



Theft losses

By metropolitan area of the United States

Insurers pay about \$23 per insured vehicle year because of theft losses. These losses aren't uniform across the United States. They vary widely. Six of the 10 metropolitan statistical areas with the worst (highest) theft losses are along the border with Mexico, and 1 is near the border. The other 3 with the highest theft losses are port cities. In contrast, the areas with the lowest theft losses tend to be smaller, and they're located away from ports and the Mexican border.

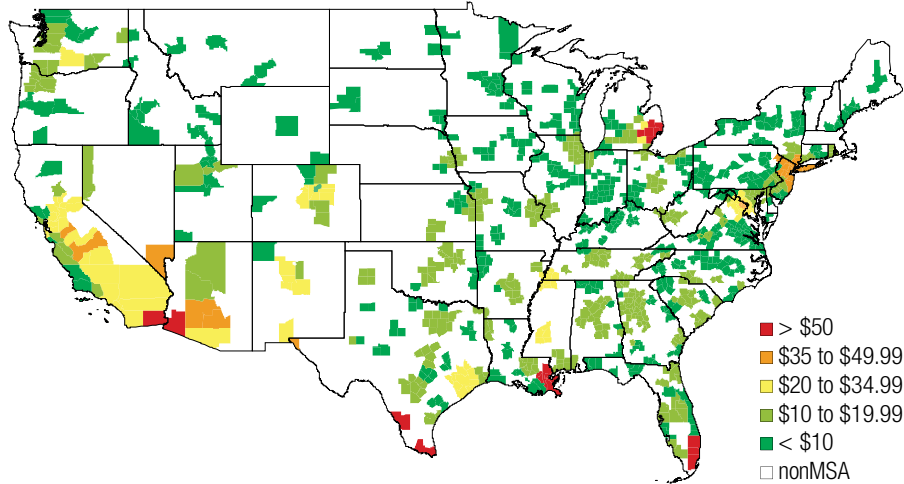
Theft losses may be due to theft of an entire vehicle or components such as sound systems and airbags. Detroit, New Orleans, and Phoenix have high theft claim frequencies, but low average loss payments indicate the claims in these metropolitan statistical areas are less likely than in the other areas to involve whole vehicles.

Two main factors determine theft losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are, depending on the amount and severity of the losses (average loss payment per claim). These factors combine to indicate overall insurance losses, or average loss payments per insured vehicle year. The overall loss is the average cost of insuring a vehicle for one year, excluding administrative costs. The information in this fact sheet is based on theft results for 1999-2003 cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies from their introduction through November 2003. The loss amounts reflect paid claims. They don't include the deductible amounts that are paid by insured vehicle owners.

Metropolitan areas with worst theft losses			
	Frequency: claims per 1,000 insured vehicle yrs	Avg loss payment per claim	Avg loss payment per insured vehicle yr
Laredo, Texas	6.7	\$15,490	\$104.20
El Centro, California	6.4	\$12,088	\$77.20
McAllen/Edinburg/Pharr, Texas	4.8	\$16,094	\$76.70
Brownsville/Harlingen, Texas	5.0	\$15,301	\$76.10
Yuma, Arizona	5.4	\$12,844	\$69.00
New Orleans/Metairie/Kenner, Louisiana	7.4	\$7,842	\$57.80
Detroit/Warren/Livonia, Michigan	9.2	\$6,043	\$55.80
Miami/Fort Lauderdale/Miami Beach, Florida	4.8	\$11,025	\$53.00
El Paso, Texas	3.8	\$12,223	\$46.40
Phoenix/Mesa/Scottsdale, Arizona	5.8	\$7,665	\$44.30
Total metropolitan areas	3.1	\$6,128	\$19.20
US average	2.9	\$6,057	\$17.80

Note: Metropolitan statistical areas (MSAs) reflect definitions adopted by US Office of Management and Budget (June 2003)

Theft losses: average loss payment per insured vehicle year



Metropolitan statistical areas (MSAs) reflect definitions adopted by the US Office of Management and Budget (June 2003)

Theft losses by metropolitan area, 1999-2003 models			
Metropolitan area	Claim frequency: claims per 1,000 insured vehicle years	Average loss payment per claim	Average loss payment per insured vehicle year
Abilene, TX	1.8	\$1,978	\$3.65
Akron, OH	2.0	\$3,606	\$7.13
Albany, GA	1.7	\$4,825	\$8.12
Albany-Schenectady-Troy, NY	1.0	\$5,686	\$5.96
Albuquerque, NM	4.6	\$6,302	\$29.10
Alexandria, LA	2.7	\$3,080	\$8.28
Allentown-Bethlehem-Easton, PA-NJ	1.5	\$4,814	\$7.14
Altoona, PA	1.5	\$2,832	\$4.39
Amarillo, TX	2.5	\$4,293	\$10.87
Ames, IA	1.1	\$2,167	\$2.35
Anchorage, AK	3.1	\$3,110	\$9.76
Anderson, IN	1.3	\$2,984	\$3.85
Anderson, SC	1.8	\$5,518	\$9.92
Ann Arbor, MI	4.1	\$5,564	\$22.72
Anniston-Oxford, AL	1.7	\$5,161	\$8.83
Appleton, WI	1.0	\$1,937	\$1.98
Asheville, NC	1.5	\$4,206	\$6.29
Athens-Clarke County, GA	1.6	\$2,690	\$4.34
Atlanta-Sandy Springs-Marietta, GA	2.7	\$7,176	\$19.72
Atlantic City, NJ	0.9	\$6,607	\$5.86
Auburn-Opelika, AL	1.4	\$4,268	\$5.98
Augusta-Richmond County, GA-SC	2.0	\$4,919	\$9.90
Austin-Round Rock, TX	2.6	\$3,621	\$9.48
Bakersfield, CA	3.1	\$7,426	\$23.05
Baltimore-Towson, MD	3.7	\$4,479	\$16.78

Theft losses by metropolitan area, 1999-2003 models			
Metropolitan area	Claim frequency: claims per 1,000 insured vehicle years	Average loss payment per claim	Average loss payment per insured vehicle year
Bangor, ME	0.7	\$4,991	\$3.55
Barnstable Town, MA	—	—	—
Baton Rouge, LA	3.6	\$4,434	\$15.75
Battle Creek, MI	4.1	\$2,461	\$10.04
Bay City, MI	3.0	\$1,309	\$3.91
Beaumont-Port Arthur, TX	2.4	\$4,224	\$10.28
Bellingham, WA	2.8	\$2,736	\$7.73
Bend, OR	1.8	\$4,781	\$8.53
Billings, MT	1.4	\$4,079	\$5.57
Binghamton, NY	0.9	\$5,831	\$5.28
Birmingham-Hoover, AL	2.5	\$7,650	\$19.00
Bismarck, ND	1.0	\$3,369	\$3.25
Blacksburg-Christiansburg-Radford, VA	1.0	\$2,276	\$2.35
Bloomington, IN	1.5	\$2,422	\$3.54
Bloomington-Normal, IL	2.3	\$2,236	\$5.16
Boise City-Nampa, ID	1.4	\$3,452	\$4.67
Boston (New Hampshire only)	1.3	\$4,124	\$5.21
Boulder, CO	2.1	\$4,393	\$9.08
Bowling Green, KY	1.2	\$6,639	\$8.04
Bremerton-Silverdale, WA	2.7	\$4,098	\$11.23
Bridgeport-Stamford-Norwalk, CT	1.9	\$8,935	\$16.92
Bristol, VA	0.8	\$12,151	\$9.97
Brownsville-Harlingen, TX	5.0	\$15,301	\$76.11
Brunswick, GA	1.8	\$5,184	\$9.53
Buffalo-Cheektowaga-Tonawanda, NY	1.5	\$4,869	\$7.47
Burlington, NC	1.6	\$2,857	\$4.45
Burlington-South Burlington, VT	1.3	\$6,335	\$8.21
Canton-Massillon, OH	2.2	\$2,951	\$6.48
Cape Coral-Fort Myers, FL	1.9	\$5,507	\$10.27
Carson City, NV	2.1	\$5,223	\$10.89
Casper, WY	0.9	\$4,696	\$4.02
Cedar Rapids, IA	2.0	\$2,213	\$4.52
Champaign-Urbana, IL	1.6	\$2,933	\$4.62
Charleston, WV	3.1	\$5,476	\$16.81
Charleston-North Charleston, SC	2.8	\$5,390	\$14.92
Charlotte-Gastonia-Concord, NC-SC	2.9	\$3,995	\$11.71
Charlottesville, VA	1.2	\$4,206	\$4.88
Chattanooga, TN-GA	2.2	\$6,347	\$14.17
Cheyenne, WY	1.1	\$5,836	\$6.18
Chicago-Naperville-Joliet, IL-IN-WI	3.0	\$5,090	\$15.28
Chico, CA	2.3	\$4,600	\$10.78
Cincinnati-Middletown, OH-KY-IN	2.2	\$2,841	\$6.23
Clarksville, TN-KY	2.1	\$4,461	\$9.23
Cleveland, TN	1.3	\$11,127	\$14.89

Theft losses by metropolitan area, 1999-2003 models			
Metropolitan area	Claim frequency: claims per 1,000 insured vehicle years	Average loss payment per claim	Average loss payment per insured vehicle year
Cleveland-Elyria-Mentor, OH	2.3	\$5,218	\$12.24
Coeur d'Alene, ID	1.4	\$4,624	\$6.40
College Station-Bryan, TX	3.5	\$2,815	\$9.88
Colorado Springs, CO	2.5	\$4,537	\$11.38
Columbia, MO	1.6	\$2,695	\$4.42
Columbia, SC	2.6	\$5,098	\$13.28
Columbus, GA-AL	3.3	\$3,781	\$12.40
Columbus, IN	2.0	\$1,658	\$3.37
Columbus, OH	3.6	\$3,298	\$11.96
Corpus Christi, TX	3.7	\$4,745	\$17.72
Corvallis, OR	2.7	\$2,161	\$5.80
Cumberland, MD-WV	0.8	\$2,123	\$1.68
Dallas-Fort Worth-Arlington, TX	3.6	\$4,965	\$17.99
Dalton, GA	1.7	\$6,026	\$10.45
Danville, IL	2.4	\$3,516	\$8.51
Danville, VA	1.2	\$2,965	\$3.66
Davenport-Moline-Rock Island, IA-IL	1.9	\$2,487	\$4.71
Dayton, OH	2.8	\$2,787	\$7.68
Decatur, AL	1.8	\$5,199	\$9.19
Decatur, IL	2.5	\$1,535	\$3.86
Deltona-Daytona Beach-Ormond Beach, FL	1.7	\$5,448	\$9.21
Denver-Aurora, CO	4.0	\$5,263	\$20.90
Des Moines, IA	2.0	\$2,807	\$5.50
Detroit-Warren-Livonia, MI	9.2	\$6,043	\$55.77
Dothan, AL	1.3	\$3,857	\$5.12
Dover, DE	2.6	\$3,235	\$8.26
Dubuque, IA	1.1	\$1,669	\$1.78
Duluth, MN-WI	1.1	\$2,644	\$2.95
Durham, NC	2.5	\$3,329	\$8.16
Eau Claire, WI	0.8	\$1,923	\$1.60
El Centro, CA	6.4	\$12,088	\$77.25
Elizabethtown, KY	1.3	\$3,725	\$4.97
Elkhart-Goshen, IN	3.0	\$3,338	\$9.93
Elmira, NY	0.3	\$4,658	\$1.58
El Paso, TX	3.8	\$12,223	\$46.43
Erie, PA	0.8	\$2,983	\$2.52
Eugene-Springfield, OR	3.0	\$3,182	\$9.53
Evansville, IN-KY	1.6	\$2,559	\$4.21
Fairbanks, AK	2.4	\$4,224	\$10.27
Fargo, ND-MN	1.0	\$2,501	\$2.53
Farmington, NM	1.6	\$4,019	\$6.58
Fayetteville, NC	4.3	\$3,884	\$16.77
Fayetteville-Springdale-Rogers, AR-MO	1.2	\$4,766	\$5.55
Flagstaff, AZ	3.3	\$4,794	\$16.00

Theft losses by metropolitan area, 1999-2003 models			
Metropolitan area	Claim frequency: claims per 1,000 insured vehicle years	Average loss payment per claim	Average loss payment per insured vehicle year
Flint, MI	5.4	\$3,806	\$20.37
Florence, AL	1.9	\$3,892	\$7.37
Florence, SC	1.7	\$4,993	\$8.66
Fond du Lac, WI	0.7	\$1,791	\$1.27
Fort Collins-Loveland, CO	1.4	\$2,979	\$4.22
Fort Smith, AR-OK	1.9	\$4,605	\$8.98
Fort Walton Beach-Crestview-Destin, FL	1.3	\$3,501	\$4.40
Fort Wayne, IN	2.2	\$3,247	\$7.03
Fresno, CA	5.0	\$7,740	\$38.72
Gadsden, AL	1.8	\$7,186	\$13.00
Gainesville, FL	1.8	\$5,694	\$10.43
Gainesville, GA	1.7	\$6,559	\$11.17
Glens Falls, NY	0.6	\$14,129	\$8.68
Goldsboro, NC	2.1	\$3,799	\$7.94
Grand Forks, ND-MN	1.7	\$1,661	\$2.81
Grand Junction, CO	1.2	\$5,543	\$6.61
Grand Rapids-Wyoming, MI	2.6	\$2,509	\$6.60
Great Falls, MT	2.9	\$2,124	\$6.21
Greeley, CO	2.5	\$4,229	\$10.61
Green Bay, WI	1.4	\$2,079	\$2.84
Greensboro-High Point, NC	2.2	\$3,749	\$8.42
Greenville, NC	1.9	\$4,249	\$8.27
Greenville, SC	1.2	\$5,071	\$5.84
Gulfport-Biloxi, MS	2.4	\$6,364	\$15.43
Hagerstown-Martinsburg, MD-WV	1.2	\$3,371	\$4.11
Hanford-Corcoran, CA	2.7	\$7,317	\$20.03
Harrisburg-Carlisle, PA	1.1	\$3,347	\$3.57
Harrisonburg, VA	1.2	\$2,088	\$2.50
Hartford-West Hartford-East Hartford, CT	1.4	\$6,930	\$9.69
Hattiesburg, MS	1.8	\$7,289	\$12.85
Hickory-Morganton-Lenoir, NC	1.8	\$4,110	\$7.38
Hinesville-Fort Stewart, GA	3.2	\$5,829	\$18.39
Holland-Grand Haven, MI	2.2	\$2,027	\$4.42
Honolulu, HI	6.4	\$5,111	\$32.90
Hot Springs, AR	1.7	\$3,256	\$5.38
Houma-Bayou Cane-Thibodaux, LA	1.8	\$4,598	\$8.39
Houston-Baytown-Sugar Land, TX	3.8	\$5,991	\$22.75
Huntington-Ashland, WV-KY-OH	2.2	\$5,272	\$11.45
Huntsville, AL	2.2	\$4,095	\$9.09
Idaho Falls, ID	0.9	\$3,308	\$2.95
Indianapolis, IN	2.3	\$4,251	\$9.67
Iowa City, IA	1.3	\$1,359	\$1.77
Ithaca, NY	0.8	\$3,456	\$2.91
Jackson, MI	2.6	\$3,982	\$10.48

Theft losses by metropolitan area, 1999-2003 models			
Metropolitan area	Claim frequency: claims per 1,000 insured vehicle years	Average loss payment per claim	Average loss payment per insured vehicle year
Jackson, MS	3.6	\$6,715	\$24.51
Jackson, TN	2.3	\$5,249	\$11.91
Jacksonville, FL	2.1	\$5,637	\$11.76
Jacksonville, NC	3.3	\$4,570	\$15.07
Janesville, WI	1.4	\$3,981	\$5.66
Jefferson City, MO	1.5	\$3,085	\$4.48
Johnson City, TN	2.0	\$6,077	\$12.40
Johnstown, PA	1.0	\$2,621	\$2.53
Jonesboro, AR	2.3	\$6,480	\$14.61
Joplin, MO	1.7	\$5,367	\$9.03
Kalamazoo-Portage, MI	4.1	\$2,960	\$12.21
Kankakee-Bradley, IL	2.0	\$5,417	\$11.05
Kansas City, MO-KS	2.8	\$5,731	\$15.93
Kennewick-Richland-Pasco, WA	2.5	\$4,108	\$10.10
Killeen-Temple-Fort Hood, TX	3.2	\$3,562	\$11.32
Kingsport-Bristol, TN-VA	1.4	\$4,383	\$5.96
Kingston, NY	1.0	\$10,800	\$11.21
Knoxville, TN	1.9	\$7,132	\$13.74
Kokomo, IN	1.5	\$3,803	\$5.70
La Crosse, WI-MN	0.9	\$1,736	\$1.59
Lafayette, IN	2.0	\$2,582	\$5.12
Lafayette, LA	2.6	\$2,891	\$7.52
Lake Charles, LA	2.5	\$3,317	\$8.41
Lakeland-Winter Haven, FL	2.0	\$5,414	\$10.81
Lancaster, PA	1.4	\$3,575	\$4.97
Lansing-East Lansing, MI	3.1	\$3,881	\$11.92
Laredo, TX	6.7	\$15,490	\$104.17
Las Cruces, NM	2.6	\$8,219	\$21.21
Las Vegas-Paradise, NV	4.5	\$8,626	\$39.01
Lawrence, KS	1.9	\$4,347	\$8.34
Lawton, OK	2.4	\$3,717	\$8.99
Lebanon, PA	1.3	\$3,650	\$4.78
Lewiston, ID-WA	—	—	—
Lewiston-Auburn, ME	0.8	\$4,625	\$3.89
Lexington-Fayette, KY	1.5	\$3,857	\$5.89
Lima, OH	1.8	\$1,694	\$3.06
Lincoln, NE	2.1	\$1,615	\$3.40
Little Rock-North Little Rock, AR	2.8	\$5,268	\$14.97
Logan, UT-ID	1.1	\$1,687	\$1.91
Longview, TX	2.0	\$2,924	\$5.94
Longview-Kelso, WA	3.2	\$4,425	\$14.24
Los Angeles-Long Beach-Santa Ana, CA	2.6	\$8,951	\$23.12
Louisville, KY-IN	1.9	\$4,473	\$8.36
Lubbock, TX	3.1	\$2,504	\$7.78

Theft losses by metropolitan area, 1999-2003 models			
Metropolitan area	Claim frequency: claims per 1,000 insured vehicle years	Average loss payment per claim	Average loss payment per insured vehicle year
Lynchburg, VA	1.0	\$3,208	\$3.24
Macon, GA	2.6	\$6,891	\$17.92
Madera, CA	3.6	\$6,911	\$25.08
Madison, WI	1.2	\$3,046	\$3.74
Manchester-Nashua, NH	1.4	\$4,023	\$5.64
Mansfield, OH	2.5	\$2,439	\$6.18
McAllen-Edinburg-Pharr, TX	4.8	\$16,094	\$76.75
Medford, OR	1.6	\$3,667	\$5.83
Memphis, TN-MS-AR	4.8	\$5,725	\$27.29
Merced, CA	4.8	\$6,483	\$30.81
Miami-Fort Lauderdale-Miami Beach, FL	4.8	\$11,025	\$52.99
Michigan City-La Porte, IN	2.8	\$3,297	\$9.38
Midland, TX	1.7	\$2,992	\$5.07
Milwaukee-Waukesha-West Allis, WI	2.6	\$3,793	\$9.76
Minneapolis-St. Paul-Bloomington, MN-WI	1.9	\$3,783	\$7.30
Missoula, MT	1.3	\$5,426	\$6.97
Mobile, AL	2.4	\$6,332	\$15.44
Modesto, CA	5.5	\$7,886	\$43.33
Monroe, LA	2.9	\$2,138	\$6.17
Monroe, MI	4.1	\$4,055	\$16.59
Montgomery, AL	2.9	\$4,103	\$11.71
Morgantown, WV	1.2	\$5,534	\$6.37
Morristown, TN	1.9	\$9,809	\$18.72
Mount Vernon-Anacortes, WA	3.0	\$2,710	\$8.04
Muncie, IN	1.4	\$2,726	\$3.74
Muskegon-Norton Shores, MI	2.7	\$1,768	\$4.78
Myrtle Beach-Conway-North Myrtle Beach, SC	1.7	\$6,647	\$11.25
Napa, CA	2.0	\$4,693	\$9.61
Naples-Marco Island, FL	1.5	\$7,712	\$11.80
Nashville-Davidson--Murfreesboro, TN	3.0	\$4,005	\$12.12
New Haven-Milford, CT	1.5	\$6,762	\$10.40
New Orleans-Metairie-Kenner, LA	7.4	\$7,842	\$57.81
New York-Newark-Edison, NY-NJ-PA	3.5	\$10,520	\$36.99
Niles-Benton Harbor, MI	2.8	\$2,272	\$6.45
Norwich-New London, CT	1.0	\$5,921	\$5.72
Ocala, FL	1.0	\$4,760	\$4.96
Ocean City, NJ	0.5	\$9,528	\$4.94
Odessa, TX	2.4	\$5,011	\$12.27
Ogden-Clearfield, UT	1.6	\$2,839	\$4.43
Oklahoma City, OK	2.6	\$5,298	\$13.84
Olympia, WA	2.7	\$4,619	\$12.32
Omaha-Council Bluffs, NE-IA	3.6	\$3,863	\$13.92
Orlando, FL	2.3	\$5,854	\$13.74
Oshkosh-Neenah, WI	1.0	\$2,822	\$2.75

Theft losses by metropolitan area, 1999-2003 models			
Metropolitan area	Claim frequency: claims per 1,000 insured vehicle years	Average loss payment per claim	Average loss payment per insured vehicle year
Owensboro, KY	0.5	\$1,520	\$0.81
Oxnard-Thousand Oaks-Ventura, CA	1.9	\$7,149	\$13.39
Palm Bay-Melbourne-Titusville, FL	1.6	\$4,501	\$7.01
Panama City-Lynn Haven, FL	1.4	\$3,716	\$5.17
Parkersburg-Marietta, WV-OH	1.8	\$2,776	\$5.06
Pascagoula, MS	2.3	\$6,240	\$14.24
Pensacola-Ferry Pass-Brent, FL	1.2	\$5,602	\$6.63
Peoria, IL	2.5	\$1,818	\$4.52
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2.2	\$7,034	\$15.19
Phoenix-Mesa-Scottsdale, AZ	5.8	\$7,665	\$44.34
Pine Bluff, AR	3.9	\$4,096	\$15.77
Pittsburgh, PA	1.4	\$4,623	\$6.30
Pittsfield, MA	—	—	—
Pocatello, ID	1.1	\$4,277	\$4.68
Portland-South Portland, ME	0.8	\$4,100	\$3.46
Portland-Vancouver-Beaverton, OR-WA	4.4	\$4,188	\$18.41
Port St. Lucie-Fort Pierce, FL	1.2	\$5,854	\$7.01
Poughkeepsie-Newburgh-Middletown, NY	1.4	\$9,361	\$12.93
Prescott, AZ	2.0	\$7,916	\$15.54
Providence-New Bedford-Fall River, RI-MA	1.9	\$6,461	\$12.13
Provo-Orem, UT	1.7	\$3,134	\$5.18
Pueblo, CO	2.1	\$6,597	\$13.63
Punta Gorda, FL	1.1	\$5,790	\$6.44
Racine, WI	1.7	\$3,004	\$5.05
Raleigh-Cary, NC	1.8	\$4,472	\$8.25
Rapid City, SD	0.9	\$3,610	\$3.33
Reading, PA	1.8	\$4,345	\$7.84
Redding, CA	1.7	\$5,327	\$9.25
Reno-Sparks, NV	3.1	\$5,101	\$15.69
Richmond, VA	2.0	\$3,230	\$6.60
Riverside-San Bernardino-Ontario, CA	3.3	\$7,848	\$26.27
Roanoke, VA	1.4	\$2,973	\$4.02
Rochester, MN	1.1	\$3,389	\$3.73
Rochester, NY	2.1	\$3,043	\$6.27
Rockford, IL	3.4	\$2,013	\$6.76
Rocky Mount, NC	2.2	\$3,428	\$7.57
Rome, GA	1.3	\$7,060	\$9.49
Sacramento--Arden-Arcade--Roseville, CA	3.4	\$6,076	\$20.85
Saginaw-Saginaw Township North, MI	3.7	\$2,910	\$10.72
St. Cloud, MN	1.2	\$4,190	\$4.91
St. George, UT	1.4	\$5,534	\$7.58
St. Joseph, MO-KS	2.4	\$2,001	\$4.84
St. Louis, MO-IL	3.4	\$4,522	\$15.51
Salem, OR	4.4	\$3,311	\$14.69

Theft losses by metropolitan area, 1999-2003 models			
Metropolitan area	Claim frequency: claims per 1,000 insured vehicle years	Average loss payment per claim	Average loss payment per insured vehicle year
Salinas, CA	3.3	\$5,546	\$18.22
Salisbury, MD	2.2	\$2,843	\$6.36
Salt Lake City, UT	2.9	\$3,631	\$10.35
San Angelo, TX	1.9	\$2,793	\$5.42
San Antonio, TX	4.4	\$4,292	\$18.86
San Diego-Carlsbad-San Marcos, CA	4.0	\$7,166	\$28.65
Sandusky, OH	2.0	\$3,124	\$6.26
San Francisco-Oakland-Fremont, CA	3.3	\$6,169	\$20.53
San Jose-Sunnyvale-Santa Clara, CA	2.1	\$5,453	\$11.66
San Luis Obispo-Paso Robles, CA	1.6	\$4,501	\$7.17
Santa Barbara-Santa Maria-Goleta, CA	1.8	\$5,085	\$9.12
Santa Cruz-Watsonville, CA	2.1	\$4,591	\$9.81
Santa Fe, NM	2.2	\$6,100	\$13.19
Santa Rosa-Petaluma, CA	2.0	\$5,050	\$9.89
Sarasota-Bradenton-Venice, FL	1.3	\$4,011	\$5.40
Savannah, GA	2.8	\$4,437	\$12.36
Scranton--Wilkes-Barre, PA	1.1	\$5,007	\$5.31
Seattle-Tacoma-Bellevue, WA	4.3	\$4,489	\$19.20
Sheboygan, WI	1.1	\$2,544	\$2.87
Sherman-Denison, TX	1.9	\$3,411	\$6.54
Shreveport-Bossier City, LA	4.0	\$3,911	\$15.58
Sioux City, IA-NE-SD	1.9	\$3,502	\$6.73
Sioux Falls, SD	0.9	\$4,201	\$3.62
South Bend-Mishawaka, IN-MI	2.9	\$2,309	\$6.80
Spartanburg, SC	1.7	\$4,839	\$8.06
Spokane, WA	3.2	\$3,451	\$11.08
Springfield, IL	2.0	\$1,894	\$3.76
Springfield, MA	—	—	—
Springfield, MO	2.1	\$3,369	\$7.08
Springfield, OH	3.9	\$1,681	\$6.49
State College, PA	0.8	\$3,918	\$3.25
Stockton, CA	5.0	\$6,721	\$33.51
Sumter, SC	2.8	\$4,610	\$12.73
Syracuse, NY	1.6	\$2,781	\$4.58
Tallahassee, FL	1.6	\$4,407	\$7.25
Tampa-St. Petersburg-Clearwater, FL	2.6	\$5,099	\$13.01
Terre Haute, IN	2.3	\$2,438	\$5.61
Texarkana, TX-Texarkana, AR	2.2	\$5,238	\$11.63
Toledo, OH	3.4	\$3,268	\$11.05
Topeka, KS	3.3	\$2,517	\$8.24
Trenton-Ewing, NJ	1.6	\$7,848	\$12.72
Tucson, AZ	5.2	\$6,448	\$33.53
Tulsa, OK	2.8	\$6,709	\$18.48
Tuscaloosa, AL	2.3	\$5,319	\$12.45

Theft losses by metropolitan area, 1999-2003 models			
Metropolitan area	Claim frequency: claims per 1,000 insured vehicle years	Average loss payment per claim	Average loss payment per insured vehicle year
Tyler, TX	2.1	\$3,652	\$7.65
Utica-Rome, NY	0.8	\$3,610	\$2.89
Valdosta, GA	1.7	\$3,728	\$6.31
Vallejo-Fairfield, CA	3.5	\$6,000	\$21.14
Vero Beach, FL	1.1	\$6,493	\$6.88
Victoria, TX	2.1	\$3,325	\$6.92
Vineland-Millville-Bridgeton, NJ	1.2	\$5,564	\$6.44
Virginia Beach-Norfolk-Newport News, VA-NC	2.9	\$3,198	\$9.31
Visalia-Porterville, CA	4.3	\$6,974	\$30.30
Waco, TX	4.0	\$2,568	\$10.38
Warner Robins, GA	2.4	\$4,860	\$11.45
Washington-Arlington-Alexandria, DC-VA-MD-WV	4.4	\$5,089	\$22.28
Waterloo-Cedar Falls, IA	1.9	\$2,693	\$5.05
Wausau, WI	1.0	\$1,659	\$1.65
Weirton-Steubenville, WV-OH	1.6	\$2,692	\$4.37
Wenatchee, WA	2.2	\$2,378	\$5.17
Wheeling, WV-OH	1.4	\$2,672	\$3.67
Wichita, KS	2.1	\$5,909	\$12.68
Wichita Falls, TX	3.1	\$2,760	\$8.52
Williamsport, PA	1.0	\$1,478	\$1.41
Wilmington, NC	2.0	\$4,458	\$9.03
Winchester, VA-WV	1.2	\$3,626	\$4.32
Winston-Salem, NC	2.1	\$3,331	\$6.91
Worcester, MA	—	—	—
Yakima, WA	5.2	\$4,627	\$23.87
York-Hanover, PA	1.6	\$3,638	\$5.65
Youngstown-Warren-Boardman, OH-PA	2.0	\$4,836	\$9.43
Yuba City-Marysville, CA	3.3	\$7,389	\$24.58
Yuma, AZ	5.4	\$12,844	\$68.96
Total Metropolitan Areas	3.1	\$6,128	\$19.18
Total Nonmetropolitan Areas	1.6	\$5,121	\$8.34
U.S. Total	2.9	\$6,057	\$17.79

HIGHWAY LOSS DATA INSTITUTE

1005 N. Glebe Road, Suite 700
Arlington, VA 22201 USA
tel 703/247-1600
fax 703/247-1595
iihs-hldi.org

The Highway Loss Data Institute is a nonprofit public service organization that gathers, processes, and publishes insurance data on the human and economic losses associated with owning and operating motor vehicles.

COPYRIGHTED DOCUMENT, DISTRIBUTION RESTRICTED © 2007 by the Highway Loss Data Institute. All rights reserved. Distribution of this report is restricted. No part of this publication may be reproduced, or stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the copyright owner. Possession of this publication does not confer the right to print, reprint, publish, copy, sell, file, or use this material in any manner without the written permission of the copyright owner. Permission is hereby granted to companies that are supporters of the Highway Loss Data Institute to reprint, copy, or otherwise use this material for their own business purposes, provided that the copyright notice is clearly visible on the material.