

# HIGHWAY LOSS DATA INSTITUTE

## NEWS RELEASE

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### **MOST FREQUENT THEFT CLAIMS ARE FOR ACURA INTEGRA, WHICH ALSO HAS WORST OVERALL INSURANCE THEFT LOSSES**

ARLINGTON, VA — The Acura Integra (2- and 4-door) had the most frequent theft claims among 1999–2001 models. Its claim frequency was more than 8 times the average for all cars and more than 2-1/2 times higher than the frequency for the vehicle with the second highest theft claim frequency, the Jeep Wrangler. Largely because of the Integra's very high rate of claims, this car also had the greatest overall theft losses, as measured by the average cost of claims per insured vehicle — about 14 times the average and more than twice the cost of the vehicle with the second highest overall losses.

These are the latest insurance theft loss results published by the Highway Loss Data Institute (HLDI), an affiliate of the Insurance Institute for Highway Safety.

#### **PASSENGER VEHICLES WITH HIGHEST THEFT CLAIM FREQUENCIES, 1999-2001 MODELS**

<b>MAKE/SERIES</b>	<b>SIZE/TYPE</b>	<b>FREQUENCY</b> (claims per 1,000 insured vehicle yrs.)
Acura Integra	Small 2-door/4-door car	21.7
Jeep Wrangler	Small 2-door utility vehicle	8.5
Jeep Cherokee 4WD	Small 4-door utility vehicle	6.6
Honda Prelude	Small 2-door car	6.4
Mitsubishi Mirage	Small 2-door car	6.2
Chrysler 300M	Large 4-door car	5.9
Hyundai Tiburon	Small 2-door car	5.5
Dodge Intrepid	Large 4-door car	5.1
Mitsubishi Mirage	Small 4-door car	5.1
Chrysler LHS	Large 4-door car	5.0
	<b>AVERAGE FOR ALL CARS</b>	<b>2.6</b>

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**PASSENGER VEHICLES WITH HIGHEST THEFT LOSSES, 1999-2001 MODELS**

<u>MAKE/SERIES</u>	<u>SIZE/TYPE</u>	<u>AVG. LOSS PAYMENT PER INSURED VEHICLE YR.</u>
Acura Integra	Small 2-door/4-door car	\$205
BMW X5 4WD	Midsized 4-door utility vehicle	\$92
Chevrolet Corvette	Small sports convertible	\$86
Lincoln Navigator 4WD	Large 4-door utility vehicle	\$65
Mercedes CLK class	Midsized 2-door luxury car	\$57
Audi A6 Quattro	Midsized 4-door luxury car	\$57
Chevrolet Corvette	Small sports car	\$52
Lincoln Navigator	Large 4-door utility vehicle	\$51
Lexus LX series 4WD	Large 4-door utility vehicle	\$49
Dodge Ram 3500 series	Very large pickup truck	\$46
	<b>AVERAGE FOR ALL CARS</b>	<b>\$15</b>

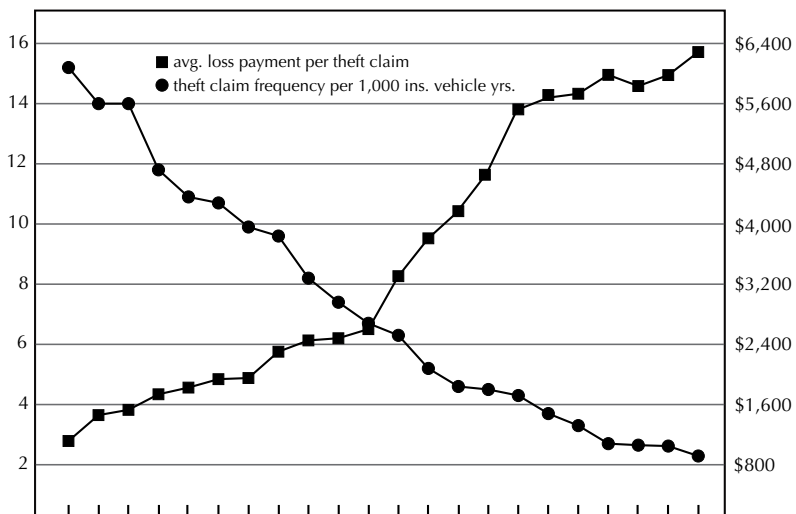
HLDI results are the only reported theft results based on the number of insured vehicles. Information on insurance theft losses published by the National Insurance Crime Bureau and CCC Information Services doesn't take into account how many of each vehicle are insured, so the most popular vehicles on the road tend to top these organizations' lists of most-stolen vehicles. In contrast, HLDI identifies vehicles with the worst theft losses by counting the number of theft claims by make and model relative to the number of each make and model insured. Models with the highest losses are identified by calculating both frequency and cost of claims.

**Antitheft immobilizer only partially successful for Integra:** For 5 years in a row, the Acura Integra has been on HLDI's "10 worst" list for theft. In response, Honda (manufacturer of Acuras) started equipping Integras with passive immobilizing antitheft devices, beginning with 2000 models. Results for 2000 Integras do show declines in theft claims to 16.8 per 1,000 insured vehicle years, compared with 25.0 for 1999 Integras. But the claim frequency has gone back up to 21.6 per 1,000 for 2001 models.

"Immobilizers are thought to be more effective in deterring amateur thieves than the professionals," says Kim Hazelbaker, HLDI senior vice president. "Theft investigators believe that Integras are targeted by professional thieves for their parts and that many of those parts, like the more powerful engine, end up on modified Honda Civics." The Civic and the Integra share the same platform.

**Long-term theft trends:** Since 1980 overall theft claim frequencies have declined while average insurance payments per claim have increased. Overall losses, which had held constant for many years at about \$20 per insured vehicle year, declined to about \$15 for 1999–2001 models.

**INSURANCE THEFT CLAIM FREQUENCIES & AVG. LOSS PAYMENTS PER CLAIM, 1980-2001 MODELS**



End three-page release on insurance theft loss results  
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