

# advisory advisory advisory

## CAR THEFT: RADIO IS TARGET IN MANY CASES

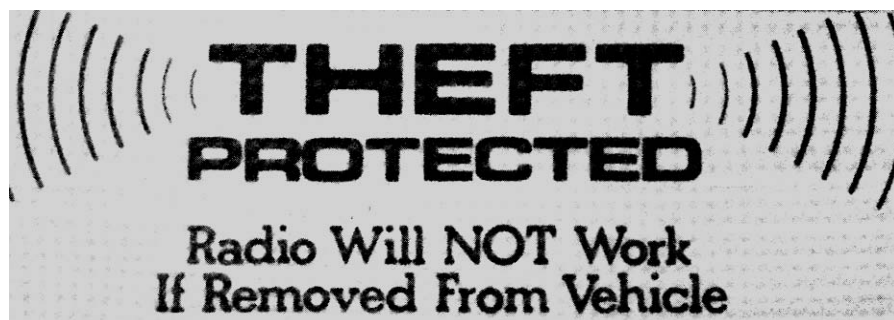
For the fifth year in a row, Volkswagen models top the list of cars with the highest frequencies of insurance claims for theft. The Volkswagen GTI has the highest frequency among all 1987 cars, with claims being filed for theft of this model at more than 10 times the average rate for all 1987 models. Next in order among cars with the most frequent theft claims are VW's Cabriolet, Golf 2-door, Jetta 4-door, and Golf 4-door.

Theft claim frequencies for these five Volkswagen models are at least five times the average for all 1987 cars. Also on the list of cars with the most theft claims are the Saab 900 2-door, Hyundai Excel 4-door, and three Cadillac models (DeVille 2- and 4-door and Brougham).

Although the *frequency* with which theft claims are filed for VWs is very high, the average *cost* of these insurance claims is relatively low because, according to claims data, it's the radio instead of the whole car that's usually being stolen.

Why the radio? VW's premium sound systems are mounted in a slide-out bracket, making the radios interchangeable with all others designed for this mounting. Audis, BMWs, Jaguars, Mercedes-Benz, Peugeots, and Saabs have the same mounts. Because they're high-quality and interchangeable, the radios in these cars are especially popular among thieves.

To discourage theft, the radios in VWs plus several models from other manufacturers are equipped with anti-theft systems — electronic locks activated by personal code numbers. If the wrong code is entered, the radio won't work. If it's disconnected from its power source, the radio also won't work until the correct code is entered. "This innovation is designed to send a definite message to would-be thieves to stay away," says Volkswagen. Yet radio theft is so frequent that VWs head the list of cars with the most frequent insurance claims for theft.



VW dealers give customers this window decal to discourage would-be thieves. Still, VWs head the list of cars with the most frequent insurance claims for theft. In a single day at a Volkswagen dealership where this photo was taken, radios were stolen from seven new cars for sale.

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### Highest Relative Theft Claim Frequencies, 1987 models

|                       |       |
|-----------------------|-------|
| Volkswagen GTI        | 1,030 |
| Volkswagen Cabriolet  | 817   |
| Volkswagen Golf 2 dr  | 746   |
| Volkswagen Jetta 4 dr | 740   |
| Volkswagen Golf 4 dr  | 545   |
| Saab 900 2 dr         | 522   |
| Cadillac DeVille 2 dr | 338   |
| Cadillac Brougham     | 304   |
| Hyundai Excel 4 dr    | 293   |
| Cadillac DeVille 4 dr | 276   |

### Highest Relative Avg. Theft Loss Payments Per Insured Vehicle Year, 1987 models

|                          |     |
|--------------------------|-----|
| Chevrolet Camaro         | 851 |
| Pontiac Firebird         | 668 |
| Volkswagen Cabriolet     | 623 |
| Chevrolet Monte Carlo    | 619 |
| Cadillac Brougham        | 576 |
| Buick Regal              | 569 |
| Volkswagen GTI           | 488 |
| Volkswagen Jetta 4 dr    | 379 |
| Merc. Grand Marquis 4 dr | 343 |
| Saab 900 2 dr            | 335 |

Avg. = 100

The Insurance Institute for Highway Safety and the Highway Loss Data Institute are independent, nonprofit public service organizations that identify, develop, and evaluate ways to reduce the losses — deaths, injuries, and property damage — resulting from crashes on the nation's highways. Their work is wholly supported by the American Insurance Highway Safety Association, the American Insurers Highway Safety Alliance, the National Association of Independent Insurers Safety Association, and a number of individual insurance companies.