

HIGHWAY LOSS DATA INSTITUTE

NEWS RELEASE

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CADILLAC ESCALADE, LARGE PICKUP TRUCKS TOP LIST OF THIEVES' FAVORITE VEHICLES, CLAIMS DATA SHOW

ARLINGTON, VA — The Cadillac Escalade is more than 6 times as likely as the average vehicle to be targeted by thieves and has overall theft losses more than 10 times as big, an analysis of insurance claims for 2008-10 vehicles by the Highway Loss Data Institute (HLDI) shows.

The Escalade for years has dominated HLDI's list of vehicles with the most theft claims, and 4 versions of the luxury SUV appear at the top this time.

INSURANCE THEFT CLAIMS, 2008-10 PASSENGER VEHICLES

	Vehicle size/type	Claim freq.	Avg. loss payment per claim	Overall theft losses
HIGHEST CLAIM RATES				
Cadillac Escalade (4 versions)	large/very large luxury SUV	10.8	\$10,555	\$114
Ford F-250 crew 4WD	very large pickup	9.7	\$9,496	\$92
Chevrolet Silverado 1500 crew	large pickup	9.2	\$4,948	\$45
Ford F-450 crew 4WD	very large pickup	7.9	\$11,701	\$93
GMC Sierra 1500 crew	large pickup	7.3	\$6,022	\$44
Chrysler 300	large car	7.1	\$5,509	\$39
Ford F-350 crew 4WD	very large pickup	7.0	\$9,088	\$64
Chevrolet Avalanche 1500	very large SUV	6.4	\$6,689	\$43
GMC Yukon	large SUV	6.4	\$6,645	\$42
Chrysler 300 HEMI	large car	6.3	\$8,294	\$52
LOWEST CLAIM RATES				
Audi A6 4WD	large luxury car	0.5	\$16,882	\$8
Mercury Mariner (2009-10)	small SUV	0.5	\$1,970	\$1
Chevrolet Equinox (2010)	midsize SUV	0.6	\$2,069	\$1
Volkswagen CC (2009-10)	midsize car	0.6	\$7,098	\$4
Chevrolet Equinox 4WD (2010)	midsize SUV	0.6	\$4,870	\$3
Lexus RX 350 (2010)	midsize luxury SUV	0.6	\$6,084	\$4
Saturn Vue	midsize SUV	0.6	\$3,747	\$2
Chevrolet Aveo (2009-10)	mini station wagon	0.6	\$7,642	\$5
BMW 5 series 4WD	large luxury car	0.7	\$12,200	\$8
Mini Cooper Clubman	mini 2-door car	0.7	\$1,883	\$1
AVERAGE ALL PASSENGER VEHICLES		1.7	\$6,767	\$11

Note: Claim frequencies are per 1,000 ins. vehicle yrs.; overall losses are avg. payments per ins. vehicle yr.; vehicles 2008-10s unless otherwise noted.

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The Escalade EXT, which has a pickup bed, is ranked worst, with more than 14 claims per 1,000 insured vehicle years, or more than 8 times the average. An insured vehicle year is 1 vehicle insured for 1 year, 2 for 6 months, etc.

Pickups are another favorite of thieves, and the Ford F-250 crew cab 4-wheel-drive comes in second to the Escalade for the most theft claims, with other models ranking high on the list. Overall, pickups have much higher theft losses than passenger cars and SUVs (\$24 per insured vehicle year versus \$9 and \$12, respectively), though from 2007 to 2009 pickup losses fell substantially. The decrease may be because of the fact that ignition immobilizers, which prevent vehicles from being hot-wired, recently have become more common in pickups. The technology became widespread in cars and SUVs earlier.

Still, immobilizers can't prevent all types of theft, and even Escalades have them as standard equipment. Moreover, the devices don't affect theft of property from a vehicle, which also is reflected in the rankings.

"Immobilizers are a good deterrent against joy-riding teenagers, but professional thieves can easily haul away an SUV on a flatbed truck," says HLDI senior vice president Kim Hazelbaker. "A pickup that can't be driven away is still vulnerable to having tools and cargo snatched from its bed."

The most targeted car, excluding luxury and sports cars, is the Chrysler 300. That's followed by models known for their powerful engines, including the Chrysler 300 HEMI, the Dodge Charger HEMI, and the Nissan Maxima.

The list of vehicles with the lowest claim frequencies is topped by the Audi A6 4-wheel-drive sedan and the Mercury Mariner, a small SUV. Each has a claim frequency of 0.5 per 1,000 insured vehicle years. The Audi has a much higher average loss per claim, so its overall average theft loss (\$8) is much higher than that of the Mariner (\$1).

HLDI's theft numbers differ from reports by other organizations because they are based on the number of insured vehicles on the road. In contrast, information published by the National Insurance Crime Bureau simply lists the most frequently stolen vehicles. As a result, the list usually reflects the most commonly driven vehicles, not how likely a vehicle is to be targeted.

The National Highway Traffic Safety Administration is required by law to report theft data, but light-duty trucks with gross weight ratings of more than 6,000 pounds — a category that includes the Escalade — are excluded. The agency looks at thefts in a single calendar year of vehicles from that model year. It measures exposure by the number of vehicles produced.

HLDI's data come from insurers representing about 80 percent of the market for privately insured vehicles. The data don't include information on thefts of vehicles that aren't insured or are insured by nonreporting companies. They also don't distinguish among thefts of entire vehicles, vehicle parts, and vehicle contents. HLDI is an affiliate of the Insurance Institute for Highway Safety.

**End of 3-page news release on insurance theft results
For more information go to www.iihs.org**