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1991 Honda Most Stolen Vehicle

November 1, 2006

For 2005, the most stolen vehicle in the nation was the 1991 Honda Accord, according to Hot Wheels, the National Insurance Crime Bureau's companion study to its annual Hot Spots auto theft report.

The study examines data reported to the National Crime Information Center (NCIC) and determines the vehicle make, model, and model year most reported stolen in 2005. * This report reflects only stolen vehicle data reported to NCIC in 2005.

In 2005, 1,235,226 motor vehicles were reported stolen which is 2,625 fewer than in 2004. Using the FBI's average valuation of \$6,173 per stolen vehicle, this amounts to over \$7.6 billion in losses in 2005-just in vehicle value alone.

According to the NICB's report, the top 10 most stolen vehicles in 2005 were:

1. 1991 Honda Accord
2. 1995 Honda Civic
3. 1989 Toyota Camry
4. 1994 Dodge Caravan
5. 1994 Nissan Sentra
6. 1997 Ford F150 Series
7. 1990 Acura Integra
8. 1986 Toyota Pickup
9. 1993 Saturn SL
10. 2004 Dodge Ram Pickup

See the full report at <http://www.nicb.org/>.

The FBI Uniform Crime Report divides the nation into four regions: Midwest, Northeast, South and West.

The Midwest with 22.3 percent of the nation's population reported 225,519 vehicle thefts (an increase of 0.4 percent over 2004) and represents 18.3 percent of the total number of vehicles stolen in 2005; the Northeast with 18.4 percent of the population reported 129,835 vehicle thefts (a decrease of 9.5 percent from 2004) and represents 10.5 percent of the total stolen; the South with 36.3 percent of the population reported 412,033 thefts (a decrease of 2.3 percent from 2004) and represents 33.4 percent of the total number of vehicles

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stolen. Finally, the West with 23.0 percent of the population reported 467,839 vehicle thefts (an increase of 4.5 percent over 2004) and represents 37.9 percent of the total number of vehicles stolen.

With only 62.1 percent of stolen vehicles recovered last year the question becomes, what happens to the over 450,000 vehicles still outstanding? The short answer is that they fuel a number of related insurance fraud and vehicle theft activities. For example:

Exports: NICB agents have recovered a significant number of stolen vehicles from foreign countries. It is not unusual for stolen vehicles to be shipped intact to other countries where prospective buyers can have them for a fraction of what they would legitimately cost and with no questions asked.

Whether enclosed in shipping containers at coastal ports or simply driven across the border into Canada or Mexico and elsewhere, exports contribute to the tens of thousands of stolen vehicles which are never recovered.

NICB's Foreign Operations group actively pursues the repatriation of stolen vehicles in foreign countries and works closely with U.S. embassy personnel and foreign government officials to return those vehicles. Just in 2005, over 3,000 vehicles were returned to the U.S. from Belize, Costa Rica, El Salvador, Dominican Republic, Guatemala, Honduras, Jamaica, Lithuania, Mexico, Nicaragua and Venezuela.

Owner Give-Ups: An owner give-up is the term that describes a vehicle that has been reported stolen by its owner when the owner is actually making a false theft report. In these situations, vehicles are driven into ponds, lakes, or quarries, set on fire in sparsely populated areas, or even driven into Mexico and abandoned with their owners filing "theft" reports later.

Owner give-ups are often motivated by economic factors. If a person owes more on a vehicle than it is worth, having it stolen allows the owner to walk away from the debt. Similarly, on a lease where the usage has exceeded the terms of the lease, theft becomes an option.

Chop Shops: A good percentage of stolen vehicles end up in chop shops. These are places that disassemble stolen vehicles and sell their parts to individuals, dealers, body shops -- just about anyone who has a need but has no scruples. Thieves can sell the individual parts from older models for more money than the vehicle is worth intact.

This fraud is exacerbated when an unethical body shop submits a repair bill to an insurance company showing it obtained and used original equipment manufacturer (OEM) replacement parts when in reality the parts used were obtained from a chop shop. The insurance company pays the higher invoice cost and the body shop pockets the difference. (Visit our Web site to see this in graphic detail.)

A Layered Approach to Protection: To protect their investment, Robert M. Bryant, NICB's President and Chief Executive Officer, encourages vehicle owners to follow its "layered approach" to auto theft prevention by employing simple, low-cost suggestions to make their vehicles less attractive to thieves. NICB's four layers are:

Common Sense: The cheapest form of defense is to simply employ the anti-theft devices that are standard on all vehicles: locks. Lock your car and take your keys.

Warning Device: Having and using a visible or audible warning device is another item that can ensure that your car remains where you left it.

Immobilizing Device: "Kill" switches, fuel cut-offs, and smart keys are among the devices which are high and low tech, but extremely effective. Generally speaking, if your car won't start, it won't get stolen.

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