



## Current Articles 2009 – March

### Theft - A new Breed !

Theft of automobiles continues to increase. Latest statistics have reported that approximately 146,142 vehicles are stolen in 2007. And of that large number only 70% of these vehicles are recovered. These stolen vehicles cost the insurance companies 542 million dollars. A new initiative commenced jointly between the OPP and the IBC reminds drivers to "Lock It or Lose It". If you don't lock your vehicles you may find a Lock It or Lose It notice under your windshield wiper as a reminder to better secure your vehicle. As auto thefts are a large claim cost, as a broker you should also be reminding your clients to lock the vehicle, don't leave valuables in plain view, and protect your keys.

The age of electronic technology has introduced some new theft hazards. This past Christmas, one of the "hottest" gift items were GPS location finders. I know; I was one of the fortunate ones to receive a GPS from my family. Many of these are portable and are attached to the windshield with a large suction cup and the unit is powered by a cord that plugs into the cigarette lighter. The following account of a claim was sent to me and for which you can give advice to your clients who may have a GPS.

A couple came from out of town to attend a sporting attraction at a downtown Toronto stadium. They found their way to the stadium using their new GPS. They parked their vehicle in the prescribed parking lot and proceeded to watch the game. Their GPS was left on the windshield. Thieves broke into their car and stole the GPS along with their garage door remote opener. Now the thieves, using the stolen GPS, programmed the GPS to return them to "home". The GPS directed the thieves to their resident address. When the thieves arrived they entered the garage using the stolen door opener. They closed the garage door and broke into the house. The thieves knew the owners were at a football game and would be away for some time giving them plenty of time to "clean out" the house. The property which they were stealing was moved to the garage and when they were ready to complete the theft a 4 ton van backed up close to the garage door and the contents of the house were quickly transferred into the van and the thieves made off with over a \$75,000 house burglary! Do your clients leave their GPS attached to the windshield or in plain view of a passer-by?

Another new crime involved a lady who had her purse stolen and which contained her cell phone, along with credit cards, wallet, etc. Some 20 minutes later and when she realized that she was missing her purse, she called her husband from a pay phone to tell him what had happened. Her husband told her that he had responded to her text message about their PIN number and that he had replied with the information "a little while ago".

The thief who stole her purse and the cell phone discovered that there was a number programmed into the cell phone and addressed as "Hubby". You guessed it! The thief sent the text message from the stolen cell phone and the thief received the text reply from "Hubby". The couple immediately rushed to the bank and were told by the bank staff that all the money had already been withdrawn. The message here is quite simple but often not considered or overlooked. Don't attach familiar names or terms such as Home, Hubby, Dad, Mom, etc. to programmed telephone numbers. Also, when sensitive info is being requested through texts or you are being invited to meet friends or families by a text invitation, CONFIRM by calling back to verify the message.

These are two examples of very innovative means committed by very high tech thieves and which allow you a service to your clients by bringing these potential claim situations to their attention.

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