

# HIGHWAY LOSS DATA INSTITUTE

## NEWS RELEASE

May 25, 1999

### **UTILITY VEHICLES HAVE HIGHEST THEFT LOSSES FOR 4TH YEAR IN A ROW; WORST OVERALL THEFT LOSS RESULT IS 12 TIMES HIGHER THAN AVERAGE**

ARLINGTON, VA – Three of the five passenger vehicles with the highest insurance losses for theft are utility vehicles – the Range Rover, Mitsubishi Montero, and Montero Sport. This is the fourth year in a row utility vehicles have dominated the “worst” list. Overall theft losses for the 1996–98 Range Rover are more than 12 times higher than the average for all cars.

**Worst theft losses:** Of the 10 passenger vehicles (1996–98 models) with the worst overall theft losses, 4 are utility vehicles, 3 are luxury cars, and 3 are small or mid-size models. All 10 have results that are more than three times the average for all cars (see attached list, which also shows vehicles with the highest frequencies of theft claims and vehicles with the largest insurance payments per theft claim). These findings are published by the Highway Loss Data Institute, an affiliate organization of the Insurance Institute for Highway Safety.

**Theft trend over time:** During the 1980–98 model years, the frequency of theft claims declined. The 1998 models registered only 2.5 insurance theft claims per 1,000 insured vehicle years during their first year, compared with 3.5 claims per 1,000 for 1997 models. Average loss payments per claim also declined, and the combination of these factors means the average overall theft loss is almost 30 percent lower for 1998 models than for 1997s (see attached graph). “The continuing decline in theft frequency is good news, and some of it is because of the sophisticated antitheft devices that are on more and more new cars,” HLDI senior vice president Kim Hazelbaker points out. “On the other hand, professional thieves are more likely to ship the cars they steal out of the country, which lessens the chances for recovery.”

**End of 1-page release on insurance theft losses.  
1-page attachment includes 2 items: 3-part list  
showing passenger vehicles with worst losses;  
graph showing offsetting trends in theft losses**

**Internet: [www.carsafety.org](http://www.carsafety.org)**

**WORST THEFT LOSS RESULTS**

**OVERALL THEFT LOSSES, OR RELATIVE AVERAGE LOSS PAYMENTS PER INSURED VEHICLE YEAR (100 = ALL-CAR AVG.)**

Land Rover Range Rover (long wheelbase)*	1996-98 model years	midsize utility vehicle	1,253
Mercedes S class (long wheelbase)*	1996-98 model years	very large luxury 4dr car	920
Mitsubishi Montero Sport 4x4	1997-98 model years	midsize 4dr utility vehicle	637
Acura Integra 2dr	1996-98 model years	small 2dr car	558
Mitsubishi Montero 4x4	1996-98 model years	midsize 4dr utility vehicle	528
Lexus LS 400**	1996-98 model years	large luxury 4dr car	481
Acura Integra 4dr	1996-98 model years	small 4dr car	427
Nissan Maxima	1996-98 model years	midsize 4dr car	424
BMW 7 series (long wheelbase)*	1996-98 model years	very large luxury 4dr car	411
Toyota 4Runner 4x4	1996-98 model years	midsize 4dr utility vehicle	352

**RELATIVE CLAIM FREQUENCIES (100 = ALL-CAR AVG.)**

Jeep Wrangler 4x4	1997-98 model years	small utility vehicle	445
Geo Tracker	1996-98 model years	small 2dr utility vehicle	418
Acura Integra 2dr	1996-98 model years	small 2dr car	395
Acura Integra 4dr	1996-98 model years	small 4dr car	318
Geo Tracker 4x4	1996-98 model years	small 2dr utility vehicle	237
Mitsubishi Montero Sport 4x4	1997-98 model years	midsize utility vehicle	219
Plymouth Neon 2dr	1996-98 model years	small 2dr car	217
Dodge Neon 2dr	1996-98 model years	small 2dr car	211
Honda Civic 2dr	1996-98 model years	small 2dr car	207
Nissan Maxima	1996-98 model years	midsize 4dr car	203

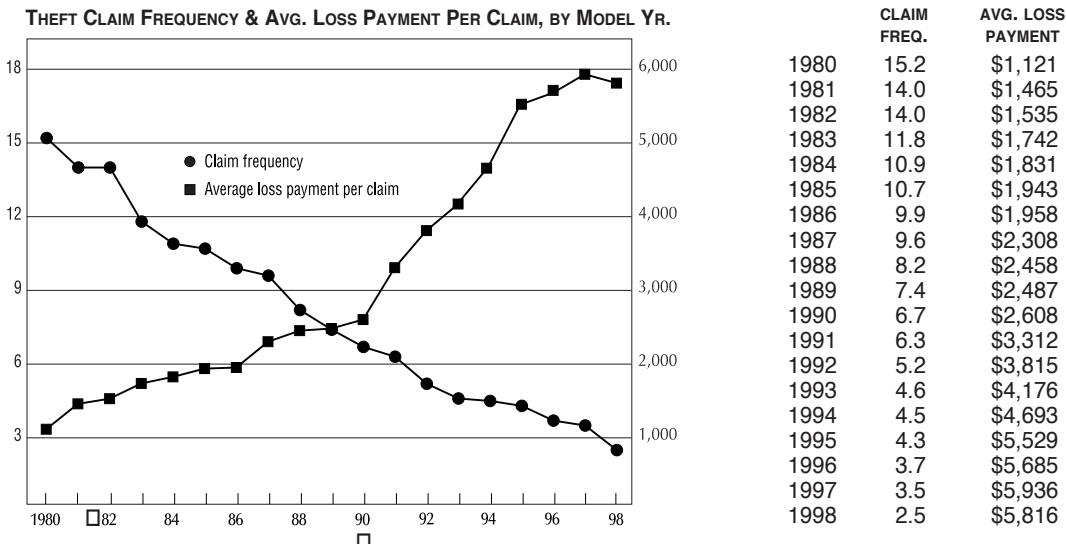
**RELATIVE AVERAGE LOSS PAYMENTS PER CLAIM (100 = ALL-CAR AVG.)**

Mercedes S class (long wheelbase)*	1996-98 model years	very large luxury 4dr car	666
Land Rover Range Rover (long wheelbase)*	1996-98 model years	midsize utility vehicle	642
BMW 7 series (long wheelbase)*	1996-98 model years	very large luxury 4dr car	540
Lexus LS 400**	1996-98 model years	large luxury 4dr car	416
BMW 3 series*	1996-98 model years	midsize luxury car	334
Mercedes E class*	1996-98 model years	large luxury 4dr car	318
Mitsubishi Montero 4x4	1996-98 model years	midsize 4dr utility vehicle	302
Mitsubishi Montero Sport 4x4	1997-98 model years	midsize 4dr utility vehicle	291
Toyota 4Runner 4x4	1996-98 model years	midsize 4dr utility vehicle	254
BMW 5 series*	1997-98 model years	large luxury 4dr car	249

\* All model years equipped with standard passive immobilizing antitheft devices

\*\* Only 1997-98 models equipped with standard passive immobilizing antitheft devices

**THEFT CLAIM FREQUENCY & AVG. LOSS PAYMENT PER CLAIM, BY MODEL YR.**



Note: Frequencies are per 1,000 insured vehicle years. Loss payments are in nominal, not constant, dollars. Results are based on 3 years exposure except 1997 (2 years) and 1998 (1 year).