUBARU	FORESTER X	0	0	0	0	0
2005	SUBARU	FORESTER X	2	0	1	1	2
2006	SUBARU	FORESTER X	4	2	0	2	4
2007	SUBARU	FORESTER X	0	0	0	0	0
2003	SUBARU	IMPREZA 4DR	0	0	0	0	0

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2004	SUBARU	IMPREZA 4DR	0	0	0	0	0
2005	SUBARU	IMPREZA 4DR	0	0	0	0	0
2006	SUBARU	IMPREZA 4DR	2	2	0	0	2
2007	SUBARU	IMPREZA 4DR	0	0	0	0	0
2003	SUZUKI	FORESTER 4DR	0	0	0	0	0
2004	SUZUKI	FORESTER 4DR	0	0	0	0	0
2005	SUZUKI	FORESTER 4DR	8	5	2	1	8
2006	SUZUKI	FORESTER 4DR	12	7	1	4	12
2007	SUZUKI	FORESTER 4DR	0	0	0	0	0
2003	SUZUKI	GRAND VITERO 4DR	0	0	0	0	0
2004	SUZUKI	GRAND VITERO 4DR	0	0	0	0	0
2005	SUZUKI	GRAND VITERO 4DR	0	0	0	0	0
2006	SUZUKI	GRAND VITERO 4DR	5	3	1	1	5
2007	SUZUKI	GRAND VITERO 4DR	0	0	0	0	0
2003	SUZUKI	VERONA 4DR	0	0	0	0	0
2004	SUZUKI	VERONA 4DR	0	0	0	0	0
2005	SUZUKI	VERONA 4DR	1	0	0	1	1
2006	SUZUKI	VERONA 4DR	0	0	0	0	0
2007	SUZUKI	VERONA 4DR	0	0	0	0	0
2003	TOYOTA	4 RUNNER 4DR	0	0	0	0	0
2004	TOYOTA	4 RUNNER 4DR	0	0	0	0	0
2005	TOYOTA	4 RUNNER 4DR	0	0	0	0	0
2006	TOYOTA	4 RUNNER 4DR	8	2	3	3	8
2007	TOYOTA	4 RUNNER 4DR	1	1	0	0	1
2003	TOYOTA	CAMRY 4DR	0	0	0	0	0
2004	TOYOTA	CAMRY 4DR	2	1	1	0	2
2005	TOYOTA	CAMRY 4DR	28	12	5	9	26
2006	TOYOTA	CAMRY 4DR	54	20	16	15	51
2007	TOYOTA	CAMRY 4DR	6	3	0	3	6
2003	TOYOTA	COROLLA 4DR	0	0	0	0	0
2004	TOYOTA	COROLLA 4DR	0	0	0	0	0
2005	TOYOTA	COROLLA 4DR	32	16	6	10	32
2006	TOYOTA	COROLLA 4DR	52	29	10	12	51
2007	TOYOTA	COROLLA 4DR	4	3	1	0	4
2003	TOYOTA	ECHO 2DR	1	0	1	0	1
2004	TOYOTA	ECHO 2DR	0	0	0	0	0
2005	TOYOTA	ECHO 2DR	0	0	0	0	0
2006	TOYOTA	ECHO 2DR	0	0	0	0	0

*Analysis of 2006 Insurer Reports*

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2007	TOYOTA	ECHO 2DR	0	0	0	0	0
2003	TOYOTA	RAVA 4 4DR	0	0	0	0	0
2004	TOYOTA	RAVA 4 4DR	0	0	0	0	0
2005	TOYOTA	RAVA 4 4DR	0	0	0	0	0
2006	TOYOTA	RAVA 4 4DR	3	0	3	0	3
2007	TOYOTA	RAVA 4 4DR	0	0	0	0	0
2003	TOYOTA	SIENNA LE	0	0	0	0	0
2004	TOYOTA	SIENNA LE	0	0	0	0	0
2005	TOYOTA	SIENNA LE	1	1	0	0	1
2006	TOYOTA	SIENNA LE	3	1	1	1	3
2007	TOYOTA	SIENNA LE	0	0	0	0	0
2003	TOYOTA	TACOMA 2DR	0	0	0	0	0
2004	TOYOTA	TACOMA 2DR	0	0	0	0	0
2005	TOYOTA	TACOMA 2DR	0	0	0	0	0
2006	TOYOTA	TACOMA 2DR	1	0	1	0	1
2007	TOYOTA	TACOMA 2DR	0	0	0	0	0
2003	VOKSWAGEN	BEETLE 2.5L	0	0	0	0	0
2004	VOKSWAGEN	BEETLE 2.5L	0	0	0	0	0
2005	VOKSWAGEN	BEETLE 2.5L	0	0	0	0	0
2006	VOKSWAGEN	BEETLE 2.5L	1	1	0	0	1
2007	VOKSWAGEN	BEETLE 2.5L	0	0	0	0	0
2003	VOKSWAGEN	GOLF 4DR	0	0	0	0	0
2004	VOKSWAGEN	GOLF 4DR	1	1	0	0	1
2005	VOKSWAGEN	GOLF 4DR	0	0	0	0	0
2006	VOKSWAGEN	GOLF 4DR	0	0	0	0	0
2007	VOKSWAGEN	GOLF 4DR	0	0	0	0	0
2003	VOKSWAGEN	JETTA 2.5L	0	0	0	0	0
2004	VOKSWAGEN	JETTA 2.5L	0	0	0	0	0
2005	VOKSWAGEN	JETTA 2.5L	5	3	2	0	5
2006	VOKSWAGEN	JETTA 2.5L	28	5	15	8	28
2007	VOKSWAGEN	JETTA 2.5L	1	0	1	0	1
2003	VOKSWAGEN	JETTA 4DR	0	0	0	0	0
2004	VOKSWAGEN	JETTA 4DR	1	0	1	0	1
2005	VOKSWAGEN	JETTA 4DR	0	0	0	0	0
2006	VOKSWAGEN	JETTA 4DR	0	0	0	0	0
2007	VOKSWAGEN	JETTA 4DR	0	0	0	0	0
2003	VOKSWAGEN	PASSAT 2.0T	0	0	0	0	0
2004	VOKSWAGEN	PASSAT 2.0T	0	0	0	0	0

*Analysis of 2006 Insurer Reports*

---

Reported by Enterprise							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2005	VOKSWAGEN	PASSAT 2.0T	0	0	0	0	0
2006	VOKSWAGEN	PASSAT 2.0T	3	1	1	1	3
2007	VOKSWAGEN	PASSAT 2.0T	1	1	0	0	1
2003	VOKSWAGEN	PASSAT GLS	0	0	0	0	0
2004	VOKSWAGEN	PASSAT GLS	0	0	0	0	0
2005	VOKSWAGEN	PASSAT GLS	3	3	0	0	3
2006	VOKSWAGEN	PASSAT GLS	0	0	0	0	0
2007	VOKSWAGEN	PASSAT GLS	0	0	0	0	0
2003	VOKSWAGEN	S40 4DR	0	0	0	0	0
2004	VOKSWAGEN	S40 4DR	0	0	0	0	0
2005	VOKSWAGEN	S40 4DR	0	0	0	0	0
2006	VOKSWAGEN	S40 4DR	4	3	0	1	4
2007	VOKSWAGEN	S40 4DR	0	0	0	0	0
<b>TOTAL</b>			<b>7,364</b>	<b>3,228</b>	<b>2,034</b>	<b>1,911</b>	<b>7,173</b>

*Analysis of 2006 Insurer Reports*

---

Reported by U-Haul							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2006	Ford	E-250	97	16	60	0	76
2006	Ford	E-450	173	45	93	0	138
2006	Ford	F-150	62	15	38	0	53
2005	GMC	C5C042	77	22	51	0	73
2006	GMC	C5C042	17	4	11	0	15
2003	GMC	G3500	51	18	29	0	47
2004	GMC	G3500	120	34	61	0	95
2005	GMC	G3500	38	13	19	0	32
2004	GMC	TC15903	2	0	0	0	0
2005	GMC	TC15903	19	3	14	0	17
2004	GMC	TG21405	3	3	0	0	3
2005	GMC	TG21405	31	6	22	0	28
<b>TOTAL</b>			<b>690</b>	<b>179</b>	<b>398</b>	<b>0</b>	<b>577</b>

*Analysis of 2006 Insurer Reports*

Reported by Vanguard							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2005	BUICK	ALLURE	2	2	0	0	2
2005	BUICK	CENTURY	1	1	0	0	1
2006	BUICK	CENTURY	1	1	0	0	1
2006	BUICK	LACROSSE	23	18	1	4	23
2006	BUICK	LACROSSE CX	1	0	0	1	1
2006	BUICK	LACROSSE CXL	1	0	1	0	1
2007	BUICK	LACROSSE CXL	4	2	1	1	4
2006	BUICK	LACROSSE CXS	4	2	2	0	4
2007	BUICK	LACROSSE CXS	1	1	0	0	1
2005	BUICK	LESABRE	2	2	0	0	2
2006	BUICK	LUCERNE	7	3	1	3	7
2007	BUICK	LUCERNE	1	1	0	0	1
2006	BUICK	RAINIER	7	6	1	0	7
2006	BUICK	RAINIER AWD	1	0	1	0	1
2006	BUICK	RAINIER AWD CXL	1	1	0	0	1
2006	BUICK	RENDEZVOUS	8	4	3	0	7
2007	BUICK	RENDEZVOUS	3	2	0	1	3
2006	BUICK	RENDEZVOUS 4DR	3	2	1	0	3
2007	BUICK	RENDEZVOUS 4DR	1	1	0	0	1
2006	BUICK	renDEZVOUS fwd	1	1	0	0	1
2007	BUICK	renDEZVOUS fwd	1	1	0	0	1
2007	BUICK	TERRAZA 4DR	1	1	0	0	1
2006	CADILLAC	CTS	10	6	1	2	9
2004	CADILLAC	DEVILLE	1	1	0	0	1
2006	CADILLAC	DTS	12	7	3	2	12
2007	CADILLAC	DTS	2	1	1	0	2
2006	CADILLAC	ESCALADE	1	1	0	0	1
2007	CADILLAC	ESCALADE	5	4	0	0	4
2006	CADILLAC	SRX	10	10	0	0	10
2005	CHEVROLET	CAVALIER 4DR	1	1	0	0	1
2004	CHEVROLET	CLASSIC 4DR	1	1	0	0	1
2005	CHEVROLET	CLASSIC 4DR	2	1	1	0	2
2006	CHEVROLET	COBALT 2DR	23	18	3	2	23
2007	CHEVROLET	COBALT 2DR	3	3	0	0	3
2005	CHEVROLET	COBALT 4DR	3	3	0	0	3
2006	CHEVROLET	COBALT 4DR	18	13	3	2	18
2007	CHEVROLET	COBALT 4DR	2	1	0	1	2
2006	CHEVROLET	EQUINOX	5	3	1	1	5

*Analysis of 2006 Insurer Reports*

Reported by Vanguard							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2007	CHEVROLET	EQUINOX	1	1	0	0	1
2006	CHEVROLET	EQUINOX AWD	1	0	0	0	0
2006	CHEVROLET	EQUINOX LT	1	1	0	0	1
2007	CHEVROLET	EQUINOX LT FWD	1	1	0	0	1
2006	CHEVROLET	EXPRESS	1	0	1	0	1
2004	CHEVROLET	EXPRESS 350	1	1	0	0	1
2007	CHEVROLET	EXPRESS 3500 12	1	0	0	0	0
2006	CHEVROLET	HHR	5	5	0	0	5
2007	CHEVROLET	HHR 2LT	1	0	1	0	1
2006	CHEVROLET	HHR LS	7	3	3	1	7
2007	CHEVROLET	HHR LS	1	1	0	0	1
2006	CHEVROLET	HHR LT	4	2	2	0	4
2007	CHEVROLET	HHR LT	7	5	0	1	6
2004	CHEVROLET	IMPALA	4	2	0	0	2
2005	CHEVROLET	IMPALA	6	4	1	1	6
2006	CHEVROLET	IMPALA	87	57	12	18	87
2007	CHEVROLET	IMPALA	4	3	0	1	4
2006	CHEVROLET	IMPALA 4DR	36	27	0	6	33
2006	CHEVROLET	IMPALA LT	23	13	4	6	23
2007	CHEVROLET	IMPALA LT	5	5	0	0	5
2006	CHEVROLET	impala ltx 3.9	1	1	0	0	1
2006	CHEVROLET	IMPALA LTZ	1	0	1	0	1
2007	CHEVROLET	IMPALA LTZ	2	0	0	2	2
2006	CHEVROLET	IMPALA LTZ 3.0	1	1	0	0	1
2006	CHEVROLET	IMPALA LTZ 3.9	2	2	0	0	2
2005	CHEVROLET	MALIBU 4DR	16	11	4	1	16
2006	CHEVROLET	MALIBU 4DR	47	26	9	11	46
2007	CHEVROLET	MALIBU 4DR	4	3	1	0	4
2007	CHEVROLET	MALIBU LT	3	1	2	0	3
2005	CHEVROLET	MALIBU MAXX	1	1	0	0	1
2006	CHEVROLET	MALIBU MAXX LT	17	12	2	3	17
2007	CHEVROLET	MALIBU MAXX LT	2	2	0	0	2
2004	CHEVROLET	MONTE CARLO	1	1	0	0	1
2005	CHEVROLET	MONTE CARLO	2	2	0	0	2
2006	CHEVROLET	MONTE CARLO	39	27	9	3	39
2007	CHEVROLET	MONTE CARLO	3	2	0	0	2
2006	CHEVROLET	MONTE CARLO LT	4	2	1	1	4
2007	CHEVROLET	MONTE CARLO LT	1	0	0	1	1

*Analysis of 2006 Insurer Reports*

Reported by Vanguard							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2006	CHEVROLET	SILVERADO	5	1	4	0	5
2006	CHEVROLET	SUBURBAN	3	1	1	1	3
2007	CHEVROLET	SUBURBAN	3	3	0	0	3
2007	CHEVROLET	TAHOE	1	1	0	0	1
2005	CHEVROLET	TRAILBLAZER	8	7	0	1	8
2006	CHEVROLET	TRAILBLAZER	83	53	12	10	75
2007	CHEVROLET	TRAILBLAZER	9	7	1	0	8
2006	CHEVROLET	UPLANDER	10	8	0	2	10
2007	CHEVROLET	UPLANDER	4	1	2	1	4
2004	CHEVROLET	VENTURE	1	1	0	0	1
2005	CHRYSLER	300	1	1	0	0	1
2006	CHRYSLER	300	15	10	0	5	15
2006	CHRYSLER	300 HEMI	11	8	1	1	10
2007	CHRYSLER	300 HEMI	1	1	0	0	1
2006	CHRYSLER	300 TOURING	7	4	1	2	7
2007	CHRYSLER	300 TOURING	1	1	0	0	1
2005	CHRYSLER	CROSSFIRE 2 DR CONV	3	1	1	1	3
2005	CHRYSLER	PACIFICA	2	1	1	0	2
2006	CHRYSLER	PACIFICA	6	4	0	1	5
2006	CHRYSLER	PACIFICA TOURIN	1	1	0	0	1
2005	CHRYSLER	PT CRUISER	3	3	0	0	3
2006	CHRYSLER	PT CRUISER	10	6	1	3	10
2007	CHRYSLER	PT CRUISER	1	1	0	0	1
2006	CHRYSLER	PT CRUISER LIMI	1	1	0	0	1
2006	CHRYSLER	PT CRUISER TOUR	1	1	0	0	1
2005	CHRYSLER	SEBRING 2DR CONV	4	4	0	0	4
2006	CHRYSLER	SEBRING 2DR CONV	14	10	2	2	14
2005	CHRYSLER	SEBRING 4DR	2	1	1	0	2
2006	CHRYSLER	SEBRING 4DR	8	7	0	0	7
2005	CHRYSLER	SEBRING CONV	1	1	0	0	1
2006	CHRYSLER	SEBRING CONV	2	1	0	1	2
2006	CHRYSLER	TOWN & COUNTRY	5	4	0	1	5
2006	DODGE	CALIBER 4DR	1	1	0	0	1
2006	DODGE	CHARGER	1	1	0	0	1
2007	DODGE	CHARGER	5	3	1	1	5
2005	DODGE	Durango	3	1	0	0	1
2006	DODGE	Durango	1	4	3	1	8

*Analysis of 2006 Insurer Reports*

Reported by Vanguard							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2007	DODGE	Durango	10	0	0	0	0
2005	DODGE	grand caravan	4	3	1	0	4
2006	DODGE	grand caravan	18	8	4	3	15
2007	DODGE	grand caravan	1	0	1	0	1
2006	DODGE	MAGNUM	20	18	1	1	20
2006	DODGE	MAGNUM RWD	1	0	1	0	1
2007	DODGE	MAGNUM RWD	1	1	0	0	1
2005	DODGE	STRATUS	1	1	0	0	1
2005	DODGE	STRATUS 4DR	2	2	0	0	2
2006	DODGE	STRATUS 4DR	9	5	3	1	9
2006	FORD	E250	3	2	0	0	2
2006	FORD	E250 EXTENDED	1	0	1	0	1
2005	FORD	E450	1	1	0	0	1
2006	FORD	E450	2	1	1	0	2
2004	FORD	E450 16 CUTAWAY	1	1	0	0	1
2006	FORD	E450 16 CUTAWAY	1	1	0	0	1
2006	FORD	EXPEDITION	1	1	0	0	1
2006	FORD	F250	1	1	0	0	1
2006	FORD	F250 EXT CAB	1	0	1	0	1
2005	GMC	ENVOY	1	0	0	0	0
2006	GMC	ENVOY	15	6	7	1	14
2007	GMC	ENVOY	2	2	0	0	2
2004	GMC	SAVANA	2	2	0	0	2
2006	GMC	YUKON	1	1	0	0	1
2006	JEEP	COMMANDER	4	2	0	2	4
2004	JEEP	GRAND CHEROKEE	3	2	0	0	2
2005	JEEP	GRAND CHEROKEE	1	1	0	0	1
2006	JEEP	GRAND CHEROKEE	16	13	1	2	16
2007	JEEP	GRAND CHEROKEE	1	1	0	0	1
2006	JEEP	liberty	7	5	0	2	7
2003	JEEP	WRANGLER	1	1	0	0	1
2005	JEEP	WRANGLER	1	1	0	0	1
2006	JEEP	WRANGLER	3	3	0	0	3
2007	JEEP	WRANGLER	1	0	0	1	1
2006	KIA	SORENTO	5	3	2	0	5
2006	KIA	SORENTO EX/LX	1	1	0	0	1
2007	KIA	SORENTO LX	1	1	0	0	1
2006	LINCOLN	MARK LT	1	0	1	0	1

*Analysis of 2006 Insurer Reports*

Reported by Vanguard							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2003	OLDSMOBILE	ALERO GL SEDAN	1	1	0	0	1
2007	PONTIAC	G5 2DR	1	1	0	0	1
2005	PONTIAC	G6	2	1	1	0	2
2006	PONTIAC	G6	11	6	4	1	11
2007	PONTIAC	G6 2DR	1	1	0	0	1
2005	PONTIAC	G6 4DR	1	1	0	0	1
2006	PONTIAC	G6 4DR	16	12	3	1	16
2007	PONTIAC	G6 4DR	13	10	2	1	13
2006	PONTIAC	G6 GT 4DR	9	3	2	4	9
2007	PONTIAC	G6 GT 4DR	2	2	0	0	2
2006	PONTIAC	G6 GTP SEDAN	4	3	0	1	4
2007	PONTIAC	G6 GTP SEDAN	2	1	0	1	2
2005	PONTIAC	GRAND AM 4DR	4	3	0	0	3
2004	PONTIAC	GRAND PRIX	1	0	0	0	0
2005	PONTIAC	GRAND PRIX	2	0	1	1	2
2006	PONTIAC	GRAND PRIX 4DR	119	65	22	31	118
2007	PONTIAC	GRAND PRIX 4DR	14	12	1	1	14
2005	PONTIAC	MONTANA	2	2	0	0	2
2006	PONTIAC	MONTANA	44	9	0	0	9
2006	PONTIAC	PURSUIT 4DR	1	1	0	0	1
2006	PONTIAC	TORRENT	11	8	3	0	11
2007	PONTIAC	TORRENT	2	2	0	0	2
2006	PONTIAC	TORRENT AWD	1	0	0	0	0
2005	PONTIAC	VIBE	1	1	0	0	1
2006	PONTIAC	VIBE	3	3	0	0	3
2007	PONTIAC	VIBE	1	0	1	0	1
2007	SATURN	AURA	1	0	0	1	1
2006	SATURN	ION 2	7	6	0	1	7
2007	SATURN	ION 2	1	1	0	0	1
2006	SATURN	ION 3	3	2	0	1	3
2007	SATURN	ION 3	1	1	0	0	1
2007	SATURN	RELAY	1	1	0	0	1
2006	SATURN	VUE	1	1	0	0	1
2006	SATURN	VUE AWD	1	1	0	0	1
2006	SATURN	VUE FWD	1	0	0	1	1
2006	TOYOTA	4 RUNNER	1	0	0	0	0
2005	TOYOTA	CAMRY 4DR	3	3	0	0	3
2006	TOYOTA	CAMRY 4DR	1	0	0	1	1

*Analysis of 2006 Insurer Reports*

---

Reported by Vanguard							
Model Year	Make	Model	Total Thefts	Recovery Condition			Total Recovered
				Intact	In-whole	In-part	
2007	TOYOTA	CAMRY 4DR	1	1	0	0	1
2005	TOYOTA	COROLLA	2	1	0	0	1
2006	TOYOTA	COROLLA	8	6	0	1	7
2007	TOYOTA	HIGHLANDER 4WD	1	0	0	0	0
2006	TOYOTA	RAV 4 2WD	1	1	0	0	1
2006	TOYOTA	RAV 4 BASE 4WD	2	1	0	1	2
2005	TOYOTA	SIENNA	1	1	0	0	1
2006	TOYOTA	SIENNA	4	1	0	3	4
2007	TOYOTA	YARIS	2	2	0	0	2
2007	VOLVO	S40	2	1	0	0	1
<b>TOTAL</b>			<b>1,217</b>	<b>786</b>	<b>175</b>	<b>175</b>	<b>1,136</b>