

In Canada, a vehicle is stolen every three minutes. That's close to 500 vehicles a day.

At this rate, automobile theft is costing Canadians \$600 million a year. With health care and judiciary costs factored in, the final price tag is well over \$1 billion.

Unfortunately, you're footing the bill. As a policyholder, you are forced to pay for these criminal acts through your automobile insurance premiums.

By focusing on prevention, you can help to decrease the price you, and other policyholders like you, must pay to cover the costs of automobile theft.

And the first step in preventing automobile theft is to acknowledge that *it can happen to you.*

Putting a dent in automobile theft with AutoFind

Recovery of stolen vehicles is an important part of reducing the effects of automobile theft. Insurance Bureau of Canada has joined forces with police services in Calgary, Edmonton, Toronto and Halifax to implement the AutoFind program, which uses license plate scanning technology to compare the plates of parked vehicles against those of vehicles previously reported stolen. If a match is registered, the vehicle's status as stolen is confirmed and the police begin recovery procedures.

In the first 18 months of its operation, the AutoFind program was responsible for the recovery of over 1,650 vehicles, representing an actual cash value of \$11.5 million. Close to 70% of the vehicles were recovered within 15 days.

For more information on automobile theft, and a list of the most commonly stolen vehicles, visit IBC's website:

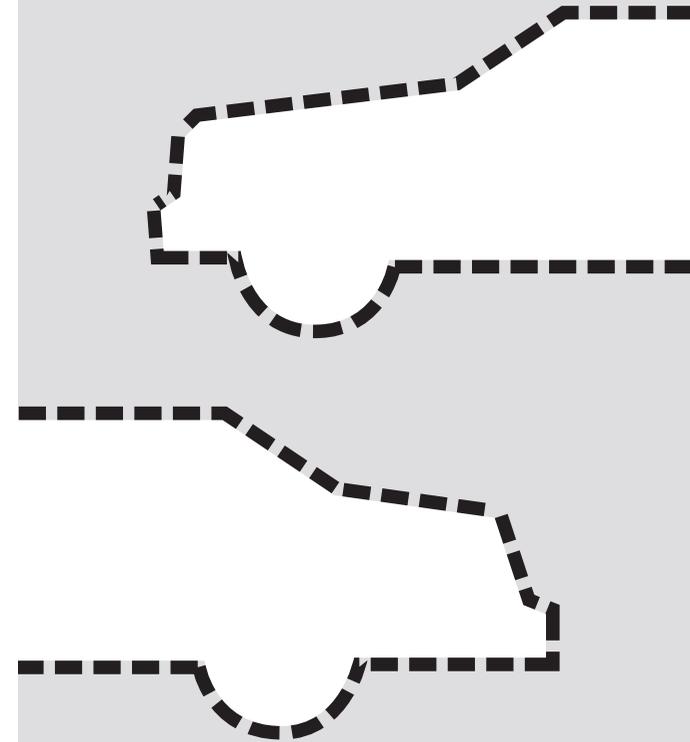
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Automobile theft: It's costing everyone too much.



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A professional can steal your vehicle in about 30 seconds – without the key. Protect your vehicle from automobile theft with a few simple precautions:

- Always roll up your vehicle's windows, lock the doors and pocket the key.
- Lock your gas tank cap.
- Keep your vehicle registration certificate and proof of insurance on you at all times.
- Never leave valuable objects or packages in full view. Put them in the trunk.
- Always park your vehicle in a well-lighted spot.
- Prevent thieves from towing your vehicle: park with your wheels turned sharply and apply the emergency brake.
- Give only your ignition key to a parking lot attendant. Keep your other keys with you.
- If you have a garage, use it and lock the door as well as your vehicle.
- Be cautious of “too good to be true” offers to buy a vehicle. Don't become a victim of fraud.
- Inform police of any activities or vehicles that look suspicious to you.

Give yourself added protection:

- Install an effective theft deterrent system, which will delay and discourage thieves. Consider installing an IBC-approved electronic immobilizer. This device arms automatically when a vehicle is turned off, preventing unauthorized starting of the vehicle. To be IBC-approved, the immobilizer must meet the requirements of the Canadian Standard – the benchmark for all immobilizer theft deterrent systems. If you are buying a new vehicle, talk to your dealer about this. For a list of manufacturers who install IBC-approved immobilizers, as well as a listing of all new vehicles with these systems, visit www.ibc.ca.
- Remember, the security of immobilizer systems is often compromised when after-market remote-starter systems are installed.
- Have the windows and major components of your vehicle etched.
- Hide your business card or your home address under the floor mats and seats and inside the doors.

Who steals our vehicles?

Why?



- About half of stolen vehicles are taken to commit another crime or as destination theft – that is, stealing a car to drive it, often recklessly, for enjoyment. Thieves take advantage of owner negligence, grabbing the first vehicle they can find, and they usually leave it abandoned and vandalized.
- The other half are stolen by professional thieves involved in organized crime rings. Vehicles are stolen for resale, for export to other countries, or for parts.
- Some theft rings steal vehicles to order. A specific make and model of vehicle is scouted and stolen, and often resold at an incredibly low price. The new owner is typically in for a rude surprise, as the ring will often steal the vehicle back and resell it to someone else, or the vehicle will be seized by police.
- “Chop shops” strip vehicles and sell off components, often to legitimate businesses that are unaware the parts are stolen. This is a big business that accounts for millions of dollars a year in profits for criminals.
- Theft rings under the control of organized crime use automobile theft to finance other criminal activities, including drug-trafficking, money-laundering, prostitution and terrorism.